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Old age allowance program for the socio-economic development and social security of older people: a quantitative study in climate-vulnerable areas of Bangladesh

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ABSTRACT

The old age allowance program has been continuing in Bangladesh for the last two and a half decades, contributing to socioeconomic development and social security of elderly populations, or whether the program is contributing according to the needs of the elderly population is the subject of evaluation. The objective of the study is to evaluate the old age allowance program for the socioeconomic development and social security of the elderly population. It was conducted in 24 villages across eight (08) climate-vulnerable districts of Bangladesh using quantitative research methods, and with a quantitative survey employed for field-level data collection. The study findings reveal that the program contributes positively to the overall socio-economic development of the elderly population especially in economic development (93%), social development (85%), fulfilling nutritional demands (52%), increasing mental peace (99%), helps to be physically healthy (94%), supports as an alternative source of income (88%), and reduces the dependency on others (84%) of the elderly persons. Although the program contributes significantly to the economic, social, and psychological welfare of elderly beneficiaries in climate-vulnerable areas of Bangladesh, its ability to ensure genuine social security and adequate nutrition remains inadequate. However, where only 61% of respondents remark on enhanced social security, the allowance sum scarcely covers basic human needs. Pragmatic policy reforms, such as increasing the allowance from BDT 600 to BDT 1500; revising the age of eligibility to 55 for women and 60 for men; introducing a biometric allowance distribution system; and establishing a dedicated banking system, are required to boost program efficiency.

INTRODUCTION

The old age allowance program is one of the oldest and largest programs among the Social Safety Net Programs (SNNPs) of the Ministry of Social Welfare of Bangladesh. In the Social Security Budget Report, 2024-25, an increasing trend was observed. The budget for fiscal year (FY) 2024-25 has increased 3.78 times to BDT 1,36,026 Crore, which is 17% of the national budget (Ministry of Finance, 2024). In FY 2023-24, 58 lakh 1 thousand elderly persons received the allocation of BDT 4205.96 Crore (Department of Social Services (DSS), 2023). The old age allowance program was initiated in Bangladesh in FY 1997-98 by distributing an allowance of 100 BDT to the beneficiaries, but now it is 600 BDT per month (Department of Social Services (DSS), 2023). Currently, in 262 Upazilas, the old age allowance program is providing allowance to 100% of the elderly population (Department of Social Services (DSS), 2022).

Now, 25 Ministries/ Departments are operating 126 programs related to social security (Biswas, 2023). In Bangladesh, the number of people over 60 years old is 1 crore 53 lakhs 26 thousand 719, which is about 9.28% of the total population of the country (Bangladesh Bureau of Statistics (BBS), 2022). The old age allowance program is reaching its third decade, and its contribution to the socioeconomic development and social security of the elderly is the main subject matter of the research study. In Bangladesh, regarding the socio-economic development and social security of the elderly population, research studies are not sufficient. Especially, on old age allowance, a few studies were conducted in Bangladesh, but those studies represented very small areas and do not represent the country. Besides, the aims, objectives, and scopes are different and small from the current research study. In these circumstances, a full research study is essential, which will help to explore the knowledge gaps and incompleteness of information in those studies. In light of the existing policy, practical knowledge, information, and data are needed to develop updated policies and programs for socio-economic development and ensure the social security of the elderly population.

The objectives of the research study are to evaluate the old age allowance program for the socioeconomic development and social security of the elderly population. The specific objectives are: to know the demographic and social conditions of the elderly; to investigate the contribution of old age allowance for promoting the economic conditions and social development; to understand the impacts of old age allowance on ensuring social security; to assess the limitations of the old age allowance program/activities; and to suggest some possible recommendations in light of the existing policy framework for the elderly populations. Socioeconomic development refers to those areas that are creating positive changes in social sectors or economic sectors, such as changes in income, consumption, investments, health, and infrastructure. According to UNDP (2023), "Socioeconomic development entails initiatives that promote early recovery and community resilience, including in border communities, targeting the most vulnerable groups" (UNDP, 2023).

In this study, the socioeconomic development of the elderly population means ensuring health care, increasing competence, psychological assistance, and financial assistance to build a healthy and active life. Banglapedia (2015) defined social security as "The programs mainly undertaken by the state to assist the poor and the disadvantaged of the community" (Banglapedia, 2015). The International Labor Organization (ILO) has identified three criteria to define the social security system. These are: "Firstly, the objective of the system must be to grant curative or preventive medical care, to maintain income in case of involuntary loss of earnings or of an important part of earnings, or to grant a supplementary income to persons having family responsibilities. Secondly, the system must have been set up by legislation that attributes specified individual rights to, or that imposes specified obligations on, a public, semipublic, or autonomous body. And thirdly, the system should be administered by a public, semipublic, or autonomous body" (Abel-Smith, 2023).

In the current study, social security means a state-run system that will encompass security measures to protect the individual from psycho-physical, financial, and social needs, indigence, and wounds. Gerontologists defined the elderly population by age, considering the physical, mental, behavioral, social, and cultural elements. The Implementation Manual for Old Age Allowances Program (Revised)-2013 defines elderly populations as "According to the International Recognition and United Nations Declaration, 60 (sixty) years or more years old persons are defined as the elderly populations" (Ministry of Social Welfare, 2014). In the old age allowance program, the elderly population means 65 years or more years old for males and 62 years or more years old for females, or government-decided ages over time" (Ministry of Social Welfare, 2013). Old age allowance refers to a program that started its journey in Fiscal Year 1997-98 for the upliftment and development of the livelihood status, whose ages are defined in the Implementation Manual for Old Age Allowances Program (Revised)-2013.

The objectives of the program are to promote socioeconomic development of elderly persons and to ensure social security; to increase the dignity in families and society; to increase their mental strength; and to increase the facilities of treatment and nutritional supply (Department of Social Services (DSS), 2023). The study was conducted for elderly men and women, keeping them at the center of the study. As the condition of old age allowance describes the age of old age allowance, for males, it is 65 years or more, and for females, it is 62 years or more. So, the respondents of the study are the males and females of the described age ranges of the elderly population. In the Implementation Manual for Old Age Allowances Program (2013), it has been mentioned: "The elderly people of 65 years or more (males), and 62 years or more (females), or the Government described aged man/woman over the times of the whole of Bangladesh, that means the City Corporations, 64 Districts, all Thanas, all classes of Municipalities, and rural level Union Parishad will be included into the old age allowance according to the proportional ratio of the population (Department of Social Services" (DSS), 2013).

After providing 600 BDT per month as the old age allowance, whether economic development, social security, nutritional demands, mental peace, alternative income, reduction of dependencies, social safety, and health have been positively influenced and changed, is the core point of the conceptual framework of the study.

METHODS

The study was conducted following a quantitative research method. In the study, a social survey as a quantitative method was used. To explain the contexts of the study, the contextual analysis method was also applied.

The area of the study was confined to eight (08) Upazilas of eight (08) districts under two divisions named Rajshahi and Rangpur, where the old age allowance program is in operation under the umbrella of social safety net programs (SSNPs). While selecting the districts, the "Climate Vulnerability Index (CVI)" was followed to identify the most vulnerable districts of Rajshahi and Rangpur Divisions. By applying the CVI, a total of eight (08) and four (04) districts were selected from each division (Local Government Division, 2023). The districts of Rangpur Division are Kurigram, Gaibandha, Nilphamari, and Rangpur, and the districts of Rajshahi Division are Rajshahi, Chapai Nawabganj, Naogaon, and Sirajganj. In the next step, from the eight (08) most vulnerable districts, eight (08) Upazilas have been selected by using the "Climate Vulnerability Index" and "Nationwide Climate Vulnerability Assessment in Bangladesh". The selected Upazilas are Roumari (Kurigram), Phulchari (Gaibandha), Dimla (Nilphamari), Kaunia (Rangpur), Godagari (Rajshahi), Chapai Nawabganj Sadar (Chapai Nawabganj), Porsha (Naogaon), and Tarash (Sirajganj) (Ministry of Environment, Forest and Climate Change, Bangladesh; GIZ, 2018).

In this study, the population consists of elderly populations aged 60 and above who live in the study area permanently and receive old age allowance/benefits under the Social Safety Net Programs (SSNPs) of the Department of Social Services (DSS) in Bangladesh. Data was collected from 240 respondents. For the selection of the Division to Villages/Wards, a multistage sampling procedure has been used. Primarily, eight (08) Districts from two (02) Divisions, followed by eight (08) Upazilas from eight (08) Districts, and eight (08) Unions from eight (08) Upazilas were selected. Finally, (3×8) =24 Wards/Villages were selected from eight (08) Unions. In this case, in all steps, purposive sampling techniques were used.

For collecting data for the social sample survey, from 24 Wards/Villages (5 males and 5 females from each village, total 5+5=10), a total of (24×10) =240 respondents were selected by using the convenience sampling technique. The Social Sample Survey (SSS) method was applied for collecting quantitative data, and by using a Survey Questionnaire/in-person survey. Structured Interviews were used as a data collection instrument for collecting the data. Supportive data/information was collected from the supportive documents, such as books, book chapters, journal articles, periodical articles, websites, newspapers, and other sources. The data of the study were analyzed using SPSS software.

RESULTS AND DISCUSSION

The analysis of the data from 240 respondents revealed demographic, economic, health, and social aspects of the old age allowance beneficiaries.

Demographic Information of Old Age Allowance Beneficiaries

Table 1 shows that the age range of the highest number of old-age allowance beneficiaries is 71-78 years, and they are 42.5% of the total respondents, followed by the age group of 62 -70 years, which constitutes 25% of the total respondents.

Table 1. Demographic Information of the Old Age Allowance Beneficiaries

No.	Demographic information	Variables	Frequencies (N)	Percentage (%)
1	Age (in years)	62-70	60	25
		71-78	102	42.5
		79-86	45	18.8
		87-94	17	7.1
		95-101	7	2.9
		102-more	9	3.8
2	Marital Status	Married	117	49
		Widow	66	27
		Widower	38	16
		Separated	16	7
		Divorcee	3	1
3	Gender	Male	120	50
		Female	120	50
4	Older People Living within the Family	Living alone	16	6.67
		With wife	63	26.25
		With husband	54	22.05
		With sons and daughters	36	15
		With sons	99	41.25
		With daughters/ Son-in-law	12	5
		With grandchildren	29	12.08
5	Level of Education	Illiterate	113	47.08
		Can sign only	53	22.08
		Primary level	29	12.08
		Secondary level	18	7.5
		Higher secondary level	4	1.67
		Higher studies	3	1.25
		Religious education	5	2.08
		Self-education	7	2.92
6	Religious Identity	Islam	229	95
		Hinduism	11	5
7	Number of Family Members	1-2	84	35.00
		3-4	81	33.75
		5-6	23	9.58
		7-8	7	2.92
		9-10	4	1.67
		10+	0	0.00
8	Living Pattern	Living alone	39	16.25
		Living in the family	201	83.75

Among the total respondents, 95- 101-year-old beneficiaries were 2.9%, and 102 years old or more elderly persons were 3.8%. Among the respondents, 48.75% of elderly persons are living with their husbands or wives as their normal marital life. About 27.5% of elderly women are found to be widows, and 15.83% of elderly men are widowers. The number of divorced women is 1.25%. Among the number of older men and women, about 7% of respondents are separated from their families. It was found from the observation that the women and men who live with their partners (husbands and wives), sons, and daughters have better physical and psychological health than others. In this study, the ratio of male and female old age allowance beneficiaries is 1:1.

Table 1 also shows that the highest number of old age allowance beneficiaries (41.25%) live with their sons, especially their elder sons, followed by the male elderly persons (26.25%) living with their wives, followed by the elderly women (22.00%) living with their husbands. Among them, 12.08% are living with their grandsons. But the old men/women live alone (6.67%), and they are leading a very miserable life.

Table 1 also reveals that almost half (47.08%) of elderly persons are illiterate. About one-fourth (22.08%) of the beneficiary respondents can sign their names only, and 12.08% have completed the primary level of education or could not complete the primary level. Among the respondents, 7.5% were found to have completed a secondary level of education or could not complete the secondary level. However, the number of elderly people having a higher secondary or higher education was found to be less than 2% of the total elderly persons. Some of the elderly persons are educated in religious education (2.08%), and some are educated in self-education (2.92%). From the analysis of the collected data, table-1 shows that among the beneficiaries, 95.41% are Muslims, and the remaining 4.59% are Hindus by religion. Table-1 also shows that 83.75% of elderly persons live in a family environment with their husbands/wives, sons, daughters, grandsons, and granddaughters, followed by 16.25% who live alone.

The average number of family members of the beneficiaries is 3.31. In 240 families, the total number of family members is 666. Among the respondents, 35% of the elderly persons' families consist of 1-2 members, followed by 33.75% of elderly person’s family is consisted of 3-4 members. Apart from the elderly persons, there are no other family members in the family; this type of family is 16.25%. Only 1.67% of beneficiaries are found who live in families consisting of 9-10 members.

Occupations of the Elderly Persons

Table 2 shows that 66.7% of elderly persons are unable to work, followed by 19.6% of them who are housewives, followed by 7.9% who are involved in agriculture, and 4.2% who are involved in day labor in the agricultural field. A few elderly persons are involved in begging. The rest of the 5.4% of elderly old age allowance beneficiaries are involved in other types of work like bamboo-cane-made handicrafts, teaching in Moktab, caretaking in mango gardens, vegetable selling, fruit sale, banana sale, rickshaw pulling, and so on. Besides, some elderly persons work as seasonal workers in agricultural and non-agricultural fields.

Table 2. Occupations of the Elderly Persons (Respondents) [Multiple Responses]

0ccupations	Number of Frequencies (N=240)	Percentage (%)
Agriculture (Farming)	19	7.9
Day Laborer (Agricultural)	10	4.2
Day Laborer (Non- Non-Agricultural)	6	2.5
Tailor	1	0.4
Retired from Work	1	0.4
Housewives/ Homemaker	47	19.6
House Maid	1	0.4
Fishers/Fishermen	2	0.8
Hawkers	2	0.8
Beggary	8	3.3
Unable to Do Work	160	66.7
Others	13	5.4
Total (Multiple Responses)	270	112.4

Annual Income and Expenditure

The findings of the study show that the income of the old age allowance beneficiaries has been calculated without the old age allowance money. Analyzed data shows that 69.2% of the beneficiaries have no income at all, followed by 16.3% of them who earn annually 8001-10000 BDT, followed by 7.1% of them who earn annually 6001-8000 BDT. However, 5.8% of the beneficiaries have an income of 4001-6000 BDT. The annual expenditure of 51.67% of beneficiaries is more than 10000 BDT, followed by 27.08% of elderly persons’ annual expenditure, which is 8001-10000 BDT, followed by 18.33% of beneficiaries’ expenditure, which is annually 6001-8000 BDT. Only 0.83% of elderly persons reported that they have no expenditure at all. Their children bear the total expenses of their living and livelihoods.

Areas of Expenditure and Amounts of Monthly Expenditure

The old age allowance beneficiaries spend an average of 1517.42 BDT for food monthly, and the total expenditure is 335350 BDT. The beneficiaries spend an average of 953.66 BDT for the purchase of medicines, and the total cost for medicines is 224110 BDT. For treatment, the average expenditure is 301.88 BDT, and the total expenditure is 43470 BDT. The elderly persons spent 198 BDT on fuel. The fuel costs include the costs of electricity, oils for lamps, and fuel for cooking. The average cost of the elderly person's communication is 178.79 BDT, and the total cost is 30930 BDT. In the study, a respondent was found to live in a rented house and spent 300 BDT per month. The beneficiaries spend an average of 258.75 BDT on their clothing, and the total expenditure is 48665 BDT per month. Most of them purchase clothes twice a year, and each year they spend 2000-3000 BDT on their clothing. Almost 24.17% of elderly beneficiaries have their mobile phones and spend an average of 95.52 BDT on their mobile bills. However, most elderly persons do not spend more than 50 BDT per month. They spend an average of 281.86 BDT buying betel leaf, betel nuts, processed tobacco, bidi, cigarettes, and so on. A large number of elderly persons prefer betel leaves rather than cigarettes. Some of the elderly smoke with bidi. The elderly person spends an average of 305 BDT for other purposes. For example, the spending to buy something for the grandchildren, payment for the salon, buying soaps and oils, and so on.

Table 3. Areas of Expenditure and Amounts of Monthly Expenditure of the Elderly Persons

Areas of Expenditure	Total Number of Frequencies	Percentage of beneficiaries	Area-Wise Average Expenditure (In BDT)	Total Expenditure (In BDT)
Food	221	92.08%	1517.42	335350
Medicine	235	97.92%	953.66	224110
Treatment	144	60.00%	301.88	43470
Fuel	45	18.75%	198.00	8900
Travel and Transportation	173	72.08%	178.79	30930
House Rent	1	0.42%	1.2	300
Clothes	188	78.33%	258.75	48645
Mobile Bills	58	24.17%	95.52	5540
Betel Leaf, Betel Nuts, Processed Tobacco, Bidi, Cigarette	118	49.17%	281.86	33260
Others	42	17.50%	601.43	25260
Total			4388.51	

Diet, Health, Nutrition, Personal Hygiene, and Treatment

From the findings of the study, it is known that among the respondents, 55.4% do not have any knowledge about a balanced diet, nutrition, personal health, and hygiene. On the contrary, 44.6% of them know the above things. Among the respondents, 68.33% (164) of the elderly can eat three (03) times a day during the whole year, but 31.67% (76) cannot. They sometimes eat 3 times, sometimes eat 2 times, and sometimes eat once a day. The meal pattern of the elderly people is shown in Table 4 below:

Table 4. Food Consumption in a Day

Name of the Months (Bengali Calendar)	How Many Times to Eat?	Frequencies	Percentage (%)
Boishakh-Jyoishtho	3 times	51	21.3
	2 times	21	8.8
	1 time	4	1.7
Asharh- Shrabon	3 times	52	21.7
	2 times	22	9.2
	1 time	3	1.3
Bhadro- Ashsin	3 times	54	22.5
	2 times	20	8.3
	1 time	2	0.8
Kartik- Ogrohayon	3 times	45	18.8
	2 times	21	8.8
	1 time	6	2.5
Poush- Magh	3 times	55	22.9
	2 times	16	6.7
	1 time	4	1.7
Falgun- Choitro	3 times	12	5
	2 times	59	24.6
	1 time	6	2.5

The analyzed data shows that the old age allowance beneficiaries use five (05) types of toilets, such as 47.9% use ring-slab toilets, followed by 18.8% use open toilets, 12.9% use brick-built toilets, 16.7% of them use sanitary toilets, and 3.75% of elderly persons use open places for their defecation. About 48.07% of the respondents use hand-washing devices (soaps, liquid soaps) before eating and after using their toilets, and 52.92% of elderly beneficiaries do not use any hand-washing devices; rather, they wash their hands with ashes or mud.

Findings reveal that 90.4% of beneficiaries are suffering from pain in their body. Among them, 65.8% are suffering from eye and vision problems, 77.00% are suffering from physical weakness and ill health, and 63.3% are suffering from malnutrition. Among the respondents, 13.3% have Diabetes Mellitus (Type 2), and 20.8% are suffering from cardiovascular disorders and heart diseases. It was also found that 3.8% of the respondents have kidney diseases. Among the respondents, 27.1% have a lack of appetite, 41.7% have teeth problems, and 35.00% have respiratory difficulties. However, 63.3% of the respondents have other types of diseases such as high and low blood pressure, skin diseases (eczema, ringworm, roundworm, tinea, psoriasis, leprosy), allergic problems, arthritis, and so on. The analyzed data also shows that 72.08% of beneficiary respondents cannot take treatment due to their financial incapacity. Among the respondents, 77.91% of elderly consult village doctors, 90.83% of them get treatment from local pharmacy, 57.92% from the Upazila Health Complexes, 38.33% from the District Sadar Hospitals, 13.3% from Kobiraj (traditional healers), 3.3% from Hekim/Alems (religious healers), 30.41% from Community Clinics, 12.08% from Medical College Hospitals, and 9.58% from Union Health Complexes. Among them, 20.00% take treatment from private clinics. Among the elderly persons, it was known that when they go to the Union Health Complex and Upazila Health Complex, District Sadar Hospitals, they do not get medicines properly.

Information Regarding Old Age Allowance

Table 5 shows that 80.42% of elderly persons are unable to earn, and 67.5% of them are elderly destitute. Among the old age allowance beneficiaries, 27.5% are widows and 15.83% are widowers. But the destitute, homeless (internal migrants), and landless are also 22.08% of the total respondents. But it is a matter of sorrow that about

6.67% of elderly persons are found to be detached/separated from their families.

Duration of Receiving the Old Age Allowance and Monetary Dealings for Receiving It

About the duration of receiving old age allowance, it is known that 19.58% of beneficiaries are receiving old age allowance for 10 or more years. Some of them have been getting an old-age allowance for 15-18 years. On the other hand, among the 16.3% are receiving from 1-2 years, 15.0% are from 2-3 years, 11.7% are from 3-4 years, 9.6% are from 5-6 years, and 6.3% are from 8-9 years ago.

Table 5. Information Regarding Old Age Allowance

Information Regarding Old Age Allowance	Variables	Number of Frequencies, N=240	Percentage (Among 240 respondents)
Features of Old Age Allowance Beneficiaries	Destitute, Homeless, Landless	53	22.08
	Destitute Elderly	162	67.05
	Low Income Capable	47	19.58
	Unable to income	193	80.42
	Widow	66	27.5
	Divorcee	3	1.25
	Widower	38	15.83
	Childless	13	5.42
	Separated from the family	16	6.67
Duration of Receiving Old Age Allowance	0-1 Year	4	1.7
	1-2 Years	39	16.3
	2-3 Years	36	15.0
	3-4 Years	28	11.7
	4-5 Years	15	6.3
	5-6 Years	23	9.6
	6-7 Years	9	3.75
	7-8 Years	9	3.75
	8-9 Years	15	6.3
	9-10 Years	15	6.3
	10+ Years	47	19.58
Challenges Faced During Withdrawal of Old Age Allowance	Yes	46	19.17
	No	194	80.83
Nature of Challenges Faced During Withdrawal of Old Age Allowance (Among 46 respondents who faced challenges)	Do not know how to use a mobile phone	18	39.13
	Someone else withdrew the money	13	28.26
	Sons or grandsons take money	4	8.69
	Agents take some money during the withdrawal	4	8.69
	Can not withdraw due to illness	1	2.17
	Others	6	13.04
Areas of Expenditure of Old Age Allowance	Buy food	197	82.1
	Consult doctor	123	51.2
	Buy medicine	232	96.7
	Buy clothes	111	46.3
	Payment of the electricity bill	56	23.3
	Buy betel leaf, betel nuts, and processed tobacco	121	50.4
	Others*	69	28.7

Table 6. Monetary Dealing to Get Old Age Allowance

Amount of money (BDT)	Number of Frequencies, N=43	Percentage (Among 240 respondents)	Real Percentage (Among 43 Respondents)
500-1000	2	0.83	4.65
1000-2000	1	0.40	2.33
2000-3000	4	1.70	9.30
3000-4000	13	5.42	30.23
4000-5000	7	2.92	16.67
5000+	16	6.67	37.20

Among the old age allowance beneficiaries who are taking part in the survey, informed that about one-sixth (17.92%) of them had to go through monetary dealings to be selected for an old age allowance, and 82.08% did not go through monetary dealings. In reality, it was known from the elderly persons that a large number of them had to do monetary dealings or bribes in small amounts or large to the local government representatives during the selection for the old age allowance benefits. Many of them dealt with money willingly, but they hid the information from the data collectors. Many of them willingly offer money to the local government representatives as an investment for being selected as an old-age allowance beneficiary. They think a lifetime old age allowance is better than not getting it.

Among the 43 beneficiaries of old age allowance who dealt with the money to get an allowance, among them, 37.20% dealt with 500-1000 BDT, 16.27% dealt with 1000-2000 BDT, and 30.23% of elderly persons dealt with 2000-3000 BDT. On the contrary, 9.30% of beneficiaries dealt with 3000-4000 BDT, and 2.33% of them dealt with 4000-5000 BDT. 4.65% of beneficiaries had to deal with more than 5000 BDT. The dealing means to provide bribes for being selected for the old age allowance willingly or unwillingly.

Challenges During the Withdrawal of Old Age Allowance

Findings show that of the old age allowance beneficiaries, 19.17% faced challenges during the withdrawal of old age allowance benefits. And the rest of the 80.83% did not face any difficulties. The analysis of the findings signifies that 19.17% of old-age allowance beneficiaries faced difficulties during the withdrawal of the allowance. Among them, 39.13% do not know how to use mobile phones, 28.67% of beneficiaries' money is somehow taken (withdrawn) by others, and 8.69% of beneficiaries' money is taken by their sons and grandchildren. 8.69% of elderly persons reported that during the withdrawal of money, some money is taken by the agent, and 2.13% cannot withdraw due to illness. Besides, 13.04% of respondents face other types of challenges during the withdrawal of money, such as mobile phones not being active, SIM cards being inactivated, losing mobile phones, not reading texts, and phone calls from fraudsters, and so on.

Areas of Expenditure of Money Received from Old Age Allowance

With the money of old age allowance, 82.1% of the elderly buy food, 51.2% of them consult doctors, 96.7% of them buy medicines, 46.3% buy clothes, 23.3% pay electricity and water bills, 50.4% buy betel leaf, betel nuts, and processed tobacco, and 28.7% buys other necessary things for them and their families such as buy biscuits, buy something for the grandchildren, buy soaps, oil, and others. Many of them pay their debt to the shops with this money.

Impacts of Old Age Allowance on Socioeconomic Development

All the old age allowance beneficiaries (100%) agreed that the old age allowance contributes much to their socio-economic development. Table 7 shows that 34.2% of respondents are very agreed and 59.2% agreed that old age allowance contributes to the economic development of elderly persons. On the other hand, 5% of elderly persons do not agree, and 1.7% do not agree at all. Talking with the old age allowance beneficiaries, it is known that old age allowance has made their financial life easier, and it has created an alternative source of income. The allowance meets the needs of the family, but the beneficiaries are not happy with the amount of allowance.

Table 7. Impacts of Old Age Allowance on Socioeconomic Development

No.	Impacts of Old Age Allowance	Variables	Frequencies (N)	Percentage (%)
1	Contributes to economic development	Very agree	82	34.2
		Agree	142	59.2
		Not agree or not disagree	12	5
		Not agree	4	1.7
		Not agree at all	0	0
2	Contributes to social development	Very agree	58	24.2
		Agree	147	61.3
		Not agree or not disagree	29	12.8
		Not agree	6	2.5
		Not agree at all	0	0
3	Contributes to fulfilling nutritional demands	Very agree	39	16.3
		Agree	87	36.3
		Not agree or not disagree	73	30.42
		Not agree	41	17.1
		Not agree at all	0	0
4	Contributes to ensuring mental peace	Very agree	166	69.2
		Agree	72	30
		Not agree or not disagree	0	0
		Not agree	2	0.8
		Not agree at all	0	0
5	Contributes to staying physically healthy	Very agree	65	27.1
		Agree	161	67.1
		Not agree or not disagree	12	5
		Not agree	2	0.8
		Not agree at all	0	0
6	Works as an alternative source of income	Very agree	56	23.33
		Agree	155	64.6
		Not agree or not disagree	18	7.5
		Not agree	9	3.8
		Not agree at all	2	0.8
7	Reduces the dependency	Very agree	79	32.9
		Agree	124	51.7
		Not agree or not disagree	33	13.8
		Not agree	4	1.7
		Not agree at all	0	0
8	Increased social dignity	Very agree	46	19.2
		Agree	101	42.1
		Not agree or not disagree	74	30.8
		Not agree	18	7.5
		Not agree at all	1	0.4

Table 7 shows that 24.2% of respondents very agreed and 61.3% of them agreed that old age allowance contributed to the social development of the beneficiaries. Among the respondents, 12.08% did not agree or did not disagree. And 2.5% of respondents disagreed with the assumption.

The study findings reveal that among the respondents, 16.3% of them are very much in agreement, and 36.3% of them agreed that the old age allowance contributed to fulfilling their nutritional needs and demands. Among them, 30.42% of respondents were neutral, and 17.1% of them disagreed with the assumption. The elderly people think that with this small amount of money, it is not possible to buy nutritional foods for themselves.

Among the respondents, 69.2% were very agreed, and 30.0% of them were agreed that the old age allowance contributed to mental peace and happiness. Only 0.8% of the respondents did not agree with the assumption. The study revealed that an old age allowance contributes to maintaining physical health. With this assumption, 27.1% of beneficiaries were very agreeable, and 67.1% agreed. Only 5% of the respondents did not agree with the assumption. 0.8% of the beneficiaries disagreed with this assumption.

The findings of the study reveal that among the old age allowance beneficiaries, 23.33% were very agreed and 64.6% agreed that the old age allowance works as an alternative source of income for them. Among them, 7.5% were neutral. On the other hand, 3.8% of the respondents did not agree, and 0.8% disagreed.

Analyzed data shows that 32.9% of respondents were very agreed and 51.7% agreed on the assumption 'old age allowance reduces the dependency of the elderly population', and 13.8% of the respondents were in a neutral position.

From the findings of the survey, it was known that 19.2% of elderly persons very agreed and 42.1% of the elderly persons agreed that the old age allowance has increased their social dignity. On the contrary, 30.8% of the elderly persons were neutral on this question. But 7.5% of the respondents did not agree, and 0.4% of them did not agree at all. Only 4.56% of the old age allowance beneficiaries think that the amount of the allowance is adequate for them, and 95.42% of respondents think that the amount of old age allowance is not supposed to be sufficient for them. The study findings also show that about 95% of beneficiaries think the amount of old age allowance is not sufficient for leading a healthy life. The average demand for allowance is 1682.39 BDT. The highest number of beneficiaries (36.67%) is in the class of 700-1200 BDT. In this class of allowance demand, the mode of their demand is situated. The mode of their demanded allowance amount is 1200 BDT. And 27.08% of beneficiaries demand 1200-1700 BDT of allowance. And 23.75% demand 1700-2200 BDT of allowance per month. Though their monthly average expenditure of 4388.33 BDT is more than twice their demanded amount of allowance (1682.39 BDT), they hope that this amount of allowance will help them lead a better life.

The findings of the current research study are discussed along with the existing research findings to show the relationship and differences between the current study and the previous studies. Choudhury (2013) in his study revealed that after getting an old age allowance, their conditions have been better than earlier, and their status in family and society (especially among the children, neighbors, and relatives) has been increased, and their dignity has also been increased. Although their conditions have been changed, the change is not pleasant at all. In his study, 90% of old age allowance beneficiaries were found to be unhappy about the amount of old age allowance (Choudhury, 2013). Karim & Hossain (2013) tried to show that after getting an old age allowance, the distress in the life of older persons has been reduced to some extent. After getting an old-age allowance, the social bonding with the beneficiary has been stronger than before, and their social acceptance has increased rationally. The amount of old-age allowance for the elderly population is not enough for them. He suggested increasing the amount of allowance continuously and steadily (Karim & Hossain, 2013). Islam (2021) found that the amount of old-age allowance money is very low. Although there are some limitations of the program, the program contributed to the development of the livelihood conditions of the elderly population. About 52% of beneficiaries of the old age allowance thought that after getting an old age allowance, they became happy and pleased because it improved their status in the family and fulfilled the basic needs of their lives (Islam, 2021).

Ali et al. (2022), in their evaluation research, found that most of the elderly persons (72.5%) have no specific income. The study also disclosed that most of the elderly persons' sons and daughters live in distant areas with their families. From the old age allowance, they get the amount of money that cannot meet their cost of buying medicines (Ali et al., 2022). Ahmed et al. (2016) studied the Patra ethnic group and revealed that the scope for elderly persons to get enlisted in old age allowance is very rare, even though there is no scope at all. The Patra Community is a marginal population group, and they are deprived of the old age allowance because among the 31 elderly persons, only two (02) of them were receiving old age allowance. The study also revealed that the Patro community people applied to the local Union Parishad (UP) Chairman and Members to give them an old age allowance, but received no response (Ahmed et al., 2016).

Tariquzzaman & Rana (2014) showed the three types of findings in their study. They revealed that for the allowance beneficiaries and the non-beneficiaries, both classes of people's income and expenditure gaps are high and unbearable, which leads them to miserable conditions. Findings also revealed that the amount of the allowance is very low, which does not help them financially. But it helps them to keep a balance between income and expenditure, which saves them from a few hazards. But the researchers think that distributing allowance has some positive economic and social impacts (Tariquzzaman & Rana, 2014). Samad et. al (2019) found that most of the beneficiaries spend their allowance money on buying food and clothes. More than half of the beneficiaries expressed mixed opinions, and less than half of the beneficiaries expressed their dissatisfaction regarding the social safety program's allowance. The study also revealed that with the increase in age, the beneficiaries are increasingly affected by various types of diseases. During that period, they need a monthly average of 1000 BDT to purchase medicines. In their study, a few challenges were identified that hindered the distribution of the allowance to the worthy and eligible ones. The identified challenges are nepotism, relations with the local elected representatives, domination of politically powerful persons, allowance distribution-related corruption, and so on (Samad et al., 2019). Alam (2022), in his evaluation study, found that most of the beneficiaries cannot fulfill their basic human needs due to their poverty. More than half (53.8%) of the beneficiaries spend their allowance money on their treatment. And 16.4% of them spend the money on meeting their other personal needs. The current amount of allowance is not enough according to their economic conditions and living costs. Most of the beneficiaries think that the amount of the allowance is not enough for them. Only 6.0% of beneficiaries thought it was enough for them. Their conditions have been developed, and their tensions and distress have been reduced to some extent in scales like dignity and worth in the family and society, participation in various activities, scope of expressing opinions, purchasing power parities, and so on. The study showed that 96.43% of beneficiaries opined to increase the amount of allowance (Alam, Ashraful, 2022). Haider & Mahmud (2017) found that 60% of allowance money is spent on buying food, and after getting an allowance and living in government-provided housing facilities, the poverty of the beneficiaries has not been reduced. Besides, the selection process of the beneficiaries has great faults and problems, which raise questions about the effectiveness of the social safety net programs. The study also disclosed that none of the respondents could fulfill the conditions for the selection of the social safety net programs (Haider & Mahmud, 2017).

Hossain & Khatun (2018) in their study revealed that about 55% of the beneficiaries live with their elder son, about 70% of beneficiaries buy food with allowance money, and 8.6% of them buy medicines for themselves. The rest of the 21% of beneficiaries use the allowance for doing their other work. The beneficiaries are capable of doing work and have incomes and old age allowances added to their families as alternative sources of income. Regarding the amount of old age allowance, the respondents have shown mixed opinions (Hossain & Khatun, 2018). Ara & Tanni (2019) found that old age allowance has increased social dignity and psychological well-being, but it did not contribute much to fulfilling the basic human needs of elderly populations (Ara & Tanni, 2019).

In the study, the beneficiaries of the old age allowance hold the characteristics described in the implementation manual of the program. The respondents of the study hold characteristics such as destitute, Homeless/Internal Migrant refugees; landless; destitute older persons; low-income earners; unable to earn; widows; widowers; childless; and separated from the family. Among these types of old age allowance beneficiaries, the majority are unable to work. In the study, the age of the old age allowance beneficiaries ranges from 62 years to 107 years. Among them 70 to 80 years old are the majority. Findings dictate that almost half of the beneficiaries are leading married lives, one-fourth are widows, and one-seventh of them are widowers. Most of the old-age allowance beneficiaries were found to be living with their families, and among them, most live with their sons. The second largest number of beneficiaries (male) were found to be living with their wives, and the third largest number of beneficiaries (female) were also found to be living with their husbands. Findings also show that half of the respondents are illiterate, and one-third of them can sign their names or study at the primary level. Among the old age allowance beneficiaries, the secondary and higher secondary pass beneficiaries are very rare. A study shows that providing an old age allowance, religious identity does not play any role in getting the old age benefits. Rather, their age and socio-economic condition mainly get the focus. Rather, their age and socio-economic condition mainly get the focus. Alam, Ashraful (2022) found in his study that among the respondents, 96.4% are Muslims, and the remaining 3.6% are followers of Hinduism (Alam, Ashraful, 2022).

Findings show that about four-fifths of the elderly beneficiaries live in the family environment. But one-fifth of the elderly live alone. The highest number of older persons live with their sons, and their number is 41.25%. The average number of family members of the old age allowance beneficiaries is 3.31. Ali et al. (2022) showed that the children of most of the old age allowance beneficiaries live apart and at a distance from their parents and prefer to live with their families. With the allowance money the elderly people get every three months, buying medicines is not possible with that money (Ali et al., 2022). From the findings of Alam, Ashraful (2022), it was seen that among the total respondents, more than two-thirds (70.5%) live in single families, and 26.9% of respondents live in joint families (Alam, Ashraful, 2022). The findings of the current study differ from the findings of Alam, Ashraful (2022). Hossain & Khatun (2018) showed that a large number of old-age allowance beneficiaries (55%) live with their elder son (Hossain & Khatun, 2018).

From the study findings, it is found that two-thirds of the respondents are unable to do any work. One in every six (06) older women is now working as a housewife. Among every 10 males, one (01) of them, at the age of old age, still works as a farmer or agricultural day laborer. But it was observed that the trend of beggary is very low. Among every 30 respondents, one (01) is still involved in begging.

From the analysis of the findings, it is known that two-thirds (2/3) of elderly persons have no income. Those who have incomes of less than 10,000 BDT. For every six (06) old age beneficiaries, one (01) has an annual income of less than 10,000 BDT. The respondents really do not know about their actual annual income. They earn/get some money from here and there, and they spend that money. Half (1/2) of the respondents' expenditure is more than 10000 BDT. About 40% of respondents' expenditure ranges from 6000 BDT to 10000 BDT. Although their actual expenditure is more than the expenditure of the results. Because during illnesses, the elderly people sometimes spend more than their annual expenditure, as found in the study. Ali et al. (2022), in their evaluation study, showed that about 72.5% of older persons have no specific income.

But if we see the trend of monthly expenditure of the elderly persons, it will be found that they spend 1517.42 BDT for food, 953.66 BDT for Medicines, 301.88 BDT for treatment, 198.00 BDT for fuel, and 178.79 BDT for communications. Besides, spend 258.75 BDT for buying dresses, 95.52 BDT for mobile bills, 281.86 BDT for betel leaf, betel nut, processed tobacco, and Bidi, and 601.43 BDT for other purposes. The findings show that, monthly a man on average has to spend 4388.51 BDT and 52652.12 BDT annually. In the condition of old age allowance, the annual income of an older person should be less than 10000 BDT. If the annual expenditure of a respondent is an average of 52652.12 BDT, then the income barrier of 10000 BDT should be reconsidered. Tariquzzaman & Rana (2014) found that the old age beneficiaries and those who are not the beneficiaries have significant differences in their income and expenditures.

This resulted in them living a very vulnerable life. Findings show that the amount of old age allowance is very low, which is not helping financially much, but that it is working as a means of reducing the gap between expenditure and income of the elderly population (Tariquzzaman & Rana, 2014). From the findings by Samad et al. (2019), it was found that the beneficiaries gradually suffer from various types of illness with their growing age. In those cases, they need to buy 1000 BDT of medicine per month (Samad et al., 2019). From the findings, it is seen that 55% of the respondents have no knowledge about a balanced diet, nutrition, and personal hygiene. About 68% of the beneficiary respondents can eat three times of meals a day, and about 32% of beneficiaries cannot properly eat three times of meals a day. The findings also show that about 48% of old age allowance beneficiaries use ring-slab toilets, about 19% of them use open toilets, and about 17% of them use sanitary toilets. Some old men have no way to go to the open places for their toilets.

The findings of the study reveal that the old age allowance beneficiaries are affected by various types of illnesses. The highest number of elderly beneficiaries are found to suffer from pain (90.4%), 77.5% from physical weakness, 65.8% from eye vision problems, and 63.3% from malnutrition. Besides, the respondents were also found to suffer from diabetes, heart disease, kidney disease, hearing problems, tooth problems, and so on. From the findings, it was also found that every 7 out of 10 beneficiaries have no financial capacity to take treatment. About 91% of the beneficiaries get treatment from local pharmacies, 78% of the beneficiaries consult with local/village doctors, and about 58% of beneficiaries go to the Upazila Health Complexes for their treatment. Besides these, a large number of beneficiaries were found to get treatment from the Hekim, Kobiraj, Alem, and other traditional and religious healers.

The findings of the study disclosed that about one-fifth of the total beneficiaries have received old age allowance for the last 10 years or more than 10 years. About 18% of respondents had to do a monetary deal or give bribes to be selected as the old age allowance beneficiaries. Although the real number seems to be very high in the social reality of the country. The highest number of beneficiaries had to give 500 BDT to 1000 BDT, followed by 2000 BDT to 3000 BDT, and followed by 3000 BDT to 5000 BDT to be selected as the beneficiary. From the findings, it was also known that about 19% of beneficiaries faced challenges/difficulties during or before withdrawing their allowance. The identified challenges are not knowing how to use mobile phones, someone withdrawing money, sons and grandsons withdrawing the money and grabbing, taking some money by the agents, illness, and losing money to fraudulent people.

The study reveals that about 97% of beneficiaries spend their allowance on buying medicines, about 82% on buying food, and about 51% on consulting doctors. Besides, the old age beneficiaries spend their money on buying clothes, paying their electricity bills, buying betel leaf, betel nuts, processed tobacco, oil, soaps, and so on. The findings also show that old age allowance contributes positively to the lives of the elderly population concerning financial and economic development (93%), social development (85%), fulfilling nutritional demands (52%), providing mental peace (99%), keeps them physically healthy (94%), acts as a role of alternative income (88%), reduces dependency on others (84%), and increased social security (61%).

From the findings of Uddin (2013), it was seen that old age allowance programs contribute to health protection, food habits, purchasing clothes, increased dignity in families, and the development of livelihood patterns. From the findings, it was also revealed that old-age allowance contributes to fulfilling the basic human needs of the elderly population. However, there is dissatisfaction regarding the amount of old-age allowance (Uddin, 2013). Tariquzzaman & Rana (2014) found that there are some economic and social impacts of old age allowance, and those are positive (Tariquzzaman & Rana, 2014). On the contrary, Ara & Tanni (2019) showed that old age allowance has increased the social dignity and mental wellness of the respondents, but it could not contribute to fulfilling the basic needs of the elderly persons (Ara & Tanni, 2019). The current study shows a different result from the viewpoint of the study by Ara and Tanni (2019).

From the findings of the current study, 95% of beneficiaries think that the amount of old age allowance is not sufficient for them to live a healthy and normal life. Choudhury (2013) in his study showed that 90% of beneficiaries are not happy and dissatisfied with the amount of old age allowance (Choudhury, 2013). On the other hand, Karim & Hossain (2013) in their study showed that the amount of the old age allowance is not sufficient for the beneficiaries; it must be increased (Karim & Hossain, 2013). But Islam (2021) in a study showed that the amount of old age allowance is very low. Although there are some limitations, it is contributing to the development of the livelihoods of the elderly population. In the study, 52% of respondents reported that they are pleased to get the old age allowance, and this program is contributing to changing their livelihood patterns. However, a large number of respondents think that the amount of the old age allowance is very poor according to their basic human needs (Islam, 2021).

The findings of Alam, Ashraful (2022) reveal that the amount of allowance given to elderly beneficiaries is not sufficient according to their economic condition and daily expenses (Alam, Ashraful, 2022). From the findings of the study, it is found that the average demand for old age allowance is 1682 BDT. Although their monthly average cost of 4388 BDT is more than twice as high, they hope that with 1682 BDT, they will be able to meet their basic needs.

CONCLUSIONS

The amount of allowance is given to elderly persons as the old age allowance was found not sufficient for their needs. Their food, treatment, medicines, clothes, transportation and communications, family expenditures, house repair, recreation, and all other needs cannot be met with the 600 BDT. Even a special need like buying food for an old man/woman is not possible with this amount of money. From the analysis of the findings, it is known that the average demand for old age allowance is 1682.39 BDT. Although their average monthly expenditure of 4388.33 BDT is more than two times higher than their demand of 1682.39 BDT. They hope that if they get 1682.39 BDT per month, they will be able to lead their life better.

Although the amount of old age allowance is only 600 BDT per month, this small amount of assistance is found to meet the various needs of the elderly population. From the findings, it is reported that 100% of old age allowance beneficiaries think the old age allowance program contributes positively to the overall socio-economic development of the elderly population. About 93% of beneficiaries believe that the old age allowance contributes to their economic development. About 85% of the beneficiaries think that the old age allowance contributes to their social development. On the contrary, 52% of beneficiaries believe that old age allowance helps fulfill nutritional demands, and 99% of elderly persons think old age allowance increases their mental peace. About 94% of respondents report that the old age allowance helps them to be physically healthy. On the other hand, 88% of respondents consider old age allowance as an alternative source of income for the family, and 84% of them think old age allowance decreases the dependency on others. However, approximately 61% of elderly respondents believe that the old age allowance increases their social security.

Considering the findings of the present study, some recommendations can be made to change the socio-economic conditions of elderly persons. These are as follows:

1. The selection age of allowance beneficiaries can be limited to 60 years for all, or 55 years for females and 60 years for males.
2. The number of beneficiaries needs to be increased, and the amount of old age allowance should be 1500 BDT per month.
3. The allowance can be distributed by the scheduled banks of Bangladesh by applying the Biometric System.
4. The mobile banking companies can be convinced to distribute the allowance by applying the Biometric system.
5. The existing conditions for the selection of old-age beneficiaries can be revised and updated.
6. To ensure that old age allowance is provided to 100% of beneficiaries, it is necessary to ensure that the other types of government allowance beneficiaries (pension, widow allowance, freedom fighter honorarium allowance, and others) cannot be included in the old age allowance benefits.
7. To make the allowance distribution process smoother, a special bank can be established, named “Social Service Bank”. And this bank will distribute all types of allowances in social safety net programs.

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