

Political Vicissitudes of Elderly Welfare:

Clientelism and Expansion of Bangladesh's Old Age Allowance Program

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This article evaluates the efforts made by the Government of Bangladesh to mitigate the protracted issue of elderly welfare, specifically regarding the inadequate pension coverage for a sizeable proportion of elderly. In particular, this article focuses on the Old Age Allowance Programme (OAAP) and how this initiative is used to provide minimal support for the elderly destitute. In doing so, this article argues that the introduction of the OAAP is motivated by political and electoral considerations by tracing political vicissitudes, demographic changes and past social policies that were enacted to assist the elderly. Furthermore, this article emphasizes that ongoing political battles between dominant political parties, centred around clientelist relations, have resulted in substantial targeting errors for the elderly destitute. In particular, the elite capture of social welfare institutions at the national level, coupled with the lack of accountability of local officials, have excluded many of the elderly destitute from social pension benefits. The article concludes that the long-standing social policy problem of inadequate pension coverage for the elderly remains unresolved due to zero-sum political contestations and rivalries in Bangladesh's electoral democracy.

Demographic and Economic Trends

Bangladesh is one of the 20 developing countries with the largest number of elderly population.¹ By 2025, 1 in 10 Bangladeshis will be considered “elderly.”² Demographic ageing in Bangladesh is attributed to the successes of social policy interventions that reduced fertility rates and extended life expectancy.³ Like many countries in developing Asia, Bangladesh is expected to age at relatively low incomes.⁴ Moreover, there is a sharp decline in the labour force participation (LFP) of elderly men and women after 55 years of age that correlates strongly with the increase in disability around that age.⁵ Hence, old age disability reduces LFP.⁶ Additionally, the link between elderly poverty and informal sector employment is salient. Many of the elderly previously worked in agriculture and other informal sectors, for which they are paid poorly, although the informal sector contributes the most to Bangladesh’s GDP and comprises more than 50 percent of total employment.⁷ Consequently, a majority of seniors are forced to depend on their meagre voluntary savings to finance their retirement expenditure, given their low wages previously accumulated via informal employment.⁸ This results in elderly destitution and increased dependence on social protection to provide a measure of income security in old age.⁹ Retirement income security will hence become economically and politically significant for the number of elderly that is anticipated to increase sharply. Consequently, financing retirement expenditure constitutes a significant policy challenge.¹⁰

Against this backdrop, I firstly highlight that inadequate social pension coverage for the elderly Bangladeshis emerges amidst the exclusionary pension system. Secondly, I discuss how the government established the Old-Age Allowance Programme (OAAP) to reform the pension system. Thirdly, I argue that the increasing importance of elderly constituencies drove and sustained the OAAP. Finally, I posit that targeting errors caused by elite capture of beneficiary

¹ Russell Kabir et al., “Population ageing in Bangladesh and its implications on healthcare,” *European Scientific Journal*, 9, no.33 (2013): 35, <http://eprints.mdx.ac.uk/12857/1/2001.pdf>

² M Alimullah Miyan, “Retirement and Pension System in Bangladesh” (paper presentation, the 8th Asian Congress of the International Society for Labour and Social Security Law, Taipei, Taiwan, November, 2005), 12, www.airroc.org.tw/ISLSSL2005/program/doc/III-2.doc

³ Kabir et al., “Population ageing in Bangladesh,” 37.

⁴ Miyan, “Retirement and Pension System in Bangladesh,” 14.

⁵ Bazlul Haque Khondker et al., *Old age social protection options for Bangladesh*, (Dhaka: Bureau of Economic Research, 2013), 18, <http://www.pension-watch.net/silo/files/old-age-sp-options-for-bangladesh.pdf>

⁶ Ibid.

⁷ Miyan, “Retirement and Pension System in Bangladesh,” 19.

⁸ Ibid., 18.

⁹ Armando Barrientos, “Is There a Role for Social Pensions in Asia?” *Asia & the Pacific Policy Studies*, 2, no. 1 (2014): 8, doi: 10.1002/app5.63

¹⁰ Azad Singh Bali, “The Political Economy of Pension Reforms in India,” *Public Administration and Development*, 34(2014): 294, DOI: 10.1002/pad.1681

selection processes, party dominance over political institutions and political clientelism between elites and potential beneficiaries render the OAAP incapable of solving the problem with social pension coverage for the elderly poor. Using the OAAP as a case study, I attempt to examine how political factors such as intense party competition and clientelism hinder the effective implementation of the social policies aimed at alleviating elderly poverty. From this, I note that social policies designed for helping the elderly destitute serves an additional purpose — to enhance the power of national and local elites in their struggle for votes.

Patron-Clientelism and Social Policy

Patron-clientelism refers to arrangements and relationships that are premised largely on instrumental calculus whereby an individual of higher socio-economic, cultural or *political* status (patron) uses his or her own influence and resources to provide protection or benefits, or both to those of lower status (client).¹¹ The client reciprocates by offering general support and assistance, including personal services and votes to the patron, thereby sustaining the political power of the former.¹² Existing literature has relegated patron-clientelism to the realm of politics — the party struggles that animate politicians to seek out their support base by providing economic allocations either by redirecting state resources to important electoral constituents or providing personal pay-offs to clients.¹³ Hence, groups that are marginalized have to make political claims to access resources. As Chatterjee (2004) writes, “particular population groups that are economically and socio-culturally marginalized engage with governmental agencies and transgress the strict lines of legality in struggling to live and work...in dealing with them, the authorities cannot treat them on the same footing as other civic associations that follow more legitimate and legal social pursuits.”¹⁴ In Bangladesh, clientelist networks permeate society. Political decision-makers face pressures from the clientelist networks, thereby driving them to engage in para-legal arrangements — the hallmark of clientelist politics for various purposes that revolve around their career interests.¹⁵ By dispensing resources through para-legal arrangements to clients, using them as vote banks and support bases, politicians are able to neutralize opposing forces and establish social control.¹⁶ However, existing perspectives on patron-clientelism see such instrumental arrangements as essentially extra-legal (para-legal) and illegitimate.¹⁷

¹¹ Abu Elias Sarker, “Patron-Client Politics and Its Implications for Good Governance in Bangladesh,” *International Journal of Public Administration*, 31, No.12 (2008): 1418-1419, DOI: 10.1080/01900690802194966

¹² Ibid.

¹³ Ibid., 1420.

¹⁴ Partha Chatterjee, *The Politics of the Governed: Reflections on Popular Politics in Most of the World* (Columbia University Press, 2004), 40.

¹⁵ Sarker, “Patron-Client Politics,” 1420.

¹⁶ Ibid., 1420, 1430.

¹⁷ Chatterjee, *The Politics of the Governed*, 60.

Notwithstanding, patron-clientelism also prevails in the realm of legal and legitimate public policies. By extension, legitimate and legal policy arrangements also serve as avenues for politicians to engage in clientelism. Social pensions policies are constitutionally recognized, debated in Parliament and serve an official purpose of taking care of the destitute. Yet, in Bangladesh's context, incumbent political elites have deftly appropriated legitimate institutions in order to "dispense patronage" to their constituents, thereby cementing their positions in government.¹⁸ This article builds upon existing theories of clientelism and highlights that clientelist relationships not only pervade in society but also take place within the government ministries, agencies and bureaucracies. As a result, many stakeholders – citizens and politicians alike —are entangled in a complex state-society nexus that embodies clientelist politics that threaten to undermine the objectives of social policies to mitigate destitution of particular segments of society in the first place. Using the case of the OAAP, I will discuss how the clientelist links between state and society repose not merely in the realm of politics, reflected in party competition but also how political elites harness and exploit legitimate and legal channels – the realm of social policy, to conduct their clientelist and vote-seeking behaviours within an electorally competitive polity like Bangladesh.

Problem Statement

Hitherto, many elderly Bangladeshis suffer from poverty because old age reduces their capacity to earn wages. Herein, I define poverty as the deprivation of income, purchasing power and resources to afford necessities for survival.¹⁹ Bangladesh's poverty index presently considers non-food consumption.²⁰ The Bangladesh Bureau of Statistics (BBS) used two poverty lines for its poverty estimates. One is the lower poverty line, equivalent to only the food poverty line. Household with total expenditures equivalent to the food poverty line are considered extreme poor.²¹ The second refers to the upper poverty line, equivalent to food plus non-food poverty line. The corresponding households are considered moderately poor.²² In Bangladesh, aid programmes are intended to improve the financial situation of the elderly who are below the lower poverty line. Yet, public initiatives to alleviate elderly destitution is limited, evidenced by

¹⁸ Ibid., 41, 77.

¹⁹ Md. Golam Mostofa Hasan, "Legal Framework of Poverty Reduction in Bangladesh: An Analysis From The International Human Rights Law," *The Northern University Journal of Law*, 4 (2013): 85, DOI: <http://dx.doi.org/10.3329/nujl.v4i0.25943>

²⁰ Ibid., 87.

²¹ Md. Shafiul and Azam Katsushi S. Imai, "Vulnerability and poverty in Bangladesh," No. 141, 2009, Chronic Poverty Research Centre, University of Manchester, <https://www.files.ethz.ch/isn/127320/WP141%20Azam-Imai.pdf>

²² Ibid.

the lack of a universal social security system.²³ Based on this premise, the social policy problem is the incapability of policy-makers to ensure adequate financial support for the elderly poor through existing pension schemes. Since pension programmes aim to smooth consumption, mitigate old-age poverty, and manage longevity, coverage gap in pension programmes leave many elderly individuals unprotected from the risk of impoverishment.²⁴

Traditional Pension System

The government administers a contributory-based scheme whereby every formal sector employee contributes a certain percentage of their basic salary to the Provident Fund.²⁵ Formal sectors include government, semi-government organizations and established private sector organizations.²⁶ Employee contributions range from 5 to 10 percent with equal employer contributions. The combined amount is kept in a separate account, whereby an interest is earned on a compound rate basis.²⁷ While in service, employees can use some of their accumulated funds as loans, which are repayable from their monthly salary.²⁸ Additionally, the government administers a public servants' pension scheme.²⁹ After a minimal 10 years of civil service employment, or on reaching 57 years, one obtains a monthly allowance based on the last salary drawn and the years of service rendered.³⁰ This pension scheme is a mandatory, publicly managed, tax financed defined benefit scheme and is administered on a pay-as-you-go principle.³¹ Civil servants aged 57 years obtain superannuation pension when they mandatorily retire.³² Government employees also obtain compensation pension when their posts are rendered redundant, or become entitled to invalid pension if they are declared medically unfit to perform their official duties.³³ Furthermore, family pension is given to the pensioner's family upon his or her death. A public servant can nominate members of his or her family as successors for the whole or part of his or her family pension while remaining in service.³⁴ Those schemes enable

²³ Raisul Awal Mahmood at al., "Bangladesh" in *Social Security for the Elderly: Experiences from South Asia*, ed. S. Irudaya Rajan (London: Routledge, 2008), 171.

²⁴ Landis MacKellar, *Pension Systems for the Informal Sector in Asia* (Washington DC: The World Bank, 2009), 6, <http://siteresources.worldbank.org/SOCIALPROTECTION/Resources/SP-Discussion-papers/Pensions-DP/0903.pdf>

²⁵ Mahmood at al., "Bangladesh," 174.

²⁶ MacKellar, *Pension Systems for the Informal Sector*, 10.

²⁷ Ibid.

²⁸ Mahmood at al., "Bangladesh," 174.

²⁹ MacKellar, *Pension Systems for the Informal Sector in Asia*, 31.

³⁰ Miyan, "Retirement and Pension System in Bangladesh," 15.

³¹ Sharifa Begum and Dharmapriya Wesumperuma, "Overview of the Old Age Allowance Programme in Bangladesh" in *Social Protection for Older Persons: Social Pensions in Asia*, ed. Sri Wening Handayani and Babken Babajanian (Manila: Asian Development Bank, 2012), 191, <https://think-asia.org/bitstream/handle/11540/100/social-protection-older-persons.pdf?sequence=1>

³² Miyan, "Retirement and Pension System in Bangladesh," 17.

³³ Ibid., 16.

³⁴ Ibid., 18.

public-sector employees to have retirement savings and income safeguards for themselves and their family in the case of disability or death.³⁵

In 2018, the finance minister Muhith announced that the government will adopt a public pension plan similar to that of developed countries during his budget speech. Under this plan, employees working in private corporate firms and other established types of businesses will be included.³⁶ The national pension fund will have multiple sources. The primary source will be a portion of the income tax derived from the public servants. Money from the budget allocated specifically for the pension fund serves as a second source. The third source will be the employers' and employees' contributions to the fund.³⁷ Doubtless, this initiative signifies the government's will to expand pension coverage for those hitherto excluded from it, given that under the previous scheme, people who are not employed in the government or parastatal organizations are excluded from pension benefits.³⁸ However, a closer analysis reveals the cosmetic nature of reform attempts to include more elderly into the pension scheme since the scheme targets only 8 percent out of the 95 percent of the private sector employees who are formally employed.³⁹ Consequently, informal sector workers, including migrant labourers, self-employed persons, unpaid homemakers and those who work in agricultural sectors are excluded from the public pension system because they are neither government employees nor formally employed.⁴⁰ Yet, most workers are engaged in the informal sector given limited job opportunities within the formal and government sectors.⁴¹ According to the 2010 Labour Force Survey, the informal sector constitutes 87 percent of Bangladesh's labour force.⁴² Evidently, a vicious cycle of poverty ensues for people who work in informal sectors. Consequently, elderly people who retire from the informal sector continue to depend on either their own savings or family support to finance old-age expenditures. Only a minority of privileged seniors benefited from the civil service pensions.⁴³ Furthermore, older women are more vulnerable to impoverishment than men because of their initial low LFP in both formal and informal sectors, since social norms often restrict women from engaging in paid

³⁵ Mahmood et al., "Bangladesh," 175.

³⁶ Shafiqul Islam, "What to expect from the government's public pension scheme," *Dhaka Tribune*, May 6, 2018, <https://www.dhakatribune.com/business/economy/2018/05/06/expect-governments-public-pension-scheme>

³⁷ Ibid.

³⁸ Miyan, "Retirement and Pension System in Bangladesh," 18.

³⁹ Islam, "What to expect from the government's public pension scheme."

⁴⁰ Ibid.

⁴¹ Ravi Vellor, "Bangladesh: Poverty and lack of opportunities make it fertile for extremist ideology," *The Straits Times*, January 20, 2016, <http://www.straitstimes.com/asia/south-asia/bangladesh-poverty-and-lack-of-opportunities-make-it-fertile-for-extremist-ideology>

⁴² "Informal Economy in Bangladesh," International Labour Organization, accessed April 17, 2018, <http://www.ilo.org/dhaka/areasofwork/informal-economy/lang-en/index.htm>

⁴³ Khondker et al., *Old age social protection options*, 33.

labour. Hence, older women have less earning potential as they are less likely to have ever worked for income.⁴⁴ Older women are also expected to be responsible for unpaid household work to lessen the family burden.⁴⁵ Those factors undermine their accessibility to income security and increase their reliance on social protection. Nonetheless, the exclusionary pension schemes put older women at severe risks of impoverishment. The upshot is that the traditional pension systems had failed to work for those employed in the informal sectors, amongst those who received little to no pension benefits, elderly women tend to be impacted more severely due to their initial low LFP.

Arrangements for Elderly Poor and Informal Workers

The formal sector schemes at best cover a small fraction of the elderly, who were previously formally employed in government organizations and established firms. Hence, an important avenue for broadening social protection coverage is through social pensions, which constitute an important component of the national development plans to reduce elderly poverty.⁴⁶ Initial attempts to reform the public pension system was reflected through the government's introduction of the OAAP for the elderly poor in 1998.⁴⁷ The OAAP's architecture is discussed because it is the only official programme for Bangladesh's burgeoning elderly population, evinced by the number of seniors exceeding 10 million since 2010.⁴⁸ Social pensions are regular non-contributory cash transfers and benefits to older people provided by the government, aimed at redistribution and addressing poverty.⁴⁹ Social pension benefits are financed from the budget and tax revenues.⁵⁰ According to Robert Palacios and Charles Knox-Vydmanov, the term "social" implies that their objective mainly relates to income redistribution and tackling poverty. Thus, such schemes distinguish them from other non-contributory pensions, such as special veterans' pensions and civil service pensions.⁵¹ The OAAP originally targeted a small minority of older people but have since been gradually expanding coverage for a greater proportion of the elderly population.⁵² Under the OAAP, entitlements are not based on earnings, wage history or payroll contributions but are granted solely on citizens meeting age and need requirements,

⁴⁴ Ibid., 22.

⁴⁵ Ibid., 21.

⁴⁶ Bali, "The Political Economy of Pension Reforms," 297.

⁴⁷ Miyan, "Retirement and Pension System in Bangladesh," 24.

⁴⁸ Begum and Wesumperuma, "Overview of the Old Age Allowance Programme," 191.

⁴⁹ Robert Palacios and Charles Knox-Vydmanov, "The Growing Role of Social Pensions: History, Taxonomy and Key Performance Indicators," *Public Administration and Development*, 34 (2014): 252. DOI: 10.1002/pad.1682

⁵⁰ Bali, "The Political Economy of Pension Reforms," 297.

⁵¹ Palacios and Knox-Vydmanov, "The Growing Role of Social Pensions," 251.

⁵² Ibid., 257.

which distinguishes them from other non-contributory pensions like civil service pensions.⁵³ Also, social pensions do not require beneficiaries to withdraw from employment.⁵⁴ Social pensions allow policy-makers to extend social protection to the elderly poor who were previously informal workers.⁵⁵ It is clear that the Bangladeshi state adopts a type of social pension, in the form of OAAP, that explicitly targets older people.⁵⁶ The OAAP was later incorporated into Bangladesh's Fifth Five Year Plan from 1997 to 2002 to help the poor elderly population.⁵⁷ It is a selective social pension scheme because eligibility entails a categorical requirement, age or disability, and a means test, which assumes that some will be excluded.⁵⁸ The Ministry of Social Welfare (MoSW), through the Department of Social Services (DSS) introduced and implemented this scheme in all 6 highest administrative units of the country.⁵⁹ The OAAP initially targets the 10 poorest elderly living in rural wards that include at least 5 elderly women for monthly cash transfers. This initial provision of selecting a fixed number of beneficiaries per ward was replaced in 2002 by system that considered the number of beneficiaries based on the population size of the ward.⁶⁰

The OAAP's design has 3 salient features. One, men who are 65 years or older, and women who are 62 years and over are eligible for cash transfers.⁶¹ This programme is gender-sensitive. The minimum eligibility age for women was lowered from 65 years to 62 years in 2011 but remained unchanged at 65 years for men, indicating that the government implicitly recognises the economic vulnerability and the higher risk of impoverishment among older women.⁶² Two, beneficiaries are currently entitled to an unconditional flat rate monthly benefit of Tk500 (6 USD) that is paid over 3 months.⁶³ This reflected an increase from the initial Tk100 that beneficiaries used to obtain when the OAAP was piloted.⁶⁴ Nonetheless, direct transfers to the elderly poor do not lift them out of the poverty line threshold, since benefits are pegged below

⁵³ Barrientos, "Is There a Role for Social Pensions in Asia?" 8.

⁵⁴ Ibid.

⁵⁵ Ibid., 9.

⁵⁶ Ibid., 10.

⁵⁷ Mahmood et al., "Bangladesh," 175.

⁵⁸ Barrientos, "Is There a Role for Social Pensions in Asia?" 10.

⁵⁹ S. Irudaya Rajan, "Social security for the unorganized sector in South Asia", *International Social Security Review*, Vol. 55, 4 (2002): <https://doi.org/10.1111/1468-246X.00143>

⁶⁰ Luigi Ragno, "Linking Protection and Promotion in Poor Households: Social Pension Scheme and Poverty Reduction in Urban Bangladesh: Do Cash-Based Social Assistance Measures Promote More Investments Towards Poverty Exit?" (PhD diss., University of Manchester, 2014), 55.

⁶¹ Ibid., 58.

⁶² Khondker et al., *Old age social protection options*, 21.

⁶³ "Bangladesh," Pension Watch, accessed April 15, 2018, <http://www.pension-watch.net/country-fact-file/bangladesh/>

⁶⁴ Abdul Quayum, "Old age allowance a right, not charity," *The Daily Star*, October 31, 2017, <https://www.thedailystar.net/round-tables/old-age-allowance-right-not-charity-1441162>

Bangladesh's minimum wage at Tk1500 per month.⁶⁵ Rather, OAAP benefits serve to supplement individual consumption.⁶⁶ Three, OAAP beneficiaries are selected through a means-testing process based on certain characteristics that include age, average yearly income, health status, socio-economic condition, expenditure, and land ownership.⁶⁷ Presently, the eligibility criteria include an annual income of an elderly individual that is Tk3000 or less.⁶⁸ Those who receive other government grants or regular assistance from the community are excluded, and only one recipient per household is permitted.⁶⁹ While the OAAP's operations manual does not delineate specific targets, priority is typically given to freedom fighters, refugees, landless people and those without alternative sources of income.⁷⁰ Once selected and enrolled in the scheme, beneficiaries will receive OAAP benefits for life.⁷¹ Local communities and governmental institutions such as the *upazilas* play important roles in the OAAP's implementation, and identification and selection of eligible elderly individuals for the allowance money.⁷² The implementation of the OAAP is supervised and monitored by the municipal committee and *upazilas*.⁷³ The local ward committee makes the primary candidate selection from the applicants.⁷⁴ Subsequently, they submit the primary list to municipal committees and *upazilas* for urban and rural areas respectively, whereby the latter finalizes the list of beneficiaries.⁷⁵ Furthermore, the municipal committees arrange payment of the allowance to beneficiaries through government scheduled banks.⁷⁶ The records of OAAP beneficiaries, including their passbook and fingerprints are maintained by the district level office of DSS and the *upazila* Social Service Office for urban and rural areas respectively.⁷⁷ Evidently, an elaborate set of local committees and subcommittees are vested with the power to select beneficiaries.⁷⁸ Since local committees enhance the central government's legitimacy by delivering government benefits to

⁶⁵ "Bangladesh Minimum Wage Rate 2018," Minimum Wage Org, accessed April 19, 2018, <https://www.minimum-wage.org/international/bangladesh>

⁶⁶ Armando Barrientos, *Social Assistance in Developing Countries* (Cambridge: Cambridge University Press, 2013), 105.

⁶⁷ Miyan, "Retirement and Pension System in Bangladesh," 24.

⁶⁸ Ibid., 25.

⁶⁹ "Bangladesh."

⁷⁰ Begum and Wesumperuma, "Overview of the Old Age Allowance Programme," 195.

⁷¹ Ragno, "Linking Protection and Promotion in Poor Households," 58.

⁷² Upazilas are local administrative districts and sub-districts. Upazila parishad – the local governing body consists of a chairman, two vice-chairpersons (one of them a woman), chairmen of all union parishads under the upazila concerned, mayors of all municipalities, if there are any, and women members of the reserved seat.

Wasim Bin Habib, "All about upazila parishad," *The Daily Star*, January 22, 2009, <https://www.thedailystar.net/news-detail-72392>

⁷³ Begum and Wesumperuma, "Overview of the Old Age Allowance Programme," 195.

⁷⁴ Ibid.

⁷⁵ Ibid., 196.

⁷⁶ Ibid., 194.

⁷⁷ Ibid.

⁷⁸ Mahmood et al., "Bangladesh," 175.

the elderly poor, beneficiary selection and allowance delivery processes tend to be highly politicized.⁷⁹ Through the OAAP, the government incorporates fiscal tools in the form of social pensions to assist the elderly destitute. From a policy design perspective, the OAAP theoretically resolves the coverage of elderly destitute because an extensive means-testing system, coupled with institutions such as the *upazilas* and district administration bodies would ensure that the fiscal transfers reach the needy. Yet, the appropriate use of policy tools to address a specific social policy problem does not guarantee success in the context of expanding pension coverage for elderly destitute. In fact, the precondition for the alleviation of elderly poverty through social pensions lies in the political milieu and whether incumbents are engaged in zero-sum political battles.

In terms of financing, the government's budgetary sources serve as the main pillar of support for the OAAP.⁸⁰ The programme is financed through the annual budget as direct fiscal costs. It provides low benefits and constitutes 5.2 percent of GDP per capita.⁸¹ With the increase in the transfer values in recent years, nominal spending and transfers for the OAAP nearly doubled between the 2013-14 and 2016-17 budget.⁸² The OAAP constitutes almost one-third of the Ministry's total budget and ranged from 62-67 percent from 2013 to 2017.⁸³ According to the estimated budget breakdown of OAAP and HDDWW, the latter being another social assistance programme for widowed, deserted, and destitute women, the total administrative costs constitute 4 percent of the total costs of both schemes.⁸⁴ From this, it can be reasonably deduced that OAAP incurs low administrative expenditures.⁸⁵ Resources saved by efficient expenditure management have increased Bangladesh's fiscal space. Thus, the government has more available budgetary resources for expanding OAAP without jeopardizing the sustainability of its financial position.⁸⁶ Yet, the scheme currently covers only 38 percent of the elderly population despite periodic coverage expansion over the years. If the inclusion errors by age are considered, OAAP effectively covers only 26 percent of the actual elderly population.⁸⁷ The subsequent segment argues that the OAAP remains inept in expanding coverage for the elderly poor because it

⁷⁹ "Bangladesh: Political implications of 'upazila' elections," *Observer Research Foundation*, March 28, 2014, <https://www.orfonline.org/research/bangladesh-political-implications-of-upazila-elections/>

⁸⁰ "Bangladesh."

⁸¹ *Ibid.*

⁸² Ministry of Social Welfare, Government of Bangladesh, *A Diagnostic Study on Old Age Allowance Programme and Allowance to the Husband Deserted Destitute Women and Widows Programme* (Dhaka: Maxwell Stamp PLC, 2017), 22, <http://spfmsp.org/wp-content/uploads/2017/03/2017-04-05-Diagnostic-Study-on-OAA-and-HDDWWA-final.pdf>

⁸³ *Ibid.*, 24.

⁸⁴ *Ibid.*

⁸⁵ *Ibid.*

⁸⁶ Mukul G. Asher and Azad Singh Bali, "Creating fiscal space to pay for pension expenditure in Asia," *Economic and Political Studies*, 5, no. 4 (2017): 508, DOI: 10.1080/20954816.2017.1384625

⁸⁷ Government of Bangladesh, *A Diagnostic Study on Old Age Allowance Programme*, 3.

remains motivated by partisan concerns. Furthermore, local elected committees use beneficiary selection processes to bolster political popularity. The problem is worsened when incumbents at the central government level use funding and agents to influence the OAAP's implementation.

Politics of the OAAP

The OAAP constitutes the incumbent's response to political pressures in a competitive two-party system, dominated by the Awami League (AL), with the Bangladesh Nationalist Party (BNP) as the main opposition.⁸⁸ The restoration of parliamentary democracy since 1991 has been afflicted by confrontation, competition, monopolization of state institutions and resources by the ruling party.⁸⁹ Both parties have strong familial dynasties. Shiekh Hasina, the daughter of Bangladesh's founding father Mujib has been AL's leader since 1981. Khaleda Zia, the widow of the military ruler Ziaur Rahman, has headed the BNP since 1983 after her husband's assassination.⁹⁰ Inter-party confrontation ensues because leaders struggle to personalize state power amidst an environment characterized by "one kingdom and two dynasties."⁹¹ This generates a volatile political environment underpinned by intense partisan competition.⁹²

Thus, politics is a zero-sum game as parties attempt to establish hegemonic control over political agendas and the use of public resources.⁹³ The winning party subsequently monopolizes state resources and excludes the losing party from the wherewithal as if the latter has no right to exist.⁹⁴ Moreover, elections are party-centric battles fought with the influence of financial resources and patron-clientelism.⁹⁵ Politicians dispense material advantages to dependents in exchange for their votes. This relationship ceases once the expected rewards and stipends fail to materialize.⁹⁶ Consequently, leaders hold onto power by persistently giving cash transfers to secure the loyalty of key constituencies.⁹⁷ While the concept of the OAAP was floated in 1985, the actual implementation only occurred 2 years after the AL returned to power in 1996, thereby enabling the elderly poor to finally have access to necessities under the AL's regime.⁹⁸ The AL government's interpretation of welfare in terms of patronage is evident. When Bangladesh again

⁸⁸ Ferdous Arfina Osman, "Bangladesh Politics: Confrontation, Monopoly and Crisis in Governance," *Asian Journal of Political Science*, 18, no. 3 (2010): 311, DOI: 10.1080/02185377.2010.527224

⁸⁹ Ibid., 310.

⁹⁰ Inge Amundsen, "Democratic dynasties? Internal party democracy in Bangladesh," *Party Politics*, 22, no.1 (2013): 53, DOI: 10.1177/1354068813511378

⁹¹ Mohammad Mozahidul Islam, "The Toxic Politics of Bangladesh: A Bipolar Competitive Neopatrimonial State?" *Asian Journal of Political Science*, 21, no. 2(2013): 149, <http://dx.doi.org/10.1080/02185377.2013.823799>

⁹² Ibid., 155.

⁹³ Amundsen, "Democratic dynasties?" 56.

⁹⁴ Ibid.

⁹⁵ Islam, "The Toxic Politics of Bangladesh," 155.

⁹⁶ Osman, "Bangladesh Politics," 312.

⁹⁷ Ibid.

⁹⁸ Ragno, "Linking Protection and Promotion in Poor Households," 55.

returned to parliamentary democracy in 2008 after a quasi-military rule, Hasina's administration promptly increased the monthly OAAP allowance from Tk250 to Tk300.⁹⁹ The OAAP's continuity reflects the incumbents' sharp political instincts for survival and dominance. Because the growth rate of the elderly is expected to grow faster than the general population from 2011 to 2051, expanding social pension coverage would have immense value to elderly poor by helping them meet their basic needs with a reliable source of income.¹⁰⁰ This heightens their confidence towards the incumbents because with the OAAP, no elderly will be deprived of necessities.¹⁰¹ This strengthens the social contract between the elderly poor and incumbent political elites because the latter are perceived as committed to ensure appropriate levels of well-being for the former.¹⁰² In turn, this strengthens the legitimation capacity and public trust in the government, especially among the elderly poor.¹⁰³ From 2006 to 2011, the number of approved beneficiaries sharply increased from 1.6 to 2.5 million older people. The OAAP allowance also increased under successive governments. From 1998 to 2010, the monthly allowance increased three-fold from Tk100 to Tk300.¹⁰⁴ Such trends imply that electoral considerations motivated the OAAP's expansion for the increasing proportion of the elderly poor who wield potential to become key electoral constituents that determine the incumbents' political popularity.¹⁰⁵ Hence, the very emergence and sustenance of OAAP is politically motivated, since the government's attempts to increase OAAP spending and coverage pre-empts challenges to their legitimacy amongst elderly constituents. Contemporarily, tensions between Hasina's Awami League and Zia's BNP were renewed when the former came to power for a second consecutive term after a bloody parliamentary election that was boycotted by Zia's party in 2014.¹⁰⁶ Khaleda Zia and the BNP is set to run in parliamentary polls in December and can still do so if an appeal is pending. At the same time, the incumbent administration will bring 400,000 more people under the old age allowance programme in the Social Safety Net scheme in next fiscal year (2018-19).¹⁰⁷ According to Julia Lynch, the politics of patronage tends to lead to more elderly-oriented

⁹⁹ Mehedi Hasan Khan, "Policy Responses to the Emerging Population Ageing in Bangladesh: A Developing Country's Experience," (paper presented at International Population Conference, Marrakech, Morocco, October, 2009), 11, <http://iussp2009.princeton.edu/papers/91324>

¹⁰⁰ Mahmood et al., "Bangladesh," 165.

¹⁰¹ Md. Shahidur Rahman Choudhary, "Impact of old age allowance among rural aged: An empirical investigation," *International Journal of Sociology and Anthropology*, 5, no. 7 (2013): 268, http://academicjournals.org/article/article1379759769_Choudhary.pdf

¹⁰² Barrientos, *Social Assistance in Developing Countries*, 218.

¹⁰³ Ibid., 219.

¹⁰⁴ Khan, "Policy Responses to the Emerging Population Ageing," 11.

¹⁰⁵ Ragno, "Linking Protection and Promotion in Poor Households," 55.

¹⁰⁶ FP Staff, "Khaleda Zia vs Sheikh Hasina: 'Battling Begums,'" *First Post*, February 9, 2018, <https://www.firstpost.com/world/khaleda-zia-vs-sheikh-hasina-battling-begums-of-bangladesh-still-shape-country-with-their-bitter-politics-4343177.html>

¹⁰⁷ BSS, "400,000 more to get old age allowance in next FY," *Dhaka Tribune*, April 22, 2018,

social policies.¹⁰⁸ In Bangladesh's context, it is evident that the increasingly competitive and cut-throat political competition between AL and BNP has prompted the former to unveil more initiatives to cater to the needs of the elderly, especially those who are regarded as indigent. Following this line of argument, it is observed that democracy in Bangladesh is defective. While Bangladesh started as a democracy, the post-independence circumstances defeated the goals of that democracy. Thereafter, the transition from parliamentary to presidential form took place in less than four years of independence. Subsequently, the military coup eliminated all traces of legitimate government. Between 1975 and 1990, Bangladesh had elections without democracy, beginning with the "yes/no" vote of General Zia in 1977.¹⁰⁹ Several elections were then held during this period, when Bangladesh was ruled by military strong men. When an elected non-military government came to power in 1991, it was path-dependent on authoritarian institutions of the past. While elections today are more competitive, with 2 major parties to choose from, the incumbents have typically employed and monopolized state power to induce and coerce the polity.¹¹⁰ Clearly, patron-clientelism is rife in the democratic state, at least in political nomenclature. Furthermore, the very existence of social policies such as the OAAP, which is a hallmark of citizenship, are manipulated to entrench the incumbent's political power and hegemonic position. In short, social policies like the OAAP are mechanisms harnessed to gradually undermine democracy in Bangladesh for the incumbents to strengthen their grip on political power. Because the incumbent AL government induces elderly citizens to vote for them through social policies like the OAAP, this excludes many deserving groups of the very same benefits promised by the administration. In the long haul, as Habibul Haque Khondker highlights, the hitherto defect of Bangladesh's democracy would worsen because social policies are administered not so much based on the needs of the citizenry.¹¹¹ Instead, social policies like the OAAP are administered, under the incumbent politician's command, with an intention to coax segments of the population into voting in their favour. Consequently, social policy benefits become a commodity to be exchanged for votes. Hence, rational bureaucracy and the rule of law are continuously assaulted by patron-clientelism, abetted by the abuse of power in social policy administration. Ultimately, the lack of trust in the political system by the citizens ensues.¹¹² Given the severe impacts that the manipulation and abuse of social policy can bring to

<https://www.dhakatribune.com/bangladesh/2018/04/22/400000-get-old-age-allowance-next-fy/>

¹⁰⁸ Julia Lynch, 2004, "The Age of Welfare: Patronage, Citizenship, and Generational Justice in Social Policy," Harvard University Center for European Studies Working Paper No. 111, <http://aei.pitt.edu/11795/1/Lynch.pdf>

¹⁰⁹ Habibul Haque Khondker, "Citizen-centered governance Lessons from high-performing Asian economies for Bangladesh," in *Politics and Governance in Bangladesh*, ed Ipshita Basu et al. (London: Routledge, 2018), 81.

¹¹⁰ Ibid.

¹¹¹ Ibid., 82.

¹¹² Ibid.

Bangladesh's entire political system, this essay sees value in analysing the political mechanisms of exclusion that accompany the OAAP, a scheme that addresses the needs of a sizeable population of senior citizens.

Undoubtedly, the OAAP is a crucial reform to Bangladesh's social security system. Yet, attempts at increasing OAAP coverage and allowance are unsuccessful given that only 34.9 percent of elderly poor are currently getting the benefit.¹¹³ The scheme is plagued with type 1 errors, whereby OAAP wrongly excludes the elderly poor from the benefit and type 2 errors, whereby selection wrongly includes the non-poor.¹¹⁴ S. Begum and D. Wesumperuma highlight that high proportion of beneficiaries are reportedly non-poor or below the age of eligibility.¹¹⁵ They also note that the government manual does not explicitly delineate the target population of OAAP.¹¹⁶ This leads to ambiguity on whether OAAP addresses all poor older people or the extreme elderly poor.¹¹⁷ There is also inadequate knowledge about the incidence of poverty among older people, coupled with controversy about the correct proportion of the total population who are elderly.¹¹⁸ The weak administrative capacity of public agencies further resulted in the poor targeting of beneficiaries. The DSS, the implementing agency of OAAP has no information about the actual number of older people receiving this benefit annually.¹¹⁹ Banks that distribute the allowance to the beneficiaries also cannot supply such information to the DSS due to systemic problems.¹²⁰ Finally, logistical difficulties prevented informal sector workers from participating and being incorporated in the scheme because government officials face difficulties in tracking their earnings. Informal sector activities and enterprises are not registered, and labour relations are based on causal employment, not contractual arrangement with formal guarantees. Hence, the government faces greater challenges in quantifying the magnitude and incidence of informal activities.¹²¹ Accordingly, the Statistics Bureau, which is tasked with collecting, collating and disseminating statistical data has not attempted to collect any on informal sector employment. Furthermore, it has not conducted any survey or census on informal sector activities.¹²² Consequently, many who exit the informal labour market upon aging are not targeted for OAAP due to inadequate data obtained on their income or savings. Such information

¹¹³ Khan, "Policy Responses to the Emerging Population Ageing."

¹¹⁴ Barrientos, *Social Assistance in Developing Countries*, 113.

¹¹⁵ Begum and Wesumperuma, "Overview of the Old Age Allowance Programme," 203.

¹¹⁶ Ibid., 197.

¹¹⁷ Ibid.

¹¹⁸ Ibid.

¹¹⁹ Ibid.

¹²⁰ Ibid.

¹²¹ Tahmidul Islam, Informal Sector In South Asia: A Case Study of Bangladesh, *Global Journal of Human-Social Science*, 17, no. 3 (2017): 3, https://globaljournals.org/GJHSS_Volume17/1-Informal-Sector-In-South-Asia.pdf

¹²² Ibid.

gaps and ambiguity render the beneficiary selection process vulnerable to exploitation for political gains by officials, thereby depriving many elderly poor of access to social pension coverage.

Political exploitation of the beneficiary selection process is widespread because local union and *upazila Parishad* (UP) chairpersons exercise excessive authority in candidate selection. Theoretically, beneficiary selection is conducted by 2 committees, whereby a ward committee makes the primary selection of candidates. In practice, several sub-districts had no ward committees and the UP chairmen unilaterally choose the beneficiaries.¹²³ Clearly, the OAAP is prone to elite capture. Devolution of authority to lower levels of government to administer the OAAP disproportionately empowers local UP leaders to use their discretion to select beneficiaries. Hence, OAAP is often used as a resource by local elites to reward their clients within their patronage networks. UP leaders also siphon off resources intended for beneficiaries to enrich themselves and their supporters.¹²⁴ Moreover, they choose their own supporters and relatives as OAAP beneficiaries, even if they are not poor.¹²⁵ Lobbying by poor people is also an important consideration in beneficiary selection.¹²⁶ Local officials are skewed towards potential recipients who articulate their interests for OAAP benefits. A 2008 study conducted by BRAC revealed that elderly beneficiaries were more likely to have made active efforts to get a beneficiary card, with 92 percent of beneficiaries reported having done so. Nearly all of those who had tried to get cards had lobbied to *Parishads*, evincing a significant level of political agency among poor and marginalized elderly groups.¹²⁷ Arguably, local elites fear legitimacy deficits amidst the political pressures that constituents exert on them,¹²⁸ since the UP Council comprises of directly elected members, regular elections serve as mechanisms to ensure local government accountability and responsiveness to needy constituents.¹²⁹ Furthermore, direction action and protests are instruments which the poor use to demand responses from local elites and obtain material welfare.¹³⁰ Evidently, local power structures reflect a highly personalised set of informal relationships with elected or administrative officials serving as

¹²³ Begum and Wesumperuma, "Overview of the Old Age Allowance Programme," 203.

¹²⁴ Ibid., 204.

¹²⁵ Research and Evaluation Division, BRAC, *Small Scale Old Age and Widow Allowance for the Poor in Rural Bangladesh: An Evaluation* (Dhaka: BRAC, 2008), 4, http://research.brac.net/monographs/Monograph_36%20.pdf

¹²⁶ Begum and Wesumperuma, "Overview of the Old Age Allowance Programme," 203.

¹²⁷ BRAC, *Small Scale Old Age and Widow Allowance*, 15.

¹²⁸ Stephen Kidd and Bazlul Khondker, *Scoping Report on Poverty and Social Protection in Bangladesh* (n.p., 2013), 41, <http://www.developmentpathways.co.uk/downloads/projects/bangladesh-sp-review---2014feb20-final.pdf>

¹²⁹ M. Shamsul Haque, "Decentering the state for local accountability through representation: Social divides as a barrier in South Asia," *Public Administration Quarterly*, 32, no. 1 (2008): 34, <http://www.jstor.org/stable/41288304>

¹³⁰ Naomi Hossain, "Who Trusts Government? Understanding Political Trust among the poor in Bangladesh" Asia Research Institute Working Paper Series No. 103 (Singapore: Asia Research Institute, National University of Singapore, 2008), https://papers.ssrn.com/sol3/papers.cfm?abstract_id=1316782

powerful patrons. Political connections to the UP leaders and a willingness to be pro-active remains central for the elderly poor to improve their well-being, since informal relationships and exchanges enable the destitute to strengthen existing formal claims on resources such as entitlements to OAAP benefits.¹³¹ A qualitative study by R. Ahmed and S. Islam further strengthens my argument that the OAAP is a resource that reinforces patron-client ties at local levels. Responses from the elderly Focus Group Dialogue (FGD) respondents revealed that bribes are taken by the UP leaders at the time of beneficiary selection, with political affiliation and nepotism being additional considerations in selecting beneficiaries.¹³² A resilient set of patronage relations remains at the local levels. Accordingly, local level functionaries dominate the selection process and use OAAP to establish and strengthen their political connections. Those factors contribute to the inappropriate selection of beneficiaries and denying of benefits to deserving people.¹³³

Apart from enduring local patron-client relationships and elite dominance of selection processes, political interference by the national incumbents worsen targeting errors and further marginalize the elderly poor from the OAAP.¹³⁴ The incumbent AL has hitherto controlled local institutions and eliminated the BNP's power base with several mechanisms that have spill-over effects on beneficiary selection for OAAP.¹³⁵ First, the AL government enacted a law that makes the members of parliament (MPs) advisers to the UP leaders at the sub-district and union levels. It is mandatory for *Parishads* to heed the local MP's advice.¹³⁶ Furthermore, MPs are empowered to make local development plans, although this is legally in the jurisdiction of the local bodies.¹³⁷ Under this legislation, the MPs' role in determining how local activities are implemented is further strengthened, as they often dictate the development activities to be undertaken without consulting local elected representatives or evaluating actual need.¹³⁸ Also, MPs are placed under all-pervasive party control and lose their membership in the House when they oppose party decisions.¹³⁹ MPs who aspire to retain their seats must stick to party decisions

¹³¹ David Lewis and Abdul Hossain, *Revisiting the Local Power Structure in Bangladesh: Economic Gain, Political Pain?* (Dhaka: Sida, 2017), 88, http://eprints.lse.ac.uk/82224/1/17_0385%20Sida%20Report_v5_JustifiedCopy.pdf

¹³² Rafique Uddin Ahmed and Sheikh Shafiul Islam, *People's Perception on Safety Net Programmes: A Qualitative Analysis of Social Protection in Bangladesh* (Dhaka: HelpAge international Bangladesh, 2011), 6, <http://www.bibalex.org/Search4Dev/files/425863/451930.pdf>

¹³³ Begum and Wesumperuma, "Overview of the Old Age Allowance Programme," 204.

¹³⁴ Osman, "Bangladesh Politics," 325.

¹³⁵ Lewis and Hossain, *Revisiting the Local Power Structure*, 45.

¹³⁶ Osman, "Bangladesh Politics," 324.

¹³⁷ Ibid.

¹³⁸ Muhammad Sayadur Rahman, "Upazila Parishad in Bangladesh: Roles and Functions of Elected Representatives and Bureaucrats," *Commonwealth Journal of Local Governance*, 11(2012): 114. <http://epress.lib.uts.edu.au/journals/index.php/cjlg/article/view/3060>

¹³⁹ Muhammad Mustafizur Rahaman, "Parliament and Good Governance: A Bangladeshi Perspective," *Japanese Journal of Political Science*, 9, no.1 (2008): 44,

as candidate nominations in parliamentary elections are decided by party leaders.¹⁴⁰ Hence, the MP's undue influence over *upazilas* and unions facilitates central government control and instrumentalization of local governments and bureaucracies to consolidate clientelist support for the central ruling party.¹⁴¹ The instrumentalization of the local institutions intensifies the problem of beneficiary selection processes, which becomes biased according to the potential beneficiary's partisan affiliation, since loyalists of the incumbent party tend to be favourably selected into the OAAP.¹⁴²

Second, the ruling party has monopoly over the disbursement of funds for social protection and incumbents often disburse insufficient funds to sub-districts helmed by the opposition.¹⁴³ Conversely, ruling party-backed local bodies are awarded a major share of funding for initiatives like the OAAP. Resources are pumped through local development projects to reward *Parishads* who helped the ruling party win elections.¹⁴⁴ Thus, safety net measures such as the OAAP are political weapons that the incumbent party harness to extend control at the local levels as the programmes are often managed in favour of the incumbent's supporters.¹⁴⁵ Moreover, the central government is the main avenue of patronage for local officials seeking resources to finance the OAAP.¹⁴⁶ Resources are transferred to local areas through the MSoW or MPs who control public funds for purposes that are approved by them alone.¹⁴⁷ Central resource allocation is vulnerable to political capture because MSoW and local MPs can withhold funds for social protection schemes for sub-districts with a vibrant opposition. Local decision-making has clearly become "recentralised" at the national level amidst the MPs' stronger role and the increased power of incumbents over the allocation of funding for social protection programmes.¹⁴⁸ Due to the shift in conditions of political competition shifted from the previous dual-party system involving AL and BNP towards a monopolistic one dominated by AL,¹⁴⁹ the precondition for access to funds for social protection schemes is loyalty to the AL. Consequently, funds are increasingly allocated by local UP leaders who are AL activists, and pro-incumbent local *Parishads* now wield substantial power to shape the voting behaviour of the elderly constituents in favour of national political incumbents.¹⁵⁰ Ostensibly, resource distribution for

doi:10.1017/S1468109907002812

¹⁴⁰ Ibid., 45.

¹⁴¹ Lewis and Hossain, *Revisiting the Local Power Structure in Bangladesh*, 41.

¹⁴² Ahmed and Islam, *People's Perception on Safety Net Programmes*, 28.

¹⁴³ Osman, "Bangladesh Politics," 324.

¹⁴⁴ Ibid., 325.

¹⁴⁵ Ibid.

¹⁴⁶ Lewis and Hossain, *Revisiting the Local Power Structure*, 97.

¹⁴⁷ Ibid.

¹⁴⁸ Ibid.

¹⁴⁹ Ibid., 89.

¹⁵⁰ Ibid., 98.

the OAAP remains driven by party politics rather than the needs of beneficiaries. Partisan politics has hindered the state's efforts to channel social pensions to the poorest of the elderly, since central bureaucracies like the MoSW and AL politicians dominate local levers of government and control funding for OAAP.¹⁵¹ Using the benchmark of "perfect targeting," whereby all OAAP benefits reach the intended targets, Bazlul Khondker highlights that only 46 percent of the benefits reached the poorest 3 deciles based on expenditure, indicating that most intended beneficiaries are excluded.¹⁵² Also, most of the benefits are incorrectly targeted based on the current eligibility criteria.¹⁵³ Targeting errors unsurprisingly persist amidst patron-clientelism at all levels of government and fierce partisan competition that affects resource distribution and beneficiary selection.¹⁵⁴

Conclusion

The OAAP's inception was politically motivated. The highly politicized implementation of the scheme led to its failure to overcome the problem of limited social pension coverage for the elderly poor. Efforts to expand coverage are encumbered by partisan politics and patron-clientelism that pervade all political institutions. Finally, insufficient social pension coverage remains a significant social policy problem for the increasing elderly population. Progress in terms of coverage expansion is continuously stymied for political reasons. Consequently, the OAAP's implementation could face further challenges from poor elderly stakeholders in the future if their trust in the government erodes.

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¹⁵¹ Rahman, "Upazila Parishad in Bangladesh," 100.

¹⁵² Khondker et al., *Old age social protection options*, 35

¹⁵³ Ibid.

¹⁵⁴ Begum and Wesumperuma, "Overview of the Old Age Allowance Programme," 208.

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