

Economical and Psycho-Social Challenges of Retired Older Person in Dhaka City: A Study on Government Employees

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Abstract

Retirement normally means the withdrawal from economic and productive activities. Retirement is a relatively recent development in modern industrialized societies. The Objective of the study was to find out the economical and psycho-social challenges of retired older person in Dhaka city: A study on Government employees. The case study was descriptive type of qualitative in nature. The instruments used for the study was face to face in depth interview. A total of 08 retired people were selected from different area of Dhaka city by purposive sampling techniques. Economical condition was great issues which are influenced on psychological and social status in family and society. The study show that the basic economic activity depends on the earning capacity and financial soundness. Here the older retired persons those who were financially sound, physically active with job and have their property, significant role within their family, like their opinion would get value. But on the other hand, if the older persons were not, they had to be suffered from ignorance of the other family members. Most of the retired older person passing their time by private job, social and religious activities, those who are physically fit. Besides that, they passed time by watching television, gardening and with school going children and grandchildren. Most of the cases suggested that after retirement, older person was ignored from family members. Government should take initiative for older person like old home, separate geriatric service, Policies and programs should incorporate the issue of ageing and appropriate support mechanisms for retired older person into the economic, psychological and social and health planning.

Keywords: WHO; Dhaka; Socioeconomic conditions; psychological; economical

Introduction

Retirement normally means the withdrawal from economic and productive activities. Retirement is a relatively recent development in modern industrialized societies [1]. Retirement has both positive and negative impression on people. Some people think retirement as a dismal, unhappy experience with serious financial, social and psychological problems. Older adults are the most rapidly growing segment of the population in Bangladesh [2]. WHO report of 2004 states that 536 elderly people per 10,000 suffer from physical and psychosocial problems of old age, currently affects of age in our country, it is projected that by the year 2025, 4 million Indians will become victims of dementia. The theme of this age period is loss, and dealing with death is one of the tasks of the elderly. Science death is the only certainly in life, without emotional support to sustain and bear the losses. The elderly individuals are vulnerable to depression and despair [3]. The study was conducted in purposively selected state Haryana. Regarding psychosocial economic status of the respondent, results indicated that maximum percentage of the respondent was in the moderate to severe level of depression had natural attitude towards institution, moderate social, good health status and poor in economic status. Further results revealed that maximum percentage of the respondents was feeling insecure in their own house, neglected by family members and wanted to meet their basic needs. Result indicated that overall institutional facilities had positive significant correlation with attitude and health status. Age was negatively correlated with leisure time

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activities and health status. Overall psychosocial-economic status of the respondents had positive significant correlation with attitude, leisure time schedule, social and health status of the senior citizen [4]. As an investigator experience psychosocial problem is one of the most common problems among elderly people. Mainly due to the neglected family members, loss of spouse, lack of financial security, far from social activities, etc so economics and psychosocial problems are affecting on the interaction interdependency with others and creating isolation, idleness in his mind.

Material and Methods

Case study method was adopted and qualitative type of study was conducted to explore the status of economical and psycho-social challenges of retired older person in Dhaka City. The study was conducted in the Dhaka city. Selected Thana were Mohammadpur, Mirpur, Gulshan, Tajgaon and Ramna. The duration of study was three months from March to May 2014. All Government retired older person was target population and each older person was sample unit. Purposive sampling technique was used in this study. Eight older people was chosen. Face to face in depth interview was an adopted as data collection technique and observation was supplementary data collection technique here. Older cases, family members as well as neighbor were sources of data collection. The qualitative data was provided proper understanding of the surrounding of the older person and revealed many details of their family life through 10 cases studies which was helpful to know details life condition of older person.

Results and Discussion

Mr. Abdus Sheikh, 64 years old. He was born in a famous Muslim family Magura district. He had got retirement from government job on December 2008. His educational background was diploma in Pathology and qualified in Medical Assistant from Bangladesh Navy. At present, he lives in a nuclear family at Shamoli, Dhaka-1207. Total family members were four – wife, one son and one daughter. His wife was engaged with house hold activities. His son and daughter studied at University and college. After retirement, Mr. Abdus samad sheikh joined private job. He was very honest and religious person. He was main earning member of his family. He filled his family needs by drawing amount of pension, private job.

“Most of office staff is very worse quality. Without extra pay, they do not handle any files. I did not any mistake in my papers. I spent more than 2 (two) months to get for receiving my retirement facilities. Once day, one employee suggested me; you will not get money if you do not provide extra money to them. According to his suggestion, I gave money from my total. After that within 4 (four) days, I got retirement benefits.”

During his job, he was resource person- family, neighbor and society. Now a day that means after retirement, they look different way. Family demand was increasing because his son and daughter were doing study. As a result, he could not depend on retirement benefits and pension. He looked private job. For maintaining the demand of family, he had joined a private job at popular diagnostic centre. But this salary was not sufficient for covered the demand of family. His son and daughter did study at private university. Again, he was looking part time job and has got. In a day, he did two jobs. Per day he had to give 16 hours. It was burden for him. But he was main source of income person of the family. For Keeping up his future and family status, he was doing hard and soul for his family. Some time he feel bore. He said- I need rest but no way. And that he was silent for a few minutes. No one becomes aged. Older person is a valuable resource person for our family, society even though our country. He gave valuable comment - In our country keep facilities for older person who are interested, they will join. As an older person, sixteen hours doing job at a time very much difficult. In our government looks to pension. It should be more.

Mr. Benedit Costa, 67 years old man. His origin is Kaligonj, Gazipur. Most of the time he passed on staying at home with the government allowance. Educational background was B.A degree. He was very strong physically and mentally. Now a day, he was engaged with social activities (Religious) in our country. In personal life, he was father of two sons and three daughters. Having strong personality as well as politically caution, Mr Benedit Costa jointed government job as a health Inspector in Health Sector. He had a few pieces of paddy land at his native home in Gazipur. At the starting of his job, he got 3.0 cotta (Traditional unit of land measurement) of land in his present resident and now living in Uttara, Dhaka with one son and son's wife. He had also three daughters. All were married. His wife was a house wife. His wife was government service holder but only maintaining for house hold activities, she resigned from her job by him. His son, Jackson (Falls

Name) got married and lived together with parent. Mr. Benedit Costa gave marriage of his three daughters. His first daughter's husband was college teacher in Natore, rajshahi and lived there. His second daughter's husband was business man and lived in Gazipur. His last daughter's husband was Government service holder whereas they lived beside the rented residence. Mr. Benedit Costa's son were service holder at Canada embassy and son's wife was also service holder at primary school. His son and son's daughter were earning member of his family. Mr. Benedit Costa lived with his son. End of the month, son and son's wife gave total salary on his hand- said by Mr. Benedit Costa. He was decision maker among the family members till now. He had got retirement benefits normally, main reason was in that office, he had one known person and papers were alright. Out of family and in the circle of friends' society, he was respected person. Although he had more interest in the participation of justice in his own area. But at present, he usually maintains many important jobs for village even staying in this far place from there. He participated in various family and socio-cultural functions. He had very good relationship with his neighbors. He spends his most time in religious tasks. He was happy spending time with his family.

Ms Moni, 74 years old woman. She had done 34 years and 10 months government job in the several hospital of Bangladesh. Educational qualification was Bachelor in Nursing. During 1971, she was in Mental Hospital, Pabna as a Nursing Supervisor. I was unmarried – said by Ms Moni. In that crisis period, she converted Muslim from Christian; married a Muslim Doctor to save herself from Pakistani army. After liberation, she came to Dhaka and posted in PG Hospital. She worked 11 years there. She had bored 3 children in PG Hospital. It was very hard time for her. Her husband was at Thakurgaon. She was with her mother in law in a rented house at Eskaton Garden. After 2 years, her husband came to Mitford Hospital, Dhaka, she managed her problems slowly. Her elder son worked in a Multinational Company. He was Masters in Physics from Dhaka University. Her daughter was Honors and Masters in English from Dhaka University. Her daughter was in Spain with husband and 3 kids. Smallest son was a branch Manager of Exim Bank at Asulia. Her smallest son was MBA from abroad.

Just after retired, she felt that I am 'NO ONE' of MCHTI, Azimpur. But Medical Superintendent Ms. Rahima Khatun (MCHTI) arranged a farewell for her. She told to Ms Moni "You have started so many development programmes for this institute" which still need you. So, if you can come for a couple of month, we will be happy. Finally she went there for 2 months. It helped to stable her because, her husband expired at that time July 2000. In the meantime, she got offered to work by Dr. K.Q.M. Talikder, Director of Ma and Shishu Hospital, Matuail as a Nursing Consultant. After that she also worked as worked as a Deputy Registrar of Bangladesh Nursing Council. Totally, she did work 4 years. Soundly and with planned, she faced all types of situation after retirement within a month, I bought a flat to stay as she was in a rented flat. Her smallest son was studied out of country. So very carefully, she took steps to live nicely. Luckily, my son and daughter are so intelligent by birth. I gave them guidance only to be a good individual. - said by Ms Moni. She never scolds her son and daughter. She tried to teach her children by several examples. She said-"My daughter was a girl. I took her at Guide house at Siddissory time to time. Two sons are scout, they attened so many Jamburi in Dhaka, Chittagong, Rajshahi" She believed, those involvement with this type of activities, her children would be good. I think, each one should have plan for future. Everybody knows, we have to die one day. Man is mortal. Mentally should prepare for future then nobody will suffer. She got offered for abroad but she refused to go only reason her family and children. Her husband was working K.S.A but she did not go there only for children. So many facilities to alive nicely in old age only. Money cannot make up the crisis of time. According to her statement "I need money, affection, love etc which I am getting family and surrounding and till I am service holder. If I face any problem, I can overcome by own resources". After expired her husband, she handed her family alone. She converted Muslim religion from Christian. From her parents, she did not get support. After retirement, she faced many problems. She thought that if I go my own office they will not receipt positively. That's why she would not attend any official activities if they invited. Economically, she is solvent; in her overall family member are service holders. She was also service holder. She was head of family. After retirement, psychologically, she was well spending her time with office and household activities. Socially, also she was happy. From everywhere, she was getting many offered for social activities and normally she join. Retirement benefits, she has got successfully. There was no raised any problem because of her all service paper was all right. Some recommendation got from Ms. Moni, our government take some initiatives like old home because I am staying with my family. There sidles hampered freedom. Another one- current situation these amounts of pension not support to current market.

Mr. Md. Anwarul Haque, 70 years old man, Executive Director -Construction, CONCORD Group was a retired Government official. He retired from the government job in June 2012. Professionally he was a Civil engineer. He served the state as Joint Secretary, under the Min-

istry of Information and Technology of the people's republic of Bangladesh. His career started as a civil servant joined the Bangladesh Civil Service in 1980 and assumed the responsibilities in a number of positions in different capacities under different ministries. The Ministry of Information had been playing a catalytic role in disseminating information to the people through print and electronic media. In this era of information technology having free flow of information, the Ministry of Information had a challenging role to play. Being a member of this ministry he played different vital role on his duration before retirement. It is known to all that Information & Communication Technology Division, Government of Bangladesh is promoting Information & Communication Technology as stewardship of positive change in society and for balanced socio-economic upliftment and national well-being and thus to make Information & Communication Technology a part of national culture. By the way of his contribution the use of Information & Communication Technology as a means of sustainable use of Environment, Ecosystem and Resources, and to contribute to world pool of knowledge in Information & Communication Technology. He was married and blessed with one son and one daughter. His wife was housewife. His first child (Son) had already been Completed graduation from North South University and went on Malaysia for MBA. His Second child (Daughter) Student of BBA at North South University, Dhaka. After retirement he joined as Executive Director-Construction in CONCORD Group and leading his life simply. Concord Group is a one of the largest Bangladeshi construction and real estate conglomerates. The industries under this conglomerate include construction, real estate, architecture & design, communication, entertainment, hospitality, garments etc. He was playing a contributory role on the incumbent which was primarily responsible for the strategic planning, management & development of Real Estate Business, ensuring its maximized profit. Important aspects of the role will include identifying new development opportunities as well as maintaining a positive image of the company by building relationship with the stakeholders.

Ms Jobaida Nessa (Pseudonym), 70 years old woman. She was born Tangail district. Her husband expired in 2000. She completed HSC degree from Tangail Bindubashini College in 1967. She had retired from government job as Teacher. She was a religious person. Ms Jobaida Nessa had two (02) son and two (02) daughters. Her both sons were government service holder and daughter were married. Ms Jobaida Nessa had been suffering some physiological problems such as Diabetics, Hypertension. Ms Jobaida Nessa had got retirement benefits within three months according to procedures. She is an economically solvent in the society. Head of family is her elder son. She had no active participation to determine any plan for their family because she did not have job and earning money as like before, her sons make all kinds of plan. She said -"When I was resource person in my family, every one obeys my command. After retirement, I am not earning money as before." In the meantime, a drop of water falls down from her eyes. Again she said "if I give any suggestion regarding family members and house hold, they are ignored me. It was not happened when I was a service holder". She was busy with family activities. She said "Maximum family tasks like cooking, making garden, busy with school going boys". Sometimes her family member took a vital part for fulfilling the basic needs of the family. She bears some family needs by drawing her pension but she said- it's not sufficient in current bazaar market. She was owner of asset. She utilized her asset according to suggestion of son and daughters. Family member took her opinion before making any activities for her family purposes. All of the family members respected her and give value to her cooperation. She did not feel pressure from her successor. She always helped her family but her family member did not like it because she was an aged person and she had not enough strength to do all kinds of help. She had passed her leisure period by praying, talking and watching Islamic television. She had good relation with the neighbors. She had no scope to participate in social and family activities because she was not physically fit to attend these kinds of activities. She always tried to attend all kinds of religious program. She had no scope to play role as a social negotiator. Some time, she participated various social program but not lead. She said- "I was a teacher, they said- I am very much talkative. If she starts any option, she does not make end". Ms Jobaida Nessa expressed her opinion, when she feels illness, she went to physician with his sons. She did not face any crisis to take treatment. She did not have freedom in her family. She cannot keep vital part. Maximum time, she feel up set. When she got son's kid, her time pass well. Older person faced lots of problems in the society. After retirement, we were jobless and less important person in the family, also in society. End of the interview, she gave some suggestion to us- make day care centre, coursing centre, old home where we will pass time.

Md. Rezaul Karim, 65 years old man. His believed on Islam. His Educational background was M.A. His wife was housewife. Number of family member was five including him- wife, one son & Two Daughter. Older Daughter served in BAF Shaheen College as a Lecturer, Dhaka, Older Son had completed B.SC Engineering from BUET, Civil (Not yet start service) and Elder Daughter studied on Management (2nd year)

at University of Dhaka. His retirement was normal retirement as per Govt. retirement policy but due to pension system he faced lots of problem. Due he served in BOGMC, there had pension, Provident Fund, gratuity facilities as Government service rules or Govt. retirement policy. He had chosen Pension system. He had faced lots of problem during getting the service benefits. Due to, he had chosen pension system, after retirement some problems like preparing pension file, and other procedures takes long time. Service benefit department officials were so much critical thinking type and traditional mentality that's why they were not as much cooperative for the retired person. After completing all procedures, his benefits started. Psychosocial means it relates to one's psychological development in and interaction with, a social environment. The individual needs not be fully aware of this relationship with his or her environment. Due to single family he feels lonely in family and he is not contact with his colleagues. And also he was not in social contact and social relation. That's why he is now in mentally sick and feels so much lonely. His birth origin was Calcutta, that's why he had no relatives in Bangladesh. He passed his time with his family only. After retirement he is jobless now. He needs depend on his children income and as far I know only his house was own property and no gets little amount from rental purpose from his house that is not sufficient. He faced great financial problem around him for him. The problems of senior citizens were the result of so many factors. Society, state, the senior citizens themselves and children had contributions regarding the problems of senior citizens. The following points are suggested/recommendation which should be maintain; persons with old age. Like Utilizations of the skills/wisdom of senior citizens through the method of social, Group work, The parents when physically strong should treat all the children equally so that at the last stage all the children may equally shoulder the responsibility of their elder Parents, The parents should keep a portion of their property for their personal expenses, If we support him for his writing efficiency, then it will be helpful for him both time pass and financial issue, We should pay more attention about his health, social activities so that he can pass his time better way.

Mojammel Hosssain is a 62 years old. He was a government officer of TNT. He had completed HSC degree. As an extremely honest person he surrendered himself to poverty but not to dishonesty. After his retirement he took his money into a bank, and gets some interest from this money. His present retired life's most of the time passed on staying at home with the govt. allowance of 3000tk. In personal life he is father of two sons and one daughter. His elder son was a pharmacist and has a pharmacy. His younger son was a businessmen and his daughter is jobless. Mojammel Hossain had not enough properties. He had a little savings which had been fixed in a bank in favor of his daughter. Now his elder son was very sick and admitted in a hospital. For this reason, he faced economic crisis. Out of family and in the circle of friend's society he was respected person. Although he had no interest in the Participation of justice in Dhaka city. But at present he usually maintains many important jobs for village even staying in this far place from there. He participated in various family and socio-cultural functions. He had a very good relationship with his neighbors. He spent his time in religious work. About pension he says that "It is smaller in amount, and I think it must be increased". After retirement his family's economic condition was very weak. He thought that government and NGOs should focus on involving elderly population in creation employment for those who wish to work, and improving their livelihood in rural and urban areas.

Mr. Md.Fazlul Hoque, 64 years old man. He completed PGDFM-First Class first, Gold Medalist (From BIM), M.Com (Management) From University of Dhaka. He had retired from government job as Teacher. He was a religious person. His wife was housewife. Number of family member was five including him- wife, two son & Two Daughter. Older son served in National Bank As a Manager (Mohakhali Branch, Dhaka) and Elder Daughter as Teacher, Govt, Primary School, Mirpur Cantonment, Dhaka and Elder Daughter: living in Malaysia with her husband and also working at Telecom Company. His retirement was normal retirement as per Govt. retirement policy. Due he served in PETROBANGLA (Autonomous Organization under Bangladesh Govt.), there had pension, PF, gratuity facilities as Govt. service rules or Govt. retirement policy. He had chosen Gratuity system not pension system. Due his organization was autonomous; he didn't face any difficulties for getting the benefits in respect pure government organization.

Conclusion

Retirement due to old age makes the elderly people very insecure and vulnerable. Low economic growth, overall impoverished condition of the society, and increasing dependency ration erodes into the traditional family support system for the elderly. This calls for policy level initiatives by the government and institutional arrangements for care of the old age population. The family members and Govern-

ment should take special care of the retired people. We keep this in mind that, these aged old tired people once serve our family and our nation with their great efforts and ability. So we should respect and take special care to them. Progress of human civilization, advancement in medical science and healthier lifestyle of people has obviously increased life of old age. Ironically, changed socio-economic conditions have completely changed living conditions of older persons in the country. In changed set up, old people face increased incidences of age discrimination, ageism, elder abuse and mistreatment of older community, which are strictly against any civilized society. Awareness of Human Rights of Older Persons in the society, particularly among older persons and protection of their human rights has become an uphill task for all of us. To decrease the incidences of age-discrimination, age-discriminatory policies like retirement policies in both government and public sector; various reservation policies need to be amended. Today, we urgently need an inclusive social security program for older persons at grass root level while utilizing tools like value based education, awareness generation, research & advocacy in order to protect Human Rights of older Persons. Bangladesh today has a very large population (and ever increasing) of old people who are the first timers (as old persons in their families). Most of them have not seen their own parents living this long. For them old age is a new experience for which they never prepared themselves. Though everyone wants to live for as long as possible, preparation for old age is an alien concept. The individual or his/her family no one seems to be prepared for old age.

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