Bangladesh

Madrid International Plan of Action on Ageing (MIPAA)

Ministry of Social Welfare
People’s Republic of Bangladesh
1.0 Introduction

Population ageing and its social and economic consequences are drawing increased attention of policy makers worldwide. For Bangladesh too, ageing is one of the emerging issues that has been gradually accumulating with its far reaching consequences. As a result, National Older Persons Policy has been enacted in Bangladesh 2013 and an implementation work plan of the policy also started on 2015. These policies and work plan is now introducing an appropriate pension system, assisted-living facilities, adult day care support and health insurance scheme to cover the need of the increasing magnitude of elderly people.

The United Nations uses 60 years to refer to older people. This line, which divides younger and older cohorts of a population, is also used by demographers in Asian and Pacific regions. According to the national census of Bangladesh 2011, the percentage of elderly in Bangladesh is 7.7 percent. All Freedom Fighters are considered also as older persons.

Elderly population, in Bangladesh, is defined as those who have reached 60 years of age. Like the global pattern, the number and rate of elderly population of Bangladesh is increasing and expected to increase more in the future years. According to the United Nations Population Division (2013), the size of population of Bangladesh aged 65 years or more has reached about 8 million in 2010 from 4 million in 1990, and this pattern of increase is forecasted to be steeper in the coming years. In 1991 old age population was 6 million and in 2011 old age population was 11.19 million. The rate of increasing was 1.37%. If this rate continues by 2050 the percentage of population will be about 20%.

2.0 Historical Background of Government initiatives for Aging

The British Government introduced retirement pension system for those who retired from government service at the age of 57 years under the Indian Retirement Pension Benefit Act of 1925. There was no government-specific initiative to benefit the older people during the Pakistan period; there was only a retirement pension system.

The government (1996-2001) for its part introduced Old-age Allowance Program from the revenue budget in 1998 to subsidies the poor and vulnerable older persons. For the first time the Bangladesh government officially recognized state obligation in supporting the helpless older persons of the country.

Accordingly, in 1998, through the Ministry of Social Welfare, made arrangements to identify and select the poor and older section of the older people (aged 57+) in rural areas to distribute 100 BDT (around US $ 2.00) for each person per month keeping a 50:50 gender balance. At one stage this program started to cover some urban poor older persons as well.
3.0 Age-friendly and welfare enhancing policies for Older Persons in Bangladesh

Government of Bangladesh has been enacting the new policy named ‘National Policy on Older Persons-2013’. In this policy the elderly persons are honored declaring as ‘Senior Citizen’. ‘The Maintenance of Parents Act-2013’ was passed in the National Parliament of Bangladesh. Recognition of the contribution of older persons is ensured in the policy. Emphasizes are given for coordination between older persons and new generation, social facilities for older persons, security in life and property of older persons, poverty reduction, financial security, health care and nutrition, special welfare activities etc.

Bangladesh has the youngest population of any major country in the Asian region, with 3 percent 65 years or older population in 2000. However, even Bangladesh and Asia’s other young populations will experience rapid population ageing during the coming decades. Bangladesh’s 65-and-older population is projected to rise to 5 percent in 2025 and 11 percent in 2050 (United Nation 2007).

4.0 Demographic Transformation and Active Ageing in Bangladesh

Ageing is one of the emerging problems in Bangladesh. This problem has been gradually increasing with its far reaching consequences. A macro level investigation (Khan and Leeson, 2006) on ageing of Bangladesh to identify the real demographic issues has been done.

Most of the elderly people in Bangladesh are at their early sixties. More than one-third of the elderly (37 percent) are the youngest of the elderly population and belong to the age group 60-64. A greater percentage of elderly females are widowed as compared to the corresponding percentage for elderly males. If widowed, divorced, separated as well as the never married are collapsed into one category “single”, the proportion of single elderly female is observed to be higher than the proportion of single elderly males. The pattern of gender differentials in marital status is very similar across the regions of residence.

In Bangladesh, adult offspring, particularly sons, are considered to be the main source of security and economic support to their parents, particularly in the time of disaster, sickness and in old age. As an Asian country, Bangladesh has a long cultural and religious tradition of looking after the elderly and it is expected that families and communities will care for their own elderly members. But rapid socio-economic and demographic transitions, mass poverty, changing social and religious values, influence of western culture, and other factors have broken down the traditional extended family and community care system. Most of the elderly people in Bangladesh suffer from some basic human problems, such as poor financial support, senile diseases & absence of proper health & medicine facilities, exclusion & negligence, deprivation and socio-economic insecurity.

It is important for The government to find innovative ways to sustain its economic expansion, and to provide more comprehensive support for its growing elderly
population by introducing new and strengthening of existing policy, institutions and economic structures.

Bangladesh is the seventh most populous country (165 million) of the world and is also in the phase of a rapid demographic transition. Life expectancy is increasing while birth rates are on decline. The share of population above the age of 60 is growing at a rapid rate, from 1.9 million (4.4%) in 1951 to about 12 million (7.5%) in 2016. This number is expected to increase to 14.6 million (about 9%) by the year 2025 (Report on Bangladesh Sample Vital Statistics 2016). Bangladesh has a magnificent history of extended family structure and traditional support towards the vulnerable family members such as elderly persons, widowed, distressed and destitute women, orphans. But present reality of nuclear families has broken down the traditional social protection especially for those unable to engage fully in the productive economy (the sick or elderly, children, and women having large numbers of dependents etc.).

4.1 Statistics of elderly people in Bangladesh

Table 1.1: Number of the aged people of Bangladesh according to different census:

<table>
<thead>
<tr>
<th>Age limit</th>
<th>According to census of 1981</th>
<th>According to census of 1991</th>
<th>According to census of 2001</th>
<th>According to census of 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>60-64</td>
<td>1948649</td>
<td>2270142</td>
<td>2828640</td>
<td>3934014</td>
</tr>
<tr>
<td>65-69</td>
<td>901571</td>
<td>1092919</td>
<td>1443140</td>
<td>2113490</td>
</tr>
<tr>
<td>70+</td>
<td>2053133</td>
<td>2339704</td>
<td>3318560</td>
<td>4459385</td>
</tr>
<tr>
<td>Total</td>
<td>6523727</td>
<td>7652486</td>
<td>9946780</td>
<td>14007886</td>
</tr>
</tbody>
</table>

5.0 Active and Healthy Ageing Policies in Bangladesh

5.1 Constitutional and Legal Provision for Social Protection

The constitution of Bangladesh guarantees of social protection for the backward section of population in its many clauses. Article 10-15, 17-20, 27, 28 are the safeguard of rights and privileges for all citizen, specially by-passed segments of population. Specially in the article 15 of the constitution clearly spells that; It shall be a fundamental of through planned economic growth, a constant increase of productive forces and cultural standard of living of the people with a view to its citizens-

- the provision of the basic necessities of life, including food, clothing, shelter, education and medical care;
- the right to work, that is the right to guaranteed employment at a reasonable wage having regard to the quantity and quality of work; the right to reasonable rest, recreation and leisure; and the right to social security, that is to say, to public assistance in cases of undeserved want arising from unemployment, illness or disablement, or suffered by widows or orphans or in old age, or in other such cases.

5.2 Laws and Policies Related to Ageing
Government of Bangladesh has formulated the policies for social protection and ensured the rights of elderly persons. Related policies are:

5.2.1 National Social Welfare Policy, 2006

The ‘National Social Welfare Policy’, announced in 2004, has paid considerable attention to the elderly issues and a National Committee on Ageing was constituted for the first time after the Vienna International Plan of Action on Ageing in 1982. It was one of the first moves from the government level to address the ageing issues from a formal point of view.

Aims and Objectives of SW Policy

- To improve the livelihood of the people specially the poorest segment of the population through mass participation, proper and optimum utilization of local resources
- To integrate the socially disadvantaged and derailed delinquent in the mainstream society through correction, rehabilitation and reintegration
- To take up social security program for the poor and destitute
- To provide services to the poor and destitute patient and also provide services to the Persons with Disabilities through education, training, skill development and rehabilitation
- To take up programs for destitute, orphans, street children, children in difficult circumstances through providing care, protection, education, training, welfare, development and other child related right based activities
- To implement different development projects to address the social issues

5.2.2 National Policy on Ageing 2013

A National Policy on Ageing (NPA) has been a demand for a long time by the people and organizations concerned with the welfare of the elderly people. The policy has already been approved at the Cabinet and gazette. NPA has been formulated in the line of MIPAA’s policy. People aged 60 and over are defined as the Senior Citizen of the country in this policy. Recognition of the contribution of older persons is ensured in the policy. Emphasizes are given for coordination between older persons and new generation, social facilities for older persons, security in life and property of older persons, poverty reduction, financial security, health care and nutrition, education and training, special welfare activities etc. It will be published by the Ministry of Social Welfare after finalized by the Cabinet within a very short time.

5.2.3 The Act of Maintenance the Parents 2013

To ensure the welfare and betterment of elderly people for future The government of Bangladesh has enacted an act The Act of Maintenance the Parents-2013,

5.2.4 National Social Security Strategy (NSSS) 2015

The government of Bangladesh has embarked upon the formulation of a comprehensive National Social Security Strategy (NSSS) that seeks to streamline and
strengthen the existing safety net programs with a view to achieving better results from money spent, and to broaden the scope of social protection from the more narrow safety net concept to include employment policies and social insurance to address the emerging needs of a middle income Bangladesh in 2021 and ahead. The long-term vision for social protection is to:

Build an inclusive SPS for all Bangladeshis that effectively tackle and prevent poverty and rising inequality and contributes to broader human development, employment and economic growth.

The countries with a moderate level of success in reductions in infant mortality and fertility levels, improvements in nutritional status of the population and universal access to education and health care are presumably facing the ageing pressures in recent years. These successful developmental outcomes are achieved mainly by implying special policies covering family planning, health and education. Despite these advances, the social security coverage has not been comprehensive enough in the low income countries where formal retirement institutions are limited both in number and coverage. Being a developing country, in spite of several initiatives taken by The government, supports available for elderly people are not adequate in Bangladesh. In this chapter, the initiatives taken by GOB and NGOs who are working for elderly are discussed.

5.3 Old homes

Very limited number of old homes are available for taking care of the older persons in Bangladesh. The ones that exist are often having too few members of staff to operate effectively and not having the necessary resources to deal with the problems of senior citizens.

Support to poor and handicapped elderly in community level with a primary focus on older women, as well as cooperating the commemoration of International Older Person’s Day. Starting in 1960, Bangladesh Association for the Aged and Institute of Geriatric Medicine (BAAIGM) popularly known as “Probin Hitoishi Sangha” established an old home in the capital’s Agargaon in the early 1990s, which can accommodate 50 retired senior citizens with no bed-ridden people, aged from 60 years to 80 years. Suberta trust has two branches. One branch is in Shaymoli and the other one is in Savar and about 30 elderly people can get accommodation there. These three organizations favor money to provide services. There are 6 government old homes in Faridpur, Barisal, Bagerhat, Chittagong, Sylhet and Rajshahi, which accommodation capacity is 50 each home. There is also an option of 10 older person accommodations in 85 Government Children homes each. Among the few old homes run by private initiatives is the rehabilitation center (Boyoshko Punorbashon Kendro) for the older persons established in 1987, at Gazipur. Poverty-stricken older people (aged 60 years and above) from any religious faith can live in this more or less full-grown old home, which is the biggest in terms of size and probably the first of its kind in the country. This centre currently supplies housing facilities for about 2000 old people. Besides free residence, food, and clothing, they provide free medical care for the elderly people and involve them in the activity of tending and cultivating a garden, growing crops and
raising livestock, controlled breeding and rearing of fish and other recreational activities.

### 5.4 Health care of the elderly

Bangladesh Women’s Health Coalition (BWHC) has taken an initiative where older women are progressively incorporated in education services for women and children through clinics located in urban and rural areas by taking a “life cycle approach” to health care. BAAIGM is furnishing health care and welfare of the elderly persons regardless of cast collaboration with The government of the Bangladesh and other national and international organizations. Recently it provides services at 34 locations. Its program will moderately be expanded to all the 64 districts. BAAIGM is the instance and manifestation of the consciousness about the ageing issue during the 1960’s in the country. Hospital facilities of BAAIGM include outdoor and indoor medical services and divisional health centers. Eight divisional medical centers have been established in five Divisional Head Quarters. Elderly are getting outdoor medical services in Medicine, Cardiology, Pathology, physiotherapy, Dental, Eye and ENT departments.

### 5.5 Old age allowances by GOB

The government of Bangladesh took an initiative for paying a subsidy to the poor and vulnerable older persons by establishing Old-age Allowance Program from the revenue budget in 1998. Beneficiary of the Old Age Allowances must have the age of 65 and above. Age limit is relatable for the women recipients. A women recipient is having the right to get the same allowance when they are 62 years old. In the financial year 2021-2022 the Bangladesh Government assigned 34,445.42 million Taka. The overall legatee of this is 5.701 million Beneficiaries are getting Tk. 500 monthly per head which is receivable in every 3 months.

The old age allowance strategy is enforced in the rural areas of all Upazila at union level and for all wards of the municipalities of the 64 districts of the country. The Ministry of Social Welfare of The government shoulders the authority of the strategy. A study conveys information that almost half of the beneficiaries of The government-sponsored Old Age Allowance consume their full receipt in buying medicines. The study also expresses that the beneficiaries of the Social Safety Net Program (SSNP) spend 39 and 28 percent of their SSNP supports on consumption and healthcare respectively, followed by household items (13 percent), investment (8 percent), school cost (5 percent), others (5 percent) and savings (2 percent).

#### 5.5.1 The Rate and Amount of the Old Age Allowance

The rate of the Old Age Allowance since inception is given below given in Table 1.2 and total number of recipient of the old age allowance and total amount spent in this purpose are presented.

<table>
<thead>
<tr>
<th>Table 1.2 The Rate and Amount of the Old Age Allowance over time</th>
<th>Rate and Amount</th>
<th>Time</th>
<th>Number of Recipient</th>
<th>Total Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Old Age Allowance</td>
<td>Tk. 500</td>
<td>Monthly</td>
<td>5.701 million</td>
<td>34,445.42 million Taka</td>
</tr>
</tbody>
</table>

The old age allowance strategy is enforced in the rural areas of all Upazila at union level and for all wards of the municipalities of the 64 districts of the country. The Ministry of Social Welfare of The government shoulders the authority of the strategy. A study conveys information that almost half of the beneficiaries of The government-sponsored Old Age Allowance consume their full receipt in buying medicines. The study also expresses that the beneficiaries of the Social Safety Net Program (SSNP) spend 39 and 28 percent of their SSNP supports on consumption and healthcare respectively, followed by household items (13 percent), investment (8 percent), school cost (5 percent), others (5 percent) and savings (2 percent).
<table>
<thead>
<tr>
<th>Fiscal year</th>
<th>Number of Beneficiary (In Thousand Person)</th>
<th>Per head per month Allowance (In Taka)</th>
<th>Total Allocation (In Million BDT)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1998-99</td>
<td>403.11</td>
<td>100</td>
<td>485.00</td>
</tr>
<tr>
<td>1999-00</td>
<td>413.19</td>
<td>100</td>
<td>500.00</td>
</tr>
<tr>
<td>2000-01</td>
<td>415.17</td>
<td>100</td>
<td>500.00</td>
</tr>
<tr>
<td>2001-02</td>
<td>415.17</td>
<td>100</td>
<td>499.20</td>
</tr>
<tr>
<td>2002-03</td>
<td>500.39</td>
<td>125</td>
<td>750.58</td>
</tr>
<tr>
<td>2003-04</td>
<td>999.99</td>
<td>150</td>
<td>1799.99</td>
</tr>
<tr>
<td>2004-05</td>
<td>1315.00</td>
<td>165</td>
<td>2603.70</td>
</tr>
<tr>
<td>2005-06</td>
<td>1500.00</td>
<td>180</td>
<td>3240.00</td>
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<td>2006-07</td>
<td>1600.00</td>
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<td>2007-08</td>
<td>1700.00</td>
<td>220</td>
<td>4488.00</td>
</tr>
<tr>
<td>2008-09</td>
<td>2000.00</td>
<td>250</td>
<td>6000.00</td>
</tr>
<tr>
<td>2009-10</td>
<td>2250.00</td>
<td>300</td>
<td>8100.00</td>
</tr>
<tr>
<td>2010-11</td>
<td>2475.00</td>
<td>300</td>
<td>8910.00</td>
</tr>
<tr>
<td>2011-12</td>
<td>2475.00</td>
<td>300</td>
<td>8910.00</td>
</tr>
<tr>
<td>2012-13</td>
<td>2475.00</td>
<td>300</td>
<td>8910.00</td>
</tr>
<tr>
<td>2013-14</td>
<td>2722.50</td>
<td>300</td>
<td>9801.00</td>
</tr>
<tr>
<td>2014-15</td>
<td>2722.50</td>
<td>400</td>
<td>13068.00</td>
</tr>
<tr>
<td>2015-16</td>
<td>3000.00</td>
<td>400</td>
<td>14400.00</td>
</tr>
<tr>
<td>2016-17</td>
<td>3150.00</td>
<td>500</td>
<td>18900.00</td>
</tr>
<tr>
<td>2017-18</td>
<td>3500.00</td>
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<td>2018-19</td>
<td>4000.00</td>
<td>500</td>
<td>24000.00</td>
</tr>
<tr>
<td>2019-20</td>
<td>4400.00</td>
<td>500</td>
<td>26400.00</td>
</tr>
<tr>
<td>2020-21</td>
<td>4900.00</td>
<td>500</td>
<td>29400.00</td>
</tr>
<tr>
<td>2021-22</td>
<td>5701.00</td>
<td>500</td>
<td>34445.42</td>
</tr>
</tbody>
</table>

The number of recipients of the old age allowances was 0.40 million in the fiscal year 1997-98; the number remained the same until 2001-2002 and then gradually increased in each of the following years. **In the fiscal year 2021-22, the number of recipients reached to 5.7 million.**

The amount of money disbursed to the recipients of the old age allowances was 125 million in the fiscal year 1997-98 and remained unchanged until 2001-2002; the amount then gradually increased in each of the following years. **In the fiscal year 2021-22, the amount of money allocated to elderly recipients reached to 34445.42 million BDT.**

5.6 Honorarium for the freedom fighters

The Peoples of all walk of lives under the dynamic and charismatic leadership of the Father of the Nation Bangabandhu Sheikh Mujibur Rahman united against the autocratic rule of Pakistan and prepared to fight against the Pakistani rulers. Under the leadership of Bangabandhu Sheikh Mujibur Rahman People of Bangladesh took
part in the glorious and dignity full liberation war. They fought for nine month against well-trained Pakistani Army and their collaborators. Many Freedom Fighters sacrificed their lives and embosomed disablement at the time of war for the cause of motherland. Heroic performance of the great sons of the soil is always remembered by the nation.

Hon’ble Prime Minister, Sheikh Hasina considering great contribution of the freedom fighters, introduced Allowances for Freedom Fighter in the financial year 1999-2000 through the Department of Social Services (DSS) under the Ministry of Social Welfare. The government has transferred the said program from the Ministry of Social welfare to the Ministry of Liberation War Affairs. But in the field level this program is implemented by the DSS. The field level staff-members of the DSS implement this program. Actually this program is implemented with joint collaboration of the Ministry of Social Welfare and the Ministry of Liberation War Affairs. Hon’ble Prime Minister Sheikh Hasina has given utmost importance for wellbeing of the Freedom Fighters. She has increased privileges to Freedom Fighters. Government has extended retirement age of the Freedom Fighters. Moreover, allowances increased from Taka 300 to 20000 Taka. Government also introduced Two Eid Festival allowances, Bangla New Year allowance and Independence & Victory Day’s Allowance. Government has also increased allowance recipients from 0.041 million to 0.20 million.

5.7 Allowances for Widow and Husband’s Deserted destitute Women

The widow women get constitutional guarantee for social security at the time of their poverty. But no head of The government before Sheikh Hasina Hon’ble Prime Minister of Bangladesh in her last tenure came forward to introduce social security program for the widows and husband deserted destitute women. In 1998 under the Ministry of Social Welfare Allowance for Widow and Husband’s Deserted Destitute Women Program has started functioning.

Starting of this program, the number of beneficiaries was 0.403 million, monthly allowance rate was BDT. 100 and yearly allocation was 40.3 million. The government is gradually increasing the coverage and yearly allocation every year. At present Fiscal year 2021-22 the coverage is 2.475 million, rate of allowance per month is BDT. 500 and yearly allocation is 14954.0. million which is payable in every 3 months through the banking system. Among the above allowance recipients, about 35% are the age of 60 years and above.

5.8 Livelihood improvement Program of Hijra (Transgender) and Bede (Gypsy) & Underprivileged Communities:

In Fiscal year 2012-13 The government has taken another important Program Livelihood improvement Program of Hijra (Transgender) and Bede (Gypsy) & Underprivileged Communities. These groups were under privileged in the society. Under this program, 50 years and above are entitled to receive allowance per month.
In the FY 2021-22, 2600 Hijra and 45,250 Bede and Underprivileged people who is the age of 50 and above are receiving special allowance monthly.

5.9 Recent progress on Ageing

Some important positive initiatives have been taken in case of Old-age Allowance Program in the current financial year 2021-2022, which are as follows:

- Continuation of Increasing the amount of per head allowance
- Continuation of Increasing the amount of total allowance
- Continuation of Increasing the number of allowance recipients
- Ensured the individual mobile financial service account for all recipients.
- Implementation manual has been reformed including the public representatives.
- A web-based Management Information System (MIS) has been established and about 5.7 million beneficiary’s data entered to the MIS.
- Payment Digitization has been taken for reducing time, cost and arrangement of beneficiary’s side. Now the Older persons able to receive money from their door-steps through Electronic Fund Transfer (EFT) system by Mobile Financial Services (MFS).
- Establishment of 8 Old home in 08 Government Children Homes in 8 division of Bangladesh has been approved by The government recently at a cost of TK 739.89 million BDT.
- The rules of Parental Care Act has been drafted. We are trying to finalize it.
- A draft to ratify Older Persons Development Foundation has been formulated;
- A Draft for ‘National Pension Authority Act, 2022’ has been formulated to introduce National Pension.

5.9 initiative during Covid-19 pandemic

- The government has taken initiatives to disburse the old age allowance in advance to the beneficiaries of various social safety net programs during Covid-19 Pandemic to mitigate the adverse economic impact;
- The government has spread coverage of social safety net by covering 100 per cent eligible senior citizens and widows and husband abused women in 2020-21 poverty-prone upazilas 112 and 2021-22 in 150 upazilas of the country among 492 upazilas of Bangladesh;
- The government has taken measures to transfer the shelter less old people to Government Shelter Homes;
- The government under the Ministry of Social Welfare directly involve in conducting social security programs and relief activities across the country during the general holidays;
- During COVID-19 pandemic medical assistance has been provided to 2,65,461 distressed patients across the country and 2,60,343 people have been
provided with coronary relief under the Ministry of Social Welfare where old people are benefitted.

6. **Projection of Elderly Population**

It is undoubtedly established that an increasing trend in elderly population of any country is the result of country’s decreasing mortality rate along with the low fertility rate. Though, decreasing mortality seems to be an achievement for the country, accurate information regarding its consequence in the elderly may affect the country’s development extensively.

However, proper knowledge and necessary actions at the appropriate time can alter the consequences. Moreover, the size and structure of the elderly people achieved public and private interest from both social and economic aspects. As a result, the future perspective of elderly people reveals as a growing concern in almost every country of the world.

The cohort component method is commonly used technique to measure the future size of the population. This technique can easily depict the future perspective of elderly people with respect to different dimensions. The future elderly population in Bangladesh is projected by this method. **The size of the elderly people was more than 12.8 million in 2015 which would increase to almost 14 million in 2020 and in 2025 the size of elderly is expected to be 17.2 million.**

7. **Database**

There is a database of 5.701 million Older Persons who have received Older Age Allowances (OAA) and 0.19 million Freedom Fighters who are receiving allowances in the last financial years. In our next census, government has prioritized that data with Age, Sex and Disability should be collected properly.

8. **The impact of ICTs**

In the last financial year we have paid allowances to 5.7 million older persons through g2p payment system. There the older persons are being accommodated with knowledge of ICT. Due to introduction of this g2p system, the older persons are being able to have knowledge about technology. They are also being introduced to mobile banking, online payment etc. As a result they are going through continuous education and lifelong learning process. In this process more than 12000 number of social worker are helping them at various level. There is a system of monitoring this process at various national level. There is a plan to create user-friendly digital apps so that the older persons will be benefited

8.0 **Challenges**

There is a family system in Bangladesh where older persons usually live with their children. But now due to economic growth we are bound to form nuclear family system. As a result traditional support system is decreasing. In this context we are now facing some challenges like -
9.0 Conclusion

The proportion of aged population as well as the projected number of older persons to increase is a significant issue in Bangladesh now. Health is a big issue for the elderly with the incidence of most diseases increasing with age. People today live longer and enjoy better health than in the past. In Bangladesh, the prevalence of disability, frailty and chronic diseases increases dramatically. In addition, "the epidemiological transition" adds to the per capita health expenditure with advancing age. It should be bear in mind that the health care needs of ageing people are quite different from those of younger ones. Most of the older people in Bangladesh still depend on assistance from their children—generally in the form of money and material goods, time, physical care and the provision of living space— for at least part of their well-being. But today, that traditional family support system is under pressure due to demographic, social, cultural and economic change. The family support to elderly people declined. We may conclude that there will be fewer persons to look after the elderly population in future. This indicates that we must have more hospitals, demand for more family care in future. Thus, Government of Bangladesh consider how older can afford health care facility they need. The public and/or private sections may provide it.

- All programs and Policies are targeted to Vision 2041 as well as SDGs
- Bangladesh has established a credible record of sustained growth within a stable macroeconomic framework.
- A vibrant non-government sector as well as private sector bodies has worked side by side with The government to achieve the goal.
- As the consequences of climate changes new social problems and challenges are arising. Government addresses these social security issues with commitment and the Ministry of Social Welfare has an enthusiastic vision and mission to address the social security issues.
- Creating a policy environment conducive to pro-poor growth, accountable and responsive governance system and a social equity-grounded development approach.
- Facilitate the economic empowerment of women by providing not only micro credit but also awareness, capacity building, technology, markets and social protection.

The government of Bangladesh is facing these emerging social issues with firm determination and courage. The government under the Ministry of Social Welfare has an enthusiastic vision & mission to address the social issues relating to the elderly. Providing Old-age Allowance is a bold step of The government in spite of resource constraints in the country. It is proved that successful implementation of any program is possible through people’s participation and proper monitoring and supervision.
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