

# Age Demands Action in Bangladesh

## Progress on implementation of the Madrid International Plan of Action on Ageing (MIPAA)



Older people in Bangladesh experience poverty, have low food security and require targeted assistance.

### Introduction

In 2002 the Second World Assembly on Ageing adopted the Madrid International Plan of Action on Ageing and its challenge of 'building a society for all ages'. This focuses on reducing poverty, addressing healthcare issues and introducing anti-discriminatory legislation for older people.

### Why MIPAA is important

MIPAA is important because:

- It is an international agreement which commits governments morally and politically to include ageing in all social and economic development policies, including poverty reduction strategies.
- It aims to ensure that people everywhere can age with security and dignity, and continue to participate in their society as citizens with full rights.
- It emphasises the right and potential of older people to participate actively in economic and social development.

### Older people in Bangladesh

Bangladesh is a South Asian country with a large, densely-settled population

of an estimated 142 million in 2003.<sup>1</sup> Available data for Bangladesh follow trends which characterise the demography of other Asian countries, for example the rising proportion of older people in the population.

There is a steady increase in the proportion of the population aged 60 and above. The majority of older people live in rural areas where services, healthcare provision and access to clean water are more precarious. Older people in Bangladesh experience poverty, have low food security and require targeted assistance.

The impact of annual cyclones, floods and overpopulation contributes to widespread poverty affecting all ages. Bangladesh ranks 137 out of 177 countries in UNDP's 2006 Human Development Index, and a 2006 estimate indicates that 36 per cent of the population live on US\$1 a day.<sup>2</sup> While a significant proportion of this percentage is thought to be older people, their needs compete with the demands of other vulnerable groups supported by stronger advocacy initiatives.

### Purpose and content

This briefing report can be used:

- by government and civil society organisations to support advocacy for older people
- as a resource for national reporting on MIPAA
- as an information source for future development of Bangladesh's plan of action on ageing.

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From a World Bank perspective Bangladesh has done remarkably well in improving its social indicators in many respects.<sup>3</sup> Achievements include increasing the national literacy rate, improving school attendance for girls and reducing the rate of population growth. However, expenditure on safety net programmes is fairly low and has been declining, and is less than what other countries at a similar level of development spend on such programmes. Safety net expenditures now account for less than 20 per cent of all social sector expenditures, down from about 30 per cent in the late 1990s.<sup>4</sup>

## Implementing MIPAA in Bangladesh

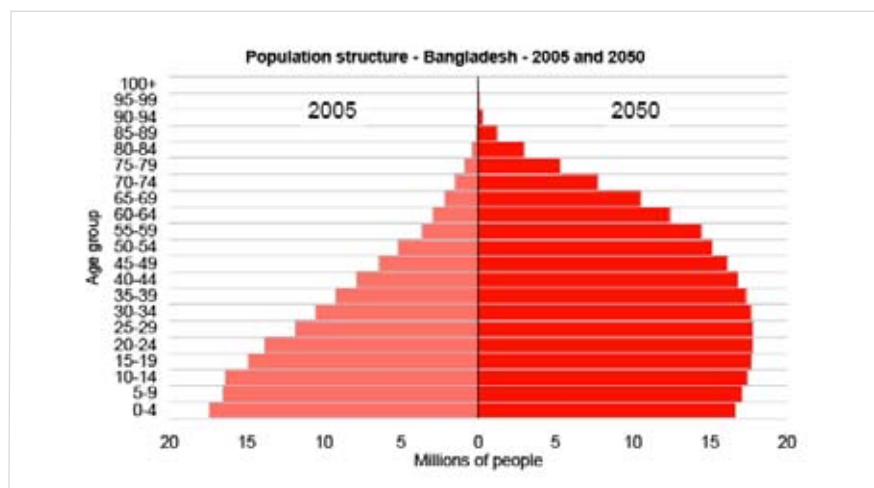
Following the launch of MIPAA in 2002, there was no apparent direct response from the Bangladesh Government. However a significant step forward came in October 2006 with the production of a National Policy on Older People. Stakeholders hope this will result in mainstreaming older people's issues and meaningful recognition of older people as a vulnerable group, leading to targeted funding and plans. The National Policy has been approved by the Ministry of Social Welfare, but awaits approval from the Council of Ministers (cabinet). Practical outcomes have not yet been felt.

## Ageing policy

Until 2006 there was no national policy to guide systematic government action to support older people. Nonetheless, since the 1970s a range of state social protection measures has existed in the form of the social pensions and social assistance which reach some older people. Bangladesh's 27 social safety net programmes are administered by several ministries, including the Ministry of Social Welfare, the Ministry of Food and Disaster Management, the Ministry of Women's and Children's Affairs and the Ministry of Freedom Fighters' Affairs. The eligibility criteria for receiving assistance from a specific ministry's funds make it likely that many older people have fallen through the social safety net.

## Poverty

Poverty reduction among older people is a key MIPAA objective.



### Older people in Bangladesh: facts and figures

- In 2006, 6 per cent (8.3 million) of the population was aged 60 or over and this figure is predicted to rise to 17 per cent by 2050.<sup>5</sup>
- 40 per cent of older people live below the national poverty line.<sup>6</sup>
- Most older people live in rural areas with limited access to health, water and sanitation and other services.
- In a recent study 50 per cent of older people in rural Bangladesh suffered chronic energy deficiency and 62 per cent were at risk of malnutrition.<sup>7</sup>
- The proportion of people over the age of 60 in the labour force is currently 66 per cent for men and 18 per cent for women.<sup>8</sup>

### Social pensions

The government provides two main social pension schemes:

- contributory pensions for civil servants<sup>9</sup>
- means-tested non-contributory pension for older people, the Old Age Allowance.

The Old Age Allowance reaches about 20 per cent (1.7 million)<sup>10</sup> of people age 60 and above.<sup>11</sup> The pension is worth 220 taka (approximately US\$3) per month to those older people not covered by the public employment scheme and who are living below the poverty line.<sup>12</sup>

Other government initiatives include the Widow's Allowance Scheme set up in 1998. The transfer is also 220 taka per month and benefits approximately 650,000 widows. Widows are among the most vulnerable people in Bangladesh. A woman's marital status is crucial for her survival and wellbeing. Once a woman is widowed or divorced, she is often denied access to resources, including her husband's wealth. Assets may be distributed among other family members or

to an assigned male relative. Many widows therefore have little financial security and are dependent upon sons or other family members. They lack opportunities to earn income and have no savings.<sup>13</sup>

In 2002 the Honorary Programme for Insolvent Freedom Fighters was introduced. This scheme supports 100,000 soldiers (or their dependants) who fought in the Liberation War of 1971. More recently in 2005-2006 the government established the Allowances for the Insolvent Persons with Disabilities Programme which reaches some disabled older people. Beneficiaries of the programme also receive social cash transfers of 220 taka per month.

While these government schemes make a difference to the lives of beneficiaries, there are millions of older people who require assistance but are not yet targeted. The civil society organisation Resource Integration Centre of Bangladesh (RIC) and HelpAge International have worked in partnership to address the gaps in coverage of the Old Age Allowance. The collaboration has

resulted in the formation of Older Citizens Monitoring groups. These participatory groups work actively to improve the selection of pensioners for the allowance scheme and delivery of social cash transfers at the local level.<sup>14</sup>

### Older people's perspectives

During the research older people prioritised improved access to the Old Age Allowance to strengthen financial security. They acknowledged the government's efforts, but they also voiced criticism of the programme's implementation, which they feel results in inequitable and limited coverage of older people.

In recent discussions, older people stated that local government officials sometimes do not select the most vulnerable for the Old Age Allowance. This might be because of favouritism or lack of knowledge about constituents. For example, younger widows are frequently selected over more vulnerable older widows for the Widow's Allowance. In some communities, older people have organised themselves into associations and nominate the most vulnerable, for government approval, based on their local knowledge.

Older people also cite collecting the funds from the bank as another challenge. Many older people have to wait for up to four to six hours according to some residents. Sometimes they return home with no money because bank officials say they are 'too busy' to deal with them. Older people's groups have started to lobby the banks which has resulted in the banks agreeing to deal more promptly with older citizens collecting allowances and to set aside special times for them to come. Distance from banks also leads to physical and financial hardship. Older people's groups have intervened to ask banks for the facility to collect money from the nearest local bank rather than travelling to a large town.

Older people also think the government allowances are not enough.

### Social assistance and relief

Five key programmes deliver social assistance in Bangladesh:

- Cash for Education

### Case study: Kadvan

**Kadvan is a widow living in Taktapara village, Bagmara Upazila of Rajshahi district. She has no land or assets and no-one to support her. She has a disabled son to support and she begs for money to feed him. She hates begging but there are no other options. She has not yet received an Old Age Allowance nor a Widow's Allowance. Kadvan is destitute. She asks: 'How long should I wait to be awarded the Old Age Allowance?'.<sup>15</sup>**

- Vulnerable Group Development
- Food for Work Programme
- Income Generation for the Vulnerable Group Development
- Challenging the Frontiers of Poverty Reduction/Targeting the Ultra Poor.<sup>16</sup>

### Older people's perspectives

Older people interviewed during the research wanted access to interest-free credit. Many of the Bangladesh micro-finance institutions exclude older people from borrowing, yet research from other countries indicates that older people diligently repay small loans. Older people also expressed a need for family and community support in the form of a place to live and a place for older citizens to meet and interact socially. Social isolation is a particular problem for older women. Constraints on freedom of movement and public exposure mean that many older women lack social networks outside the home and experience feelings of neglect and loneliness.

### Health

Access to free, quality healthcare is a MIPAA priority for older people. In 1978 the Bangladesh Government introduced a policy of Universal Health Care. Currently, the Ministry of Health and Family Welfare (MOHFW) is responsible for health policy and implementing the Health, Nutrition, and Population Sector Programme. Under this programme older people are entitled to use the national healthcare services and are most likely to access them at the sub-district Thana Health Complex level, and at Union Health and Family Welfare Centres as well as hospitals. However evaluations indicate state health services lack quality and accessibility.<sup>17</sup> This results in only 8 per cent of rural people using state healthcare and indicates that the

majority of older people are unable or choose not to access free services, relying on self-care practices or paying for private healthcare.

### Older people's perspectives

During the research older people put health security high on their list of needs and lobbied for improved access to quality healthcare and free medicines.

### Future priorities for implementation of MIPAA

The Bangladesh Government has implemented a range of measures which benefit older people. However the coverage is not systematic and many vulnerable older people are not reached by the government's current schemes. The impact of the National Policy on Older People is not yet known, but mainstreaming of older people's issues is a fundamental starting point leading to dedicated funding outcomes.

Currently the scale and specific nature of older people's needs are defined. A key priority in line with MIPAA goals is to gather **disaggregated statistics and information** within the 60 and over age range, which incorporates the views of older people themselves. Older people participating in this research stressed the importance of Older Citizens Monitoring group's involvement in influencing government responses to improving financial security and social support for people 60 and above. Including older people in the decision-making process will help the Bangladesh Government draw up relevant and targeted policies and programmes.

A range of stakeholders recognise the value of a collaborative approach involving government, civil society and older people themselves in planning and implementing programmes and projects to benefit people 60 and above.



## Case study: Monica

Monica is a committed member of an Older Citizens Monitoring group. She values the existing state support for older people but believes the government could do more. 'I think older people issues are rarely discussed in our national political agenda. It is still a minor issue.' Monica is keen to avoid being a burden on her children. She says: 'The government can take initiatives by increasing the amount of Old Age Allowance and by creating job opportunities for the older people who are able to work. Older people themselves can also improve their lives by uniting and raising their demands to the government authorities.' This is why she advises older people to form older people's committees in every union of Bangladesh.

## Recommendations

These recommendations are based on participants' comments during consultations held in Bangladesh in advance of the national budget. Participants included older people from RIC project areas, representatives of other NGOs and organisations working with older people, electronic media journalists and the Director General of the Department of Social Services, Ministry of Social Welfare.

### Financial security

- **Priority:** Increasing access to the Old Age Allowance from age 60 by a minimum of 18 per cent by 2009, from 1.7 million to 2 million people.
- Increasing the Old Age Allowance from 220 to 500 taka (approximately US\$3-7) by 2009.
- Increasing the number of recipients and the value of the Widow's Allowance.
- Improving the allowance distribution systems to reduce issuing problems and delays.
- Increasing access to interest-free micro-credit for older people.

### Health security

- **Priority:** Providing free healthcare and medicine to older people on presentation of ID card.
- Increasing the number of doctors with expertise in geriatric issues.

### Security in emergencies

- **Priority:** Preparing flood shelters for older people through disaster programmes.

## Inclusion in society and visibility in government

- **Priority:** Actively promoting the inclusion of ageing issues in school and university textbooks.
- Introducing a national tax with the revenue dedicated to the needs of older people.
- Raising awareness of MIPAA goals at national and district government levels through a series of workshops in 2008.
- Giving local government the responsibility to register older people.
- Collecting of disaggregated data on people 60 and over.

'I do not go to see the doctor because it requires large sums of money that I cannot afford. So, I take herbal medicine, which I learned from my parents.'

*Monica, an older citizen.*

1 Country Profiles for Population and Reproductive Health, Policy Developments and Indicators 2005, produced jointly by UNFPA and Population Reference Bureau

2 Kabir, Ferdous, Cederholm, Khanam, Streatfield and Wahlin, Mini Nutritional Assessment of Rural Elderly People in Bangladesh: the impact of demographic, socio-economic and health factors (2006), Public Health and Nutrition, Cambridge University Press

3 World Bank Country Overview 2006

4 World Bank, Social Safety Nets in Bangladesh: An Assessment (January 2006), [http://siteresources.worldbank.org/BANGLADESH/RESOURCES/FINAL-printversion\\_PAPER\\_9.pdf](http://siteresources.worldbank.org/BANGLADESH/RESOURCES/FINAL-printversion_PAPER_9.pdf)

5 Bangladesh Bureau of Statistics (BBS)

6 The national poverty line is set at 20,000 takas or US\$ 300 per year.

7 Kabir, Ferdous, Cederholm, Khanam, Streatfield, and Wahlin, Ibid

8 Population ageing wallchart, United Nations Department of Economic and Social Affairs, 2006

9 Public Servants (Retirement) Act, (1974), Government of Bangladesh

10 Bangladesh Bureau of Statistics (BBS), data from 2000.

11 The eligibility age was recently raised from 60 to 65 years of age

12 HelpAge International in partnership with Resource Integration Centre (RIC) runs the Older Citizens Monitoring project to build the capacity of groups of older people to monitor the implementation of the Old Age Allowance scheme. See [www.helpage.org/Worldwide/AsiaPacific/Keyprojects/Oldercitizensmonitoringproject](http://www.helpage.org/Worldwide/AsiaPacific/Keyprojects/Oldercitizensmonitoringproject).

13 HelpAge International and others (2000), Uncertainty Rules Our Lives: the situation of older people in Bangladesh

14 Ibid

15 Abridged from editorial of Prothom Alo, 26 January 2006

16 Barrientos and Smith, Social Assistance in Low Income Countries Database (March 2005), DFID.

17 Healthcare in Bangladesh, [www.csd.ssvl.kth.se/~csd2006-team6/files/weeklyreport/w11/healthcare%20in%20Bangladesh.pdf](http://www.csd.ssvl.kth.se/~csd2006-team6/files/weeklyreport/w11/healthcare%20in%20Bangladesh.pdf)

**HelpAge International has a vision of a world in which all older people fulfil their potential to lead dignified, healthy and secure lives. HelpAge International is a global network striving for the rights of disadvantaged older people to economic and physical security; healthcare and social services; and support in their caregiving role across the generations.**

Registered charity number: 288180

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Cover photo: Resource Integration Centre

August 2007

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