

**REPORT ON RETIRED GOVERNMENT EMPLOYEES
SOCIO-ECONOMIC STATUS SURVEY-2010**

DEMOGRAPHY AND HEALTH WING
BANGLADESH BUREAU OF STATISTICS

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BANGLADESH BUREAU OF STATISTICS
STATISTICS & INFORMATICS DIVISION, MINISTRY OF PLANNING
GOVERNMENT OF THE PEOPLE'S REPUBLIC OF BANGLADESH
DHAKA, BANGLADESH
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Preface

A large number of employees in Bangladesh are engaged in government Ministries, Divisions, Directorates and every year a sizeable number of employees retire from government service on attaining age 57 year.

So far, no representative survey was conducted on the retired government employees though some sporadic attempt was made on several occasions. Bangladesh Bureau of Statistics conducted a sample survey on the retired government officials with the help of Bangladesh Retired Government Employees Welfare Association during June 2010.

The survey covered 2,300 government employees throughout the country of which 700 were officers, 900 were class III and 700 were class IV employees. The socio-economic conditions of the retired employees were covered under the purview of the survey.

The present report is based on the survey findings of the retired government employees. This report is prepared by a group of officers of Bangladesh Bureau of Statistics led by Mr. Md. Abul Kalam Azad, Director, Demography and Health Wing and the Programme Director of the survey. He was actively assisted by Mr. Md. Abul Kalam Azad and Mr. A.K.M Tahidul Islam, Deputy Director, Demography and Health Wing. The analytical input for the report was provided by Mr. Md. Shamsul Alam, Director (in-charge), BBS. I like to express my sincere thanks to all of them.

We express over sincere gratitude to Mr. Abu Solaiman Chowdhury, former Cabinet Secretary and President of the Bangladesh Retired Government Employees Welfare Association and his colleagues for their constructive suggestions and help in conducting the survey.

Thanks are also due to the members of the Technical Committee for their constant help and guidance and particularly to Dr. Sayed Shahadat Hossain, Professor of ISRT, Dhaka University for his valuable contribution in sampling design of the survey.

Suggestions and comments on the report will be most welcome.

Md. Shahjahan Ali Mollah
(Additional Secretary)
Director General, BBS

EXECUTIVE SUMMARY

The Retired Government Employees Socio-economic Status Survey, 2010 is a nationally representative target oriented survey of retired government employees of all classes designed to produce internationally comparable data on socio-economic conditions of the retired government employees using a standard questionnaire. The study was conducted by Bangladesh Bureau of Statistics under the financial support from revenue budget of Finance Division. The Association of Retired Government Employees extended necessary cooperation in conducting the survey.

The survey used a three-stage stratified cluster sampling procedure and designed to produce key indicators for country as a whole stratified by class and urban/rural breakdown. A total of targeted 2,300 retired government employees were successfully interviewed. Mentionably, the retired employees of Defense Services, Railways, Roads and Highways, Post and T&T, Sector Corporations /Autonomous Bodies, Govt. owned Banks and Insurances were not under the purview of this survey.

This study provides information on mode of surrendering pension, amount of net pension, engagement of pensioners in income generating activities by residence, class & sex. Types of activities performed by them living arrangement, use of leisure time by sex and by class, association with socio-economic and cultural organisations by types and by class, problems encountered, dependence, chronic diseases suffered, health care facilities availed, income and expenditure, loan, meeting basic needs, recommendations of the pensioners were also discussed.

The survey indicates that the pensioners generally do not surrender the whole amount of pension; more than 80% of pensioner surrenders only half portion (50%) of their pension. The amount of pension is not very high where around 90% pensioners get only Tk. 5,000 as monthly pension which is not sufficient for their subsistence, but due to old age and other health complications they could not engage themselves in income generating activities. Only 20% of them are engaged in some sorts of income generating activities. It has been revealed that Class-IV employees are more engaged in income generating activities than other classes of employees. Agriculture is the main field of income generation for them followed by business and service. It is interesting to note that more than 85% employees live in self-headed family and others live with son, daughter or others.

As regards use of leisure time, most of the retired employees use their time in religious activities and some of them also associated with other social and cultural activities. However, they are very reluctant in participating in political activities. The main problems of the retired govt. employees are financial and physical problems, however financial problem is well pronounced among low grade employees. There exist some dependents on them which are a burden for them. The common diseases that prevail among these old employees are diabetes, high blood pressure, heart diseases & eye related diseases and the ailing retired government employees generally depend on private health care facilities for their treatment.

The main sources of income of the retired employees are mainly from pension, agriculture, house rent, interest from savings and sale of permanent assets. Among the respondents, 64% opined that their income is not sufficient to meet their requirements. The main items of expenditure are food, medicine, house rent, clothes and educational expenses for the dependents. More than 45% of the pensioners have some sort of loan and 44% mentioned that they are unable to repay the loan. The retired government employees reported that their basic needs like food, medicare, housing, clothing and recreational needs are not fulfilled. They suggested for providing them with health facilities, supplying daily necessities in subsidized rate, concessional fare in public transports, providing fixation benefits under new pay scale, recognition as a senior citizen of the country and providing recreational facilities.

CONTENTS

PREFACE	iii
EXECUTIVE SUMMARY	iv-v
TABLE OF CONTENTS	vi-vii
CHAPTER 1: INTRODUCTION	1-5
1.1 Background	1
1.2 Scope, Objectives and Methodology	1
1.2.1 Scope and Coverage	1
1.2.2 Objectives	1
1.2.3 Methodology	2
1.3 Use of Survey Data	3
1.4 Survey Instruments	3
1.5 Selection and Training Programme of Enumerators and Supervisors	4
1.6 Supervision and Quality Control	4
1.7 Data Collection	4
1.8 Data Entry, Processing and Validation	4
1.9 Data Analysis and Report Writing	4
1.10 Formation of Technical Committee	5
CHAPTER 2 : SOCIO-ECONOMIC SITUATION OF THE RETIRED GOVERNMENT EMPLOYEES	6-26
2.1 Age sex distribution of the retired govt. employees	6
2.2 Distribution of the retired govt. employees by class	7
2.3 Mode of surrendering pension by the employees	8
2.4 Amount of net pension by the employees	9
2.5 Retired employees engaged in income generating activities	9
2.5.1 Overall pattern	9
2.5.2 Participation in income generating activities by class of employees	10
2.5.3 Income generating activities by type and class of employees	11
2.5.4 Income generating activities by type and sex of employees	12
2.6 Living arrangement of the retired govt. employees	12
2.7 Means of use of leisure time by the retired govt. employees	13
2.7.1 Use of leisure time by the retired govt. employees by class	14
2.8 Association with socio-economic and cultural organizations	15
2.9 Main problem encountered by the govt. officials	16
2.9.1 Main problem encountered by the govt. employees by class	17

2.10	Number of dependent of the retired govt. employees	17
2.10.1	Number of dependent by urban rural residence	18
2.11	Chronic disease suffered by the retired employees in last 12 months	18
2.12	Health care facilities by service providers by class of employees	20
2.12.1	Health care facilities by residence	21
2.13	Income of the retired govt. employees	22
2.14	Sufficiency of income of the retired govt. employees	23
2.14.1	Sufficiency of income by class of employees	24
2.15	Expenditure of the retired govt. employees	24
2.16	Loan of the retired govt. employees	25
2.16.1	Capacity of repayment of loan by the retired govt. employees	25
2.17	Fulfillment of basic needs of the retired govt. employees	25
2.18	Additional facilities recommended by the pensioners	26
CHAPTER 2 : CONCLUSION AND RECOMMENDATIONS		27-28
APPENDIX		29-36
Annexure-1 : List of Selected Metro Politan Area, Districts & Upazilas		29
Annexure-2 : Technical Committee Members		30
Annexure-3 : Survey Questionnaire		31-36

CHAPTER -1

INTRODUCTION

1.1 Background

As per government retirement rules all the government employees retire after the age of 57. After the retirement they live in the society with their relatives and near ones. It may be mentioned that the retired government employees constitute a sizeable proportion of aged population in Bangladesh. The demographic scenario of the country indicates that the proportions of aging population 60 years and over are increasing over the years. Therefore, the problems of this segment of population need to be addressed.

So far, there is no reliable statistics as the socio-economic condition of the retired government employees of the country. Therefore, it is difficult to take any welfare measures for the benefit of the retired government employees of the country.

Bangladesh Bureau of Statistics with the help of the Retired Government Employee's Welfare Association conducted a survey in June 2010 to assess the Socio-economic characteristics of the retired government employees of the country.

1.2 Scope, Objectives and Methodology

This chapter provides the information on the scope, objectives, coverage and methodology and the instruments used in the Retired Government Employees Socio-economic Conditions Survey, 2010. It may be mentioned that the survey is the first of its kind in the country.

1.2.1 Scope and Coverage

The Retired Government Employees Socio-economic Conditions Survey, 2010 was a target oriented country-wide survey. The scope of this survey with reference to socio-economic conditions of the retired government employees was restricted to all living civilian retired government employees of all classes excluding the employees of Defence Services, Railways, Roads and Highways, Post and T&T, Sector Corporations /Autonomous Bodies, Govt. owned Banks and Insurances.

1.2.2 Objectives

The broad objective of the survey is to ascertain the socio-economic conditions of the retired government employees. The specific objectives are as follows:

- (i) To collect information regarding present socio-economic condition of the retired government employees such as income, expenditure, credit, health condition, health care finalities etc.
- (ii) To collect information on mode of surrendering pension, amount of net pension, engagement in income generating activities by residence, by class, by

sex and by types of activities, living arrangement, use of leisure time by sex and by class, association with socio-economic and cultural organisations by types and by class, problems encountered, dependence, chronic diseases suffered, health care facilities availed, income and expenditure, loan, meeting basic needs, recommendations of the pensioners etc.

- (iii) To conceive the social and mental stage of the retired govt. personnel.
- (iv) To obtain opinion of the pensioner regarding additional services they required for healthy living.

1.2.3 Methodology

Sample Design

A Stratified Three-stage Cluster Sample Design was adopted for the Retired Government Employees Socio-economic Conditions Survey, 2010.

Stratification

Stratification was done in two ways. First level stratification was done by class: Officers (Class I and Class II), Class III Employees and Class IV Employees. There are three strata in the universe. The second level stratification was done within each stratum by administrative divisions, districts and upazilas. Being the metropolitan areas all six divisions were taken into consideration. Apart from this 20% districts (excluding divisional headquarters) i.e., 12 districts were selected using simple random sampling method. Thereafter from each selected district 10% upazilas (other than sadar upazila) total being 42 upazilas were selected. The lists of selected districts and upazilas are attached at Annexure-I and II respectively. At the third stage individual retired employees were selected systematically from respective Chief Accounts Officers' Office at Dhaka, Divisional Controller of Accounts Offices at divisional level, District Accounts Offices of selected districts and Upazila Accounts Offices of selected upazilas. This is worth noting that in this survey the metropolitan areas (divisional HQs) and districts were considered as urban area, whereas the upazilas were considered as rural area.

Sample Size

For interview of the retired government employees the standard formula for sample size estimated has been used to calculate adequate sample size of each class:

$$n = z^2pq/d^2 \times deft$$

where; n= required sample size

z^2 = standard normal variant at 95%, significance level (1.96)

p = proportion of employees who surrendered half portion of their pension which was assumed as 70%; i.e. 0.70

d = desired degree of accuracy/ precision to SE at 5% (0.05)

deft= design effect, value being 2.2

Thus incorporating the above formula, we get,

$$\{(1.96 \times 1.96) \times (0.70 \times 0.30)\} / (0.05 \times 0.05) \times 2.2 = 710.6 \text{ i.e., } 700 \text{ (approx.)}$$

The sample size of each class becomes 700. To keep adequate representation from each class exact proportional allocation was not done. The number of sample sizes in each class has been fixed as follows:

Class of Employees	Metropolitan Area (6 Divisions)	20% Districts (12) (Other than Divisional HQs)	10% Upazilas (42) (Other than Sadar Upazilas)	Total No. of Samples
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>
Class-I & Class-II	280	280	140	700
Class-III	360	360	180	900
Class-IV	280	280	140	700
Total	920	920	460	2300

In all 2300 government employees were selected for the survey. The number of respondent was 700 from officers (Class-I & class-II), 900 from class-III and 700 from class-IV. It was decided that the sample will be selected from six metropolitan areas, 20% districts and 10% upazilas. The distribution of samples was 40% from metropolitan areas 40% from districts and 20% from upazilas.

1.3 Use of Survey Data

- (a) The findings available from the Retired Government Employees Socio-economic Conditions Survey, 2010 will allow making statistical inference about the status and changing values among the employees after retirement;
- (b) The survey would provide current and comprehensive data relating to the living conditions of the retired employees and this can be useful as the benchmark indicators;
- (c) The findings available from this survey can be used by the policy-makers and planners in taking the welfare measures for the pensioners.

1.4 Survey Instruments

Questionnaire: A structural questionnaire was designed with both closed and open-ended questions to collect information on retired government employees. The questionnaire was pretested at the field level to test the relevance and appropriateness of the survey instruments. Except this, an in-house discussion meeting with the top and mid-level officials of BBS was arranged to have suggestions in the matter. The questionnaire was then modified and finalised by the Technical Committee on the basis of the findings and suggestions. The questionnaire is attached at Annexure- III).

Training Manual for Enumerators and Supervisors: A comprehensive and operational verbatim training manual was developed for enumerators and supervisors. Concepts, definitions and classification used in the survey questionnaire were thoroughly explained in the training manual. Sampling methodology in selecting the respondents and other duties and responsibilities were also explained elaborately in the manual.

1.5 Selection and Training Programme of Enumerators and Supervisors

One hundred and twenty two enumerators were selected to interview 2,300 respondents under the survey. They were selected from amongst the experienced staff of Bangladesh Bureau of Statistics. A one day training programme for the Supervisors and Enumerators was arranged at the headquarters office at Dhaka. At the first session training was imparted through the verbatim training manual. At the second session mock interview and question-answer were arranged. After evaluation of individual trainee's performance, the survey materials were distributed to them.

1.6 Supervision and Quality Control

Strong supervision and control measures were taken during the field work of the survey to ensure quality of enumeration. To supervise the works of every five to fifteen enumerators, depending of geographical locations, one supervisor was engaged. The required numbers of 22 supervisors were selected from the experienced and efficient officers of Bangladesh Bureau of Statistics both from headquarters and field level. Moreover, the senior officers from the HQ of the BBS visited the field and supervised the field works.

1.7 Data Collection

The data were collected through direct interview method. Only the selected retired employees were interviewed by the enumerators. The enumerators and the supervisors engaged for the purpose were sufficiently trained in accordance with the programme. Field operation of the survey was carried out throughout the country during 01 June 2010 to 09 June 2010. The completed survey questionnaires were received from enumerators through respective supervisors. The filled-in questionnaires received from the field level were kept in the racks which had been systematically arranged by administrative areas in accordance with geo-code list.

1.8 Data Entry, Processing and Validation

After receiving the filled in questionnaire at the head quarter, editing and coding of the data were done and the processing was done using customized software. A comprehensive data entry programme with necessary validity checks was developed and tested for data entry. A batch of well trained and experienced data entry operators were engaged to enter data into the computer. The entered data were edited by a computer edit programme and made error free and consistent for cross-classification. Necessary tabulations were produced and checked for inter-table consistency. The tables were made final after proper verification and scrutiny.

1.9 Data Analysis and Report Writing

A draft tabulation plan was prepared prior to survey and after getting the data, tables were generated accordingly. After receiving the final tables, data were properly analyzed and a survey report is prepared on Retired Government Employees Socio-economic Conditions Survey, 2010. Necessary charts, diagrams were given to have visual presentation of data.

1.10 Technical Committee

For effective completion, supervision and control of survey work and to decide on some other technical matters *viz.*, finalisation of survey methodology and questionnaire a Technical Committee with the Director-General as Chairman and the Programme Director as Member-Secretary with some other experts as members was constituted. The formation of the Technical Committee is annexed at Annexure-2.

CHAPTER -2

SOCIO-ECONOMIC SITUATION OF THE RETIRED GOVERNMENT EMPLOYEES

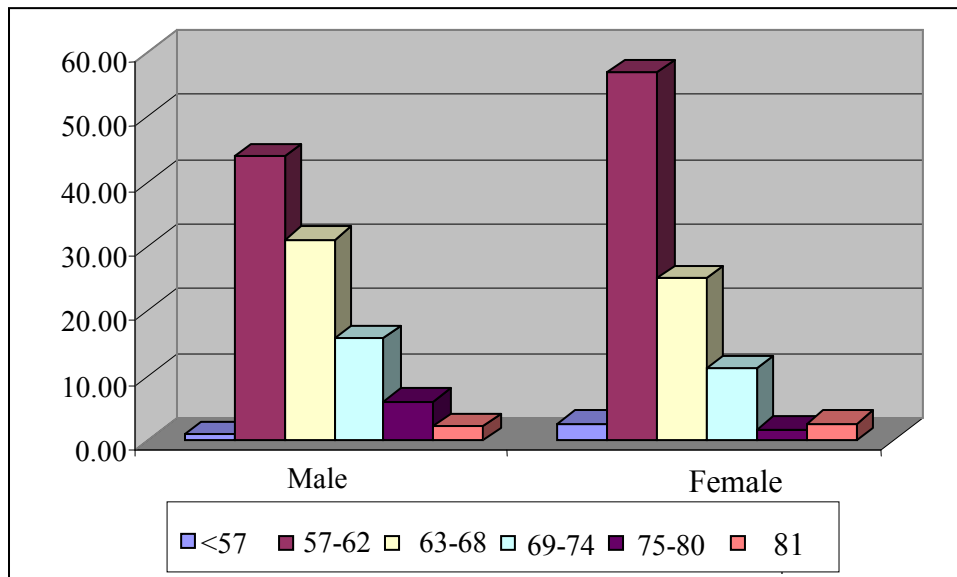
2.1 Age Sex Distribution of the Retired Government Employees

Age sex distribution of the retired govt. employees on the basis of sample has been presented in table-1. It is observed from the table that out of 2300 sample employees 2144 or 95% are male and 116 or 5% are female. The highest number of employees were found in age group 57-62(1024) followed by age group 63-68 (709) and 69-74 (359). The corresponding percentage was 44.52%, 30.83% and 15.61% respectively. The percentage of employees in the age group 75-80 was 5.83% and that of 81 years and over was 2.17%.

Table 1: Distribution of Retired Government Employees by Age and Sex

Number				Percent			
Age Group	Male	Female	Total	Age Group	Male	Female	Total
<57	21	3	24	<57	0.96	2.59	1.04
57-62	958	66	1024	57-62	43.86	56.90	44.52
63-68	680	29	709	63-68	31.14	25.00	30.83
69-74	346	13	359	69-74	15.84	11.21	15.61
75-80	132	2	134	75-80	6.04	1.72	5.83
81+	47	3	50	81+	2.15	2.59	2.17
Total	2184	116	2300	Total	100.00	100.00	100.00

Graph-1: Percentage distribution of retired employees by sex



The age distribution of the retired Govt. employees do not generally conforms to the general distribution of Bangladesh Population as they are from a particular segment of population. How ever, if we consider the age distribution of population 57 year and over and compares with this segment of population it is seen that the longevity of the Govt. employees are higher. In our total population the percentage of population with age 80 years and over is only 0.91% where as the percentage of Govt. employees with age 81 years and over constitute 2.17% which is almost three times higher than the corresponding percentage of the general population.

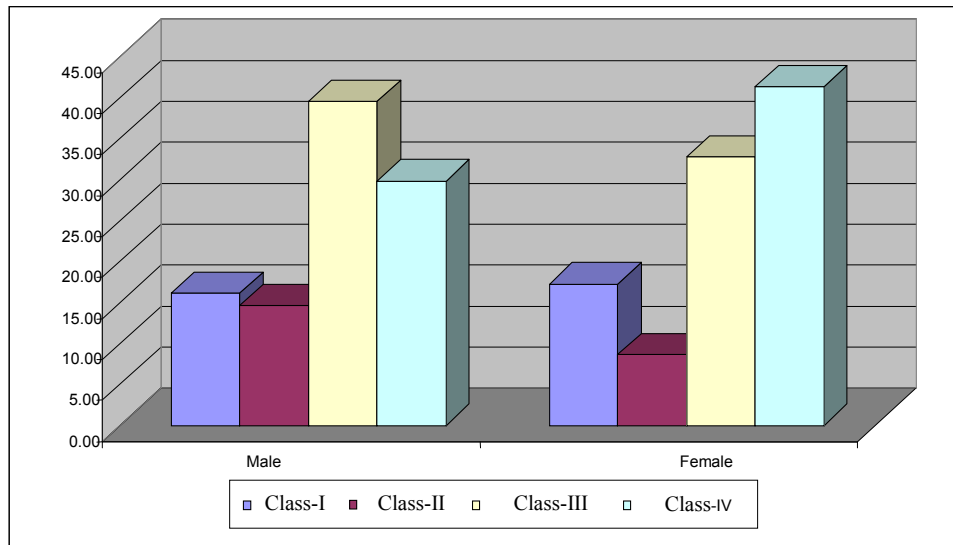
2.2 Distribution of Retired Govt. Employees by Class

The Govt. employees are generally classified into four categories by their pay structure and also by job assignment. The survey covered all the four categories of employees. The survey finding shows that in case of female, the highest 41.38% were in class-IV category followed by 32.76% in class-III and 17.24% in class-I. The proportion of Class-II category was the lowest 8.62%. However, in case of male, class-III was the highest 39.47% followed by class-IV 29.85% and class-I 16.07%.

Table 2: Number and Percentage Distribution of Retired Government Employees Reported by Class and Sex

Class	Number			Percentage		
	Male	Female	Both Sex	Male	Female	Both Sex
Class-I	351	20	371	16.07	17.24	16.13
Class-II	319	10	329	14.61	8.62	14.30
Class-III	862	38	900	39.47	32.76	39.13
Class-IV	652	48	700	29.85	41.38	30.43
Total	2184	116	2300	100.00	100.00	100.00

Graph-2: Percentage distribution of retired employees by Class and by Sex



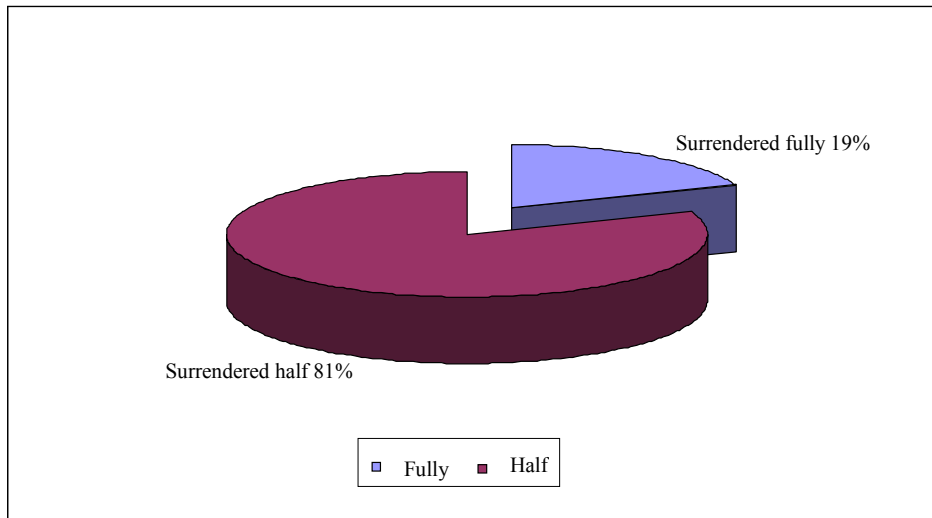
2.3 Mode of Surrendering Pension by the Retired Govt. Employees

Mode of surrendering of the gross pension by the employees has been presented in table-3. It is seen that of the total employees surveyed 80.74% surrendered half of their gross pension and 19.26% surrendered fully. This proportion is similar in case of males, however, for females, 66.38% surrendered half and 33.62% surrendered fully.

Table 3: Number and percentage distribution of Retired Government Employees by their mode of Surrendering Gross Pension

Mode of Receipt	Number			Percentage		
	Male	Female	Total	Male	Female	Total
Surrendered Fully	404	39	443	18.50	33.62	19.26
Surrendered Half	1780	77	1857	81.50	66.38	80.74
Total	2184	116	2300	100.00	100.00	100.00

Graph-3: Percentage distribution of retired employees by their mode of Surrendering Gross Pension



2.4 Amount of Net Pension by the Retired Govt. Employees

The amount of net pension received by the retired government employees has been presented in table-4. It is notable that around 89% (88.48%) pensioners draw net pension less than Tk. 5,000. The highest 27.39% draw net pension between Tk 1,000- 1,999 followed by 26.26% who draw net pension between Tk 2,000-2,999. The percentage of employees who draw net pension Tk 4,000-4,999 was 11.04%. The percentage of pension holders who draw more than Tk. 12,000 as pension was only 0.83%. There exists no significant difference between male and female with respect to amount drawn as pension.

Table 4: Distribution of Retired Government Employees by the Amount of Net Pension

Group in TK.	Both Sex		Male		Female	
	Num.Rept.	%	Num.Rept.	%	Num.Rept.	%
<1000	180	7.83	168	7.69	12	10.24
1,000-1,999	630	27.39	602	27.56	28	24.13
2,000-2,999	604	26.26	578	26.47	26	22.41
3,000-3,999	367	15.96	346	15.84	21	18.10
4,000-4,999	254	11.04	241	11.03	13	11.20
5,000-5,999	112	4.87	102	4.67	10	8.62
6,000-6,999	83	3.61	81	3.71	2	1.72
7,000-7,999	27	1.17	26	1.19	1	0.86
8,000-8,999	8	0.35	8	0.37	-	-
9,000-9,999	9	0.39	8	0.37	1	0.86
10,000-11,999	7	0.30	6	0.27	1	0.86
12,000+	19	0.83	18	0.82	1	0.86
Total	2300	100.00	2184	100.00	116	100.00

2.5 Retired Employees Engagement in Income Generating Activities

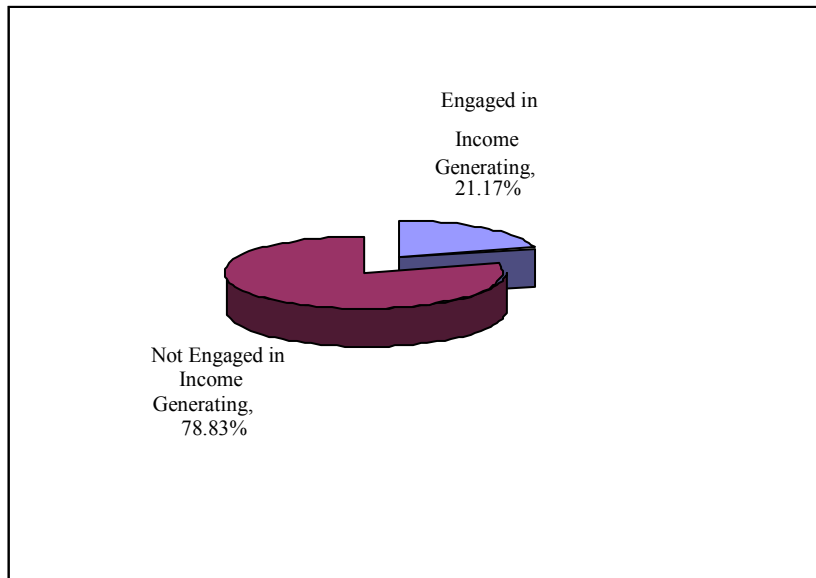
2.5.1 Overall pattern

The retired employees were asked about their current involvement in income generating activities. In response 21.17% reported their engagement in income generating activities and the rest 78.83% responded negatively that they are not engaged in any income generating activities (Table-5). There exists some urban- rural variation in respect of engagement in income generating activities by the employees. In the urban area, 22.57% reported that they are engaged in income generating activities as against 19.50% in the rural area.

Table 5: Retired Government Employees Reported having Engaged in Income Generating Activities by Area

Response Category	Total		Urban		Rural	
	Num.Rept.	%	Num.Rept.	%	Num.Rept.	%
Yes	487	21.17	283	22.57	204	19.50
No	1813	78.83	971	77.43	842	80.50
Total	2300	100.00	1254	100.00	1046	100.00

Graph-4: Percentage distribution of retired employees reported having engaged in Income Generating Activities



2.5.2 Participation in Income Generating Activities by Class of Employees

Participation of retired government employees in income generating activities by class has been presented in table-6. It reveals from the table that the highest 23.29% class-IV employees are engaged in income generating activities followed by class-III (22.0%) and class-I (19.41%). Only 16.41% class-II retired employees were engaged in income generating activities.

Table 6: Retired Government Employees Reported having engaged in Income Generating Activities by Class

Response Category	Class-I		Class-II		Class-III		Class-IV	
	Num.Rept.	%	Num.Rept.	%	Num.Rept.	%	Num.Rept.	%
Yes	72	19.41	54	16.41	198	22.00	163	23.29
No	299	80.59	275	83.59	702	78.00	537	76.71
Total	371	100.00	329	100.00	900	100.00	700	100.00

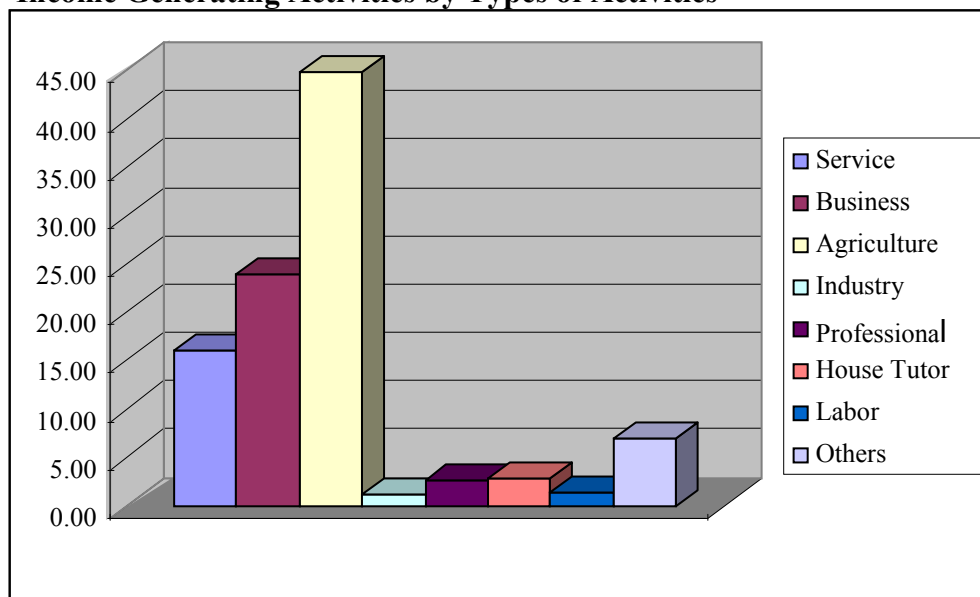
2.5.3 Income Generating Activities by Type of Activities and Class of Employees

Income generating activities by type of activities shows that the highest 44.76% are engaged in agriculture (Table-7) followed by business 24.02% and service 16.02%. There exists variation in type of income generating activities by class of employees, but agriculture ranks the highest among all classes. The highest 48.48% class-III employees are engaged in agricultural activities and the lowest 27.78% class-I employees are engaged in agriculture. Interestingly, though 27.78% class I employees are engaged in agricultural occupation, but it ranks highest among all activities by them. Income generation by business was highest 26.39% among class I employees followed by class-IV (25.77%) and class-III (23.74%). Engagement in service was the highest 20.83% among class I employees followed by class-II (20.37%) and class-IV (16.56%). The other activities were not very high among the employees except professional work by the class-I officials, who's share is 9.72%.

Table 7: Retired Government Employees Reported having engaged in Income Generating Activities by Class & by Types of Activities

Types of Activities	Class I		Class II		Class III		Class IV		Total	
	No.Rept.	%	No.Rept.	%	No.Rept.	%	No.Rept.	%	No.Rept.	%
Service	15	20.83	11	20.37	25	12.63	27	16.56	78	16.02
Business	19	26.39	9	16.67	47	23.74	42	25.77	117	24.02
Agriculture	20	27.78	26	48.15	96	48.48	76	46.63	218	44.76
Industry	0		3	5.56	2	1.01	1	0.61	6	1.23
Professional work	7	9.72	0		4	2.02	2	1.23	13	2.67
House tutor	4	5.56	2	3.70	6	3.03	2	1.23	14	2.87
Labour	0		1	1.85	2	1.01	4	2.45	7	1.44
Others	7	9.72	2	3.70	16	8.08	9	5.52	34	6.98
Total	72	100.00	54	100.00	198	100.00	163	100.00	487	100.00

Graph-5: Percentage distribution of retired employees reported having engaged in Income Generating Activities by Types of Activities



2.5.4 Income Generating Activities by Type of Activity and Sex

There exist variations among males and females with regard to income generating activities by the retired govt. employees (Table-8). Among the males the highest 46.15% were engaged in agriculture and on the other hand among females, the highest 42% were engaged in business. Among the females 21.05% were engaged in service compared to 15.81% for males.

Table 8: Retired Government Employees Reported having engaged in Income Generating Activities by Sex & by Types of Activities

Types of Activities	Both Sex		Male		Female	
	Num.Rept.	%	Num.Rept.	%	Num.Rept.	%
Service	78	16.02	74	15.81	4	21.05
Business	117	24.02	109	23.29	8	42.11
Agriculture	218	44.76	216	46.15	2	10.53
Industry	6	1.23	6	1.28	-	-
Professionals	13	2.67	12	2.56	1	5.26
House tutor	14	2.87	14	2.99	-	-
Labour	7	1.44	7	1.50	-	-
Others	34	6.98	30	6.41	4	21.05
Total	487	100.00	468	100.00	19	100.00

It can be seen from the above table that in various types of activities, the percentages of retired female employees are greater than the males. This seems happened due to small number of respondents.

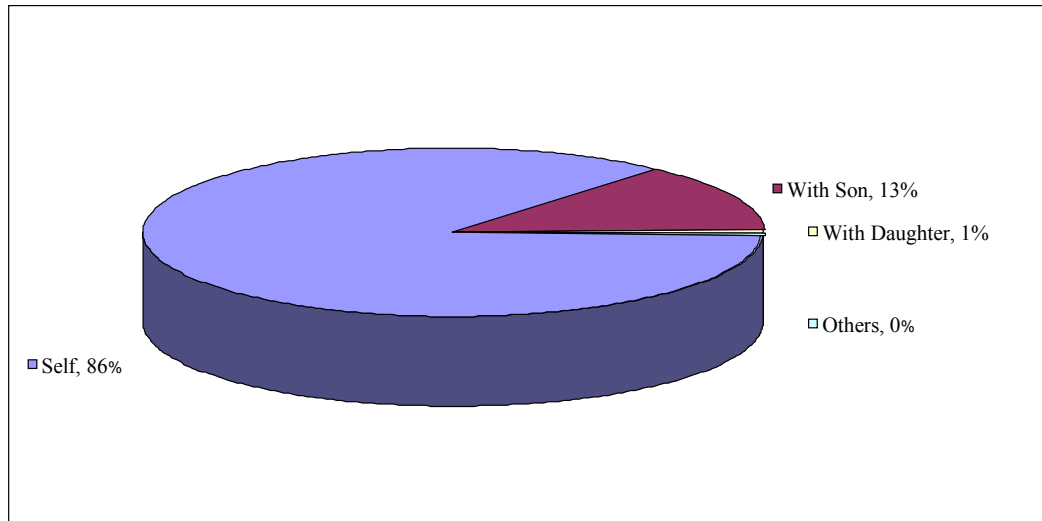
2.6 Living Arrangement of Retired Govt. Employees

Living arrangement of retired govt. employees has been presented in Table-9. It is notable that as many as 85.74% have their own family and 13.17% live with son. Living with daughter and others are negligible. There exists some urban-rural variation in living arrangement. In the urban area 87.72% live in self-headed family and 11.32% live with son as against 83.37% in the rural live in self-headed family and 15.39% live with son.

Table 09: Retired Government Employees by their Living Arrangement

Living Arrangement	Total		Rural		Urban	
	Num.Rept.	%	Num.Rept.	%	Num.Rept.	%
Self	1972	85.74	872	83.37	1100	87.72
With Son	303	13.17	161	15.39	142	11.32
With Daughter	16	0.70	9	0.86	7	0.56
With Others	9	0.39	4	0.38	5	0.40
Total	2300	100.00	1046	100.00	1254	100.00

Graph-6: Percent of Retired Government Employees by their Living Arrangement



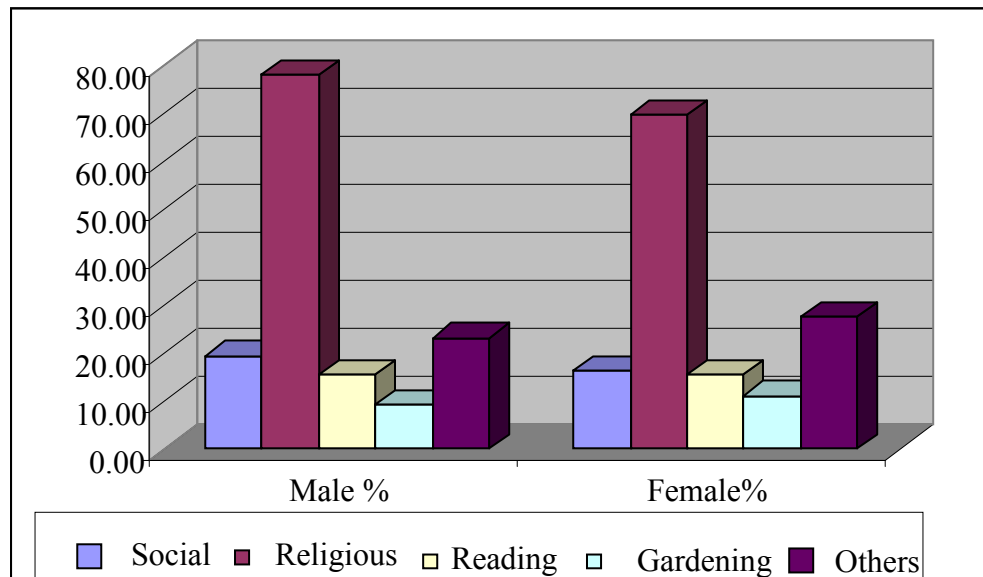
2.7. Means of use of Leisure Time by the Retired Govt. Employees

The means of use of leisure time by the retired govt. employees has been presented in Table-10. It is observed from the table that the highest 77.83 percent retired officials use their leisure time for religious work followed by social work (19.39%). There exists some variation by sex in using leisure time by the employees. Among males 78.25% use their leisure time for religious work compared to 69.82% by the females. Among males 19.55% use their time in social work as against 16.38% for the females. Among female employees 11.21% use their leisure time in gardening compared to 9.24% for males. It is notable that reading as leisure was used by 15.56% males compared to 15.52 percent of females.

Table 10: Distribution of Retired Government Employees by Use of Leisure Time

Use of Leisure Time	Both Sex		Male		Female	
	Num.Rept.	%	Num.Rept.	%	Num.Rept.	%
Social Work	446	19.39	427	19.55	19	16.38
Religious Work	1790	77.83	1709	78.25	81	69.82
Reading	358	15.57	340	15.56	18	15.52
Gardening	215	9.43	202	9.24	13	11.21
Others	541	23.52	509	23.31	32	27.58
Total	3350		3187		163	
N=	2300		2184		116	

Graph-7: Percent of Distribution of Retired Government Employees by Use of Leisure Time by Sex



2.7.1 Use of Leisure Time by the Retired Govt. Employees by Class

The use of leisure time by the Govt. employees by class of employees has been presented in Table-11. It reveals from the table that there exists variation in use of leisure time among different class of gov't. employees, however, most of them used their time in religious work. Among the class-I officers 79.25% spent their leisure time in religious work as against 80.85% for the class-II officials, 81.44% being class-III and 71.00% class-IV employees.

Table 11: Distribution of Retired Government Employees by Use of Leisure Time by Class

Use of Leisure Time	Class I		Class II		Class III		Class IV		Total	
	Num.Rept.	%	Num.Rept.	%	Num.Rept.	%	Num.Rept.	%	Num.Rept.	%
Social Work	123	33.15	81	24.62	176	19.56	66	9.43	446	19.39
Religious Work	294	79.25	266	80.85	733	81.44	497	71.00	1790	77.83
Reading	141	38.01	66	20.06	112	12.44	39	5.57	358	15.57
Gardening	53	14.29	28	8.51	94	10.44	40	5.71	215	9.35
Others	64	17.25	70	21.28	204	22.67	203	29.00	541	23.52

Interestingly participation in social work was high among senior officials where 33.15% class-I officials used their leisure time in social work compared to 24.62% for class-II officials, 19.56% class-III and only 9.43% class-IV employees. Similar pattern was observed in case of reading, where 38.0% class-I officials used leisure time for reading as against 20.06% for class-II, 12.44 for class-III and only 5.57% for class-IV employees. Use of time in gardening was also high among class-I officials.

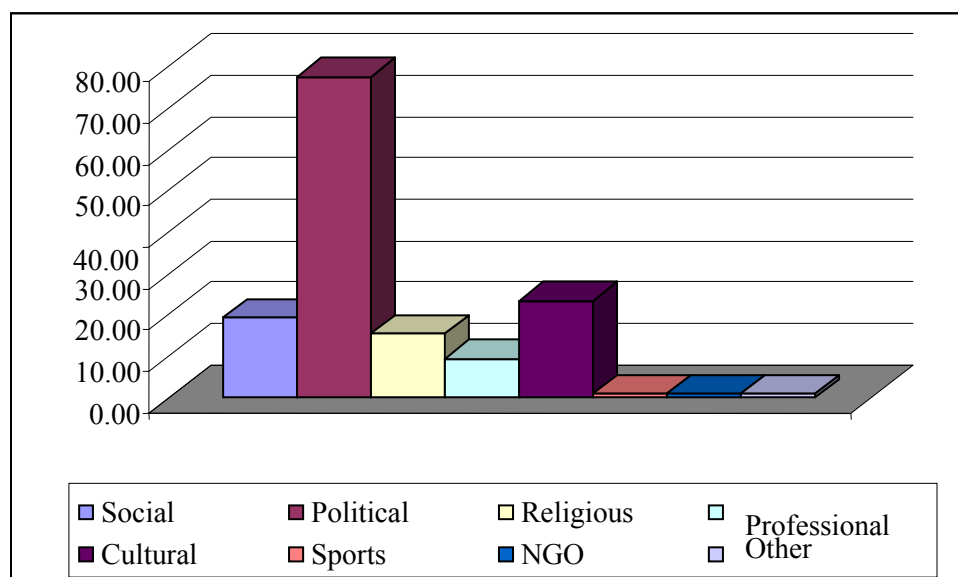
2.8 Association with Socio-Economic and Cultural Organization.

The retired government officials were asked about their association in the socio-economic and cultural organizations. The responses have been presented in table-12. It is observed that the highest 9.39% retired employees were associated with religious organizations followed by organization devoted to social work (8.91%) and professional organization (2.43%). There exists some variation in the participation of socio-economic and cultural organization by the retired officials by class. In case of class-I officials highest 19.14% associated with organizations related to social work whereas in case of class-II officials the highest 14.89% linked with religious organizations. This is also true for class-III and class-IV employees where the highest 8.56% class-III employees and 5.29% class-IV employees were involved with religious organizations. Association with professional organizations, cultural organizations and NGOs were high among class-I officials compared to other class of employees.

Table 12: Distribution of Retired Government Employees by their Association with Socio-economic and Cultural Organization by Types and by Class

Types of Organization	Class I		Class II		Class III		Class IV		Total	
	Num.Rept.	%	Num.Rept.	%	Num.Rept.	%	Num.Rept.	%	Num.Rept.	%
Social	71	19.14	45	13.68	68	7.56	21	3.00	205	8.91
Political	13	3.50	8	2.43	16	1.78	6	0.86	43	1.87
Religious	53	14.29	49	14.89	77	8.56	37	5.29	216	9.39
Professional	24	6.47	11	3.34	19	2.11	2	0.29	56	2.43
Cultural	16	4.31	6	1.82	20	2.22	2	0.29	44	1.91
Sports	7	1.89	5	1.52	8	0.89	1	0.14	21	0.91
NGO	9	2.43	3	0.91	9	1.00	2	0.29	23	1.00
Other	12	3.23	11	3.34	14	1.56	5	0.71	42	1.83

Graph-8: Percent of Retired Government Employees by their Association with Socio-economic and Cultural Organization by Types and by Class



2.9 Main Problems Encountered by the Retired Govt. Officials

The findings from the survey of retired govt. employees indicate that the physical and financial problems are the major problems encountered by them in the retired life (table-13). It is observed from the survey that as high as 64.65% suffers from physical problem followed by financial problem (55.09%), mental problem (20.96%) and family related problem (18.70%). There exists some variation in problems encountered by the retired govt. employees by sex. Among the male 64.38% suffered from physical problem compared to 69.83% of females. Mental problem was reported by 20.33% male employees as against 32.76% female employees. Family related problem was encountered by 18.22% male employees compared to 27.59% female employees. Interestingly, financial problem was less among females (46.55%) compared to male (55.54%).

Table 13: Main Problems Encountered by the Retired Government Employees by Types and by Sex

Types of Problems	Both Sex		Male		Female	
	Num.Rept.	%	Num.Rept.	%	Num.Rept.	%
Physical	1487	64.65	1406	64.38	81	69.83
Mental	482	20.96	444	20.33	38	32.76
Family related	430	18.70	398	18.22	32	27.59
Financial	1267	55.09	1213	55.54	54	46.55
Others	85	3.70	77	3.53	8	6.90
Total	2300		2184		116	

2.9.1 Main Problems Encountered by Retired Govt. Employees by Class.

The main problems encountered by retired govt. employees by class have been presented in table-14. It is seen from the table that the physical problem was the highest problem encountered by all classes of employees except class IV employees who reported financial problem as the main problem. The physical problem as the highest problem were reported by 64.15% class-I, 65.96% class- II, 67.11% class-III and 61.14% class IV employees. Financial problem as the second highest problem were reported by class-I, Class-II and Class-III employees. The corresponding percentages were 38.27%, 43.77% and 54.56% respectively. Mental problem was reported by 23.45% class-I, 20.97% Class-II, 20.11% class-III and 20.71% class-IV employees. Family related problem were reported by 16.44% class-I, 17.93% class-II, 17.00% class-III and 22.43% class-IV retired employees.

Table 14: Main Problems Encountered by the Retired Government Employees by Types and by Class

Types of Problem	Class I		Class II		Class III		Class IV		Total	
	Num.Rept.	%	Num.Rept.	%	Num.Rept.	%	Num.Rept.	%	Num.Rept.	%
Physical	238	64.15	217	65.96	604	67.11	428	61.14	1487	64.65
Mental	87	23.45	69	20.97	181	20.11	145	20.71	482	20.96
Family related	61	16.44	59	17.93	153	17.00	157	22.43	430	18.70
Financial	142	38.27	144	43.77	491	54.56	490	70.00	1267	55.09
Others	18	4.85	7	2.13	28	3.11	32	4.57	85	3.70
Total	371		329		900		700		2300	

2.10 Number of Dependents of Retired Govt. Employees

The number of dependents of the retired govt. employees has been presented in table-15. It is seen that the highest 32.70% has 3-4 dependent followed by 1-2 dependent (28.57%) and 5-6 dependents (24.48%).It was found that 14.26% has 7 or above dependents.

Table 15: Distribution of Retired Government Employees by Number of Dependents

Number of Dependents	No. of Respondents	%
1-2	657	28.57
3-4	752	32.70
5-6	563	24.48
7 and above	328	14.26
Total	2300	100.00

2.10.1 Number of Dependents by Urban-Rural Residence

The number of dependents of the government employees by residence has been presented in table-16. It is revealed from the table that there exists no significant variation in the number of dependents by residence. In the rural areas 27.63% employees have 1-2 dependents as against 29.32% employees in the urban areas having the same number of dependents. In the urban areas 33.55% have 3-4 dependents as against 31.64% in the rural area with 3-4 dependents. In the rural area 25.91% employees have 5-6 dependents as against 23.27% in the urban areas. Seven or more dependents were reported by 14.82% rural and 13.86% urban retired government employees.

Table 16: Distribution of Retired Government Employees by Number of Dependents and by Residence

Number of Dependents	Residence					
	Rural		Urban		Total	
	Number	%	Number	%	Number	%
1-2	289	27.63	368	29.32	657	28.55
3-4	331	31.64	421	33.55	752	32.68
5-6	271	25.91	292	23.27	563	24.47
7 and above	155	14.82	173	13.86	328	14.30
Total	1046	100.00	1254	100.00	2300	100.00

2.11 Chronic Disease Suffered by Retired Govt. Employees in Last 12 Months.

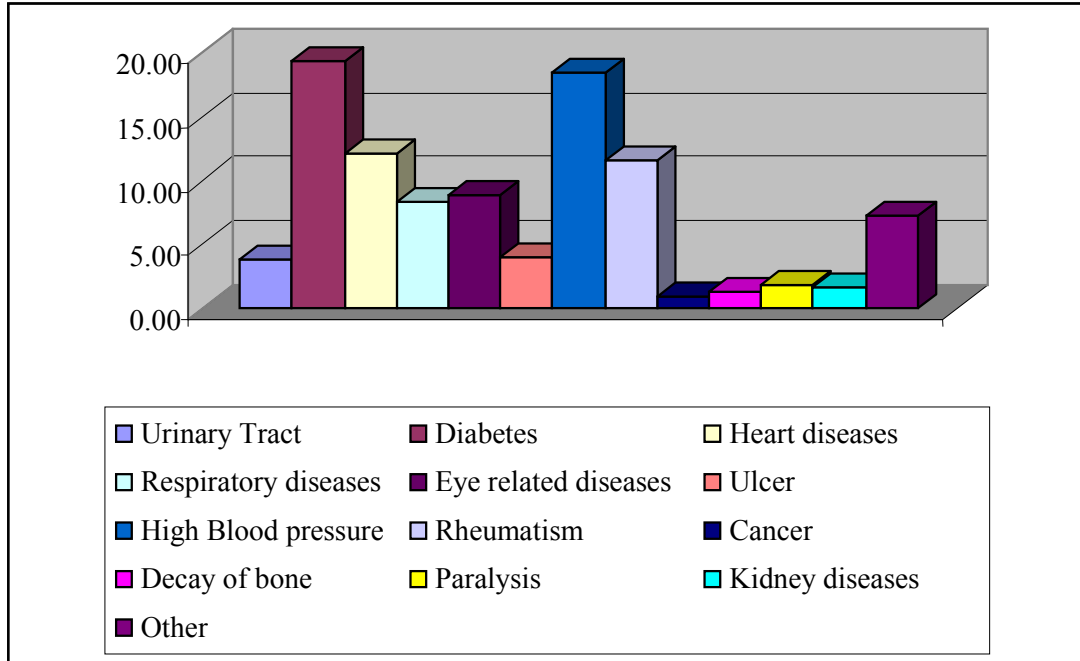
The retired Government employees were asked about the chronic diseases they suffered during last 12 months. The responses obtained are presented in table-17. It is observed from the table that the highest percentage of employees suffered from diabetes (24.09%) followed closely by high blood pressures (23.13%) and heart diseases (15.22%). A sizeable percentage of employees also suffered from rheumatism (14.57%), eye related diseases (11.22%) and respiratory diseases (10.35%).

Table 17: Distribution of Retired Government Employees by Type of Chronic Diseases Suffered During Last 12 Months by Class

Types of Problems	Class I		Class II		Class III		Class IV		Total	
	Num.Rept.	%	Num.Rept.	%	Num.Rept.	%	Num.Rept.	%	Num.Rept.	%
Urinary Tract	21	5.66	16	4.86	49	5.44	25	3.57	111	4.83
Diabetes	104	28.03	90	27.36	226	25.11	134	19.14	554	24.09
Heart diseases	45	12.13	58	17.63	143	15.89	104	14.86	350	15.22
Respiratory diseases	36	9.70	25	7.60	88	9.78	89	12.71	238	10.35
Eye related diseases	42	11.32	43	13.07	101	11.22	72	10.29	258	11.22
Ulcer	10	2.70	18	5.47	46	5.11	44	6.29	118	5.13
High Blood pressure	108	29.11	84	25.53	189	21.00	151	21.57	532	23.13
Rheumatism	40	10.78	47	14.29	136	15.11	112	16.00	335	14.57
Cancer	4	1.08	4	1.22	12	1.33	6	0.86	26	1.13
Decay of bone	6	1.62	8	2.43	14	1.56	10	1.43	38	1.65
Paralysis	4	1.08	4	1.22	24	2.67	21	3.00	53	2.30
Kidney diseases	7	1.89	4	1.22	25	2.78	14	2.00	50	2.17
Other	21	5.66	31	9.42	78	8.67	78	11.14	208	9.04
N=	371		329		900		700		2300	

There exists variation in the diseases pattern by class of employees where diabetes, high blood pressure are high among senior officials and comparatively low among lower level officials. However, heart diseases is comparatively low among class-I officers compared to class-II, class-III and class-IV employees. Interestingly, rheumatism is high among lower level officials compared to higher level officials. Sizeable employees of all classes have suffered from eye related diseases in the preceding months.

Graph-9: Percent of Retired Government Employees Encountered by Type of Chronic Diseases Suffered During Last 12 Months



2.12 Health Care Facilities by Service Providers by Class of Employees

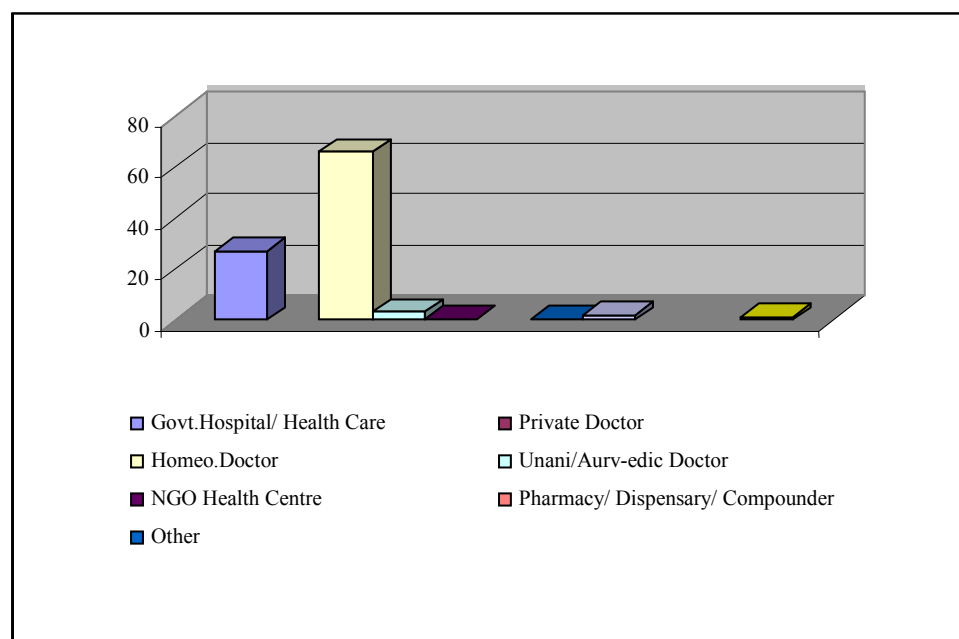
The Survey findings indicate that the retired govt. employees generally depend on the private doctor for their health care. As many as 65.82% employees took services from private doctors followed by Govt. hospital/health care centres (26.91%) and Homeopathic doctors (3.08%).

There exists variation among different class of employees in receiving health care facilities. The health care facilities from private doctors is high among class-I officers but the rate of percentages of other categories have been decreased with their grades. It is 80.59% for class I officials, 74.77% for class II officials, 65.33% for class III and 54.43% for class IV employees. Services received from the Govt. hospital/health care centres shows a reverse picture where the class-IV employees received the highest services (37.86%) followed by class-III (26.00%) and class-II (20.36%) and class-I (14.29%). The health care facilities from other sources are insignificant.

Table 18: Health Care Facilities/Consultations received by the Retired Government Employees during illness by Class

Service Provider	Class- I		Class- II		Class- III		Class- IV		Total	
	Num.Rept.	%	Num.Rept.	%	Num.Rept.	%	Num.Rept.	%	Num.Rept.	%
Govt.Hospital/ Health Care	53	14.29	67	20.36	234	26.00	265	37.86	619	26.91
Private Doctors	299	80.59	246	74.77	588	65.33	381	54.43	1514	65.82
Homeo.Doctors	11	2.96	6	1.82	37	4.11	17	2.43	71	3.08
Unani/Aurv-edic Doctors	1	0.27	1	0.3	6	0.67	7	1	15	0.65
NGO Health Centres	-	-	-	-	6	0.67	-	-	6	0.26
Pharmacy/ Dispensary/ Compounder	4	1.08	3	0.91	15	1.67	27	3.86	49	2.13
Other	3	0.81	6	1.82	14	1.56	3	0.43	26	1.13
Total		100.00		100.00		100.00		100.00	2300	100.00

Graph-10: Percent of Retired Government Employees Received Health Care Facilities/Consultations during Illness



2.12.1 Health Care Facilities by Residence

Health care facilities received by the retired government employees by residence have been presented in table-19 which depicts that the health care facility differs by urban-rural residence. It is observed from the table that in the urban areas 70.26% received health care facilities from private doctors as against 60.52% in the rural area.

Facilities/services received from govt. hospital/health care centres was 31.34% in rural areas compared to 23.12% in the urban areas. Services received from homeopathic doctors were 3.44% in rural area compared to 2.79% in the urban areas. Services received from pharmacy/ dispensary/compounder was 2.87% in the rural area compared to 1.52% in the urban areas. It is interesting to note that 0.72% urban employees took services from unani/aurvedic doctor compared to 0.57% rural employees.

Table 19: Health Care Facilities/Consultations received by the Retired Government Employees during illness by Residence

Service Provider	Total		Urban		Rural	
	Num.Rept.	%	Num.Rept.	%	Num.Rept.	%
Govt.Hospital/ Health Care	619	26.91	290	23.12	329	31.34
Private Doctor	1514	65.82	881	70.26	633	60.52
Homeopathic.Doctor	71	3.08	35	2.79	36	3.44
Unani/Aurvedic Doctors	15	0.65	9	0.72	6	0.57
NGO Health Centre	6	0.26	2	0.16	4	0.38
Pharmacy/ Dispensary/ Compounder	49	2.13	19	1.52	30	2.87
Other	26	1.13	18	1.43	8	0.76
Total		100.00		100.00		100.00

2.13 Income of the Retired Govt. Employees

The income of the retired govt. employees has been presented in Table-20. It is revealed from the table that the annual income of the retired govt. employees including income of the other family member's stands at Tk.1,81,978 of which income of the pensioner stands at TK.1,16,082 and that of family members is Tk. 65,896. The highest income of the retired govt. employees comes from pension source Tk. 50,652 followed by income from job/business of family members of Tk. 47,529. Income from crops & house rent are also an important source of income of the pensioners which stands at Tk. 13,201 & 12,365 respectively per annum. The other major sources of income are income from savings certificate Tk. 10,533 and income from sale of permanent assets Tk. 9,299. The income of other family members also includes pension of Tk. 5,327 and income from investment in business Tk. 3,742.

Table- 20: Annual Income of the Retired Government Employees

Sources of Income	Own Income Tk.	Income of other Family Members Tk.	Total Tk.
Pension (Festival+Medical)	50652	5327	55979
Income from Job/Business	6461	47529	53970
Income from investment in Business	4085	3742	7827
House Rent	12365	982	13347
Income from Crops	13201	1392	14593
Profit from Share	1260	76	1336
Interest from Savings Certificate	10533	137	10670
Interest from Savings Banks	3327	91	3418
Income from Livestock and Poultry bird	670	150	820
Sale of Temporary Assets	1078	54	1132
Sale of Permanent Assets	9299	965	10264
Other	3171	5451	8622
Total (Annual Income)	116082	65896	181978
Monthly Income	9674	5491	15165

2.14. Sufficiency of Income of the Retired Government Employees.

The retired Government officials were asked about the sufficiency of their income. In response 36.21% opined that income is sufficient to meet the expenditure and the rest 63.79% reported that their income was not sufficient.

There exists no significant difference in response by urban rural residence with respect to sufficiency in income. In urban area 36.90% reported sufficiency in income compared to 35.37% in the rural area. Details can be seen in table-21

Table-21: Whether income is sufficient to meet the expenditure by area

Response Category	Total		Urban		Rural	
	Num.Rept.	%	Num.Rept.	%	Num.Rept.	%
Yes	832	36.21	462	36.90	370	35.37
No	1466	63.79	790	63.10	676	64.63
Total	2298	100.00	1252	100.00	1046	100.00

2.14.1 Sufficiency in Income by Class of Employees

Sufficiency in income by class of employees has been presented in Table 22. It is notable that sufficiency in income varies by class of employees. Income is sufficient to meet the expenditure was reported by 54.99% class-I officials followed by 48.33% class-II, 34.59% class-III and 22.60% class-IV employees.

Table-22: Whether income is sufficient to meet the expenditure by class

Response Category	Class I		Class II		Class III		Class IV		Total	
	Num.Rept.	%	Num.Rept.	%	Num.Rept.	%	Num.Rept.	%	Num.Rept.	%
Yes	204	54.99	159	48.33	311	34.59	158	22.60	832	36.21
No	167	45.01	170	51.67	588	65.41	541	77.40	1466	63.79
Total	371	100.00	329	100.00	899	100.00	699	100.00	2298	100.00

2.15 Expenditure of the Retired Govt. Employees

The average monthly expenditure of the retired govt. officials has been presented in table-23. It is observed that the average expenditure of the pensioner's family was Tk. 18,028 of which Tk. 13,333 was incurred by the pensioners and Tk. 4,695 was incurred by the family members. The highest amount of expenditure was incurred in food (Tk.7,999) followed by medicine Tk. 2,135 and house rent & related items Tk. 1,676. It may be noted that the monthly expenditure of the pensioner's household is higher than their income which indicates that perhaps the pensioners could not report their income properly.

Table- 23: Average monthly expenditure of the pensioner and other family members

Item of Expenditure	Expenditure by the Pensioner (Tk.)	Expenditure by the Family members (Tk.)	Total
Food and food related items	5998	2001	7999
House rent and related items	1115	561	1676
Medicine	1543	592	2135
Education	1162	590	1752
Transportation	570	259	829
Gift and recreation	315	126	441
Clothes	1327	305	1632
Expenditure for maid servant/house help	340	81	421
Others	963	180	1143
Total	13333	4695	18028

2.16 Loan of the Retired Government Employees

The proportion of households having loan is presented in table 24. It is observed that 44.69% pensioners reported having loan and such percentage was 44.41% in the urban areas and 45.03% in the rural areas.

Table-24: Pensioners reported having loan by Area

Response Category	Total		Urban		Rural	
	Num.Rept.	%	Num.Rept.	%	Num.Rept.	%
Have loan	1027	44.69	556	44.41	471	45.03
Don't have loan	1271	55.31	696	55.59	575	54.97
Total	2298	100.00	1252	100.00	1046	100.00

2.16.1 Capacity of Repayment of loan by the Retired Government Employees

The capacity of repayment of government employees has been presented in table-25. It is seen from the table that 58.47% mentioned that they are able to repay the loan while 41.53% mentioned that they are unable to repay. The percentage of employees reported their ability to repay loan was 60.65% in the urban areas and 55.89% in the rural areas.

Table-25: Pensioners reported having the Capacity to Repay Loan by Area

Response Category	Total		Urban		Rural	
	Num.Rept.	%	Num.Rept.	%	Num.Rept.	%
Able to Repay	597	58.47	336	60.65	261	55.89
Unable to Repay	424	41.53	218	39.35	206	44.11
Total	1021	100.00	554	100.00	467	100.00

2.17 Fulfillment of Basic Needs of the Retired Government Employees

The retired government employees were asked whether their basic needs are fulfilled. In response 63.27% reported that their need for food is fulfilled and rest mentioned that their food is not fulfilled. With regard to other basic needs 49.30% reported that their medical needs are fulfilled, 73.15% reported that their housing needs are fulfilled, 67.10% reported about the fulfillment of their clothing needs and only 38.60% reported the fulfillment of their recreation need. So, it is observed that the highest 61.84% retired employees could not meet their recreational needs and 50.70% could not meet their medical needs.

Table-26: Distribution of Retired Government Employees Meeting Basic needs by Class

Response Category	Fulfilled		Not Fulfilled	
	No. Reported	%	No. Reported	%
Food	1454	63.27	844	36.73
Medicare	1133	49.30	1165	50.70
Housing	1681	73.15	617	26.85
Clothing	1542	67.10	756	32.90
Recreation	887	38.60	1421	61.84

Total N=2298

2.18 Additional Facilities Recommended by the Pensioners.

The retired government employees were asked about additional facilities they require for better life. In response more than 90% responded for special health facilities, supply of daily necessities in subsidized rate, concessional fare in public transports, fixation of pension as per new pay scale. Around 90% recommended for providing additional financial benefits under new pay scale for the surrendered pensions. Recognition as senior citizen was recommended by 84.3% pensioner, 77.5% recommended for recreational facilities and 55.0% recommended for old home. Details can be seen in table-27.

Table-27: Proportion of additional facilities recommended by the pensioners

Response Category	Number of Respondents Suggested	
	Number Reported	%
Providing Special Health facilities	2228	96.9
Supply of Daily necessities at Subsidized Rate	2222	96.6
Recognition as a Senior Citizen	1940	84.3
Concessional fare in Public. Transports	2117	92.1
Recreation Facilities	1783	77.5
Fixation of Pension under New Pay Scale	2253	98.0
Additional Financial Benefits Under New Pay Scale for fully Surrendered Pensioners	2060	89.6
Necessity of Old Home	1264	55.0
Others	304	13.2

N=2300

CHAPTER -3

CONCLUDING REMARKS AND RECOMMENDATION

The survey of the Retired Government Employees indicate that the pensioners generally do not surrender the whole amount of pension, more than 80% of pension surrender only half portion of their pension. The amount of pension is not very high where around 90% pensioner gets only Tk. 5,000 monthly as pension which is not sufficient for their subsistence, but due to old age and other health problem they could not engaged themselves in income generating activities and only 20% of them are engaged in some sort of income generating activities. Class IV employees are more engaged in income generating activities than other classes of employees. Agriculture is the main field of income generation for them followed by business and service. It is interesting to note that more than 85% employees live in their own family and others live with son, daughter or others.

As regards use of time most of the retired employees use their time in religious activities and some of them also associate with other social and cultural activities. However, they are very reluctant in participating into political activities.

The main problem of the retired govt. employees are financial and physical problem, however financial problem is well pronounced among poor employees. There exists some dependents on them which is a burden for them.

The Common diseases that prevails among these old people are diabetes, high blood pressure, heart diseases and eye related diseases and the ailing retired govt. employees generally deepened on private health care facilities for their treatment.

The main sources of income of the retired employees are mainly from pension, agriculture, house rent, interest from savings and sale of present assets. As many as 64% opined that their income is not sufficient of meet their requirements. The main items of expenditure are food, medicine, house rent, clothes, educational expenses for the dependents etc. More than 45% of the pensioner has some sort of loan and 44% mentioned that they are unable to repay the loan.

The retired govt. employees reported that their basic needs like food, medicare, housing, clothing, recreation are not fulfilled. They suggested to provide them with health care facilities, supplying them with essential items of day to day life in subsidized rate, concessional fare in public transport, providing fixation benefit as per new pay scale, recognition as a senior citizen of the country and providing recreational facilities etc.

Based on the Survey Findings the following Recommendation can be made:

- (1) The retired government employees should be given adequate health care facilities from the government health service system.
- (2) They could be provided with essential items like food, clothing and medicine in a subsidized rate.
- (3) Concessional faculties can be given to them in public transport.
- (4) Housing facilities can be extended to them on a priority basis.
- (5) Recreational facilities needs to be enhanced for them by providing concessional facilities in recreational centers like, zoo, museum, cinema hall etc.
- (6) Number of old homes should be established for their shelter in absence of their care services.
- (7) The compensation rate for surrendering pension should be increased and pension rate should be enhanced after every pay scale at a reasonable rate.
- (8) The pensioner should be provided with a identity card as senior citizen to avail the facilities as mentioned above.

ANNEXURE

Annexure-1

List of selected Metro Politan areas, Districts and Upazilas

(1) Metro Politan Areas:

Dhaka	Chittagong	Rajshahi
Khulna	Barishal	Sylhet

(2) Districts:

1.Bhola	2.Brahmanbaria	3.Comilla	4.Rajbari
5.Jamalpur	6.Tangail	7.Jessore	8.Rangpur
9.Nilphamari	10.Shunamgonj	11.Narshingdi	12.Rangamati

(3) Upazilas:

1.Muladi	2.Borhanuddin	3.Tojumuddin	4.Nabinagar	5.Sharishbari
6.Madergonj	7.Jhinaigati	8.Midhamain	9.Katiadi	10.Trishal
11.Gaforgaon	12.Ghowripur	13.Keshabpur	14.Bagatipara	15.Moheshpur
16.Debhata	17.Bakshigonj	18.Shibgaonj	19.Kishoregonj	20.Jokigonj
21.Kulaura	22.Rajnagar	23.Bashkhali	24.Kutubdia	25.Alikadam
26.Matiranga	27.Parshuram	28.Dagonbhuya	29.Singghair	30.Shaturia
31.Ghior	32.Shirajdikhan	33.Tongobari	34.Dhupchachia	35.Shariakandi
36.Hakimpur	37.Fulbari	38.Bhangura	39.Chowhali	40.Nababgonj
41.kaligonj	42.Durgapur			

Annexure-2

Technical Committee Members

01.	Director General, BBS	Chairman
02.	Deputy Director General, BBS	Member
03.	Controller General of Accounts (CGA), Dhaka	Member
04.	Deputy Secretary(Dev), Statistics Division	Member
05.	Director, Demography and Health Wing, BBS	Member
06.	Director, Computer Wing, BBS	Member
07.	Prof. Dr. Sayed Shahadat Hossain, ISRT, DU	Member
08.	Chairman, Retired Govt. Employee Welfare Association	Member
09.	Deputy Director, Demography and Health Wing, BBS and Focal Point Officer of Retired Govt. Employee Socio-economic Status Survey-2010	Member -Secretary