

Human Right to Social Security of the Elderly People in Bangladesh: A Study

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Abstract

Elderly people have the right to social security in accordance with the Constitution of the People's Republic of Bangladesh and the Universal Declaration of Human Rights (UDHR), as part of a weaker section in any society. The study is aimed at highlighting the real picture of the facts and figures of social security deprivation of elderly people in Bangladesh. It is based on both primary and secondary sources of data. It reviews social security programs of Bangladesh for the elderly, such as old age allowance, widow allowance and disability allowance. The research has found that although the government has adopted a number of social safety nets programs for the older people, these programs have not been successful due to corruption, nepotism and inadequate national economy. Most of the elderly people in Bangladesh do not enjoy their right to social security properly. To increase awareness of rights and responsibilities, proper moral education can be helpful in overcoming the obstacles. Building a massive social movement against corruption and nepotism could help as the most effective force in ensuring the social security of the elderly in Bangladesh

Keywords: Elderly people; right to social security; widow allowance; old age allowance, disability allowance.

1. Introduction

Every person has some basic rights and privileges which are essential for his survival as a human being. These rights have been recognized as human rights by almost all the native countries of the world. The United Nations has proclaimed 30 articles on human rights for the overall development of all classes of people. These articles go into great detail about human rights. In the economic and professional worlds, not everyone has the same status. Some are well-known, while others are not. Some are jobless, some are elderly, and yet others are crippled. It is extremely difficult for anyone to earn a living in such a society. Everyone, however, has the right to a decent level of living. A level of living necessitates the fulfillment of certain requirements. One of them is social security. Everyone's right to social security is protected. The government has a responsibility to ensure that everyone has a decent level of living. As a result, the government and other organizations make the required efforts to improve their living conditions. The steps are referred to as the social security program. The foundation that deals with retirees, disabled workers, injured workers, and their families is known as Social Security (National Academy of Social Insurance, n. d.). In Rajshahi, Bangladesh's northern district, a considerable number of elderly persons are found to be denied their human right to social security in a variety of

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methods. During a field survey, the researchers saw a number of situations involving the denial of elderly people's access to social security in the region.

The elderly are members of society who, more than anybody else, deserve the right to social security. The United Nations defines elderly persons as those who are 60 years or older. In 2017, the global population of people of that age was predicted to be 962 million. Bangladesh's President, Abdul Hamid Khan, has also designated the age of 60 to be the oldest to be affiliated to the United Nations (Acharjee, 2017). The President also proclaimed the elderly as 'Senior Citizens of the State,' emphasizing the importance of their social security, dignity, and other benefits (Bangladesh Sangbad Sangstha, 2014). In Bangladesh, the elderly make up 7.5 percent of the population, or roughly 12 million people (Bangladesh Bureau of Statistics, 2011). Bangladesh Demographic Profile 2018 shows that the rate of senior people in Bangladesh is as follows: 55-64 years: 6.93%, 65 years and over: 6.23% (Index Mundi, 2018).

The Rajshahi district, located in northern Bangladesh, has a population of 2,595,197 people. 187,589 of them are 60 or older, accounting for 7.23 percent of the district's total population. Bangladesh Bureau of Statistics (Bangladesh Bureau of Statistics, 2011). In this day and age, they are essentially a vulnerable population. They are unable to earn a living due to their lack of physical condition. They are afflicted with a variety of diseases as well as other physical and mental illnesses. At this point in their lives, they join a dependence group. As a result, a pension framework or social safety nets program is critical, allowing them to live comfortably with the expense of food and other essential necessities. Furthermore, a considerable portion of the population of Rajshahi district lives in poverty.

According to a survey, among the senior people in Rajshahi district, 48 percent of those who do not live in ancient homes earn their living by begging, 12 percent by day laboring, 20 percent by rickshaw pulling, and 8 percent by other methods. The remaining responders (12%) are unable to support themselves (Hossain et al., 2020). It is clear from this image that the social security program is desperately required in this area. The Bangladeshi government has previously passed the Parents Care Act, 2013, which provides social security and better living conditions for senior citizens (International Labor Organization, 2013). In addition, 3.5 million elderly persons receive an annual old age payment of 2.1 billion taka through the social safety net programs and more than 0.4 million persons were included in the fiscal year (2018-19), According to Ali Noor, Additional Secretary of the Ministry of Social Welfare, (The Dhaka Tribune, 2018). The Department of Social Services under the Ministry of Social Welfare has taken on a project called "06 Old Homes in 06 Division" to provide them with improved shelter and other services (Mazumder, n. d.). However, a considerable number of old individuals in the Rajshahi district appear to be denied human rights and social security in numerous ways. During a field survey in this location, researchers discovered a number of occurrences involving the denial of social security entitlements to the elderly.

This paper, in the following sections, examines how elderly people in Bangladesh, particularly in the Rajshahi district, are able to exercise their right to social security. In

this regard, the study specially focuses on the right to old age allowance, widow allowance, and disability allowance. It has assessed how much these rights are enjoyed by the elderly in the study area. Finally, based on the findings, the study has made some practical recommendations.

2. Research Methodology

The study is mainly empirical. The goal of the research work is to empirically investigate the current situation of the social security rights of the elderly. It combines both qualitative and quantitative approaches to data validity and reliability. The required data and information are collected from both primary and secondary sources and analyzed accordingly. Total number of respondents for the study is 60. The respondents are categorized into three categories, such as general respondents (25), old home respondents (25) and responsible officials and key informants (10). All of the general and old home respondents are of the age of 60 years or more. Half of them are male and half female and they are selected through simple random sampling. On the other hand, responsible officials and key informants are selected purposively. Data are collected from the respondents through face to face interviews using open ended and close ended questionnaires.

The research has been carried out at the district level in Bangladesh. Bangladesh is divided into 64 districts. Rajshahi is one of them, and it was chosen for the study purposively. All of Bangladesh's districts are currently governed by the same set of laws and regulations. In all districts, all types of basic services are offered. Most of the districts have both rural and urban areas. In terms of these characteristics, Rajshahi is a district that reflects all of Bangladesh's districts. It is also a divisional city. There is a city corporation, 15 municipalities, and ten Upazilas in the city (sub-district). The Rajshahi Sadar Upazila is divided into four model Thanas (Police Stations).

3. Scenario of the Right to Social Security in Bangladesh

Aging is a burning issue in any age. There is a lot of research in this area. The elderly people transcend the restricted opinions and views of life they once control or knowledge comes with age (Tornstam 1999 in Thomas and Eisenhandler (eds.) 1999, 178-202). The term "social security" refers to monetary support provided by the government to persons who have insufficient or no income (Bach 2003, 185). It's also known as the social safety net program or social services. In a welfare or democratic state, the government is responsible for ensuring social security. Article 22 of the UDHR guarantees it. The Universal Declaration of Human Rights (UDHR) is a watershed moment in human rights history. On December 10, 1948, in Paris, it was adopted by the United Nations General Assembly. Every individual, as a part of a society, safeguards their social, cultural, and economic rights in order to develop their dignity and personality through national and international efforts to protect their social, cultural, and economic rights (United Nations, 1948: Article 22).

Furthermore, everyone has a right to a reasonable quality of living, including appropriate food, clothing, housing, healthcare, and social services, as well as a right to social security in the event of disability, disease, unemployment, widowhood, old age, or other life disruptions (United Nations, 1948: Article 22). The International Labor Organization's

Social Security (Minimum Standards) Convention of 1952 is a significant step toward ensuring social security. Up until 2016, 54 member nations had ratified it. It denotes a variety of social security benefits, including: a) unemployment compensation; b) work injury compensation; c) medical care; d) sickness compensation; e) old-age compensation; f) family compensation; g) maternity compensation; h) survivors' compensation; and i) invalidity compensation (United Nations 1952, no. 102).

Social security is a master program that ensures the overall development of disadvantaged groups of individuals. It affects a man's entire life. It is divided into three basic units (Bach 2003, 185), which include: a) Social Insurance: Disability insurance, retirement pensions, unemployment insurance, and other vulnerable class services; b) Social Services: Widowhood benefit, old age allowance, and other vulnerable class services; and c) Basic Needs: Assurance of adequate food, clothing, housing, healthcare, and education.

The motto of social security has been adopted by almost every country on the planet. Bangladesh's constitution has also recognized it. The state's principal job, according to Bangladesh's constitution, is to ensure social security by implementing suitable procedures, such as a) providing basic needs such as food, clothing, housing, education and healthcare; b) the right to work for a suitable salary; c) the right to recreation, rest, and leisure; and d) the right to social security in the event of unemployment, disability, old age, widowhood, orphans, or other similar situations (Government of Bangladesh, 2011: Article 15). (a, b, c, d). In practice, however, a vast number of individuals all across the world are denied social security. The majority of residents in the research area are not covered by the social security system. Below is a description of how it occurs.

3.1 Old Age Allowance

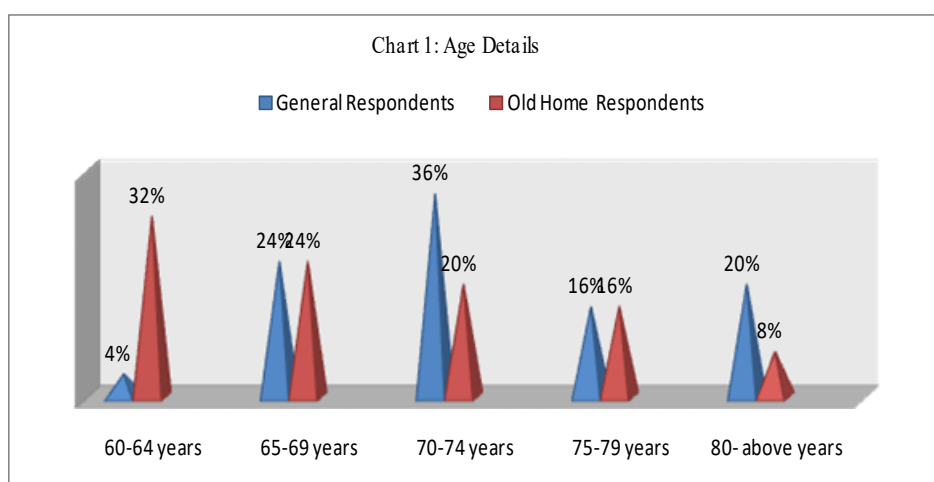
In their final years of life, the elderly remain vulnerable. They are unable to earn a living in this deteriorating state. Furthermore, they have a lot of geriatric issues. The majority of them are financially unable to help. However, life is a continuous process. An elderly person, like any other human being, requires money to maintain their level of living, which includes food, clothing, medicine, and shelter. As a result, it is the obligation of the government or other responsible authorities to address the needs of the elderly. The procedure of ensuring these necessities is known as old age allowance. In Hong Kong, the old age allowance program, sometimes known as fruit money, was initially implemented in 1973 for the older citizens (Wikipedia, 2020).

At the moment, old age pensions are available in all welfare countries. Bangladesh is a democratic country in terms of its constitution. It has also taken over the former allowance program. In the 1997-98 fiscal year, Bangladesh implemented the old age allowance program to promote social security and improve the dignity of senior people across the country. It was distributed to ten elderly poor people from each ward of each Union Parishad across the country. It is increasingly being extended to all city corporations and municipalities. At the moment, the old age allowance program covers around 44 lakh elderly persons (2019-20 fiscal years). Every month, it pays 500 taka per person (Government of Bangladesh, 2020). #####

However, a huge proportion of elderly persons do not have access to social security. According to an ILO report, around 48 percent of the world's elderly do not receive an old age pension. Although 52 percent of the population receives an old age pension, the amount is insufficient for them (United Nations, 2014). According to another research, only 12% of Bangladesh's senior people receive an old age allowance. The government's allocation to ensure social security is insufficient (Dulal, 2017).

Bangladesh is a country in the process of evolving. Bangladesh has 24.3 percent of its population living below the national poverty level (Asian Development Bank, 2016). According to the World Bank's Bangladesh Interactive Poverty Maps 2016, the poverty and extreme poverty headcount ratios in Rajshahi district are 31.4 percent and 16.5 percent, respectively (World Bank, 2016). As a result, these poor folks live hand to mouth and are unable to save money. As a result, they have a wretched life as they get older because they are unable to earn a living at this point in their lives. In a nutshell, they are in a highly vulnerable position during this time. As a result, providing them with an old age allowance is crucial.

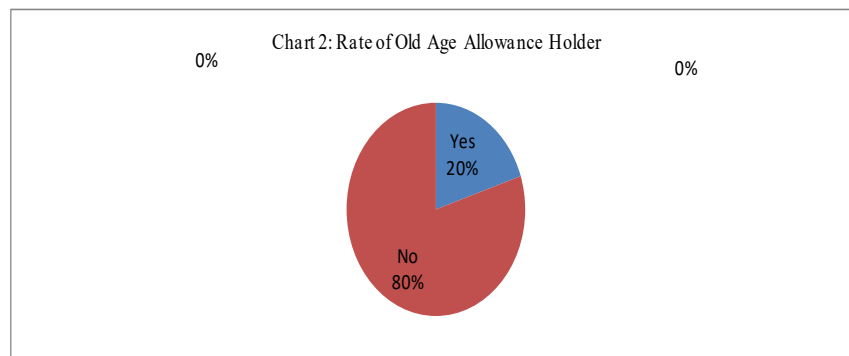
The majority of the older adults who responded to this survey are considered vulnerable. They are deserving of the social security program in any case. However, the majority of them are not covered by social safety nets. Bangladesh's economy has never been prosperous. Furthermore, the biggest issues in this regard, according to the stakeholders, are corruption and nepotism.



Source: Field Survey, 2020

Chart 1 indicates that 4%, 24%, 36%, 16% and 20% general respondents are in the range of 60-64, 65-69, 70-74, 75-79 and 80-above age limits respectively. Besides, 32% of old home respondents are in the range of 60-64, 24% in 65-69, 20% in 70-74, 16% in 75-79 and 8% in the range of 80-above years of age. In a word, all of them are in the age of 60 and above.

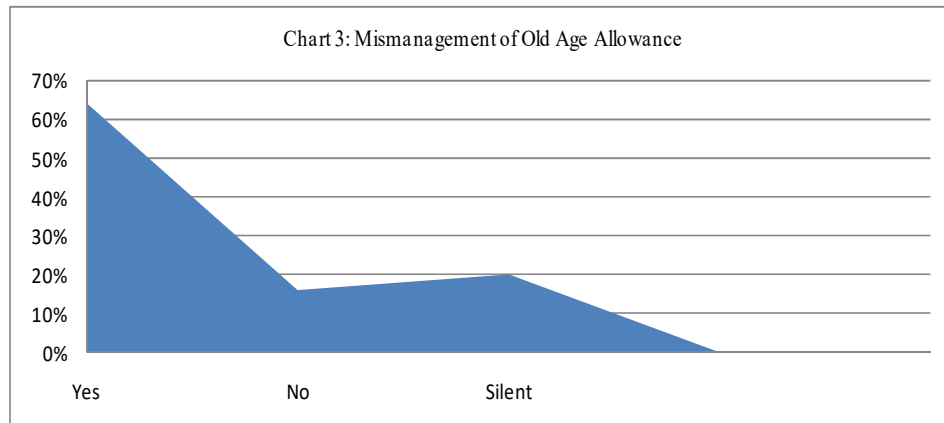
Bangladesh's Honorable President has designated all citizens aged 60 and up to be senior citizens (Acharjee, 2017). They are entitled to social security benefits. Bangladesh's Constitution recognizes the right to social security in old age (Government of Bangladesh, 2011, Article 15(d)). Furthermore, due to a lack of nourishment and healthcare services, the inhabitants of Bangladesh live to a young age. As a result, they are unquestionably in a vulnerable group and are eligible for social safety net programs. The government has taken the required procedures to assure the existence of a program known as 'Old Age Allowance.' However, just 20% of the total respondents (general and old home residents) enjoy the program. A graph depicting the old-age allowance is given below.



Source: Field Survey, 2020

In both general and old home responses, just 20% of the elderly receive the government's old age allowance as a kind of social security, according to Chart 2. On the other hand, 80% of respondents do not receive old age benefits. Furthermore, several people have expressed their dissatisfaction with this issue. They say that the old age allowance scheme has been tainted by various forms of corruption, nepotism, and incompetence. 64% of all respondents said they are subjected to a variety of hardships in this field, including being forced to repeatedly knock on the doors of concerned local representatives and their supporters. However, in the vast majority of situations, they are denied access to the facility. Furthermore, the representatives or their followers demand illegal remuneration from the respondents in exchange for providing them with a card (certificate for old age allowance). A 70-year-old blind person says,

You can't imagine how much time I spent at a UP Member's door and behind his dalals (supporters or collaborators) in order to obtain an old age allowance card. I begged him a hundred times to give me an old age allowance card, and he never did. However, alas! My UP agent was unable to provide me with the card. My two boys had gone to their father-in-laws' homes. They didn't look after me or my elderly wife. At present, they aren't even willing to help me. I have no way of earning a living or purchasing life-saving medication for my elderly wife. In this situation, I chose to earn a living and buy medicine for my elderly wife by begging in the railway station with my blind eyes. I'm currently roaming around the Rajshahi Railway Station begging for money and medicine for my elderly wife since I have no other options. I want to get out of this circumstance so that I can have a bright future instead of a bleak one (Ali, 2020).



Source: Field Survey 2020

Chart 3 indicates that 64% of total respondents bring blame against responsible authorities, particularly against the local representatives for the mismanagement of old age allowance. Besides, 16% do not claim it and 20% refrain from answering.

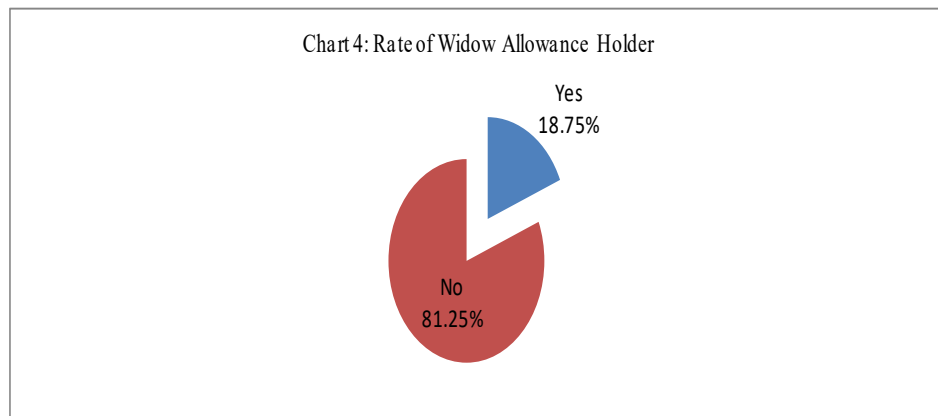
3.2 Widow Allowance

A widow is a woman who has not remarried after losing her spouse to death. Widowhood refers to a widow's position as a result of her marriage. A woman is in a severe and unpleasant predicament. In a man's happiness and pain, his spouse is his primary companion. In most circumstances, a woman's major economic and life source is her husband. Can you imagine how desperate a woman would be in this situation if she lost her husband? Clearly, the issue is beyond description. According to the most recent statistics (2010), 14.6% of women aged 55 to 59 were widowed over the world (UN WOMEN, 2019). Around the world, 258 million women are widows, with nearly one in ten living in extreme poverty (United Nations, 2020). In impoverished areas, widows face numerous challenges. They are victims of great poverty, lack of access to healthcare, and violence all around the world. Many widows, particularly in Asia and Africa, are victims of physical and emotional abuse, including sexual abuse, as a result of inheritance, land and property disputes (United Nations, 2020).

Bangladesh is one of Asia's least developed countries. Here, healthcare isn't as good as it could be. Bangladesh's average life expectancy is 72.32 years (World Bank 2019). According to the Bangladesh Sample Vital Statistics 2018, women in Bangladesh have a longer life expectancy than men. Men have a life expectancy of 70.8 years, while women have a life expectancy of 73.8 years (Daily Star, 2019). Furthermore, in Bangladesh, males marry women who are 5-6 years their junior. As a result, the number of widows is steadily rising. In Bangladesh, widows account for 4.5% of the population, or 2.7% (Amin, 2018).

In Bangladesh, deserted, and destitute women can receive assistance. The Social Service Department of the Ministry of Social Welfare first introduced it in the 1998-99 fiscal years to the 4 lakh 3 thousand 120 stakeholders, providing 100 taka per head every

month. In the fiscal year 2019-20, it would be increased to 500 taka per month for 17 lakh stakeholders. This program is in place to assure socioeconomic development and social protection, as well as to improve dignity and morale, as well as to provide healthcare and nutrition (Government of Bangladesh, n. d.). However, the majority of the widows have dropped out of the program. Sixty-four percent of female respondents in this survey are widows or have been abandoned by their husbands. However, only 18.75 % of them are eligible for the widow allowance. They have nowhere in the world to express their sentiments and pains. Some of them work in restaurants, while others beg for money outside train stations, bus terminals, and other public locations.



Source: Field Survey 2020

Chart 4 denotes that only 18.75% widowed old respondents are covered with the widow allowance program whereas 81.25% are out of this. They cannot enjoy the widow allowance as a part of the Social Safety Nets Program provided by the government.

3.3 Disability Allowance

A disability is a condition that makes it more difficult for a person to engage in particular activities because he or she is unable to interact with the environment around them. Intellectual, developmental, cognitive, sensory, physical, mental, and other problems may be present. He or she is referred to as a disabled person because he or she has a disability. According to the World Health Organization (WHO),

The phrase "disabilities" refers to impairments, activity limitations, and participation constraints. An impairment is an issue with a person's physical function or structure; an activity limitation is a problem with a person's ability to do a task or action; and a participation restriction is a problem with a person's ability to participate in life events. As a result, disability is more than just a health issue. It's a complicated phenomenon that reflects the relationship between a person's physical characteristics and the characteristics of the culture in which he or she lives (World Health Organization, 2016).

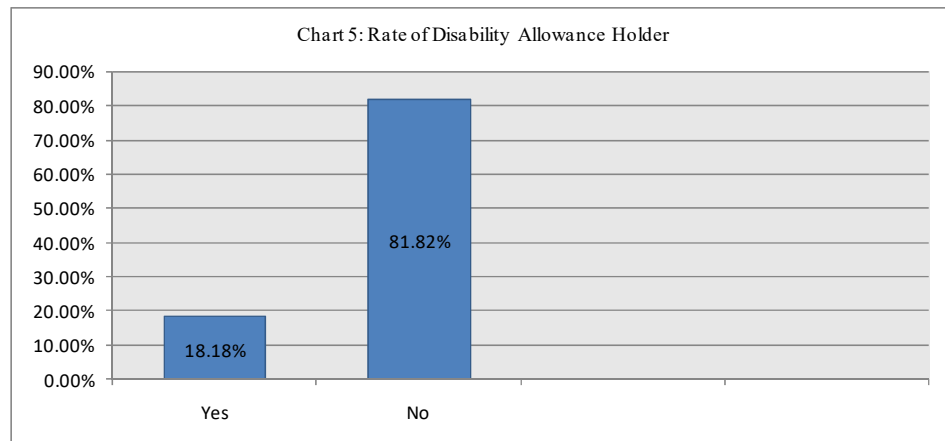
Around 15% of the world's population, or a billion individuals, suffer from some form of impairment. Only 2-4 percent of them have considerable difficulty in their daily lives. By 2050, it may have grown to 2 billion people (World Health Organization, 2016). Disability

is a major cause of mental depression in people all over the world. Because of their impairment, disabled people are unable to completely enjoy life. As a result, individuals are entitled to some safety net services in order to live comfortably. The United Nations has made a number of steps to help the disabled. Since 1992, when the United Nations General Assembly passed Resolution 47/3, December 3 has been celebrated worldwide to promote the rights and welfare of the disabled. In 2006, the United Nations General Assembly passed the Convention on the Rights of Persons with Disabilities. In honor of International Day of Persons with Disabilities 2019, it has taken action on the 2030 development agenda to promote the involvement and leadership of people with disabilities (United Nations, 2020). It is critical to protect the rights of people with disabilities in order to carry out the agenda. "When we protect the rights of people with disabilities, we go closer to attaining the primary promise of the 2030 Agenda – to leave no one behind," said UN Secretary-General António Guterres.

Bangladesh has yet to achieve economic self-sufficiency. Bangladesh has 24.3 percent of its population living below the national poverty level (ADB 2016). They are malnourished to a significant extent. Furthermore, medical services are not established in this area. As a result, the country is home to a large number of impaired children. Bangladesh has about 16 million persons with disabilities (CDD, n. d.). According to the Constitution, people with disabilities have the same rights as everyone else. (Bangladesh Government, 2011, Article 15, 17, 20, 29). In the 2005-06 fiscal year, the Bangladeshi government implemented an unprivileged disability allowance under Article 15(d) of the Bangladesh's Constitution (Government of Bangladesh, n. d.). In the 2019-20 fiscal year, the initiative will cover 15 lakh 45 thousand people with disabilities (Government of Bangladesh, n. d.).

However, the allocation is insufficient to ensure the social security of all disabled people. Furthermore, corruption and nepotism are the principal roadblocks to a transparent implementation of the program. Physically impaired people make up 22% of the total respondents in this survey (including general and elderly home respondents); they are blind, lame, paralyzed, and so on. However, just 18.18 % of them are eligible for disability benefits. They have many heartfelt experiences about receiving a disability or old age benefit card. A 72-year-old lame person who lost both legs around 10-12 years ago describes his situation as follows:

In my crippled condition, I had to go to the councilor of our Ward over a hundred times to receive a disability card. He refused to hand over a card. His relatives, on the other hand, were given such benefits despite their ineligibility. I did, however, grab his legs and ask for a disabled card in meek submission. Finally, he consented to give me a card for disability allowance. However, as an illicit gratification, he grabbed three thousand taka from me. He actually did me a disservice. Allah should punish him appropriately for his unjust actions (Sardar, 2020).



Source: Field Survey, 2020

The Chart 5 shows that in total, 18.18 % of the elderly with disabilities receive disability allowance, according to both general and old home respondents, while 81.82 % are not covered by the program.

4. Conclusion and Recommendations

The elderly are an important element of any society. They are the stewards of future generations. Each of them, like all other human beings, is entitled to all human rights. Furthermore, being a vulnerable group, they require special programs. In Bangladesh, one of them is the social security program, which deals with old age allowances, widow allowances, disability allowances, and other benefits. The majority of the study's participants are unable to take advantage of these initiatives. The biggest roadblocks to executing these projects are corruption, nepotism, and a weak national economy. The following are some suggestions for correctly implementing the programs:

- a) Elderly people need to be aware of their own rights. Because if one does not know about one's rights, one cannot claim it. When s/he knows the nature and source of the level of rights, he can make an effort to realize them.
- b) Adequate elderly welfare organizations should be formed in every state or society which will advocate for the rights and opportunities of the elders. At the same time, the maximum number of senior members should be included in those organizations.
- c) Elderly parents are suffering from loneliness in their last stages of life due to the massive expansion of the nuclear family. At that time, in maximum cases, no one is found there to take care of them or understand their feelings. So, an adequate old home has to be established to solve this problem.

- d) Being a country with a weak economy, the social security system in Bangladesh is not strong. Nevertheless, this program is being gradually increased. But it is being hampered by rampant corruption and nepotism. To deal with this situation, social movements must be encouraged against corruption.
- e) In most cases, public representatives at the local level are accused of nepotism. They do not maintain transparency in the distribution of facilities under social safety nets programs. Therefore, the ethics and values of those representatives must be awakened and they must be brought under full accountability.
- f) The government needs to increase the budget for social security programs. Because, it is not possible to ensure the maximum welfare of the elderly people, if all the helpless and disabled citizens are not brought under it.
- g) There should be an opportunity for voluntary small and cottage works in the old homes where elderly people can do both light and fancy work if they wish to get rid of their monotony and financial benefits.

Finally, social awareness and ethical education may be increased massively. The idea has to be established in the society that elderly people are not the burden of a society. Everybody, including the government or other authorities, has an ethical responsibility to take care of and respect them for their betterment.

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