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Original Article

Right to Social Security of the Older People in Bangladesh: A Focus on Human Rights Violation



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Abstract

As the part of vulnerable groups, older people hold the rights to social security according to the Constitution of the People's Republic of Bangladesh and the Universal Declaration of Human Rights (UDHR). This study is launched for the purpose of revealing the picture of the facts and figures of the deprivation of social security as a human rights violation of the older people in Bangladesh. The study is based on both primary and secondary sources of data. It reviews the social security programs regarding older people such as, old age allowance, widow allowance and disability allowance. The study finds that the government has taken several programs, but these programs have not been successful in achieving targets due to corruption, nepotism and inadequate national economy. Most of the older people of Bangladesh cannot properly enjoy the right to social security. For raising awareness about rights and responsibilities, enhancing proper ethical education can be helpful to remove the obstacles. Raising a massive social movement against corruption and nepotism can also be helpful as the beacon of hope in the way of ensuring social security of the older people in Bangladesh.

Keywords: *Older people; Right to Social Security; Safety Nets Program; UDHR*

Introduction

Everybody deserves some common rights which are indispensable for living as human beings. These rights are recognized as human rights by almost all the domestic states of the world. The United Nations declared 30 articles related to human rights for overall development of all sections of the

people. These articles promote human rights elaborately. All people do not hold similar status in the economic or professional fields. Some of them are well established, some are not. Some are unemployed, some are older and some are having disabilities. In such a society, it is very difficult on the part of all people to earn their livelihood easily. But everyone has the right to a standard

of living. Some conditions are necessary for a standard living. Social security is one of them. Everybody preserves the rights to social security. Government has a responsibility to provide a standard of living to all. So the government and other organizations take some necessary steps for their better living. These steps are called social security programs. Social security means the foundation that deals with the retirees, disabled, injured workers and their families (National Academy of Social Insurance, n. d.).

Older people are those of a society who crucially deserve the right to social security. The United Nations selects the age of 60 and above as the older people. The estimated people of that age were 962 million in 2017 all over the world. Abdul Hamid Khan, the President of Bangladesh has also declared the age of 60 as the oldest to attune United Nations (Acharjee, 2017). The President also declared the older people as the 'Senior Citizens' of the state and urged about their social security, dignity and all other facilities (Bangladesh Sangbad Sanstha, 2014).

In Bangladesh, 7.5% of the total populations are old which represent about 12 million (Bangladesh Bureau of

Statistics, 2011). Bangladesh Demographic Profile 2018 shows the following rate of older people: 55-64 years: 6.93%, 65 years and over: 6.23% (Index Mundi, 2018).

There are 2,595,197 people living in Rajshahi district which is a Northern district of Bangladesh. Among them 187,589 people are at the age of 60 and above which represents the percentage of 7.23 of total population in this district (Bangladesh Bureau of Statistics, 2011). Basically, they are a vulnerable group in this age. They cannot earn their livelihood because of their lack of physical fitness. They suffer from various diseases and other physical and mental fatalities. They move to a dependency group in this stage of life. So, it is crucially needed a pension frame or social safety nets program by which they can live properly with the cost of food and other basic necessities. Moreover, a large number of people in Rajshahi district live below the poverty line. A study found that 48% respondents who do not live in old homes earn their livelihood by begging, 12% by day labouring, 20% by rickshaw pulling and 8% by other means among the older people in Rajshahi district. Rests of the respondents (12%) are not capable of

earning livelihood (Hossain et al., 2020). From this picture, it can easily be realized that the social security program is very much needed in this area.

The government of Bangladesh has already passed an act for social security and better living of the senior citizens which is named as Parents Care Act, 2013 (International Labor Organization, 2013). In addition, 3.5 million older people are enjoying 2.1 billion taka per year as old age allowance under the social safety nets program and more than 0.4 million people were included in the fiscal year (2018-19) according to the statement of Additional Secretary Ali Noor of the Ministry of Social Welfare (The Dhaka Tribune, 2018). The government has taken a project of '06 Old Homes in 06 Division' by the Department of Social Services under the Ministry of Social Welfare for their better shelter and many other steps for them (Mazumder, n. d.). But, a large number of old people are found to be deprived of human right to social security in several ways in the district of Rajshahi. The researchers experienced a number of incidents in a field survey regarding deprivation of older people of the right to social security in the region

Research Methodology

The research is empirical. The aim of the research work is to empirically investigate the present situation of the right to social security of old people. It combines both qualitative and quantitative approaches for the validity and reliability of the data. Required data are collected from both primary and secondary sources and analysed 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 study is conducted at the district level of Bangladesh. There are 64 districts in Bangladesh. Among them Rajshahi is selected purposively for the study. All the districts of Bangladesh

are now governed by similar laws and regulations. All types of basic services are available in all districts. Most of the districts have a rural area and an urban area. Rajshahi is such a district that represents all the districts of the country in respect of said criteria. Moreover, it is a divisional city. It has a city corporation, 15 municipalities and 10 Upazilas (sub-district). Rajshahi Sadar Upazila is divided into four model Thanas (Police Stations).

Deprivation of the Right to Social Security in Bangladesh

Aging is a burning issue in any era. There is a great deal of researches in this field. The older people transcend the restricted opinions and views of life they once control or knowledge comes with age (Tornstam 1999). Social security means governmental monetary assistance to the people with inadequate or no income (Bach 2003, 185). Sometimes it is called social safety nets program or social services. Ensuring social security is a responsibility of the government in a welfare or democratic state. It is guaranteed in article 22 of UDHR. UDHR is a milestone document and the first important step for human rights. It was adopted in the United

Nations General Assembly on December 10, 1948 in Paris. As a member of a society, every person preserves the rights to social security through national and international efforts to ensure their social, cultural and economic rights for growing up their dignity and developing personality (United Nations, 1948, Article 22). Besides, everyone holds the right to standard of living such as adequate food, clothing, housing, healthcare and social services and the right to social security in the case of disability, sickness, unemployment, widowhood, old age or other lacks of normal life (United Nations, 1948, Article 22).

The ILO Social Security (Minimum Standards) Convention, 1952 is a great step to ensure social security. It was ratified by 54 member states till 2016. It indicates several fields of social security, such as: a) unemployment benefit; b) employment injury benefit; c) medical care; d) sickness benefit; e) old-age benefit; f) family benefit; g) maternity benefit; h) survivors' benefit; and i) invalidity benefit (United Nations 1952, No. 102).

Social security is a master program to ensure the overall development of vulnerable group people. It touches the

total life of a man. It can be divided into three basic units (Bach 2003), such as:

- a) Social Insurance: Disability insurance, retirement pension, unemployment insurance etc.;
- b) Social Services: Widowhood benefit, old age allowance and other vulnerable class services;
- c) Basic Needs: Assurance of adequate food, clothing, housing, healthcare and education.

Almost all the countries of the world adopted the motto of social security. In the Constitution of Bangladesh, it has been recognized too. According to the Constitution of Bangladesh, the fundamental responsibility of the State is to ensure social security by taking necessary steps, such as, a) the provision of the fundamental needs such as food, clothing, housing, education and healthcare; b) guarantees of employment with reasonable wages; c) provision of the rights to recreation, rest and leisure; and d) ensuring the right to social security in the case of unemployment, disability, old-age, widowhood, orphans or other such cases (Government of Bangladesh, 2011: Article 15 (a, b, c, d). But in practice, a large number of people are deprived of social security all over the world. Most of the people in the study area are not

covered by the social security program. How it happens is described below.

Old Age Allowance

Old people remain in vulnerable situations in their last stage of life. They cannot earn their livelihood in this degenerating stage. Moreover, they suffer from a lot of senile problems. Most of them do not have financial ability. But life is a running process. As a human being, an old man or woman needs money for a standard of living for food, clothes, medicine, shelter etc. So the government or concerned authorities have the responsibility to meet these necessities of the older people. Old age allowance is the process to ensure these necessities. Old age allowance program was colloquially known as fruit money in Hong Kong, and it was introduced in 1973 firstly for the elderly residents (Wikipedia, 2020).

Old age allowance is present in all the welfare countries at present. Constitutionally, Bangladesh is a democratic state. It has taken the program of old allowance too. Bangladesh introduced the old age allowance program in the 1997-98 fiscal year to ensure social security and to enhance the dignity in family and

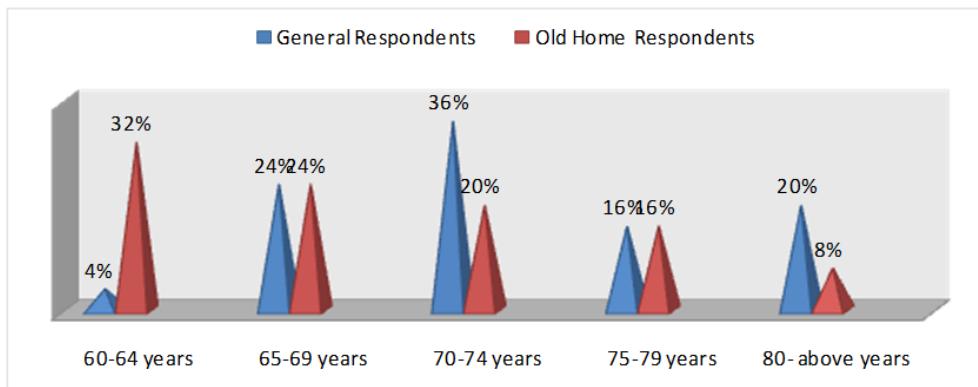
society of the older people all over the country. It was provided to 10 old poor persons from every ward of every Union Parishad of the country. It is extended to all city corporations and municipalities gradually. About 44 lakh old people are covered by the old age allowance program at present (2019-20 fiscal year). It provides 500 taka per head every month (Government of Bangladesh, 2020).

But in reality, a large number of old people are deprived of social security. According to the ILO report, about 48% of old people do not get old age pension all over the world. 52% get an old age pension but the amount is not adequate for them (United Nations, 2014). Another report shows that only 12% of the older people enjoy the old age allowance facility in Bangladesh. The allocation provided by the government is very little to ensure social security (Dulal, 2017).

Bangladesh is a developing country. 24.3% people of Bangladesh are living below the national poverty line (Asian Development Bank, 2016). Moreover, the poverty and extreme poverty headcount ratio of Rajshahi district are

31.4% and 16.5% respectively according to the Bangladesh Interactive Poverty Maps 2016 organized by World Bank (World Bank, 2016). So these poor people live from hand to mouth, and that's why they cannot save money. As a result they lead a very miserable life in elderly stage. Because, they cannot earn their livelihood in this stage of life. In a word, they pass through a very vulnerable situation in this period. So, it is an urgent need to give old age allowance to them.

Among the respondents of this study, most of the older people are of vulnerable class. They deserve the social security program in any consideration. But most of them are not covered by social safety nets programs. The economy of Bangladesh is not rich till now. Moreover, corruption and nepotism are the main problems in this way according to the stakeholders. A study found that corruption, nepotism, inadequacy of laws, inadequacy of national economy, lack of distinct institutions etc. are the main obstacles in the field of social security, such as old age allowance (Hossain et al., 2020).

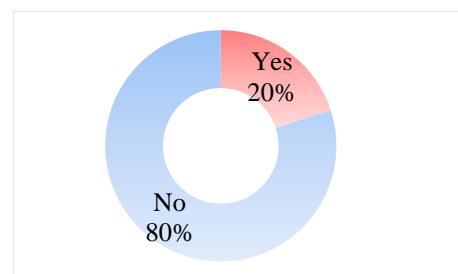
Figure 1: Age Details

[Source: Field Survey, 2020]

Figure 1 shows 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.

The President of Bangladesh has declared all people who are 60 years old and above as senior citizens (Acharjee, 2017). They have the rights to social security, which is recognized by the Constitution of Bangladesh (Government of Bangladesh, 2011, Article 15.d). Besides, the people of Bangladesh go to their old age because of their lack of nutrition and healthcare

services. So, definitely they are in a vulnerable group and they are eligible for social safety nets programme. The government has taken necessary steps to ensure a program by the name of 'Old Age Allowance'. But only 20% (general and old home residents) of the total respondents enjoy the program. A chart about the old age allowance holders is given below.

Figure 2: Rate of Old Age Allowance Holder

[Source: Field Survey, 2020]

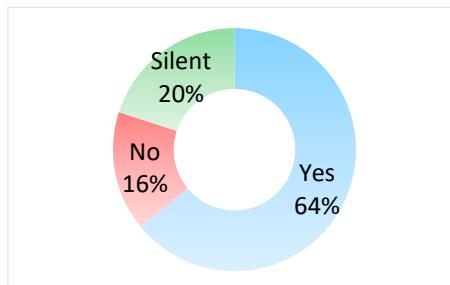
Figure 2 points out that only 20% old people are getting the old age allowance of the government among the respondents of both general and old home respondents as an instrument of social security. On the other hand, 80% of respondents are deprived of old age allowance. Moreover, there are a lot of complaints of the respondents about this issue. They claim that there are several types of corruption, nepotism and mismanagement concerning the old age allowance program. 64% of the total respondents claim that they face several types of sufferings in this field, such as: they are bound to go to the door of the concerned local representatives and their supporters again and again. But in most cases, they fail to get the facility. Moreover, the representatives or their supporters demand illegal gratification from the respondents to provide them a card (certificate for old age allowance).

A blind person of 70 years old says,

You can't imagine how much time I had spent at the door of the UP Member and behind his *dalals* (supporters or collaborators) to get an old age allowance card. I appealed to him a hundred times with humble submission to provide me with an old age allowance

card. But alas! I failed to achieve the card from my UP representative. My two sons had gone to the houses of their fathers-in-law. They didn't take care of me and my old wife. Even they do not give me any support at present. I have no source to earn my livelihood and to buy lifesaving medicines for my old wife. In this situation, I chose the way of begging in the railway station with my blind eyes to earn livelihood and to buy medicine for my old wife. Just now, I am walking and begging in the Rajshahi Railway Station to earn my livelihood and medicine for my old wife for getting no other alternatives. I want to get rid of this situation for making a good future, not an uncertain one (Ali, 2020).

Figure 3: Mismanagement of Old Age Allowance



[Source: Field Survey 2020]

Figure 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.

Widow Allowance

A widow is a woman who has lost her spouse by death and has not remarried. The status of a widow from the aspect of marriage is called widowhood. It is a critical and painful situation for a woman. Spouse is the main partner in life in the case of happiness and grief of a man. In most cases a spouse is the main economic and living source of a woman. Now, can you imagine the critical situation of a woman in this situation when she loses her spouse! Certainly the situation is out of description. According to the latest figures (2010), 14.6% of women aged 55-59 years were widowed all over the world (UN WOMEN, 2019). About 258 million women are widows around the world and nearly one in ten live in extreme poverty (United Nations, 2020c). The widows suffer a lot of problems in developing countries. They suffer from extreme poverty, deprivation of healthcare and violence

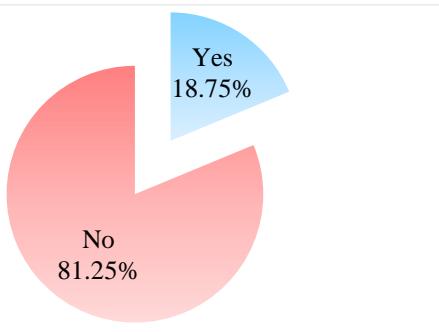
around the world. A large number of widows particularly in Asia and Africa are victims of physical and mental violence including sexual abuse related to inheritance, land and property disputes (United Nations, 2020a).

Bangladesh is the least developed country in Asia. The healthcare services are not so strong here. The average life expectancy in Bangladesh is 72.32 years (World Bank 2019). But the life expectancy of women is more than men in Bangladesh according to the Bangladesh Sample Vital Statistics 2018. The life expectancy of men is 70.8 years whereas 73.8 years of women (Daily Star, 2019). Moreover, men marry the women in Bangladesh who are junior to them by 5-6 years. As a result, the rate of widows is increasing day by day. There are 4.5% widows in Bangladesh and it is 2.7% of total population (Amin, 2018).

Allowance for widows, deserted and destitute women, is available in Bangladesh. It was introduced in the 1998-99 fiscal year firstly to the 0.431 million stakeholders providing 100 taka per head in every month by the Social Service Department under the Ministry of Social Welfare. It is upgraded to 500 taka per month for 1.7 million

stakeholders in the fiscal year of 2019-20. This program is running for the purpose to ensure socio-economic development and social protection and to enhance the dignity and morale, and to supply healthcare and nutrition (Government of Bangladesh, n. d.). But most of the widows are out of the program. Among the respondents of this study, 64% female respondents are widows or deserted by their husbands. But only 18.75% of them get the widow allowance. They have no place to share their feelings and sufferings in the world. Some of them work at the restaurants, some beg at railway stations and bus terminals or any other public places to earn their livelihood.

Figure 4: Rate of Widow Allowance Holder



[Source: Field Survey 2020]

Figure 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.

Disability Allowance

A disability directs a condition that makes one's life more difficult for certain activities wherein he/she fails to interact with the world. These conditions may be intellectual, developmental, cognitive, sensory, physical, mental etc. He/she is called a disabled person who holds the feature of disability. According to the World Health Organization (2016),

'Disabilities' is an umbrella term, covering impairments, activity limitations, and participation restrictions. Impairment is a problem in body function or structure; an activity limitation is a difficulty encountered by an individual in executing a task or action; while a participation restriction is a problem experienced by an individual in involvement in life situations. Disability is thus not just a health problem. It is a complex phenomenon, reflecting the interaction between features of a person's body and features of the society in which he or she lives.

About 15% people represent that a billion people of the world population live with some disability around the world. 2-4% of them experience

significant difficulties in functioning. It may extend to 2 billion by 2050 (World Health Organization, 2016). Disability is a serious reason for mental depression all over the world. Disabled persons cannot enjoy the world fruitfully due to the disability. So they deserve some safety nets programs to enjoy a standard living. The United Nations has taken several actions for the welfare of the disabled. December 03 of every year has been observed internationally to promote the rights and welfare of the disabled since 1992 by the United Nations General Assembly resolution 47/3. The United Nations passed the Convention on the Rights of Persons with Disabilities in 2006. It has taken the action on the 2030 development agenda to promote the participation of persons with disabilities and their leadership in the observance of International Day of Persons with Disabilities 2019 (United Nations, 2020b). It is important to secure the rights of disabilities to implement the agenda. **António Guterres**, UN Secretary-General says, "When we secure the rights of people with disabilities, we move closer to achieving the central promise of the 2030 Agenda – to leave no one behind."

Bangladesh has not gained economic adequacy till now. 24.3% people of Bangladesh are living below the national poverty line (ADB 2016). They suffer from malnutrition greatly. Moreover, the medical services are not

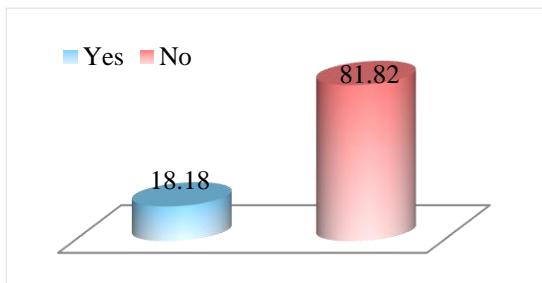
developed here. As a result, a lot of disabled children take birth in the country. About 16 million people are with disabilities in Bangladesh (Centre for Disability in Development, n. d.). The persons with disability are equal to others according to the Constitution. (Government of Bangladesh, 2011, Article 15, 17, 20, 29). The government of Bangladesh introduced an unprivileged disability allowance under article 15(d) of the Constitution of Bangladesh in the 2005-06 fiscal year (Government of Bangladesh, n. d.). 1.55 million people with disabilities are covered with the program in the 2019-20 fiscal year (Government of Bangladesh, n. d.).

But the allocation is not enough to ensure the social security of all persons with disability. Moreover, corruption and nepotism are the main obstacles to implementing the program transparently. Among the total respondents of this study, 22% of total respondents (both of general and old home respondents) are physically disabled; they are blind, lame, paralyzed etc. But only 18.18% of them get the disability allowance. They have a lot of heart touching stories in terms of getting a disability or old age allowance card. A lame person of the age of 72 who lost both legs about 10-12 years ago states his experience in the following ways:

I had to go to the councilor of our Ward more than a hundred times to get a

disabled card in this lame condition of me. He did not agree to provide a card. But his nearest persons got such facilities without their eligibility. However, once I laid hold on his legs and prayed with humble submission for a disabled card. Finally he agreed to provide me a disabled allowance card. But he took three thousand taka from me as illegal gratification. Actually he did injustice to me. Allah should give him his due punishment for his unjust activities. (Sardar, 2020)

Figure 5: Rate of Disability Allowance Holder



[Source: Field Survey, 2020]

Figure 5 shows that 18.18% of the old persons with disabilities hold disability allowance in total both of general and old home respondents whereas 81.82% are not covered with the program.

Conclusion

Older people are an essential part of a society. They are the provider of the new generations. As a human being, each of them deserves all human rights like others. Moreover, as a part of the vulnerable group they need some special programs. Social security program is one of them which deals with old age allowance, widow allowance, disability allowance etc. in Bangladesh. But most of the respondents cannot enjoy the benefits of these programs due to corruption, nepotism and inadequate national economy. Awareness of the older people will be another way to ensure enjoying their rights. 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. Apart from these, adequate elderly welfare organizations can be formed because these organizations usually advocate for the rights and opportunities of the older people. At the same time, the maximum number of senior citizens should be included in those organizations. Social movement against corruption, nepotism and opacity may be another weapon to ensure effectiveness of the social protection programs. It is also necessary

to increase the budget for social security programs to ensure the maximum welfare of the older people. Elderly parents generally suffer 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, setting up an adequate old home may be a possible way to solve this problem. There should be an opportunity for voluntary small and cottage works in the old homes where older people can do both light and fancy work if they wish to get rid of their monotony and financial benefits.

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The authors declare that no potential conflict of interest exists.

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