



## CONCEPT NOTE

# PILOT STUDY ON UNIVERSAL OLD AGE ALLOWANCE (OAA) IN BANGLADESH

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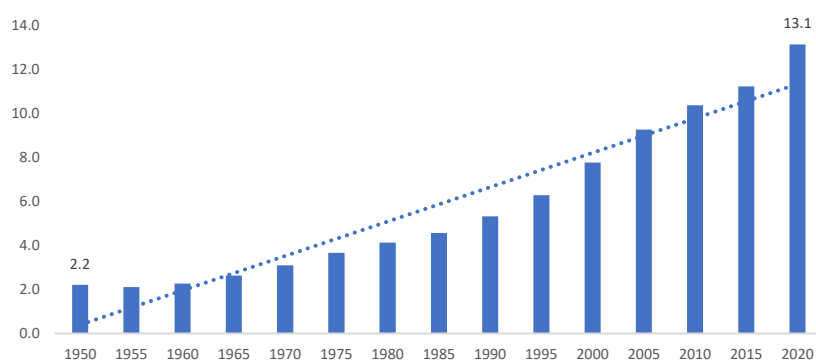


## Background

Bangladesh is rapidly advancing towards an aging country. The speed at which Bangladesh is likely to transition from the “aging” to the “aged” stage in 18 years is faster than in Asian advanced countries and rich European countries (Khondker 2021)<sup>1</sup>. Importantly, Bangladesh will likely experience this demographic transition at a lower stage of economic development compared to Asian advanced countries and European high-income countries, where transitions took place at significantly more advantageous stages of their development.

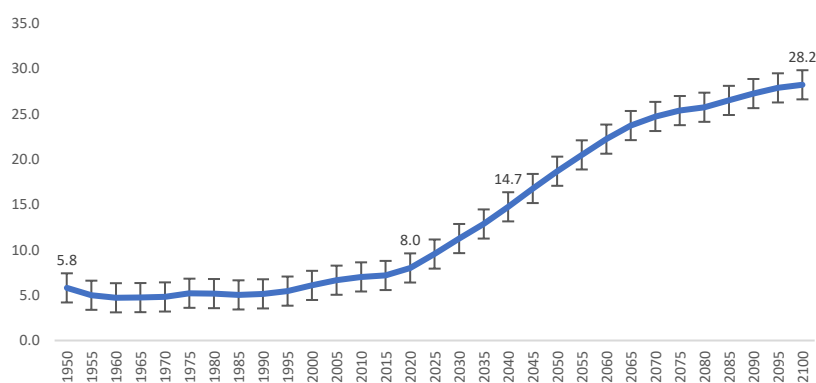
As of 2020, over 13.1 million people living in Bangladesh are aged over 60 which is 8 percent of the country’s total population (Figure 1 & Figure 2). The proportion of older people is expected to double to 21.9 percent in 2050 with 36 million people aged over 60. This means that for every five Bangladeshis, one will be a senior citizen.

Figure 1: Total elderly people (in million)



Source: Estimated from UN population statistics

Figure 2: % of 60+ of total population



<sup>1</sup> Researchers refer to societies as *ageing* if 7 per cent of the total population is 65 and above. A society is considered *aged* when those 65 and above make up 14 per cent of the total population. The time required for Bangladesh’s shift from an *ageing* to an *aged* society is shown in Figure 2. According to demographic estimates, Bangladesh will transition to being an *ageing society* in 2029, just 9 years from 2020. From there it will take only 18 years to transition to an *aged society* (i.e., in 2047).

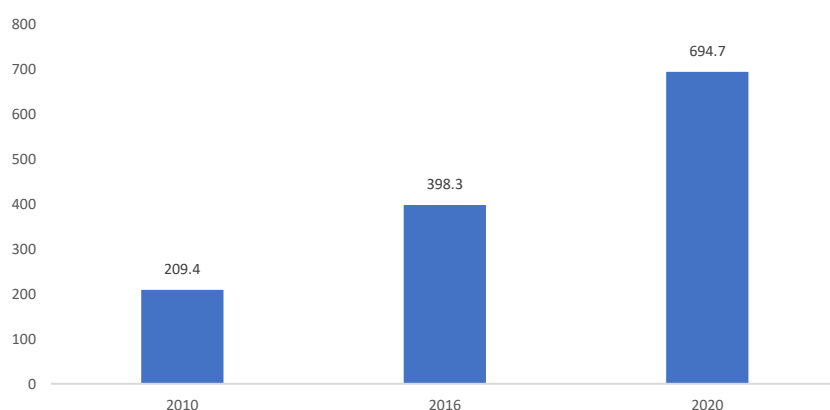
Source: Estimated from UN population statistics

An aging population increases the demand for health services. Older people suffer from both degenerative and communicable diseases due to the aging of the body's immune system. The leading causes of morbidity are infections, while visual impairment, difficulty in walking, chewing, hearing, osteoporosis, arthritis, and incontinence are other common health-related problems. Together with a higher incidence of disabilities, the elderly is disproportionately exposed to covariate and idiosyncratic shocks. The Covid 19 Pandemic is the living testament of elderly people's disproportionate vulnerability to a global health crisis.

The 7th and 8th Five Year Plans of Bangladesh set the objective to achieve zero extreme poverty by 2030. Given the projected growth of Bangladesh's older population, the country's goal to eradicate societal poverty cannot be achieved unless measures are taken to end poverty among this fast-growing segment of the population.

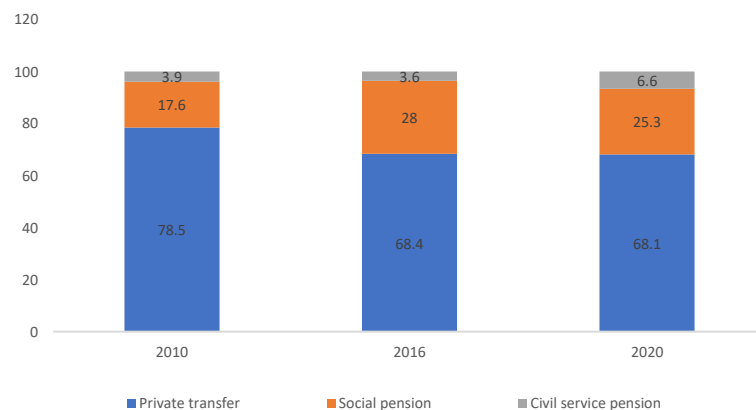
Older people's life course deficits are rising fast in Bangladesh and families need to compensate for a limited pension system. Estimates indicate that life course deficits almost doubled between 2016 and 2020 (Figure 3). They are covered mainly by private transfers from family members and relatives due to the pension system which provides only limited coverage and low transfer values (Figure 4).

Figure 3: Elderly people's life-course deficit (Tk billion)



Source: Khondker (2021)

Figure 4: Sources of financing elderly life-course deficit (% of total)

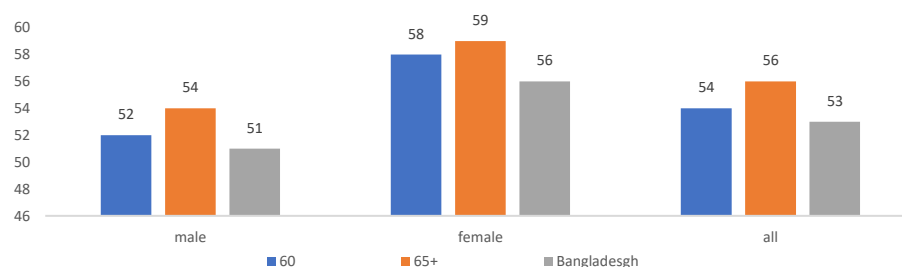


Source: Khondker (2021)

Income security remains a major concern for the old-age population in Bangladesh. In the Global Age Watch Index, 2015, Bangladesh was ranked 67 out of 96 countries. This index covers four domains: Income security, health status, capability, and environment. The worst thing is that Bangladesh is one of the lowest-ranked countries in income security, sixth from the bottom<sup>2</sup>. According to a study (2019) conducted by Brac Institute of Governance and Development (BIGD), BRAC University, among the poorest districts in northern Bangladesh, the share of older persons among the extreme poor is 7 percent<sup>1</sup>. This precarious situation has been further worsened because of Covid 19 and associated restrictive measures.

Income vulnerability is higher amongst older people in Bangladesh as compared to the national average (Figure 5). Applying the definition of economically ‘vulnerable’ groups adopted in the National Social Security Strategy (i.e., vulnerability threshold = upper poverty line x 1.25) estimated vulnerability rates for older people and the national average are shown in Figure 5. The results show (i) the estimated vulnerability rates for the 60+ and 65+ population groups are higher than the national vulnerability rate; and (2) noticeable variations are also observed in vulnerability rates between older men and older women. Older women are more likely to be economically vulnerable than older men.

Figure 5: Economic vulnerability of the older people



Source: Khondker (2021)

The Constitution of Bangladesh in its clause 15(d) declares to introduce the Social Security Programme. The Constitution spells 'the right to social security, 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 other such cases. Until the late 1990s, the only form of old-age pension was the Government's civil service pensions (Pensions for Retired Government Employees and their Families) which covered about 5 percent of the labor force and 1 percent of the elderly population. Pensions programs for those employed in the formal sector, let alone the informal sector, are yet to be developed. Therefore, most of the Bangladeshi workforce had no access to old age support other than informal networks based mostly on kinship. Meanwhile, economic development and rapid urbanization had already begun to influence modern lifestyles. Nuclear households had started breaking away from joint families, rendering traditional social and family support structures inadequate for the welfare of the elderly population. In recognition of these issues, the Old Age Allowance (OAA) program was introduced by the Government of Bangladesh in FY1998 to provide old-age support for the poor elderly.

<sup>2</sup> Poor, old, and in need of help. Dhaka Tribune. 2 January 2020. url: <https://www.dhakatribune.com/opinion/op-ed/2020/01/02/poor-old-and-in-need-of-help>

## The Old Age Allowance(OAA)

The OAA is an unconditional cash transfer allowance program administered by the Department of Social Services (DSS) under the Ministry of Social Welfare (MoSW). The program aims to target the poor and vulnerable elderly (sixty-two years and older for women; sixty-five years and older for men). Initially a program with only rural coverage, the OAA reached out to only five men and five women per ward, iv paying BDT 100 (US\$ 2.1 as of FY1998) per month to each of 400,000 beneficiaries across the country.

Over time, the benefit amount and coverage of the program have expanded (Figure 5 & Figure 6). The number of OAA beneficiaries has almost tripled from FY2009 to FY2022, and the benefit amount in nominal terms has increased fivefold. As of FY2022, the OAA provides Tk500 (US\$ 6.0) per month to each of 5.7 million beneficiaries across rural and urban areas, which covers more than one-third of (33.6 percent) the elderly population (Figure 7). The level of benefit represents about 30 percent of the average monthly per capita consumption of the lowest expenditure quintile<sup>3</sup>.

At the same time, the budget allocation for this program has been increasing (figure 8). The total national budget allocation to OAA in FY2022 is about Tk 34.4 billion, which is 0.57 percent of the total budget and 0.1 percent of the country's GDP (Figure 8). The Government has expressed a vision of universal coverage of all old-age citizens of the country. However, given the fiscal pressures associated with universal coverage, the priority has been on adjusting the benefit level and identifying the more deserving poor for effective old-age poverty reduction. Today, the OAA is one of the largest anti-poverty safety net programs in the country. The program aims to work on the following aspects for the old age population: (i) Socioeconomic development and social protection; (ii) Improved status in the family and society; (iii) Enhanced morale; and (iv.) Improved nutrition and health care. Multiple evaluations on the OAA provide suggestive evidence of several positive outcomes of the program, despite the relatively low amount of allowance. Some of those outcomes are described below.<sup>4</sup>

**Food consumption:** Most of the allowance amount is reportedly spent on food consumption, and many beneficiaries reported an increase in their household food consumption, with a greater protein intake in comparison with non-beneficiary households. An increase in body mass was also cited as an outcome by many beneficiaries. parishads and eight municipalities -- are a good example. There was an effort to empower citizens for better accountability and a grievance pilot -- Strengthening Government Social Protection Systems for the Poor (SGSP), implemented by a national NGO Manusher Jonno Foundation (MJF) and twelve partner NGOs across a hundred union.

**Health care:** It was reported that following the allowance there is greater health awareness and beneficiaries spend more on health care than non-beneficiaries. Beneficiaries are also more likely to self-report illnesses than non-beneficiaries. Income-generating activities: Some beneficiaries<sup>5</sup> reported investing their benefits for income-generating activities.

**Focus on women:** Social norms in Bangladesh infer that women are dependent on male members of the family for their economic and social wellbeing. Women's economic activities and the ability to save for old age are therefore limited. At old age, women's vulnerability increases further especially when traditional sources of family

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<sup>3</sup> Analysis based on HIES, 2016, BBS.

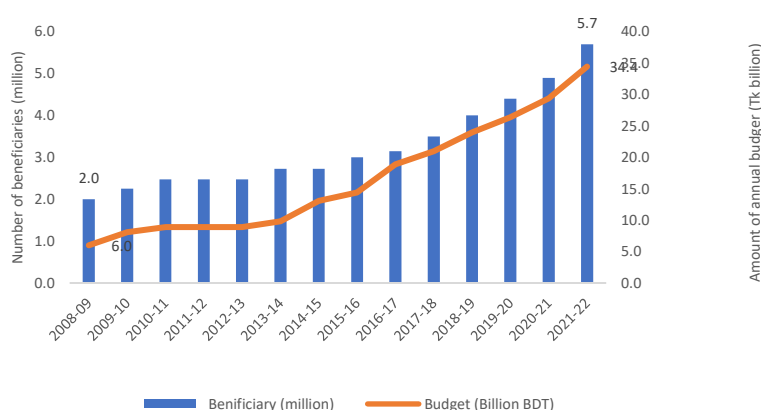
<sup>4</sup> Paul-Majumder and Begum 2008.

<sup>5</sup> About 12 percent of male and 16 percent of female beneficiaries reported such investment according to a study -- Small Scale Old Age and Widow Allowances for the Poor in Rural Bangladesh: An Evaluation, July2008, Research Monograph Series No. 36, BRAC

support erode. Moreover, women tend to live longer inferring a longer old age with relatively higher physical and mental health vulnerabilities than men. As a result, the OAA favors women more by including women aged sixty-two years and up as opposed to the sixty-five-year minimum age for male beneficiaries.

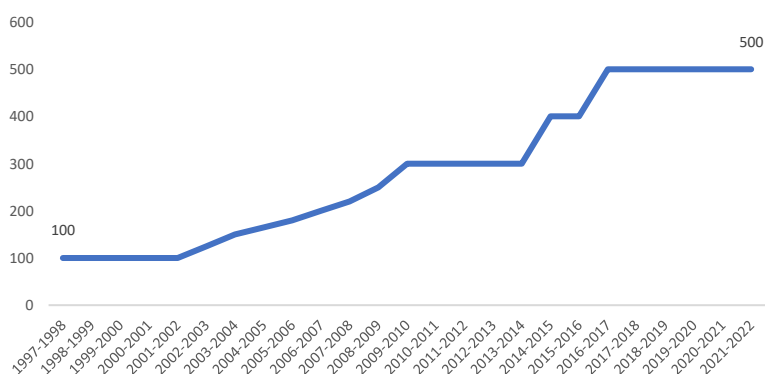
**Social esteem:** A smaller share of beneficiaries reported suffering from loneliness, social deprivation, negligence by children than non-beneficiaries. Many were also receiving more attention and care from family members and better food in most instances. It appears that a significant boost in self-esteem emerged from the access to cash for personal use, especially during times of crisis; improved ability to contribute to the household enhanced their sense of usefulness. One study found that in rural areas, half the beneficiaries were still the head of the household and were able to use the allowance for subsistence needs of the family.

Figure 6: Trends in beneficiaries and annual budget for old age allowance



Source: Estimated from MoF data

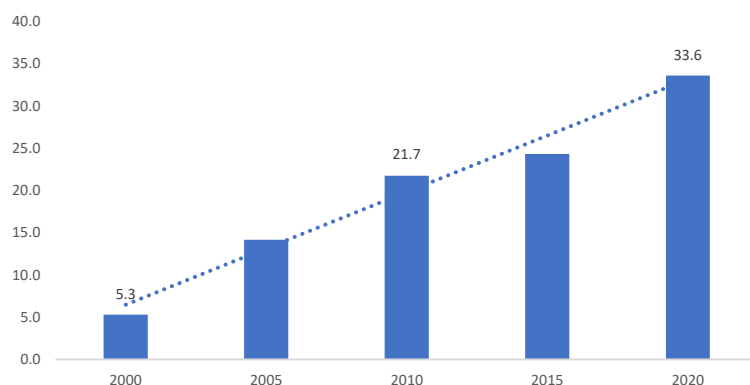
Figure 7: Monthly OAA per person (BDT)



Source: Estimated from MoF data

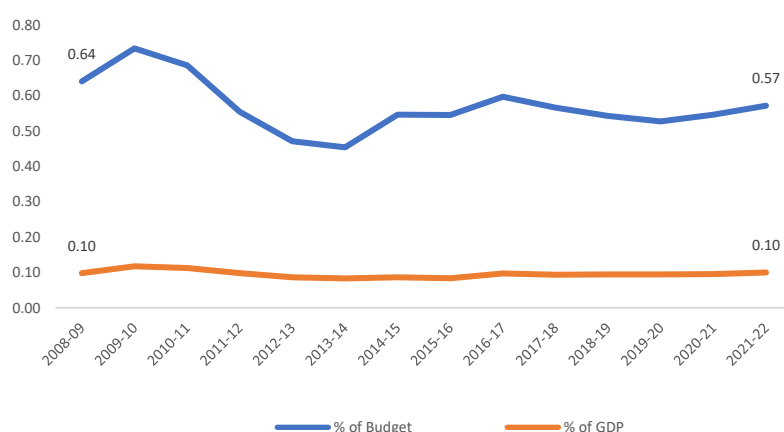


Figure 8: % of total elderly receiving OAA



Source: Estimated from MoF data

Figure 9: Old age allowance as percent of total annual budget and GDP



Source: Estimated from MoF data

## Program detail

Outreach- According to the implementation guidelines of the program, widespread awareness campaigns should be carried out to invite applications for the OAA, and gather community members, and conduct community vetting to finalize the list of beneficiaries. The guidelines are not clear about the frequency of such campaigns. However, awareness campaigns are limited to announcements through local mosques and 'miking', if at all, and are utilized more ahead of a payment cycle rather than the application period. Limited efforts for awareness campaigns to invite applications are mostly due to the following reasons:

- **Managing expectations** – The OAA continues to be a means-tested, targeted program with budget limitations. With no exit rules, the list of beneficiaries is not updated unless replacements take place due to beneficiaries' death or budget increases to absorb more persons. The concern that widespread awareness about the program may invite many applications, every year, beyond the ability of the OAA's capacity discourages active outreaches.
- **Financial** – Dedicated budget allocations for awareness-generating activities are largely absent at the union level.
- **Administrative** – DSS has one staff, the Union Social Worker (USW) at the union level, tasked with

administering all programs of DSS in that union. Carrying out meaningful awareness campaigns, therefore, becomes difficult. With limited outreach campaigns, individuals acquire program information mostly by word of mouth. Union Chairmen and Ward Members as well as USWs along with social networks including neighbors often serve as sources of information. Studies suggest that the media was found to be a source of information for the non-poor and less for the poor. It was noted from the evaluation that greater access to information on program eligibility, entitlement, and selection process might enhance the chances of more pro-poor selection of beneficiaries and help reduce leakage.

- **Eligibility Criteria and Intake-As** stated in the implementation guidelines of the OAA, beneficiaries are selected based on the following eligibility criteria: (i) Nationality: Bangladeshi; (ii) Minimum age in years: 62 for women and 65 for men; (iii) Permanent residency: in Bangladesh; and (iv) Annual income: less than BDT 10,000 (US\$ 120). Eligible applicants shall be prioritized if they are: among the oldest of applicants, unable to work and/or, ill or weak; and landless (own less than 0.5 acres) and/or destitute. An applicant shall be considered ineligible if he or she receives a Government pension or regular safety net benefits or grants from the Government, NGOs, or any other source. While the participation of multiple members of the same household was not originally limited by the implementation guidelines, the single-benefit-per-household criteria were introduced via instruction in the mid- 2000s. Multiple evaluations have found that the targeting process of the OAA has loopholes. Figures for targeting errors (share of the non-poor) which infer non-compliance of existing beneficiaries to the eligibility criteria, range between 20 and 50 percent, as cited by various studies<sup>6</sup>. Moreover, the OAA has no precedence of disqualifying a beneficiary on grounds of ineligibility that is revealed following enrolment, or graduation out of poverty<sup>7</sup>.

**The subjectivity of beneficiary selection:** While the implementation guidelines of the OAA indicate clear eligibility criteria and prioritization of the fragile and sick oldest citizens, it is difficult to select beneficiaries objectively. Enforcement of eligibility criteria especially regarding the means test would be difficult due to the lack of formal documentation about land ownership or income. Union Committee (rural) and Municipal Committee (urban) select potential beneficiaries and send three separate lists to the Upazila Committee/District Committee: 1. Ward-wise lists of applicants; 2. List of selected potential beneficiaries; 3. A waitlist of potential beneficiaries. Also, given that the local committees select beneficiaries, prioritization rules are not always clear.

- **Under-representation of urban areas:** While the implementation of OAA beneficiary selection with various committees' roles and composition at the union, Upazila, and district levels for rural areas, is in line with the guidelines, the Upazila Committee's (rural)/City Corporation Committee's (urban) approval urban process widely varies. For instance, Ward Committees for urban areas seem to play an important role, but their roles are not defined in the implementation guidelines. Moreover, the Upazila Committee (rural) and the District Committee (urban) finalize the list of potential rural beneficiaries, and a waitlist of potential beneficiaries and seek approval of the local Member of Parliament. The urban selection process of the OAA is yet to be clearly defined especially since the urban poor move frequently and are hard to track. The NSSS (2015) highlights the need to strengthen the OAA program in urban areas as almost all OAA beneficiaries (94 percent) come from rural areas even though one-third of the population lives in urban areas.

**Complementarity with Widow Allowances (WA):** The eligibility of OAA overlaps with that of WA. The WA began around the same time as the OAA and caters to a broader age spectrum of vulnerable women. Indeed

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<sup>6</sup> BIDS, IFPRI, and Maxwell Stamp

<sup>7</sup> Shirin 2008; RED/BRAC 2007

poor, vulnerable, widowed, old women (aged sixty-two years and above) can be eligible for both OAA and WA. While they are unable to receive duplicative benefits, there is no clear rule of assigning individuals to one over the other program. As a result, the assignment is determined based on the availability of budget at the union level<sup>8</sup>. Thus, looking only into OAA may bias the coverage and selection errors of the program for vulnerable elderly women. The NSSS is inclined towards transitioning eligible beneficiaries from other programs to the OAA once they qualify by age, it is yet to take effect.

**Payment:** The beneficiary payment process under OAA has two parts like other cash transfer programs: “cash-in” (fund deposit to individual bank accounts by the government) and “cash-out” (cash withdrawal from individual bank accounts by beneficiaries). The cash-out process involves the physical presence of beneficiaries arriving at the bank branch with their passbooks. In case a beneficiary is unable to come due to sickness, disability, or cultural restrictions on female beneficiaries, a nominee can collect the payment, authorized by a locally elected representative for every payment cycle. Following the death of a beneficiary, the nominee can also collect payments for three months (including the month of death) to facilitate funeral expenses.

Even though beneficiaries can draw benefits any day in theory, the practice is not encouraged by local banks to manage transaction schedules and plan workload. They designate specific days to issue payments to beneficiaries, each quarter. The withdrawal date is announced through words of mouth from USSOs, USWs, and others involved. However, with many beneficiaries per union, not all beneficiaries queuing up for payment may be served on the same day and many of them must return the next day, inflicting additional financial costs and physical exertion. Long queues also mean that beneficiaries must wait several hours with little or no food, and no place to rest, which may be a significant burden to the elderly.

Such capacity constraints and manual processes also hamper banks’ ability to verify beneficiary details while issuing payments, sometimes resulting in erroneous payments. The timely update of payment records is also lacking, which makes it difficult for beneficiaries to collect allowances for payment cycles they have missed to appear for. Moreover, reconciliation hardly takes place and DSS is not refunded the leftover amount due to banks’ inability to account for how many beneficiaries have collected payments. Such constraints could create systemic loopholes for leakage and scope for rent-seeking by those involved in the payment process.

Initiatives are underway to provide the OAA through G2P (Government to Person) processes.<sup>38</sup> Recently a mobile banking service named ‘Sure Cash’ has been introduced by a leading government bank ‘Rupali Bank’ under the government plan to ensure the proper online disbursement of the allowance to the beneficiaries. A pilot phase has started in eight unions of eight divisions of the country at the initiative of the Department of Social Services under the social welfare ministry. Local agents have been made more active, including area-based public announcements using mikes, posters, and call center support to raise awareness among beneficiaries.

**Grievance:** Complaints can be filed with the Union or Ward Committee that undertakes the primary selection of beneficiaries, implying a conflict of interest. If the Committee fails to come up with a mitigation measure, the grievance escalates sequentially up to the central level, though the implementation guidelines do not define specific procedures. Anecdotal evidence suggests that complaints are few and those filed are usually lodged with Ward Members or Union Chairmen. However, there is little evidence of their resolution.

**Challenges:** The OAA has been a commendable initiative in Bangladesh with important and potentially greater impacts. Nevertheless, challenges continue to affect program effectiveness. Most of them have been discussed

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<sup>8</sup> Information from DSS, 2018.

throughout the document. Overall, the program needs to transition to a centralized, automated, and rule-based decision-making system to improve governance and beneficiary experience. Below is a summary of the key challenges:

- The beneficiary selection process has the scope to be more objective and pro-poor. There is also significant scope for wider availability of information to further improve the application and selection processes.
- The payment process has scope for more efficiency and transparency, to enhance the convenience of the old, often sick beneficiaries, by increasing the number of payment access points, closer to where beneficiaries live. Moreover, transparency of the payment process can be enhanced by greater security measures such as biometric authentication.
- The grievance process can be strengthened to be more accountable and provide reassurance to potential complainants about timely resolution and minimal chances of backlash.

## Towards a universal OAA

Universal social pensions have advantages in their administrative simplicity, political popularity, and ability to effectively marginalize older people. The fact that all older people are eligible means they effectively reach the very poorest and most vulnerable, including those living close to the poverty line. By providing an entitlement that all citizens will one day benefit from, universal pensions tend to be politically popular, which supports the willingness of the population to see them financed through general tax revenue.

Their simple eligibility criteria also mean that they are relatively straightforward and cheaper to implement on a national scale, even in low-income settings with limited administrative capacities. Moreover, while poverty-targeted programs are often associated with social cohesion and sustainability issues, universal transfers, such as universal social pensions, tend to be much more popular with the general population, mainly because they are perceived as fairer and more transparent, and because everyone can expect to benefit from them. The inclusion of the politically powerful ‘middle class’ consistently results in higher overall transfer levels and political sustainability of programs, as compared to poverty-targeted schemes.

In a recent study, Khondker<sup>9</sup> (2021) undertakes a cost-benefit analysis of the universalization of OAA. The results are overwhelmingly indicative in favor of a universal OAA. The cost and benefits of a universal social pension based on three benefit level options are assessed. These transfer values considered are BDT 500/month (current value of the OAA), BDT 1,000/month (inflation-indexed 2016 lower poverty line) and BDT 3,000/month (inflation-indexed 2016 upper poverty line). The study concludes that A universal social pension is affordable for Bangladesh – now and in the future. The cost of implementing a universal social pension with a monthly transfer value of BDT 500 ranges from 0.47 percent of GDP in 2020 to 0.70 percent in 2030. With a transfer value of BDT 1000, the cost would be 0.93 percent in 2020 and 1.41 percent in 2030. The cost ranged from 2.79 percent in 2020 to 4.23 percent in 2030 under the BDT 3,000 option. Benefits are calculated as a reduction in economic vulnerability rates due to the adoption of the universal

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<sup>9</sup> Khondker, B. H. (2021), Income security for all older people in Bangladesh during COVID-19 and beyond, age International.

social pension. Benefit-cost ratios refer to percentage point changes in economic vulnerability rates under universal social pension options compared to the status quo of no pension coverage, divided by the cost of each option as a percentage of GDP. The BDT 1,000 per month option has the highest ratio of cost to benefits, followed by the BDT 3,000/month option. Both options significantly outperform the current benefit provided through the Old Age Allowance (OAA).

## Proposed UNDP Pilot Study on Universal OAA in Bangladesh

UNDP through its pioneering SPPS project is contemplating commissioning a pilot study by a reputed national firm to pilot universal pension scheme for the elderly in Bangladesh. Anchored in a solid analytical framework, the study is expected to prepare a report containing the right answers and analysis to the following issues. In addition to using secondary data, the study will undertake a carefully designed survey to collect data and information to design/localize a universal social protection model for universal OAA in Bangladesh.

### Objective

The study objective is to conduct a holistic empirical as well as analytical assessment of introducing a lifecycle-based inclusive and effective social protection program/model based on universalism and leaving no one behind the principle. In addition to income support, the study aims at identifying means to empower and capacitate the old-age people so that they can live with dignity. Simultaneously the study through consultations, dialogues, and dissemination will raise social awareness on this vital development agenda.

### Scope

The overarching research questions, which constitute the broader scope of the study, are following<sup>ii</sup>:

- I. What is the analytical framework? What are the links and interfaces among old-age, vulnerabilities, multidimensional and intergenerational poverty, and equality?
- II. Context setting: Why this agenda is vital in realizing the country's visions and development goals? What are the futuristic aging scenarios and their implications for Bangladesh's socio-economic transformation?
- III. What are the multidimensional socio-economic vulnerabilities of the old-age people at micro and macro level, their interconnectedness, and interfaces?
- IV. Coverage: Are there older people without pension? Are there older people that cannot access to pension? Are there particular groups who are left out?
- V. Based on a deep dive, what are the efficacies encompassing economic and social benefits and costs of existing OAA? What are the fault lines/shortcomings in existing OAA? Is the current system adequate to meet futuristic aging scenarios and needs of the elderly?
- VI. What are the economic, social, governance, (particularly operational) static and dynamic costs and benefits of targeted vs. universal OAA in Bangladesh?
- VII. What are the specific examples of good practice (and what has not worked) of pension scheme for the elderly and what are the scopes and modalities for localizing international/regional best practices?
- VIII. What are the institutional arrangements and capacity, government buy-in, financing, and links to other sectors?
- IX. Adequacy: What is the optimal benefit amount? Does the pension's transfer enable older people to meet their need and live with dignity? Does the pension amount guarantee long term income security or, it is a short-term program? How the pension amount be revised when needed?
- X. What is the optimal financing plan for implementing an inflation indexed universal OAA?



- XI. What is the optimal institutional architecture for implementation and the M&E framework of the suggested program? What would be a technically sound benchmark?
- XII. What are the effective grievance redress mechanism and safety valves for ensuring accountability?
- XIII. What would be an efficient and elderly-friendly payment mechanism?
- XIV. What would be optimal spatial/geographical expansion plan of the proposed universal OAA?
- XV. What are the required supporting macroeconomic policies and coordination framework?
- XVI. What are the effective ways to identify and reach the old-age people living in the country's different parts? What is the implementable plan to ensure that no one is left behind?

## Methodology

The study merits a robust methodology anchored in a solid analytical framework. The commissioned firm may seek guidance from experts through pre-implementation consultations and dialogues. Using standard qualitative and quantitative techniques, the study will undertake an empirical analysis based on both primary and secondary data. For primary data collection, a carefully designed sample survey will be undertaken based on a semi-structured questionnaire. A quasi-experimental method may be applied to analyse processed data. One major task of the study is to build a solid benchmark based on appropriate criteria. Tothor with static analysis, the study will undertake dynamic and comparative static analysis.

## Output & Deliverables

After the study commissioning, an inception report containing a detailed implementation plan together with a draft questionnaire will be submitted within 10 working days. The draft final report will be submitted within 50 working days. The final report will be treated as the final output which should be submitted within 60 working days of the study commissioning. 20 printed copies of the final report will be submitted. Three dissemination seminars will be arranged by the firm including a large report launching event in Dhaka. All electronic data, information, reports, and so on will be submitted to SPPS, UNDP.

## Reporting

UNDP's standard reporting system will apply. The lead consultant. The Program Manager, SPPS, UNDP will be the Chief of the Party. In addition, the Peers within and outside UNDP will ensure quality assurance.

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<sup>i</sup> Ibid.

<sup>ii</sup> The list is not exhaustive and may undergo revisions.





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