

## POPULATION AGING PROBLEM IN BANGLADESH: A FAITH BASED APPROACH TO ITS SOLUTION

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Mohammad Mizanur Rahman\*

### ABSTRACT

*In a limitedly resourceful country, burdened with acute budget deficit, Bangladesh will face more hardship to manage the aging problem compared to the resourceful countries. To face the challenges of population aging, Bangladesh should prepare a concrete and comprehensive approach in state, society, community and family levels. As a complete code of life Islam gives us a concrete and pragmatic approach to these issues to create right and duty based attitudes towards these senior citizens from family members to general citizens of the country. In order to address the aging problems, various verses of Qur'an and statement of Hadith are searched out which are appeared as instructions, appeal and consolations to take care of the aged people in different capacities. These instructions can be significant instruments to formulate our right attitudes, customs and laws to solve this issue.*

**Keywords: Population, Aging, Faith, Bangladesh.**

### 1. INTRODUCTION

Bangladesh, right now, has the third-largest number of old people after India and China (Help Age International, (2006). The analysis of Bangladesh demographic data suggests that the elderly population in the next few decades will increase dramatically both in absolute term and as a proportion of total population (CPD, 1999). It is a problem as it questions future poverty scenario, labor market, economic growth, old-age care and many other aspects. Many developed nations have experienced similar problem, where the governments have stepped up their financial contribution to security-schemes for the aged. As a country with substantial budget deficit and burdened with many other financial problems, Bangladesh cannot afford to do the same. Being a Muslim majority country, Bangladesh can adopt different policies based on Islamic teachings to combine self, society and state level efforts to solve this issue.

### 2. OBJECTIVES

The specific objectives of the paper are:

1. To know the Islamic approach and strategies to address this issue;
2. To identify the socio-demographic challenges of population aging and its implications.

### 3. METHODOLOGY

All the comments in the paper are made on the basis of secondary data collected from various sources that are mentioned in accordance with respective subjects. Various books, literatures and research papers (see 'Reference' section in the end of the paper) were consulted, while doing this paper. Personal ideas are added as well. In Bangladesh, sufficient work has not been done on 'Aging'. This limitation was evident while doing the paper. It is imperative to conduct further researches on the suggestions provided here.

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\* Senior Lecturer in Economics, Department of Business Administration, Manarat International University, E-mail: mizan\_economics@yahoo.com

#### 4. REVIEW OF LITERATURE

##### 4.1 Aging Scenario and the Theory of Development

Bangladesh, the eighth largest (152.51 million in 2011) and one of the most densely populated countries (1015 pskm) in the world has started to experience population aging in its highly vulnerable population and development context (Population and Housing Census Report, 2011). Statistical data represents that from the year 1974-2001 the number of aged population has increased from 1.38 million to 6.05 million (BBS, 2008). Simultaneously, it is one of the twenty developing countries with largest number of elderly population. By 2025, Bangladesh along with four other Asian countries will account for about half of the world's total elderly population (Kabir, 1999). Another finding from BBS has been predicted that the aged people will cover 7.66% of the total population in 2015, 8.67% in 2020, and 10.09% in 2025, if the present trend has been continued (BBS, 2007). During the same period, total fertility rate has also gone down from 6.7 to less than 3 (NIPORT, 2007). The latest population census of Bangladesh (2011) showed that 7.4% of its population is elderly. This percentage of elderly population is projected to increase 8% in 2020, 11.9% in 2035 and 17% in 2050. The aging index i.e. the ratio of the people aged 60 or over to children under 15 years of age will be about 5.7 times higher over the next half century (i.e. between 2000 and 2050) for Bangladesh due to the growing number of older persons and reduction of young population. Thus, the old-age dependency ratio will be almost triple in Bangladesh during the period between 2000 and 2050 (World Population Prospects, 2008). The life expectancy of Bangladeshi population has increased to 68 years in 2011 from only 39.93 years during the independence. All these are related to the rapid increase of the elderly population over the years. When the situation is such, it is obvious that population aging is a significant concern for the country.

According to Demographic Transition theory as societies develop; initially their birth rates remain high while death rates drop, leading to population growth. In second stage during the pre-industrial one, societies have both high birth and death rates. During the industrial revolution, societies have high birth rates but death rates begin to fall, leading to population growth. And finally during the post-industrial stage, societies have low birth rates and low death rates and population stabilizes (Griffiths, 1988). Bangladesh being a least developing country is currently experiencing the final stage of demographic transition and which resulted population aging in accordance with global pace.

##### 4.2 Socio Economic Implications of Aging

Population aging as a one of the emerging challenges in Bangladesh and gradually increasing with its far reaching consequences tends to increase fiscal demands on the government, especially for income support, health, and social services. The traditional support system for elderly is weakening day by day due to value degradation. A clear trajectory is needed to face the future support burden of the old. The future number of elderly tells us something about how many hospital beds, geriatricians, home health aides, and nursing home beds will be needed. If government has to take all the responsibilities, a large proportion of limited economic resources must be shifted from many productive sectors which may threaten the growth and development of the nation as a whole. With migration of children and loss and lack of resources, the older persons will possibly be afflicted by chronic physical, psychological and financial problems. In these circumstances, all the social institutes like government, society, community, and family even a single individual have to come forward with their complementary roles with right attitudes and appropriate programs. Islamic guidelines can help in formulating these right attitudes and appropriate policy framework in a great deal.

## 5 ANALYSIS AND FINDINGS

### 5.1 The Rights of the Elderly in Islamic Law

The two foundational sources of Islamic law — the Quran and the Hadith — contain principles and precepts that create family obligations to afford physical, mental, and emotional comfort to the elderly (*Sūrah Banī Isrāīl: 23-24*). Conceptually, the Muslim family structure is extended rather than nuclear. A Muslim family primarily includes the self, the spouse and the immediate ascendants and descendants — they may or may not occupy and inhabit a common residential unit. In any circumstances, however, family ties must remain intact and family duties must be followed by all. Within the intergenerational roles prescribed by Islam, the security, protection, and comfort of the elderly are guaranteed by the behavioral norms and obligations placed on younger members of the family. The following sections will highlight the religio-legal texts from the Qur'an and the Hadiths which deal with this subject.

### 5.2 How should the Muslims View Old Age?

According to the holy Quran, growing old is a natural stage of life. Almighty Allah said “It is Allah Who created you in a state of (helpless) weakness, then gave (you) strength after weakness, then, after strength, gave (you) weakness and a gray head: He creates as He wills, and it is He Who has all knowledge and power.” (*Ar-Rum: 30:54*).

Furthermore, it is a blessing for a good Muslim who remembers Allah SWT and lives in obedience to Him as the Prophet (PBUH) said, “The best of you is the one who lives long and does good deeds, and the worst of you is the one who lives long and does bad deeds”. Besides, Islamic moral value system demands that we offer respect to elders whether they are related to us or not. The Prophet (PBUH) said “He is not one of us, the one who does not respect our elders, nor shows mercy to our youngsters”.

### 5.3 Right to Holistic Care

Worldwide, it is generally understood that parents owe certain obligations to their own children though the opposite is obscure. But in Islam, children likewise owe not only certain obligations to their parents but the divine command to take good care of parents comes in the form of a ruling from God, following immediately after the command to worship God alone. The Qur'an states at verses 17:23– 24: “Thy Lord hath decreed that ye worship none but Him, and that ye be kind to parents. Whether one or both of them attain old age in thy life, say not to them a word of contempt, nor repel them but address them, in terms of honour. And, out of kindness, lower to them the wing of humility, and say: “My Lord! Bestow on them thy mercy even as they cherished me in childhood.”

In an Awe-inspiring exhortation prophet (PBUH) said: “Curse be on him who finds either of his parents in old age and does not attain eternal bliss by serving them well”. (Ṣaḥīḥ Muslim, Ḥadīth no. : 6189). On another occasion in a metaphoric warning he declared: “None else but parents are their children's heaven or hell”. Moreover, the Prophet stated, “There is no sin more fitted to have punishment meted out by Allah to its perpetrator in advance in this world along with what He stores up for him in the next world than oppression and severing ties of relationship”. (*Sunan Abū Dawūd, Ḥadīth no: 4884*)

From all these traditions, it becomes clear that children should wholeheartedly try to please them as much as possible completely obeying and serving them in all acts permissible in *Shari'ah*. No harm should be done to parents even if they commit any excesses. This involves care and kindness to both parents and both have the same rights to maintenance. In this context, maintenance includes day-to-day needs, such as the provision of food, clothing, residence, and personal assistance, mental peace as well as respect.

#### **5.4 Rights of Parents after Death**

The rights due to parents after their death are: praying for forgiveness and mercy for them; sending rewards to them in the form of voluntary acts of worship and charity on their behalf; meeting their friends and relatives in a friendly and humble way throughout life and assisting them wherever possible; settling their unpaid debts and fulfilling the permissible bequests they made; and visiting their graves and reciting the Qur'an in a loud voice, while abstaining from crying aloud, so that their souls will not be troubled.

#### **5.5 Financial Rights and Inheritance**

Islamic law entitles parents to their children's wealth, as it is narrated in Hadith that: A man came to the Messenger of Allah and said: "My father is taking all my wealth." He said: "You and your wealth belong to your father. Your children are among the best of your earnings, so eat from your wealth." (Sunan Ibn Mājah, Ḥadīth no: 2380). Additionally, under the Islamic law of inheritance, both parents are among the primary heirs of their children, and they cannot be excluded by each other or by any other heir.

#### **5.6 Rights of Grandparents**

According to the [sharī'ah], the rights of the paternal and maternal grandparents are similar to those of the parents and they should be regarded as such. Thus, paternal and maternal Grandparents are to be maintained if they have no closer descendants to do so. In the major schools of Islamic law, it is stated that in the absence of the mother, a maternal grandmother becomes the heir and successor, and in the absence of both parents, a paternal grandfather becomes the heir and successor. If a child is predeceased by his father, then his living grandfather or great grandfather will be among the heirs.

#### **5.7 Rights of Older Neighbors, Friends, and Other Companions**

The Prophet Muhammad (PBUH) also strongly asserted that one must do everything possible for the friends, companions, and associates of one's parents after their death. (Quran: 47: 22-23). In general, the Prophet Muhammad (PBUH) told his followers that the aged and the infirm among their neighbors were to enjoy rights additional to those of the general Muslim populace. It is important to note that "neighbors" is a term that means those who are not family, and it includes, for example, colleagues and companions. The Prophet Muhammad (PBUH) taught that the best of neighbors is the one who is the best to his neighbor (Ṣaḥīḥ Muslim, Ḥadīth no: 75-78).

Accordingly, Allah said: "do good — to parents, kinsfolk, orphans, those in need, neighbors who are of kin, neighbors who are strangers, the Companion by your side, the way-farer (ye meet), and what your right hands possess: for Allah loveth not the arrogant, [or] the vainglorious". (Al-Qur'an-4:36)

#### **5.8 Psychological Support**

The provision of being first moral and emotional support for the elderly is one reason why Islam extends close familial relationships beyond the nuclear family. Sharing joyful memories of the past, giving him/her company, and listening attentively to him/her when trying to remember their glorious achievements will go a long way in helping them enhance their self-esteem. Islamic teachings produce an environment that is highly deferential to elders. The Prophet (PBUH) specified that the eldest in a group should lead the prayers if all in the group are equal in their knowledge and learning. Additionally, he (PBUH) said that: Glorifying [paying homage to] Allah involves showing honor to a grey-haired Muslim [an elder] and to one who can expound the *Qur'an*, but not to one who acts extravagantly regarding it, or turns away from it, and showing honor to a just ruler. (Sunan Abī Daūd, Ḥadīth no: 4825).

### 5.9 The Right to Work

Islam appreciates the value of work for everybody, including the elderly. As Prophet Muhammad (PBUH) said: “Nobody has ever eaten a better meal than that which one has earned by working with one’s own hands.” (Ṣaḥīḥ Al-Bukhārī, Ḥadīth no.: 1948). He (PBUH) also encouraged working till death by saying that, “If a person of you is approached by death dying and has a plant in his hand, and if he can plant it before he dies, let him do so.” One companion of the Prophet (PBUH) expressed his wish to have planted some trees while on his death bed. On the other hand Prophet (PBUH), reminded the employers that: “Your employees are your brothers upon whom Allah has given you authority, so if one has his brother under his control, one should feed them with the like of what one eats and clothe them with the like of what one wears. You should not overburden them with what they cannot bear, and if you do so, help them in their jobs” (Ṣaḥīḥ Al-Bukhārī, Ḥadīth no.: 2383). Additionally he ordered his followers: “Give the worker his wages before his sweat dries up.”

### 5.10 Rights of Social Insurance, Security, and Solidarity

The Muslim community as a whole is designed to be a harmonious family held together by their religious values of solidarity, mutual assistance, and cooperation. In Islam, family rights and obligations are both private and societal affairs. Hence, the legal authorities can step in to ensure the values of Islam when a family is unable or unwilling to abide by the religion’s commands. All the family obligations towards the elderly, such as maintenance and succession, are, therefore, enforceable by the state where Islamic law is operative. Where an aged person has no relative — near or distant — to take care of him or her, the machinery of the community or the state must move to help. Different Islamic institutions play an imperative role in this framework. For instance, the Waqf is a religious endowment in Islamic law, typically donating a building or plot of land used for Islamic religious or charitable purposes. Conceptually Waqf is the voluntary permanent dedication of property which encourages private contributions to the public good. In the same context, Zakāh refers to “obligatory charity,” a sort of religious tax that is calculated “based upon a percentage of annual surplus wealth.” *This Zakāh* does not necessarily have to be paid in money; it can be paid by donations of food, clothing, or other goods. It is important to understand that giving Zakāh, like caring for one’s parents, is neither a favor nor a gift, but an obligatory duty.

## 6. RECOMMENDATIONS AND CONCLUSION

Bangladesh is a Muslim majority country and despite of highly moral and comprehensive Islamic system, the elderly in this country are not fully protected. The lack of protection of the elderly is due to the failure of the state to adopt, implement and enforce laws that specify the Islamic duties and obligations citizens are assumed to spontaneously follow. People’s religious spirit and Islamic system could be used as a vehicle for the redistribution of wealth in society, or to create a reliable source for subsistence for the elderly, and in particular the poor elderly, by providing a simple safety net for the most vulnerable. Here efforts and initiatives taken by the government, community and family must be linked and combined to the rules and requirements of Islam with creativity and modern concepts and techniques. Some policy options are suggested here considering these issues.

### 6.1 Strengthening Family

Elder care in our society is based on the social solidarity derived from Islam, and those who have aged family members must provide for them according to the rules and norms of Islam. The constitution should provide the basis for the state’s obligation to strengthen family ties and to take care of all members of a family.

### **6.2 Protecting the Elderly from Violence**

The Constitution should offer a very specific rule concerning the elderly — a provision punishing children who do not help their parents or place them in nursing homes. The country should have laws protecting the elderly against mistreatments committed by family members or youth in general and establish a National Council for Family Affairs resolute different disputes resolution.

### **6.3 Caring Arrangements for Childless Elderly People**

The Ministry of Social Welfare may develop two programs for the care of the elderly who have no natural children or family members to take care of them. The first is a program of in-home care, and the second is a system of nursing homes. The government should be responsible to provide aid for the elderly against sickness or inability of other family members. Governments may, for example, provide tax incentives to organizations that provide home nursing care.

### **6.4 Retirement Pensions and Social Insurance**

The country should have a large set of specialized laws that deal with specific issues on the rights of the elderly, including retirement and social insurance, laws directing the Ministry of Health to supervise health services provided to older persons; labor laws regulating the termination of employment contracts when employees reach the age of retirement etc. The existing public pension systems should be enriched. The Government should monitor and regulate social welfare services including housing and basic medical and psychological care provided to the elderly and other needy persons under specific legal provision.

### **6.5 Work and Working Environment**

The Government should strict in the retirement age at sixty for both public and private sector and the Country's Labor Code should also contain some provisions related to the elderly, such as the prohibition on discrimination at work and the requirement of equality in wages, regulation of the end of service remunerations for the elderly. The social security system must be clear in providing protection in the event of old-age, disability, sickness, work injury or occupational disease and loss of bread winner. The Government and NGOs should work together to create suitable employment opportunities for the elder ones utilizing their experiences wisdom for the benefit of the communities. This will help to boost up their morale, self-esteem, and make them feel worthwhile also

### **6.6 Strong Inheritance Law for Elder People**

The Family Code requires married people to respect their in-laws, to take care of them, to visit and to host them, and to treat them properly. Inheritance Law should be detail in regulating elders' inheritance rights according to Sharie'a.

### **6.7 City for Elderly**

The Government can design a city as elder friendly by instituting various health-related, social, and cultural services especially for the elderly. These services may be provided by the members of the professional body including doctors, economists, merchants and others as an obligation. Government machineries and institutions will complement the whole process.

### **6.8 Community Servicing to Elders as a Part of Course Work for University Students**

Civil society organizations may start nursing home to promote programs for taking care of the rootless elderly or elderly whose family members are not capable due to sickness and poverty. Universities can establish centers to take care of the elderly through the assistance of volunteer students and alumni. Universities can also introduce community services to elderly as a part of their different course work.

### 6.9 Building Awareness through Education and Mass Media

Merely, law can do nothing. Awareness needs to be spread among the citizens on the problems facing the elderly and how to address them. They should be taught to think that their existence and present reality would not be possible without contribution of these senior citizens, experience and wisdom of old people and the strength and vigor of the younger people can combine create a better tomorrow. Even far future or hereafter may be destroyed if we would fail to show right attitudes towards these seniors. Education system and mass media should have to play a significant role regarding this area.

### 7. CONCLUSION

A cost-benefit analysis will not be helpful in mitigating the aging problem, as spending on the aged will not yield much return as in the case of young people. Again, instead of calling them a “burden” of the society, a positive approach should be taken towards them. Having said that, the ‘social security costs’ creating burden on government budget, because of an aging society should not be put in a light note. To balance the problem, family-support is the best mean to provide care for the graying population. But moral codes such as ‘caring for the elderly’ are breaking down. So ‘family support based care’ should be strengthened. Religious and social institutions can launch different programs for old aged welfare. Strengthening the concept of Zakat can contribute to the old age fund. Caring for parents should be a factor of every individual’s ‘utility function’, as they should happily take care of their old parents. One should remember that, if s/he does not care for his/her parents, s/he may not receive any in his/her old age. Therefore, elderly population should be conceptualized as “senior citizens”, rather than just “old people”.

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