Old Age Allowance and Sustainable Development Goals in Bangladesh: A Study on its Constraints and Implementation

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Abstract: Old age allowance programs are essential components of social protection systems aimed at alleviating poverty and ensuring the well-being of elderly populations. In Bangladesh, the Old Age Allowance (OAA) program plays a crucial role in providing financial assistance to elderly citizens, contributing to poverty alleviation, reduce inequality and promoting sustainable development. Bangladesh has adopted the 'whole of society' approach in implementing the SDGs. The SDGs is an important milestone to assess the process of implementation and in which areas major challenges persist. This research actually analyzes the SDGs implementation strategies of Dhaka Division in the case of OAA particularly for SDG 1 (No Poverty) and SDG 10 (Reduced Inequalities) from 2016 to 2020. The country's SDGs implementation process is led by the apex SDGs Implementation and Review Committee. Under the guidance of the apex committee all sub-national committees at the division, district and sub-district levels work. The government has approved 40 (39+1) priority indicators for localizing SDGs-39 indicators for 17 goals considered crucial with reinforcing effects on others; and one additional (+1) local indicator to reflect the 'leave no one behind' agenda. This study examines the constraints and challenges faced in the implementation of the Old Age Allowance program in Bangladesh and explores its alignment with the SDGs. It employs qualitative approach, including literature review, and qualitative interviews with stakeholders involved in program implementation. The findings of the study highlight several constraints and challenges, including insufficient funding and resources, administrative inefficiencies, and lack of awareness among eligible beneficiaries. Moreover, the study examines the extent to which the OAA program addresses the broader objectives of the SDGs, particularly in terms of poverty reduction and reduce inequality. Based on the findings, the study offers recommendations for enhancing the effectiveness and impact of the Old Age Allowance program in Bangladesh. These recommendations include revising eligibility criteria, increasing funding for the beneficiaries' levels, strengthening institutional capacity for program implementation and monitoring, and raising awareness among eligible beneficiaries. By addressing the constraints identified and aligning the Old Age Allowance program with the SDGs, Bangladesh can strengthen its social protection system, poverty eradication and social equality strategies and contribute to the achievement of sustainable development objectives.

Keywords: *Sustainable Development, constraints and Implementation, Economic disparities.*

INTRODUCTION

In the pursuit of sustainable development, nations worldwide are confronted with the imperative to address the multifaceted challenges posed by demographic transitions, economic disparities, and social inequalities. Among the diverse array of social welfare programs aimed at mitigating these challenges, old age allowance (OAA) stands as a pivotal intervention, particularly in countries grappling with aging populations and limited social protection mechanisms. In the context of Bangladesh, where rapid economic growth intersects with evolving demographic trends, the convergence of OAA programs and sustainable development goals (SDGs) assumes paramount significance. The old age allowance program holds profound implications for both social welfare and sustainable development objectives in Bangladesh, where societal structures are rapidly evolving against the backdrop of economic growth and demographic shifts.

The Sustainable Development Goals, established by the United Nations as a universal blueprint for achieving a better and more sustainable future for all, provide a comprehensive framework for addressing global development challenges. Rooted in principles of equity, inclusivity, and environmental stewardship, the SDGs encompass a spectrum of interlinked objectives, ranging from poverty eradication and reduce inequality to sustainable economic growth. Within this overarching framework, the alignment and integration of social welfare initiatives such as OAA hold profound implications for advancing the broader agenda of sustainable development. However, the effectiveness of such programs in contributing to sustainable development outcomes remains underexplored, particularly in the context of Bangladesh.

Despite the growing recognition of the critical role played by social protection programs in promoting inclusive growth and human well-being, there exists a dearth of empirical research examining the nexus between OAA schemes and SDGs in the context of Bangladesh. This lacuna in the literature underscores the pressing need for comprehensive and contextually nuanced investigations into the constraints and implementation dynamics shaping the efficacy of OAA programs vis-à-vis sustainable development objectives. By delving into this intersection, this study seeks to shed light

on the synergies, challenges, and potential pathways for optimizing the contribution of old age allowance to the attainment of sustainable development objectives in Bangladesh.

Against this backdrop, this master's thesis embarks on a rigorous examination of the relationship between OAA and SDGs in Bangladesh, with a specific focus on identifying the constraints and evaluating the implementation dynamics of OAA programs within the context of sustainable development. By adopting a multidimensional approach encompassing policy analysis, stakeholder perspectives, and empirical insights, this study seeks to unravel the complexities and intricacies inherent in the convergence of social welfare interventions and sustainable development goals in Bangladesh.

At its core, this research endeavor is guided by a dual objective: first, to elucidate the barriers and challenges impeding the effective implementation of OAA programs in Bangladesh; and second, to elucidate the potential pathways for harnessing the synergies between OAA and SDGs to advance inclusive and sustainable development outcomes. By interrogating the institutional mechanisms, policy frameworks, and socio-economic dynamics shaping OAA implementation, this thesis aims to generate actionable insights and policy recommendations aimed at optimizing the contribution of OAA programs to the attainment of sustainable development goals in Bangladesh.

In doing so, this study endeavors to contribute to the ongoing discourse on social protection, poverty alleviation, and sustainable development, with a view towards fostering evidence-based policy-making and practice in Bangladesh's evolving development landscape. By bridging the gap between theory and practice, this thesis aspires to catalyze positive change and transformative action towards building a more equitable, resilient, and sustainable future for all segments of society, including the elderly population in Bangladesh with a view towards fostering holistic and inclusive development trajectories that leave no one behind.

The objectives of the research
The objectives of the advance research thesis on "Old Age Allowance and Sustainable Development Goals in Bangladesh: A Study on its Constraints and Implementation" are designed to provide a clear roadmap for the study and guide the researcher towards achieving specific outcomes. Here are potential objectives for the research:

1. To evaluate the impact of Old Age Allowance programs on Sustainable Development Goals in poverty alleviation (SDG1) and reduce inequality (SDG10).
2. To assess the alignment between Old Age Allowance (OAA) Programs and Sustainable Development Goals (SDGs) in Bangladesh.
3. To examine the planning and constraints of Old Age Allowance Program.
4. To explore the implementation mechanism of Sustainable Development Goals (SDGs) in Bangladesh.

By addressing these objectives, the research aims to provide a comprehensive understanding of the dynamics, challenges, and opportunities, practical recommendations associated with old age allowance programs in Bangladesh and their alignment with sustainable development goals. Through empirical analysis and policy recommendations, the study seeks to inform policy-making, program implementation, and academic discourse in the fields of social welfare, aging, and sustainable development.
in Bangladesh.

The rationale of the study
The rationale for conducting a study on "Old Age Allowance and Sustainable Development Goals in Bangladesh: A Study on its Constraints and Implementation" stems from several key factors, each highlighting the significance and novelty of the research:

Despite the growing recognition of the importance of social welfare programs in achieving sustainable development goals, there remains a notable gap in understanding the specific dynamics and challenges associated with old age allowance programs in the context of Bangladesh.

Bangladesh, like many other developing countries, is grappling with the dual challenges of an aging population and the pursuit of sustainable development. Understanding how old age allowance programs align with and contribute to sustainable development goals is essential for shaping effective and inclusive social protection policies that address the needs of elderly citizens while advancing broader development objectives.

One of the novel aspects of this study is its focus on generating actionable insights and policy recommendations for enhancing the contribution of OAA programs to sustainable development goals in Bangladesh. The study offers evidence-based policy recommendations aimed at informing

decision-making processes and fostering evidence-based policy-making in the realm of social welfare and sustainable development.

Through its comprehensive approach and methodological rigor, the research seeks to contribute valuable insights to academic scholarship, policy discourse, and practical interventions aimed at promoting inclusive and sustainable development trajectories that leave no one behind.

Ethical Considerations

The necessary measures to protect the rights and wellbeing of the participants in this study were undertaken in accordance with of Research. Anonymity of respondents was ensured by protecting and coding their names and identities in all notes and records. Interviews began by providing basic information regarding the research and making clear that participation is voluntary. Rapport was established with the participants and they were asked questions in indirect ways so that they felt free to speak and give spontaneous answers. Participants were able to withdraw at any time. All documents were kept in the researcher's secured personal computer. Consent to conduct this study was obtained from the relevant Organizations/NGOs/local government authorities and participants.

Limitations of the study

Data Availability: Limited availability of comprehensive data on OAA programs and their implementation in Bangladesh may constrain the depth and breadth of the analysis. The study will rely on existing datasets, reports, and interviews to gather relevant information.

Generalizability: Findings from the study may have limited generalizability beyond the specific context of Bangladesh due to variations in social, economic, and institutional factors across countries. The research will emphasize contextual specificity in its analysis and recommendations.

Access to Stakeholders: Challenges in accessing key stakeholders, including government officials, policymakers, and program beneficiaries, may impact the inclusiveness and representativeness of the research sample.

Subjectivity in Qualitative Data: Qualitative data collected through interviews and focus group discussions may be subject to biases, interpretations, and subjective perspectives.

Time and Resource Constraints: Constraints in terms of time, funding, and human resources may limit the scope and depth of the research. The study prioritizes key research questions and objectives within the available resources and timeframe.

The methodology of the Study

The methodology and sources of data for the thesis on "Old Age Allowance and Sustainable Development Goals in Bangladesh: A Study on its Constraints and Implementation" will be crucial in ensuring the rigor and validity of the research findings. Here's a proposed methodology and sources of data:

Qualitative Interviews: I conducted in-depth interviews with key stakeholders, including government officials, policymakers, program administrators, and older adults receiving OAA benefits. Qualitative interviews with open-ended questions will provide insights into the challenges, constraints, and implementation dynamics of OAA programs, as well as stakeholder perspectives on the relationship between OAA and SDGs.

Focus Group Discussions: Older adults who are recipients of OAA benefits, representing different demographic groups and geographic regions. Family members or of OAA beneficiaries who can provide additional insights into the impact of OAA on household dynamics and well-being.

Field Observations: I conducted field visits and observations to selected communities, institutions, and program sites to observe OAA implementation processes, interactions among stakeholders, and contextual factors influencing program outcomes.

Government Reports and Publications: Access official reports, policy documents, and publications issued by government agencies, ministries, and departments responsible for social welfare, aging, and sustainable development in Bangladesh.

Academic Journals and Research Papers: Retrieve peer-reviewed articles, research papers, and scholarly publications from academic journals, repositories, and databases that address topics related to old age allowance programs, sustainable development goals, and social welfare policies in Bangladesh.

By employing qualitative approach and drawing on diverse sources of data, the research on "Old Age Allowance and Sustainable Development Goals in Bangladesh" can generate robust empirical evidence, nuanced insights, and actionable recommendations to inform policy-

making, program design, and future research initiatives in the field of social welfare and sustainable development.

Study Area and Target Population
The population of this research includes the old age people who all are beneficiaries to the OAA

program and resides in Savar Upazila. It is one of the populated Upazila andit is situated in the Dhaka Distract. This Upazila holds both demographic and economic importance. Agriculture and manufacturing are the two major economic sectors in Savar.
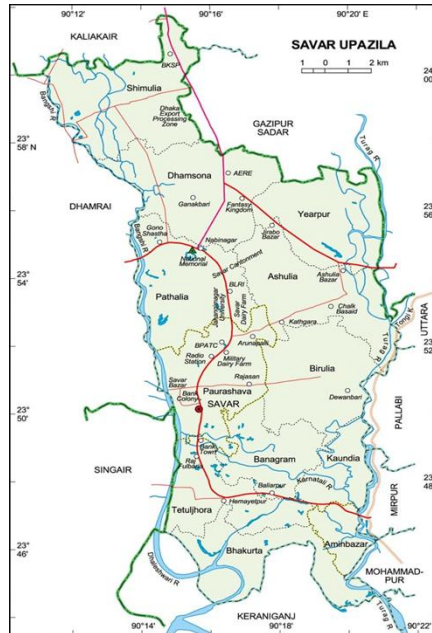

Figure 1: Map of Savar Upazila

Questionnaire Design
The questions were developed after doing extensive literature review. The open ended questionnaire were made in Bangla and English for the benefiaries of OAA and SDG implementing officers respectively and it has been tried to keep it as simple as possible as the majority of the respondents were not well-educated.

Data Collection

In this research, Data was collected using qualitative method. In this survey data has been collected from two sources which are Primary and Secondary sources. For collecting Primary data, a survey has been conducted on the sample population consisting of 20 old age beneficiaries(10 male and 10 female) from the 12 Unions under Savar Upazila. Simple randomsampling technique has been used to avoid any biasness while selecting the sample forthe study.
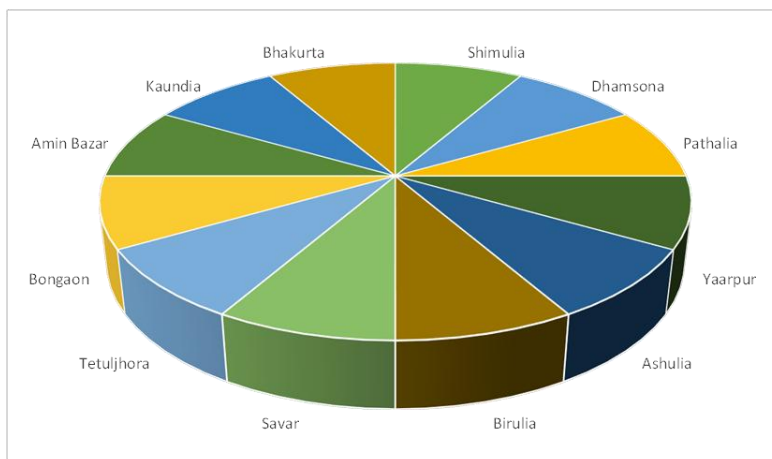

Figure 2: Sample Area of the Study

The data has been collected through face to face interview of the beneficiaries by the researcher. Focus group discussion (FGD) has also been arranged in Three Union Parishad where it was not possible to arrange face to face interview. The officers and the volunteers of social services office has helped throughout the process as they have more access to the respondents.

0n the other hand Secondary data has been collected from different trusted and verified source like National Social Security Strategy (NSSS) of Bangladesh (2013), 8th Five Year Plan (July 2020-June 2025), Bangladesh Demographic and Health Survey (2022), the website of the Ministry of Social Welfare, website of the Department Social Services, the World Bank and household survey information.

By acknowledging these scope and limitations, the thesis on "Old Age Allowance and Sustainable Development Goals in Bangladesh: A Study on its Constraints and Implementation" will strive to provide valuable insights, actionable recommendations, and nuanced understandings of the complexities surrounding OAA programs and their alignment with sustainable development objectives in Bangladesh.

LITERATURE REVIEW

The literature surrounding the intersection of old age allowance (OAA) programs and sustainable development goals (SDGs), particularly in Bangladesh, encompasses a broad spectrum of scholarly inquiries and policy analyses. In the context of Bangladesh, where rapid demographic changes and socio-economic transformations are reshaping the landscape of social welfare provision, understanding the dynamics of old age allowance programs vis-à-vis the SDGs is of paramount importance. The intersection of social welfare programs and sustainable development goals (SDGs) has garnered increasing attention in academic literature, reflecting a growing recognition of the pivotal role that social protection initiatives play in advancing broader development objectives. In the perspective of Bangladesh, where rapid economic growth and demographic transitions intersect with persistent social challenges, the nexus between old age allowance programs and sustainable development goals represents a multifaceted domain of inquiry. This review synthesizes existing research to provide a comprehensive understanding of the dynamics, challenges, and potential synergies inherent in the convergence of social welfare initiatives and sustainable development objectives in Bangladesh.

The Old Age Allowance was first initiated in Bangladesh in 1998 by Department of Social Services under the Ministry of Social Welfare. The introduction of the old age allowance program in Bangladesh marked a significant milestone in the country's social welfare landscape. Numerous studies have examined the evolution, coverage, and impact of old age allowance programs in Bangladesh. Scholars such as Ahmed *et al.,* (2019) have highlighted the program's role in mitigating poverty and improving the well-being of elderly citizens, particularly in rural areas where social protection mechanisms are often limited. Rahman *et al.,* (2020) analyze the determinants of OAA enrollment and its implications for poverty alleviation and well-being among older adults in Bangladesh. Studies by Barrientos and Hulme (2008) and Devereux and Sabates- Wheeler (2004) emphasize the role of social transfers, including old age allowance, in reducing poverty and inequality, enhancing household welfare, and fostering resilience to economic shocks. Moreover, analyses by Ortiz and Cummins (2016) and Sepúlveda *et al.,* (2010) highlight the transformative potential of social protection in advancing multiple dimensions of sustainable development. Studies by Gertler *et al.,* (2002) and Lloyd-Sherlock *et al.,* (2012) investigate the effectiveness of old age allowance in improving the well-being and livelihoods of elderly individuals, highlighting the positive effects on consumption, health care utilization, and poverty reduction. Furthermore, research by Krishnan *et al.,* (2018) and Mendoza *et al.,* (2014) explores the socio-economic determinants of old age poverty and the role of social protection in addressing elderly vulnerabilities, emphasizing the need for targeted interventions to enhance the inclusivity and adequacy of old age allowance programs.

Bangladesh has made significant strides in aligning its national development strategies with the SDGs. Rahman and Islam (2019) discuss the integration of SDGs into Bangladesh's Seventh Five- Year Plan, emphasizing the government's commitment to achieving sustainable development targets across various sectors. Nailman *et al.,* (2021) explore the progress, challenges, and policy implications of SDG implementation in Bangladesh, with a focus on poverty reduction, gender equality, and environmental sustainability. Paul and Mozumder (2021) explore the role of social protection programs, including old age

allowance, in advancing sustainable development objectives, emphasizing the need for targeted interventions to address poverty and inequality.

The Sustainable Development Goals (SDGs) provide a comprehensive framework for addressing global challenges and promoting sustainable development. Studies by Paul and Chakraborty (2017) and Islam *et al.,* (2020) offer critical perspectives on the role of social welfare policies in advancing the SDGs, highlighting the need for integrated approaches that address multidimensional forms of deprivation and vulnerability. Research by Barrientos (2013) and Bastagli *et al.,* (2016) explores the linkages between social protection and specific SDGs, such as poverty eradication, health, and social inclusion, highlighting the potential pathways for leveraging social welfare programs to achieve sustainable development outcomes. Habib and Biswas (2017) explore the potential of OAA schemes to contribute to SDG 1 (No Poverty) by providing income support to vulnerable elderly populations. Hossain *et al.,* (2019) investigate the role of OAA in advancing SDG 3 (Good Health and Well-being) by improving access to healthcare services among older adults in Bangladesh. Studies by Fazlu and Rahman (2018) and Alam *et al.,* (2020) underscore the potential synergies between old age allowance programs and specific SDGs, such as poverty reduction (SDG 1), gender equality (SDG 5), and inequality reduction (SDG 10), emphasizing the importance of integrating social welfare interventions into broader development agendas. Additionally, analyses by Sumner *et al.,* (2019) and White ford and Adema (2007) offer insights into the institutional arrangements, financing mechanisms, and governance structures necessary to enhance the coherence and effectiveness of social protection systems in advancing the SDGs.

Gender dynamics and equity considerations are also prominent themes in the literature on old age allowance. Studies by Kabeer *et al.,* (2018) and Sultana *et al.,* (2020) highlight the gendered nature of access to social protection benefits among elderly populations in Bangladesh, pointing to disparities in coverage, accessibility, and empowerment outcomes. However, research gaps exist regarding the mechanisms, strategies, and policy frameworks necessary for effective integration, as well as the measurement of outcomes and impacts at the intersection of old age allowance and SDGs (Kabir & Hossain, 2019; Sultana *et al.,* 2022).

Despite its potential benefits, the implementation of old age allowance programs in Bangladesh faces a range of constraints and challenges. A recurring theme in the literature is the identification of constraints and challenges in the implementation of old age allowance programs. Alam and Mrinal (2017) examine administrative bottlenecks and institutional barriers affecting the delivery of social protection benefits to elderly populations, pointing to issues of coverage, targeting accuracy, and program fragmentation. Research by Barman and Bose (2017) identifies bureaucratic hurdles, targeting errors, and inadequate coverage as key challenges that hinder the program's effectiveness and inclusivity. Shaiqul and Ahmed (2018) highlight the need for enhanced governance mechanisms and policy coherence to address inefficiencies and gaps in old age allowance implementation. Khan *et al.,* (2020) highlight the need for policy reforms and institutional capacity-building initiatives to address governance gaps and enhance the sustainability of social welfare programs targeting elderly populations. Factors such as limited coverage, inadequate funding, and exclusionary criteria have been cited as key challenges impeding the effective delivery of benefits to eligible beneficiaries (Rahenuma *et al.,,* 2019; Afsana *et al.,,* 2021).Moreover, cultural norms, gender dynamics, and intergenerational relations shape the experiences of elderly beneficiaries, as highlighted by studies such as Firoz *et al.,* (2021).

Empirical studies of old age allowance programs in Bangladesh offer valuable insights into their socio-economic ramifications. Evaluating the impact and effectiveness of old age allowance programs is essential for assessing their contribution to sustainable development outcomes. Research by Rashid and Nazrul (2018) and Hossain *et al.,* (2020) assess the poverty alleviation effects, health outcomes, and intergenerational dynamics associated with old age allowance receipt, highlighting both positive and unintended consequences. Studies by Mahmud *et al.,* (2020) and Akhtaruzzaman *et al.,* (2018) employ quantitative and qualitative methods to analyze the socio- economic impacts of the program, highlighting its role in improving income security, healthcare access, and social inclusion for elderly beneficiaries. Longitudinal analyses conducted by Mizan and Belal (2019) and Islam *et al.,* (2021) provide evidence on the long-term trajectories of beneficiaries and the efficacy of social protection interventions in promoting

sustainable livelihoods and well-being outcomes.

Several scholars have proposed policy recommendations aimed at optimizing the contribution of OAA programs to sustainable development outcomes in Bangladesh. Their discussions often culminate in policy recommendations aimed at enhancing the effectiveness and sustainability of old age allowance programs in Bangladesh. Rahman and Hasan (2018) advocate for the expansion of OAA coverage, increased budgetary allocations, and improved monitoring mechanisms to enhance program effectiveness and reach marginalized elderly populations. Rahman and Uddin (2019) underscore the significance of integrating old age allowance programs with broader social safety nets and poverty reduction strategies to maximize their impact on sustainable development outcomes.

Scholars such as Basu *et al.,* (2019) examine the policy frameworks underpinning social welfare initiatives for elderly populations, emphasizing the need for coordinated efforts across government agencies, civil society organizations, and international partners to enhance program effectiveness and sustainability.

Khan *et al.,* (2021) advocate for a rights-based approach to social protection, emphasizing the importance of ensuring dignity, autonomy, and social inclusion for elderly beneficiaries. Islam *et al.,* (2021) emphasize the importance of multisectoral collaboration and community engagement in fostering inclusive and sustainable social protection systems for older adults in Bangladesh.

Looking ahead, there is a need for continued research and policy innovation to address the evolving challenges and opportunities within the domain of old age allowance and sustainable development in Bangladesh. Scholars such as Karim and Khatun (2021) emphasize the importance of adaptive policy responses, data-driven decision-making, and participatory approaches to ensure the relevance, resilience, and responsiveness of social protection programs in the face of changing demographic trends and development priorities.

There are various policy implications and recommendations for enhancing the effectiveness and inclusivity of old age allowance programs in Bangladesh. These include calls for expanding coverage to marginalized populations, enhancing targeting mechanisms, improving administrative efficiency, and promoting gender-sensitive approaches to social protection (Akhter *et al.,* 2021;Mozzammel *et al.,* 2022).

In summary, the literature review underscores the significance of old age allowance programs as a critical component of Bangladesh's social welfare architecture and highlights the potential synergies and challenges in aligning old age allowance programs with sustainable development goals. It highlights the multifaceted nature of social protection in fostering inclusive and equitable development pathways. By synthesizing existing scholarship and identifying gaps in knowledge, this review provides a foundation for the empirical investigation and analysis conducted in this thesis, aiming to contribute to the evidence base and policy discourse surrounding social protection and sustainable development in Bangladesh. Through a nuanced understanding of existing scholarship, this thesis aims to contribute to the ongoing discourse on social welfare policies, poverty alleviation strategies, and sustainable development pathways in Bangladesh and beyond.

Research Gap
Although the OAA Program and SDGs by 2030 has been in existence for about 26 years and 9years respectively, no full-scale assessment has yet been done which identify a knowledge gap about this program and its impacts on the lives of older people and their families with the SDGs progress. The discussions above clearly states the importance of the old age allowance as it would help to provide social security to the increasing number of senior citizens and aims to fill up the SDG-1 (No Poverty) and SDG-10 (Reduce Inequality). The international organizations like Asian Development Bank, World Bank, World Economic Forum(WEF) etc. publishes reports on the overall SSN program but specific study is needed in this sector. The literatures above do not focus on the perspective or perceived satisfaction of the beneficiaries and the constraints and implementation process of SDGs in Bangladesh with the provision of OAA. This study will be addressing these issues and make an effort to study in the national and divisional level and find out the perceived satisfaction of the respondents about the OAA and the progress of SDGs with stipulated time. Along with that this study would also attempt to analyze the correlation and implications of OAA and SDGs to generate policy recommendations.

Social Safety Net Programs for Aging Population

Bangladesh has a long history in delivering assistance to its poor through social safety nets programs. These include the provision of income security for the elderly, widows and persons- with-disabilities, generating temporary employment for working age men and women, and supporting the healthy development of young mothers and children. These programs address poverty and vulnerability from a broad perspective: through education, health, nutrition, employment, disaster response programs, etc. The government of Bangladesh has been distributing cash and/or food to the vulnerable and the poor through different social safety net programs. These programs make up almost 14 percent of the national budget and cover 27 percent of households in the country. Safety net programs in Bangladesh have been contributing to the reduction of poverty and vulnerability by addressing a range of population groups through different forms of assistance. Prominent amongst these programs is the Old Age Allowance (OAA) which was started in 1998.

Social Safety Net Programs in Brief
In the fiscal year 2022-23, 1 crore 15 lakh 71 thousand 05 hundred 67 beneficiaries are receiving allowance and stipend under the social safety net program through the Department of Social Services under the Ministry of Social Welfare. 58.01 lakh beneficiaries at the rate of tk 600 per month under the old age allowance program, 25.75 lakh beneficiaries at the rate of tk 500 per month under the widow and husband deserted women allowance program, 29.00 lakh beneficiaries at the rate of tk 850 per month under the disable allowance program, 5620 beneficiaries at the rate of tk 600 per month under the special allowance program of hijra community, 5066 beneficiaries at the rate of tk 500 per month under the special allowance program for the bede community and 54300 beneficiaries at the rate of tk 500 per month under the special allowance program for the marginalized community are receiving allowance through G2P system.

Old Age Allowance Program in Bangladesh
The Constitution of Bangladesh in it's clause 15(d) clearly declares to introduce the Social Security Programme. The Constitution spells '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." The government came forward to implement this constitutional commitment and introduced Old Age Allowances in 1998. This is

an epoch-making Social Security program in the history of Bangladesh as well as neighboring countries.

In Bangladesh traditionally the elders are thought as the guardians and advisers of the society. Elderly people are respected by the family, society and even by the nation. But due to various socio-economic reasons, the traditional values and customs are not maintaining properly. Due to degradation of moral values, the younger population consider the experience and knowledge of the elders to be outdated. Today in many cases youths no longer like to live with the elders. On the other hand, due to their profession they have to go for work in distant places. As a result, the traditional joint family structures have broken down and familial support to the elders have been reduced largely.

Under the above circumstances elderly people, especially the elder population of the poor families have been thrown into socio-economic insecurity. Absence of health care facilities for the elders is another major factor that contributed to their suffering since aging invites new health problems. Elderly poor women face more problems due to aging.

The Government has recently taken decision to involve the public representatives in the selection and distribution process of the allowance properly. From the Fiscal year of 2017-2018 some Parts of the old age allowance has been implemented through agent banking. From 2020-21 financial year all beneficiaries allowance is being given through G2P (Government to Person) System by mobile financial Service named Nagad, Bkash and Agent Banking.

Government allocated 4205.96 crore Taka in this financial year 2023-24. The total Beneficiary of this program is 58.01 Lakh. Beneficiaries are getting Tk. 600/- monthly per head which is payable in every three months.

Distribution Criteria of Old Age Allowances
➢ **Age:** The Old Age Allowances recipient must have the age of 65 and above for the men. Age limit is relaxant for the women. After attaining 62 years a woman is eligible for getting the same allowance.
➢ **Income:** Old Age Allowances recipient's average annual income must below BDT. 10000(Ten thousand).
➢ **Health conditions:** Priority will be given to those who are physically infirm. Priority will

given to Physically handicapped, mentally handicapped, physically and mentally handicapped and partial handicapped respectively.

➢ **Socio-Economic Condition:** Freedom fighters: Priority must be given to the freedom fighters.

➢ **Financial Condition:** Chronologically priority will be given to those who are wealthless, homeless and landless.

➢ **Social Condition:** Chronologically priority will be given to those who are widow, divorcee, wifeless, spouseless and deserted from family.

➢ **Expenditure status:** Priority will be given to those who have no savings after expenditure behind foodstuff.

Non Eligibility for Getting Old Age Allowance

1. Government Servants and pension holders will not be eligible to get old-age allowance.
2. VGD Card holders destitute women are not eligible to get old-age allowance.
3. Recipients of government grants from other sources are not eligible to get old-age allowance.
4. Regular Recipients of grants from any Non-government Organization or Social welfare agency are not eligible to get old-age allowance.

5. Laborer, maidservant, vagrant are not eligible to get old-age allowance.

Selection procedure for Old Age Allowance

1. Application for old-age allowance will be invited through much media daily Newspaper or any othermeans for public information.
2. Candidates for the old-age allowance must have to apply in favour of Upazilla Social Servicesofficer in a prescribed form.
3. There will be a ward committee and upazilla Committee consisting of two representatives ofthe local Member of Parliament and in concerned cases one representative of Upazilla Chairman.

Terms of References of Ward Committee and Upazilla Committee:

1. Ward committee will select the old-age allowance recipients in accordance with the implementation manual of the old-age allowance.
2. Ward committee will submit the list of selected old-age allowance recipients to the upizalla committee for final approval.
3. Upizalla committee will act as appealed body and authorized to approve the old-age allowance recipients.

The year wise statistics of the distribution of the Old Age Allowance since inception is givenbelow:

Table 1: Year-Wise Distribution of the Old Age Allowance

Fiscal Year	Fund (Million BDT)	Monthly AllocationPer Person (BDT)	Number of Beneficiaries(in Million)
1997-1998	125.00	100	0.40
1998-1999	485.00	100	0.40
1999-2000	500.00	100	0.41
2000-2001	500.00	100	0.41
2001-2002	500.00	100	0.41
2002-2003	750.00	125	0.50
2003-2004	1800.00	150	1.00
2004-2005	2603.70	165	1.31
2005-2006	3240.00	180	1.50
2006-2007	3840.00	200	1.60
2007-2008	4485.00	220	1.70
2008-2009	6000.00	250	2.00
2009-2010	8100.00	300	2.25
2010-2011	8910.00	300	2.475
2011-2012	8910.00	300	2.475
2012-2013	8910.00	300	2.475
2013-2014	9801.00	300	2.725
2014-2015	13068.00	400	2.725
2015-2016	14400.00	400	3.000

2016-2017	18900.00	500	3.150
2017-2018	21000.00	500	3.500
2018-2019	24000.00	500	4.000
2019-2020	26400.00	500	4.400
2020-2021	29400.00	500	4.900
2021-2022	34445.40	500	5.701
2022-2023	34445.40	500	5.701
2023-2024	42059.60	600	5.801

[Source: Department of Social Service]

Impact of Old Age Allowances

Government has increased the coverage of the Social Safety-Net programmes in all possible areas. The Department of Social Services under the Ministry of Social Welfare with its limited manpower and logistic support take it as a challenge to deliver the services for the wellbeing of the senior citizen of the country.

The Old Age Allowance Programme has a positive impact on the recipients, recipients' family and also on the society as a whole. The old people would no longer be the burden of the family they come from and they are honoured as a result of becoming recipients of the Old Age Allowance. The Programme also familiarises the old people with formal banking system. Through this programme the recipients get opportunities to meet the senior public representatives, where they can express their sorrows and difficulties. The Government is gradually increasing the number of beneficiaries along with gradual increment in the monthly allowances. The Old Age Allowances programmes is also come under the supervision of the Cabinet Committee on Social Safety-net headed by Hon' able Finance Minister. As a result the Department of Social Services has been able to cut a good figure in distributing old-age allowance. 99.95% funds have been successfully distributed among the target group.

Safety net programs in Bangladesh have been contributing to the reduction of poverty and vulnerability by addressing a range of population groups through different forms of assistance. The Government, NGOs, Development partners etc. should play a combined and coordinated effort for proper selection and distribution and sufficient fund management process of the old age allowance.

Socio-Demographic Characteristics Of Old Age Allowance Beneficiaries In Bangladesh

The study found that OAA coverage in Bangladesh varies across regions, with higher coverage rates in urban areas compared to rural areas. Analysis of demographic characteristics revealed that the majority of OAA beneficiaries are elderly individuals aged 62 and above, with a significant portion living below the poverty line.

Old Age Allowance Data Analysis
Gender Based Old Age Allowance Distribution in Bangladesh

The government specified guideline states that the minimum age of getting the OAA is 62 for female and 65 for the Male. The age criteria for female was reformed to make sure that more women are getting OAA as they seem to face more vulnerability in the old age. Savar Upazila maintains a 55:45 ratio for female and male beneficiaries. In this study, 53% of the respondents were male and 47% of the respondents were female.

Table 2: Sex composition of the Old Age Allowance Beneficiaries

Gender	Minimum Age for OAA	Percentage of beneficiaries
Male	65	45%
Female	62	55%

Age Composition of Old Age Allowance Respondents

The age composition of the respondents shows that most of the respondents were in the age range of 71-73 years while conducting the survey. The graph also depicts that 66% of the respondents are of 62 to 73 years old. The graph peaks at 71-73 as the guidelines give preference to the older people while sanctioning the allowance.

Table 3: Age composition of the Old Age Allowance Respondents

Age Range of OAA Respondents	62-64	65-67	68-70	71-73	74-76	77-79	80-82	83+
Percentage	8%	17	18	23	13	10	4	8

Starting Age of Getting Old Age Allowance
Figure 4 also depicts the same picture. When the respondents were asked about the age they started to get the allowance, almost 50.6% stated that they got their OAA at the age of 65-70. As the new guidelines recently lowered the age limit for the women and increased their percentage, it can be seen that 26% people start getting OAA at the age of 62-64 years. And 18.75% and 3.98% started getting OAA at the age of 61-75 and 75+ respectively

Table 4: Starting age of getting OAA

Age Range of OAA Beneficiaries	62 to 64	65 to 70	71 to 75	75+
Percentage	26.67%	50.6%	18.75%	3.98%

Occupation or Working Status of Old Age Allowance Beneficiaries
It represents that the extreme poor senior citizens of Bangladesh start getting old age allowance from 62 (Female) and 65 (Male). At this age level, almost 87.5% of the old age allowance beneficiaries are unable to work. So, they are not involved in any occupation or profession. As a result, they do not had any other income source to support themselves or their family members except this OAA. However, there are still 12.5%. beneficiaries are still working to earn their livelihood. In most cases, the poor old men when they were young used to work as a Farmer, Day laborer, Tea worker, Hawker, Fishermen, small Shopkeeper, Rickshaw puller, Bede, Dome, Harijon, Dalit etc. professions. And most of the female of old age allowance beneficiary when they were young used to work as housewife.

Figure 3: Involvement in any Occupation [Source: Primary Data Analysis]

How do the Beneficiaries Expense the Allowance
Though the government is having a number of project running under Social Safety Nets, A person is entitled to only one service at a time. Like the persons getting OAA cannot get insolvent disability allowance. No respondent in the sample population has been getting any other allowance under SSN while receiving the OAA. So, a person who does not have any other income source has to rely fully on the OAA.
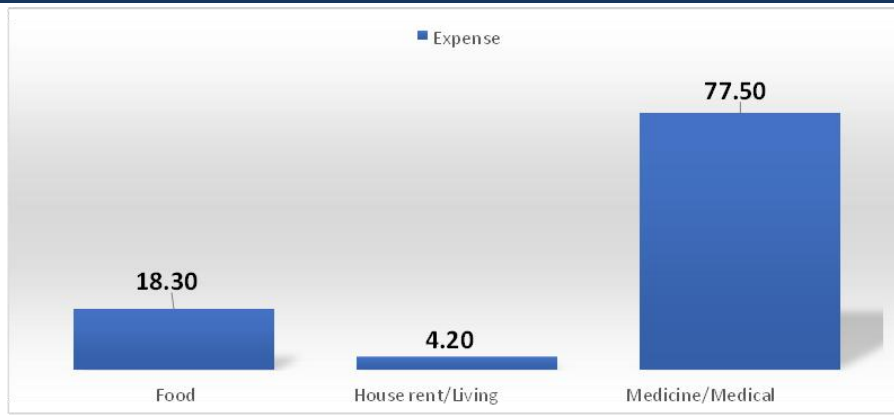
Figure 4: Highest Expenditure Sector from the Allowance[Source: Primary Data Analysis]

From figure 4 it can be seen that the respondents has to spend mostly (77.5%) on their medicine or medical treatment from their monthly allowance. This is quite normal as the respondents are of higher age and they do not have any insurance coverage for their medical treatment. of The respondents reported that they have to spend 18.30% on their food and only 4.20% taka has to bear or share the household expense.

Change in Social Status for OAA Beneficiaries
From the literatures and FGD it is evident that the regular flow of income from this allowance had a positive value in the physical well-being of the older population. It helps the aged people to support themselves financially and reduces the dependency on others. Those who are not the beneficiaries of this program faces much more negligence from the family or society as they are treated as burden.Beneficiaries from all age groups has reported positive change in their social status. Those who have reported no change in their status has noted that the amount of OAA is insignificant to bring any change in their social status.

Although majority of the beneficiaries are satisfied,

a significant portion is not satisfied, whichis an indicator for the shortcomings of the process. The overall satisfaction takes all of the variablessuch as the OAA amount, benefit receiving process, effectiveness of the allowance into account. The above discussions has shown that the respondents have complained about several variables like insufficient amount of allowance, administrative challenges, benefit delivery time and process and so on. But the overall satisfaction rate rises because of the perceived benefit they are receiving from this allowance. Most of the respondents do not have any other income source hence they are totally depended on this allowance. So, they cannot help but become satisfied with what they are getting. Therefore, only this satisfaction rate is not enough to determine theefficiency of OAA.

Satisfaction Level of the OAA beneficiaries
It can be seen that 52% of the respondents are not satisfied with the overall OAA process and other23% are satisfied and 18% are highly satisfied. 4% of the respondents has refrained themselves from commenting on the overall satisfaction of OAA.
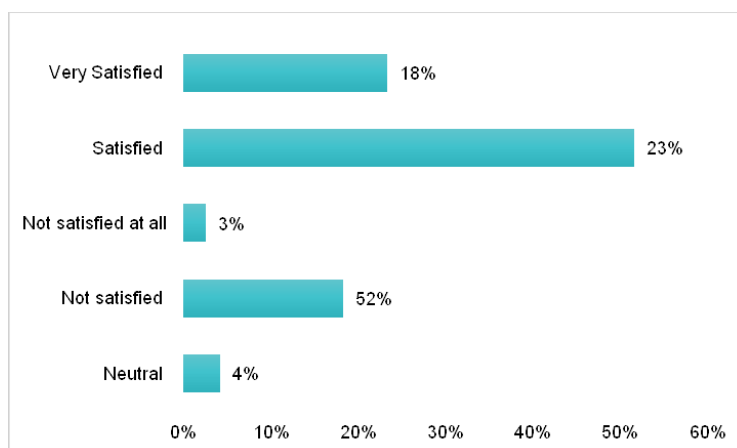

Figure 5: Overall Satisfaction of the Beneficiaries

The old age allowance scheme in Bangladesh represents a critical component of the government's social safety net, designed to mitigate the vulnerabilities faced by elderly citizens, particularly those living in poverty. With an aging population projected to increase in the coming years, the importance of this program in ensuring the dignity and security of older individuals cannot be overstated.

SDGS IMPLEMENTATION PROCESS IN BANGLADESH

The Sustainable Development Goals (SDGs) are a universal call to action to end poverty, protect the planet, and ensure that all people enjoy peace and prosperity by 2030. Adopted by all United Nations Member States in 2015 as part of the 2030 Agenda for Sustainable Development, the SDGs build on the successes of the Millennium Development Goals (MDGs) while addressing their shortcomings and aiming for a more comprehensive and integrated approach to sustainable development. There are 17 SDGs, each

with specific targets to be achieved by 2030. These goals cover a wide range of interconnected issues, including poverty, hunger, health, education, gender equality, clean water and sanitation, affordable and clean energy, decent work and economic growth, industry, innovation, and infrastructure, reduced inequalities, sustainable cities and communities, responsible consumption and production, climate action, life below water, life on land, peace, justice, and strong institutions, and partnerships for the goals.

Goals for Sustainable Development

In the opening declaration of the Agenda 2030 for Sustainable Development, the world leaders declared: 'As we embark on this great collective journey, we pledge that no one will be left behind. Recognizing that the dignity of the human person is fundamental, we wish to see the Goals and targets met for all nations and peoples and for all segments of society. And we will endeavor to reach the furthest behind first' (UN, 2016).

Figure 6: SDGs 17

Achieving the SDGs requires collective action and collaboration at the global, national, and local levels, involving governments, civil society, the private sector, academia, and other stakeholders. It also requires transformative change in policies, practices, and behaviors to build a more sustainable and equitable world for present and future generations.

The UN Sustainable Development Goals (SDGs)

constitute a universal, integrated and transformative vision for a sustainable world. Each of the 17 SDGs has specific targets and there are 169 targets to be achieved by 2030. The goals and targets are universal, and reaching the goals requires action on all fronts – governments, businesses, civil society and people everywhere; and all have a role to play.

Bangladesh and the SDGs

Bangladesh, as an active participant in the global process of preparing the Agenda 2030, started its implementation from the very beginning through the integration of SDGs into the national development agenda. The SDGs were integrated with the country's 7th Five Year Plan (7FYP, 2016- 2020) and these were given emphasis while setting the priority areas of the 7FYP such that the achievement of Plan objectives and targets also can contribute towards the achievement of the SDGs. All the 17 goals were integrated into the 7FYP. A Development Results Framework (DRF)--a robust and rigorous result based monitoring and evaluation framework-- was also embedded in the Plan for monitoring the 7FYP.

Institutionalizing SDGs Implementation
A high powered Inter-Ministerial Committee on SDGs Monitoring and Implementation has been formed with the Principal Coordinator (SDGs

Affairs) in the Prime Minister's Office as the Chair to coordinate SDGs monitoring and implementation. The Committee comprises of Secretaries from 20 Ministries/ Divisions; and the General Economics Division (GED) of the Planning Commission is the secretariat of the committee which coordinates implementation at the policy level along with monitoring and reporting SDGs attainment status. The Committee has completed the task of priority setting and contextualizing global goals with the national ambitions and the ministries have identified relevant goals and targets and reflected these in their respective sector plans as well as in their annual performance appraisals (APAs).

National and Field Level Committee for SDG
Bangladesh has both central and field level committee for SDGs. These are
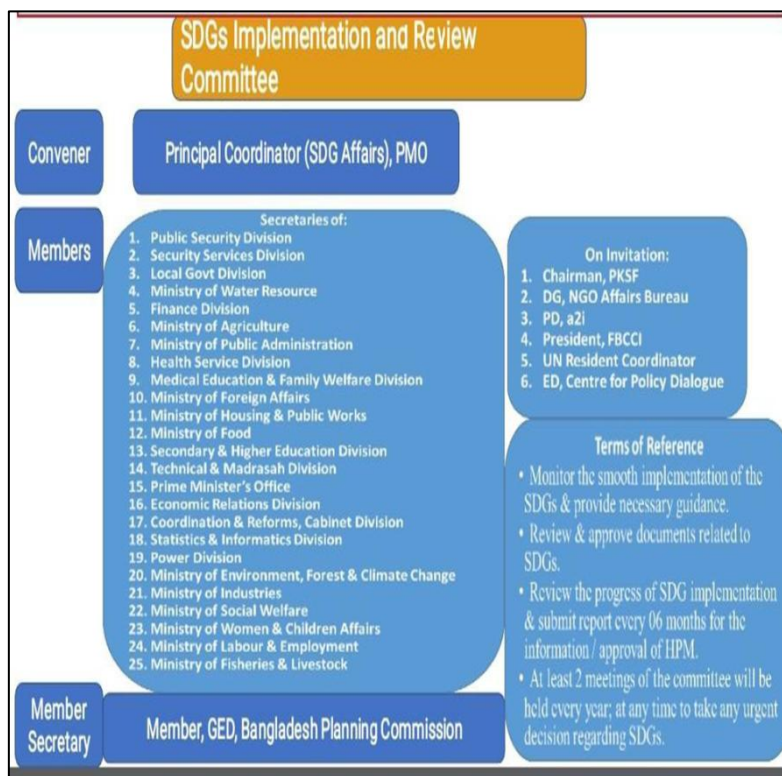
National Level Committee for SDG

Figure 7: SDG Implementation and Review Committee

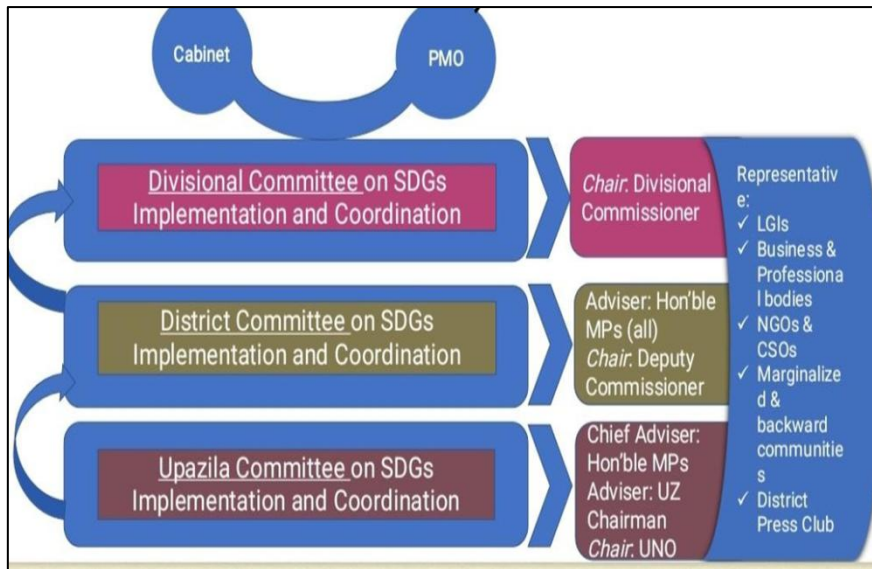**Divisional, District and Upazila Level Committee for SDG:**

Figure 8: SDG Sub-National Committee

SDGs mapping and Preparation of action plans

Since the targets of SDGs cover multiple ministries/divisions of the government, they are jointly responsible for attaining a particular target. In order to delineate the responsibilities of different ministries/divisions to each of the targets, a mapping has been done to identify relevant ministries/divisions by goal and associated target. The mapping exercise has assigned the lead role in attaining a target to a particular ministry/division or organization which is supported in most cases by a co- lead ministry/division. All other ministries/divisions which have a stake in a particular target are grouped under associate ministries/divisions. The SDG mapping is done in the action plan format that identifies the actions during the plan period, existing policy instruments and proposed global indicators for performance measurement.

As a follow up of the mapping exercise, the ministries/divisions/organizations have prepared their respective action plans which have specific actions/activities and interventions to achieve their respective goals/targets. Afterwards, the GED has prepared the National Action Plan (NAP) for the implementation of the SDGs which coordinates the action plans of 43 lead ministries/divisions through undertaking a rigorous process of consultations, review and feedback. The NAP lists the on- going projects/programs that contribute to the achievement of a particular goal and its targets, identifies new projects/programs that need to be undertaken during the remaining period of the 8th 5 year Plan and beyond with indicative costs.

SDGs Data gap analysis

In order to translate the SDGs and related quantitative targets into concrete policies and actions, progress must be regularly tracked through appropriate monitoring, reporting and verification system, in which the indicators remain at the core. The SDG indicators inform policy making by improving the understanding of relevant trends, by raising awareness about the importance of underlying sustainability issues and by motivating action for improvement. Bangladesh's SDGs indicators, both at the national and sub-national levels, have been designed to build on the existing measurement systems, but they have been tailored to the SDGs context and agreed targets.

For meeting the need for data and statistics to monitor the progress on SDGs, two separate exercises have been adopted – one by the Bangladesh Bureau of Statistics (BBS) and the other by the Planning Commission of General Economic Division (GED) to identify the current state of data availability and explore the nature and extent of data deficit to monitor progress and take informed policy decisions on the implementation of the post-2015 agenda. Accordingly, the GED undertook an assessment of the current status of data in the country – the availability of data from different sources and the gap that needs to be filled through generation of new data. The exercise involved all the relevant data generating agencies including the BBS.

SDGs Monitoring and Evaluation

The Monitoring and Evaluation (M&E) Framework of SDGs (GED, 2018) has been developed to track progress on implementation and achievement of SDGs in Bangladesh over the

decade until 2030. Several characteristics of the M&E framework should be highlighted. First, since a wide range of aspects of the economy and their depth are needed to be measured to assess the progress of SDGs, the set of indicators to measure progress is diverse and complex. In many cases, a target is not measured by a single number rather multiple numbers are required depending on the level of disaggregation.

Bangladesh's SDGs Progress in South Asian Context

For the South Asian countries, many of the SDGs present formidable challenges as these require a reversal of the past trends, such as reducing inequalities, or promoting sustainable patterns of consumption and production and meeting the

climate change impacts. These countries, therefore, should not be expected to make significant progress on the SDGs in the initial years, but the key concern would be to ensure that the countries have identified the right direction and gathered the required pace towards meeting the SDGs. Table 1 shows the progress of South Asian countries by individual goals. All South Asian countries are both at moderate or good level and on track in meeting SDG1. For the SDGs for which the performance is moderate and shows some improvement, the current rate of progress needs to be accelerated to meet the goals. Most countries also show stagnation or no progress for several SDGs.

Table 5 : SDGs Implementation: Bangladesh and South Asia

SDGs	Bhutan	Sri Lanka	Nepal	Bangladesh	India	Pakistan
1. No Poverty	Good on track	Good on track	Moderate ,on Track	Moderate, on Track	Moderate, on Track	Moderate, on Track
2.Zero Hunger	Poor, Improving	Poor, Improving	Poor, Improving	Moderately Poor, Improving	Poor, Improving	Poor, Improving
3.Good Health & Wellbeing	Moderate, maintaining	Poor, Improving	Poor, Improving	Moderately Poor, Improving	Poor, Improving	Poor, Stagnating
4.Quality Education	Poor, Improving	Poor, Improving	Insufficient data	Insufficient data	Insufficient data	Poor, Stagnating
5.Gender Equality	Insufficient data	Poor, Stagnating	Poor, Improving	Moderately Poor, Improving	Poor, Improving	Poor, Stagnating
6.Clean Water andSanitation	Insufficient data	Good on track	Insufficient data	Insufficient data	Poor, Improving	Insufficient data
7. Affordable and CleanEnergy	Insufficient data	Poor, Stagnating	Poor, Improving	Moderately Poor, Improving	Poor, Improving	Poor, Improving
8.Decent Work andEconomic Growth	Insufficient data	Good on track	Poor, Improving	Poor, Stagnating	Moderate, On Track	Poor, Improving
9.Industry Innovationand Infrastructure	Insufficient data	Poor, Improving	Poor, Improving	Moderately Poor, Improving	Poor, Improving	Poor, Improving
10. Redued Inequalities	Insufficientdata	Insufficient data	Insufficientdata	Insufficient data	Insufficientdata	Insufficientdata

11. Sustainable Cities and Communities	Insufficientdata	Poor, Stagnating	Poor, Stagnating	Poor, Stagnating	Poor, Stagnating	Poor, Worsening
12. Responsible Consumption and Production	Insufficientdata	Insufficient data	Insufficientdata	Insufficientdata	Insufficientdata	Insufficientdata
13.ClimateAction	Good, Maintaining	Good, Maintaining	Moderate, Stagnating	Poor, Stagnating	Poor, Stagnating	Moderate, Stagnating
14. Life Below Water	Insufficientdata	Poor, Improving	Insufficientdata	Poor, Stagnating	Poor, Improving	Poor, Stagnating
15.Life onLand	Poor, Maintaining	Poor, Improving	Poor, Stagnating	Very Poor, Worsening	Poor, Stagnating	Poor, Worsening
16.Peace Justice andStrong Institutions	Insufficientdata	Poor, Worsening	Poor, Stagnating	Poor, Stagnating	Poor, Stagnating	Poor, Stagnating
17. Partnerships for Goals	Poor, Maintaining	Poor, Worsening	Poor, Stagnating	Poor, Stagnating	Poor, Stagnating	Insufficientdata

[**Source:** SDG Index and Dashboards Report 2020]

Specific Goals of Sustainable Development for OAA
SDG 1: NO POVERTY
Assessment of Progress on SDG1 by Indicators:
Proportion of population below the international poverty line despite notable progress in poverty reduction, a large number of population are still poor in Bangladesh. The proportion of the population living on less than $1.90 a day measured at 2011 international prices, adjusted for purchasing power parity (PPP), shows decreasing trend in poverty over the last 30 years. Between 2010 and 2016, the incidence of poverty declined at an average annual rate of 0.87 percentage points.

Table 6: Percentage of population below the international poverty line

Poverty Measure	1992	2000	2005	2010	2016
$1.90 a day	44.2	33.7	24.5	18.5	14.7

[Source: PovcalNet, WB, 2016]

Bangladesh has shown remarkable progress in reducing poverty since 1991-92. National poverty measured as the proportion of population living below the national upper poverty line has consistently declined reaching 31.5 per cent in 2010 and 24.3 per cent in 2016. According to recent estimates it has declined to 20.5 per cent in 2019.

Table 7: Trends in Poverty Using Upper Poverty Line, 1992-2019 (percent)

	1992	2000	2005	2010	2016	2019 (estimated)
National	56.7	48.9	40	31.5	24.3	20.5
Urban	42.8	35.2	28.4	21.3	18.9	...
Rural	58.8	52.3	43.8	35.2	26.4	...

[Source: BBS, Household Income and Expenditure Survey, various years and Planning Commission]

The figures for extreme poverty (lower poverty line) imply that it has also declined consistently during the period 2016-2019 (by 0.72 percentage point) compared with the 2010-2016 period (by 0.78 percentage point).

Table 8: Trends in Poverty Using Lower Poverty Line, 1992-2019 (percent)

	1992	2000	2005	2010	2016	2019 (estimated)
National	41	34.3	25.1	17.6	12.9	10.5
Urban	24	19.9	14.6	7.7	7.6	…
Rural	43.8	37.9	28.6	21.1	14.9	…

[Source: BBS, Household Income and Expenditure Survey, various years and Planning Commission]

Government Efforts to Achieve SDG 1:
The government efforts to achieve SDG1 take into account a series of interlinkages between challenges and opportunities for Bangladesh. The pro-poor and inclusive growth record of Bangladesh shows significant scope for improvement. Rising inequality inhibits poverty reducing economic growth in the country. Similarly, social protection strategies and financial inclusion are important for accelerating poverty reduction and human development by increasing the resilience of populations vulnerable to poverty, especially to adverse income shocks. Therefore, enhancing social protection strategies and financial inclusion are two important strategies for reduction in poverty and inequalities. With the vast majority of the workforce engaged in informal employment, enhancing the coverage of social protection would be very critical and is a smart investment in SDG1.

Challenges for Achieving SDG 1:
A whole-of-the-government approach is required to address SDG1. The mapping of the ministriesfor various SDGs targets reveals that 44 ministries/divisions are involved in addressing this goal. Effective coordination of these different ministries/divisions is a challenge for success. The majorchallenges related to SDGs are as follows:

1. Resource mobilisation particularly from external sources is also a big challenge;

2. The National Social Security Strategy requires substantial increase in resources and streamlined efforts and better targeting techniques for implementation;

3. Middle income trap is another challenge for Bangladesh. Bangladesh has attained the low middle-income country (LMIC) status in 2015 and needs to successfully overcome the middle income trap to move towards higher prosperity and achieve MDG1;

4. Financing for SDG1 is also a challenge. An additional $39.4 billion for 14 years needs to be spent in each year from FY2017 to FY2030 for eliminating extreme poverty;

5. The professional capacity of the Bangladesh Bureau of Statistics (BBS), the national statistical organisation, needs to be significantly enhanced to meet the data requirements for tracking the progress of SDG1 through generating quality data and validating data of other organisations;

6. In Bangladesh many households live close to the poverty line and any shock can push these households below the poverty line ruining the gains in poverty reduction;

7. Bangladesh faces frequent floods, droughts, cyclones, hailstorms and other natural disasters that make implementation of SDG1 greatly challenging particularly in the coastal areas. In addition, managing the Rohingya

refugees is another challenge for attaining the goal.

SDG 10: REDUCE INEQUALITY

The household income and expenditure survey (HIES) data show that income inequality is much higher than consumption inequality; and the ratio of income inequality to consumption inequality is rising over time. This means that, given similar poverty thresholds for income and consumption, income poverty reduction would be slower than the reduction in consumption poverty. It is well-known that social indicators vary significantly across countries depending on their level of development; but these may vary widely across different income groups as well in the same country.

Table shows the glaring social inequalities that exist between the poorest and richest quintiles of Bangladesh population.

Table 9: Selected Social Indicators for Poorest and Richest Quintiles in Bangladesh

Indicator	Poorest	Richest
Percentage of children under age 5 malnutrition rate (Weight- for-age, Percentage below -2 SD2)	45	17.4
Infant mortality rate	43	24
Child (under 5 years) mortality rate	53	30
Total fertility rate	2.8	2
Teenage mothers (% of women 15-19 years)	41.1	22.9
Per cent women receiving Antenatal care (ANC) from medically trained provider	35.6	90
Percentage of women delivered in a health facility	14.9	70.2
Educational attainment of the male household population (More than secondary)	2	31
Educational attainment of the female household population (More than secondary)	1.1	21.2

[Source: Demographic and Health Survey 2014, BBS]

Th

e table 9 shows that inequalities in education, health and other basic services are significantly related to income and wealth. Recent data available from Demographic and Health Survey 2014 conducted by BBS show that the percentage of malnourished children under 5 (weight-for-age) is about 45 per cent in the poorest quintile whereas it is 17.4 per cent for the richest quintile; and only about 35.6 per cent of population in the poorest quintile in 2014 received antenatal care (ANC) from medically trained provider while it is around 90 per cent for the richest quintile. Around 15 per cent of women in poorest quintile delivered in a health facility while it is around 70 per cent for richest quintile.

Government Efforts to Reduce Inequality

To facilitate and coordinate inequality reducing efforts, the government has prepared a mapping document including SDGs needs assessment and financing strategy covering all ministries, divisions, agencies and SDG targets for fast track implementation of the policy agenda (PC, 2017). The government has also aligned many of the development strategies of the Seventh Five Year Plan (2016-2020) with the SDGs based on which the first phase of SDGs implementation has been carried out. The remaining phases are to be covered under the Eighth and the Ninth Five Year Plans till 2030. The General Economics Division (GED) of the Planning Commission, as the government's focal point on poverty and SDGs, plays the coordinating and catalytic role in this regard especially in relation to achieving consensus on feasible action plans and assessing financial requirements. Further, the SDGs Implementation and Monitoring Committee has been formed at the Prime Minister's Office, which is responsible for oversight of the entire process.

Key Challenges:

For Bangladesh, three critical challenges are identified in SDG10 implementation:
Measurement Challenge: Only a few of the

indicators can currently be measured in a rigorous and regular manner in Bangladesh. The government and the civil society must therefore take the measurement issue deeper with flexibility in data sources to provide a comprehensive estimate of SDG 10 performance even where formal indicators may not exist as yet.

Aggregation Challenge: The SDG10, by definition, provides a list of goals rather than an overarching model. Bangladesh needs to devise a conceptual model that would allow aggregation to explore complementarities and synergies across indicators for carrying the measurement effort forward.

Localisation Challenge: Much of the efforts on SDG10 implementation will take place at the sub-national level, and will require local data to track performance. The local level institutions, including NGO-MFIs and civil society think tanks, need to be deployed extensively by district, city, and upazila/union level LGIs to provide practical tools for SDG10 localization.

The UN Sustainable Development Goals (SDGs) constitute a universal, integrated and transformative vision for a sustainable world. The goals and targets are universal, and reaching the goals requires action on all fronts – governments, businesses, civil society and people everywhere; and all have a role to play. Bangladesh, as an active participant in the global process of preparing the Agenda 2030, started its implementation from the very beginning through the integration of SDGs into the national development agenda. Overall, the SDGs provide a framework for addressing the world's most pressing challenges and building a more prosperous, inclusive, and sustainable future for all. They represent a shared vision and commitment to creating a better world, leaving no one behind, and ensuring that the planet thrives for generations to come.

FINDINGS OF THE STUDY

In recent decades, Bangladesh has made significant strides in addressing the challenges of an aging population while concurrently striving towards achieving the Sustainable Development Goals (SDGs) set forth by the United Nations. Central to these efforts is the provision of old age allowances, a social welfare initiative aimed at supporting the elderly population and ensuring their well-being. However, despite its noble intentions, the effective implementation of the old age allowance program

remains beset by various constraints, posing significant challenges to the realization of SDGs related to poverty alleviation, social protection, and inclusive development.

Overall Findings and Analysis for OAA and SDGs in Bangladesh Old Age Allowance (OAA) Coverage and Demographics

The study found that OAA coverage in Bangladesh varies across regions, with higher coverage rates in urban areas compared to rural areas. Additionally, there is a notable gender disparity in OAA enrollment, with a higher proportion of female beneficiaries compared to males. Analysis of demographic characteristics revealed that the majority of OAA beneficiaries are elderly individuals aged 62 and above, with a significant portion living below the poverty line. Household size and dependency ratios were also found to influence OAA enrollment, with larger households and higher dependency ratios associated with increased likelihood of OAA receipt.

Perceptions and Satisfaction with OAA Programs

Qualitative analysis highlighted mixed perceptions among beneficiaries regarding the effectiveness and impact of OAA programs. While some beneficiaries expressed gratitude for the financial assistance provided by OAA programs, others cited challenges such as bureaucratic hurdles, delays in benefit disbursement, and inadequate coverage as sources of dissatisfaction. Stakeholder interviews revealed varying perspectives on the adequacy of OAA benefits in meeting the needs of elderly citizens. Government officials emphasized the importance of OAA programs in reducing poverty and promoting social inclusion, while civil society representatives raised concerns about the need for increased funding and improved targeting mechanisms to reach marginalized populations.

Contribution to Sustainable Development Goals (SDGs)

Quantitative analysis indicated that OAA programs in Bangladesh contribute to several SDGs, including SDG 1 (No Poverty), SDG 3 (Good Health and Well-being), and SDG 10 (Reduced Inequalities). OAA receipt was associated with improved access to healthcare services, increased household income, and enhanced well-being among elderly beneficiaries. However, qualitative findings also revealed challenges in fully aligning OAA programs with SDGs, particularly in terms of targeting errors, geographic disparities, and administrative inefficiencies. Stakeholders

emphasized the need for greater coordination and collaboration across sectors to enhance the effectiveness and sustainability of OAA programs in contributing to SDG outcomes.

Constraints and Implementation Challenges

Analysis of constraints and challenges revealed several systemic issues affecting the implementation of OAA programs in Bangladesh. Administrative inefficiencies, bureaucratic delays, and targeting errors were identified as key barriers to program effectiveness, resulting in delays in SDGs progress and exclusion of eligible beneficiaries. Funding constraints and inadequate budget allocations emerged as significant challenges, limiting the scale and scope of OAA programs and hindering efforts to expand coverage and increase benefit amounts. Geographic disparities in service delivery, particularly in remote and underserved areas, further exacerbate inequalities in access to OAA benefits and in achieving the SDG 1 (No Poverty) and SDG 10 (Reduce Inequality).

Stakeholder Perspectives

Qualitative analysis of stakeholder perspectives provided valuable insights into the complexities surrounding OAA implementation in Bangladesh. Government officials emphasized the importance of strengthening institutional capacity, improving coordination among relevant agencies, and enhancing monitoring mechanisms to address implementation challenges and enhance program effectiveness with SDGs.

Beneficiaries highlighted the positive impact of OAA programs on their livelihoods and well-being but also expressed concerns about delays in benefit disbursement, eligibility criteria, and accessibility of services. Community leaders emphasized the need for community-based outreach and awareness campaigns to ensure the inclusion of marginalized older adults in OAA programs.

Policy Implications and Recommendations

Based on the findings and analysis, the study proposes several policy recommendations to enhance the effectiveness and sustainability of OAA programs in Bangladesh. These include:

- ➢ Strengthening administrative capacity and streamlining procedures to reduce bureaucratic delays and targeting errors.
- ➢ Increasing budgetary allocations to OAA programs to expand coverage, increase benefit amounts, and improve service delivery.

- ➢ Implementing gender-sensitive approaches to address disparities in access and ensure equitable benefits for elderly women.
- ➢ Enhancing community engagement and participatory approaches to improve awareness, outreach, and targeting of OAA programs.

Overall, the findings and analysis underscore the importance of addressing implementation constraints and enhancing the alignment of OAA programs with sustainable development goals to promote inclusive and equitable development outcomes for older adults in Bangladesh.

RECOMMENDATIONS AND CONCLUSION

Enhance Targeting Mechanisms

Implement improved targeting mechanisms to ensure that Old Age Allowance (OAA) benefits reach the most vulnerable elderly populations, particularly those living below the poverty line or facing significant economic hardships. This could involve refining eligibility criteria, conducting regular assessments of beneficiaries' socio-economic status, and leveraging data analytics to identify and prioritize marginalized groups aligning with the SDG 1 and SDG 10.

Streamline Administrative Processes

Streamline administrative processes associated with OAA programs to reduce bureaucratic barriers and expedite benefit disbursement. This may include digitizing application procedures, enhancing data management systems, and simplifying verification processes to minimize delays and inefficiencies in service delivery.

Increase Budgetary Allocations

Advocate for increased budgetary allocations to OAA programs to expand coverage and improve benefit adequacy. Allocate additional resources towards increasing the amount of OAA benefits to better meet the basic needs of elderly beneficiaries and mitigate the risk of poverty and social exclusion for rapid SDG progress. There should be different slabs based on the age range of senior citizens for getting old age allowance. The older beneficiaries, the higher the allowance might be an effective policy in this regard.

Strengthen Monitoring and Evaluation Mechanisms

Strengthen monitoring and evaluation mechanisms to assess the effectiveness, efficiency, and impact of OAA programs on sustainable development goals. Develop robust monitoring frameworks, establish performance indicators, and conduct

regular evaluations to track progress, identify areas for improvement, and ensure accountability and transparency in OAA and SDG program implementation.

Promote Inter-Sectoral Collaboration
Foster greater collaboration and coordination among government agencies, civil society organizations, non-governmental organizations (NGOs), and other stakeholders to promote synergies between OAA programs and sustainable development goals. Establish multi-stakeholder platforms for dialogue, knowledge sharing, and joint action to address the complex challenges facing elderly populations in Bangladesh.

Address Geographic Disparities
Address geographic disparities in OAA coverage and service delivery by implementing targeted interventions to reach elderly populations in rural and remote areas. This may involve expanding outreach efforts, establishing mobile service delivery units, and investing in infrastructure to improve access to OAA benefits in underserved regions keeping the theme SDGs in mind "No One Leave Behind".

Promote Financial Inclusion
Promote financial inclusion among elderly beneficiaries by providing access to financial literacy training, pension schemes, and other financial services. Empower older adults to manage their finances effectively, plan for retirement, and build resilience against economic shocks, thereby enhancing their long-term well-being and social security.

Promote Gender Equality
Promote gender-sensitive approaches in the design and implementation of OAA programs to address the specific needs and vulnerabilities of elderly women in Bangladesh. This includes targeted interventions to address gender disparities in access to benefits, ensure equitable distribution of resources, and empower elderly women to participate in decision-making processes with fulfilling the SDG 3.

Raise Awareness and Sensitization
Conduct awareness campaigns and sensitization programs to increase public understanding of the importance of OAA programs in promoting social inclusion, poverty reduction, and sustainable development. Engage communities, religious leaders, and local influencers in advocating for the rights and dignity of elderly citizens and challenging ageist attitudes and stereotypes.

Invest in Healthcare and Social Services
Invest in healthcare infrastructure and social services to address the specific needs of elderly populations, including access to affordable healthcare, long-term care, and support services. Strengthen primary healthcare systems, establish geriatric care facilities, and expand coverage of health insurance schemes to ensure comprehensive health coverage for older adults.

Invest in Capacity Building
Invest in capacity building initiatives for government officials, policymakers, program administrators, and frontline workers involved in OAA program implementation to enhance their knowledge, skills, and capabilities. This may include training on social protection policies, targeting strategies, gender-sensitive programming, and inclusive service delivery approaches to build institutional capacity and improve program effectiveness.

Support Research and Innovation
Support research initiatives and innovation in the field of aging, social protection, and sustainable development to generate evidence-based solutions and best practices. Foster collaboration between academia, research institutions, and policy-makers to develop and implement innovative approaches to address the evolving needs of elderly populations and to overcome the challenges and constraints of SDGs in Bangladesh.

These recommendations aim to inform policy-making, program design, and advocacy efforts aimed at enhancing the effectiveness and sustainability of Old Age Allowance programs in Bangladesh, while advancing progress towards achieving sustainable development goals and promoting the well-being of elderly citizens.

CONCLUSION
In conclusion, this thesis has shed light on the intersection of old age allowance (OAA) programs and Sustainable Development Goals (SDGs) in the context of Bangladesh, offering valuable insights into the constraints and implementation dynamics of these social welfare initiatives. Through a comprehensive analysis of qualitative data, this study has provided a nuanced understanding of the challenges facing OAA programs and their alignment with broader sustainable development objectives.

The findings of this research highlight the importance of OAA programs in providing

financial support and social protection to vulnerable elderly populations in Bangladesh. Despite their significance in alleviating poverty and promoting social inclusion and equality, OAA programs face various constraints and challenges that hinder their effectiveness and sustainability. Bureaucratic barriers, targeting errors, funding constraints, and geographic disparities were identified as key challenges impacting program implementation, exacerbating inequalities and limiting the reach of benefits.

Furthermore, this study has revealed the potential contributions of OAA programs to Sustainable Development Goals, particularly in areas related to poverty alleviation, health and well-being, and inequality reduction. While OAA programs play a crucial role in advancing these development objectives, there is room for improvement in terms of enhancing alignment with SDGs, strengthening program effectiveness, and addressing implementation challenges.

Moving forward, it is imperative for policymakers, government agencies, civil society organizations, and other stakeholders to collaborate and take concerted actions to enhance the effectiveness and sustainability of OAA programs in Bangladesh. This includes implementing targeted policy interventions to improve targeting accuracy, streamline administrative processes, increase budgetary allocations, and promote intersectoral collaboration and support research and innovation.

Additionally, efforts should be made to promote gender equality, ensure accessibility and outreach, enhance benefit adequacy, and strengthen monitoring and evaluation mechanisms. By addressing these recommendations, Bangladesh can maximize the impact of OAA programs in promoting thewell-being and social inclusion of its elderly population, while advancing progress towards achieving Sustainable Development Goals and fostering a more equitable and sustainable society.

In closing, this thesis underscores the importance of addressing the constraints and challenges facing OAA programs in Bangladesh, while harnessing their potential to contribute to broader sustainable development objectives. By prioritizing the needs of elderly citizens and investing in social protection initiatives, Bangladesh can build a more inclusive and resilient society that leaves no one behind in its pursuit of sustainable development.

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