

**UNDERSTANDING AND EXPLAINING SOCIAL WELFARE POLICIES
IN DEVELOPING NATIONS**

By

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Abstract

Over the last five decades, a rich literature on the welfare state has developed. Multiple theories and models seek to explain the contemporary welfare state, including structural functionalist, structural-Marxist and Marxist perspectives, culturalist approaches, pluralist analyses, neo-institutionalist theories, power resources theory, Harold Wilensky and Lebeaux's dual model, Richard Titmuss's tri-polar model, and Gøsta Esping-Andersen's tri-polar model, all designed to account for the emergence of and variations among welfare states. However, these theories and models originated within the developed world, and empirical examinations of these theories are largely restricted within this part of the world. The welfare state literature is too confined to the West today.

This study examines key welfare state theories and models in the contexts of developing and least developed nations employing a combination of quantitative, qualitative, and comparative methodologies. It suggests that social policies and programs in the developing nations can be systematically understood in the light of mainstream Western theories and models of the welfare state. Therefore, in addition to challenging current practices that limit the study of the welfare state within particular geographical areas, the research presented here provides rationale for increased efforts to understand welfare policies and programs in developing nations. This will increase our knowledge about the applicability of theories in the developing world and will enrich the understanding of the developed world, and thus contribute to the advancement of welfare state scholarship.

Acknowledgements

This dissertation answers some of the questions that I have wished for a long time to address. When I was introduced with the literature of the welfare state in the early 2000s, I observed that it was largely West-focused. As a person originally from a least developed nation, I was already familiar with many forms of social intervention by the state and the presence of diverse actors in the welfare systems of those nations. This led me to stand with those who have begun to problematize the dominant practices of welfare state studies. I wondered whether welfare state development and social welfare programming practices in the least developed nations could be systematically understood. The availability of a good number of welfare state theories, which are largely grounded in the developed world, directed me to question their relevance and use in explaining and understanding social welfare policies and programs in the developing areas. I am confident that other scholars interested in social welfare programming practices in developing nations will find this work useful.

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Late Rawshan Ara Begum
&
Late Mujibur Rahman Bhuiyan

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ACRONYMS

AAY	<i>Antyodaya Anna Yojana</i>
ABC	Assistance for Blind Children
ABD	Asian Development Bank
ADP	Annual Development Program
AECID	Spanish Development and Cooperation Agency
AFL	American Federation of Labour
AFSI	L’Aquila Food Security Initiative
AICC	Agricultural Information and Communication Centre
ARP	Agricultural Rehabilitation Program
ASA	Association for Social Advancement
ASPS	Agricultural Sector Program Support
AusAID	Australian Agency for International Development
AUW	Asian University of Women
BAAIGM	Bangladesh Association for the Aged and Institute of Geriatric Medicine
BANBEIS	Bangladesh Bureau of Educational Information and Statistics
BBS	Bangladesh Bureau of Statistics
BCUP	<i>Barga Chashi Unnayan</i> Program
BDF	Bangladesh Development Forum
BDT	Bangladeshi Taka
BEHRUWC	Basic Education for Hard-to-Reach Urban Working Children
BEN	Bangladesh Early Childhood Development Network
BEPZA	Bangladesh Export Processing Zone Authority
BGMEA	Bangladesh Garment Manufacturers and Exporters Association

BHBFC	Bangladesh House Building Finance Corporation
BIDS	Bangladesh Institute of Development Studies
BILS	Bangladesh Institute of Labour Studies
BIMT	Bangladesh Institute of Marine Technology
BING	Bangladesh Integrated Nutrition Program
BISP	Benazir Income Support Program
BMA	Bangladesh Medical Association
BMET	Bureau of Manpower, Employment and Training
BNFEB	Bureau of Non-Formal Education, Bangladesh
BNSB	Bangladesh National Society for the Blind
BRAC	Bangladesh Rural Advancement Committee
BTEB	Bangladesh Technical Education Board
CARE	Cooperative for Assistance and Relief Everywhere
CBO	Community-based Organization
CC	Community Clinic
CDD	Centre for Disability in Development
CDF	Credit and Development Forum
CEDAW	Convention on the Elimination of all Forms of Discrimination against Women
CFW	Cash For Work
CIA	Central Intelligence Agency
CIDA	Canadian International Development Agency
CIO	Congress of Industrial Organizations
CIP	Country Investment Plan
DAE	Department of Agricultural Extension
DANIDA	Danish International Development Assistance

DFID	Department for International Development
DoFB	Department of Food, Bangladesh
DoFPDI	Department of Food and Public Distribution, India
DP	Development Partner
DPA	Direct Project Aid
DPI	Disabled Peoples' International
DSF	Demand Side Financing
DSHEB	Directorate of Secondary and Higher Education, Bangladesh
DSSB	Department of Social Services, Bangladesh
DTEB	Directorate of Technical Education, Bangladesh
DWAB	Department of Women Affairs, Bangladesh
EC	European Commission
ECD	Early Child Development
EDI	Elderly Development Initiatives
EOAB	Employees' Old Age Benefits
ESSI	Employees Social Security Institutions
EP	Essential Priorities
EPI	Extended Program on Immunization
EPZ	Export Processing Zone
ERCPH	Employment Training and Rehabilitation Centre for the Physically Handicapped
ESD	Essential Service Delivery
FAO	Food and Agriculture Organization
FFS	Farmer Field School
FFW	Food for Work
FLA	Fair Labour Association

FM	Flour Mills
FPMU	Food Policy Monitoring Unit
FPRW	Fundamental Principles and Rights at Work in Bangladesh
FPS	Fair Price Shop
FRWLR	Fundamental Rights at Work and Labour Relations
FSSP	Female Secondary Stipend Programmes
FSSSP	Female Secondary Student Stipend Program
GAFSP	Global Agriculture and Food Security Program
GATT	General Agreement on Trade and Tariffs
GAVI	Global Alliance for Vaccines and Immunisation
GBS	Gram <i>Bikash Sangstha</i>
GFATM	Global Fund to Fight AIDS, Tuberculosis and Malaria
GDP	Gross Domestic Product
GoP	Government of Pakistan
GNI	Gross National Income
GR	Gratuitous Relief
GSP	General System of Preferences
GTZ	German Technical Cooperation Agency
HELP	Higher Education Loan Programme
HEQEP	Higher Education Quality Enhancement Project
HNPSP	Health, Nutrition and Population Sector Programme
HPNSDP	Health, Population and Nutrition Sector Development Programme
HPSP	Health and Population Sector Programme
HSFSP	Higher Secondary Female Stipend Program
IDA	International Development Association

IFPRI	International Food Policy Research Institute
IGNDPS	Indira Gandhi National Disability Pension Scheme
IGNOAPS	Indira Gandhi Old Age Pension Scheme
IGNWPS	Indira Gandhi National Widow Pension Scheme
IGVGD	Income Generation for Vulnerable Group Development
ILO	International Labour Organization
IMF	International Monetary Fund
INGO	International Non-Government Organization
IPM	Integrated Pest Management
IR	Indian Rupee
IUT	Islamic University of Technology
JICA	Japan International Cooperation Agency
KfW	Kreditanstalt für Wiederaufbau
LCG	Local Consultation Group
LO/FTF	The Danish Trade Union Council for International Development and Cooperation
MDG	Millennium Development Goal
MDTF	Multi Donor Trust Fund
MFI	Micro Financing Institution
MoDMRB	Ministry of Disaster Management and Relief, Bangladesh
MoEB	Ministry of Education, Bangladesh
MoFB	Ministry of Finance, Bangladesh
MoFoodB	Ministry of Food, Bangladesh
MoHFWB	Ministry of Health and Family Welfare, Bangladesh
MoLEB	Ministry of Labour and Employment, Bangladesh

MoLGRDCB	Ministry of Local Government, Rural Development and Co-operatives, Bangladesh
MoLJPAB	Ministry of Law, Justice and Parliament Affairs, Bangladesh
MoPB	Ministry of Planning, Bangladesh
MoPMEB	Ministry of Primary and Mass Education, Bangladesh
MoRDI	Ministry of Rural Development, India
MoSJEI	Ministry of Social Justice and Empowerment, India
MoSWB	Ministry of Social Welfare, Bangladesh
MoU	Memorandum of Understanding
MoWCAB	Ministry of Women and Children Affairs, Bangladesh
MoWCDI	Ministry of Women and Child Development, India
NCB	Nationalized Commercial Bank
NCDW	National Council on Disabled Women
NFB	National Federation of Blind
NFBS	National Family Benefit Scheme
NFOWD	National Forum of Organizations Working with the Disabled
NGO	Non-Government Organization
NIBR	Norwegian Institute for Urban and Regional Research
NIPORT	National Institute of Population Research and Training
NNP	National Nutrition Program
NNS	National Nutrition Services
NORAD	Norwegian Agency for Development Cooperation
NSAP	National Social Assistance Program
NSBP	Bangladesh National Society for the Blind and Partially Sighted
NSDP	NGO Service Delivery Project

NSPS	National Social Protection Strategy
OAA	Old Age Allowance
OBC	Other Backward Class
OIC	Organization of Islamic Cooperation
OMS	Open Market Sales
OP	Other Priorities
PFDS	Public Food Distribution System
PKSF	<i>Palli Karma Sahayak</i> Foundation
PLCEHD	Post-Literacy and Continuing Education for Human Development
PR	Pakistani Rupee
PRSP	Poverty Reduction Strategic Papers
PSID	Persons with Disability Self-Initiative to Development
PVO	Private Voluntary Organization
RAJUK	<i>Rajdhani Unnayan Kortripokkha</i> (Capital Development Authority)
RGCCI	Registrar General and Census Commission, India
RIC	Resource Integration Centre
ROSC	Reaching Out-of-School Children
SARPV	Social Assistance and Rehabilitation for the Physically Vulnerable
SC	Scheduled Caste
SCAE	Second Chance and Alternative Education
SCEP	Service Centre for the Elderly People
SDC	Swiss Development Cooperation
SDP	Skill Development Project
SIDA	Swedish International Development Cooperation Agency
SUP	Slum Upgrading Program

SSN	Social Safety Net
SSNP	Social Safety Net Programme
SSPTW	Social Security Programs Throughout the World
ST	Scheduled Tribe
STEP	Skill and Training Enhancement Project
SWID	Society of the Deaf and Sign Language Users
SWP	Sector Wise Programming
Tk.	Taka
TTC	Technical Training Centre
TVET	Technical and Vocational Education and Training
TLM	Total Literacy Movement
TMSS	<i>Thengamara Mohila Sabuj Sangha</i>
TR	Test Relief
UCD	Urban Community Development
UCEP	Underprivileged Children's Educational Programs
UGC	University Grants Commission
UHFWC	Union Health and Family Welfare Centre
UN	United Nations
UNAIDS	The Joint United Nations Programme on HIV and AIDS
UNCDF	United Nations Capital Development Fund
UNDP	United Nations Development Programme
UNEP	United Nations Environment Programme
UNESCO	United Nations Educational, Scientific and Cultural Organization
UNICEF	United Nations International Children's Emergency Fund
UPHCS	Urban Primary Health Care Services

USAID	United States Agency for International Development
SSA	Social Security Administration
UT	Union Territory
VGD	Vulnerable Group Development
VGf	Vulnerable Group Feeding
VTCB	Vocational Training Centre for the Blind
WB	World Bank
WFP	World Food Programme
WHRAP	Women's Health and Rights Advocacy Program
WHO	World Health Organization
WWF	Workers Welfare Fund

Chapter 1

INTRODUCTION

Geographical Limit of the Welfare State Literature: A Statement of the Problem

A welfare state is generally defined as the institutionalized commitment of the state to ensure a minimum standard of life for the citizens (e.g., Olsen, 2002). While this commitment represents a common feature, welfare states differ markedly in their goals, scope, character, ideological orientations, and patterns of programming. Along with efforts to understand and explain the development of welfare states and variations among them, a rich literature has developed over the last five decades. There are now a number of theoretical approaches, such as the functionalist approach, the culturalist approach, the institutionalist approach, and the power resources approach that aim at explaining the origins and development of the welfare states, as well as the variations among them. A number of models seeking to order and categorize the welfare states have also developed over this period. Among them, Gøsta Esping-Andersen's (1990) tri-polar typology has been among the most dominant and influential in recent decades.

Among the central theories of the welfare state, the functionalist approach relates the origin and growth of the welfare state to industrialization and economic development. It views the development of the welfare state as a process of adaptation to changes associated with modernization and industrialization – including the breakdown of traditional forms of social security and the emergence of new forms of social problems associated with the laissez faire market economy. According to functionalists, economically affluent nations introduced new social security programs to replace traditional social security institutions, which resulted in the emergence of the modern welfare states in the advanced industrialized nations (Olsen and

O'Connor, 1998; 1998; Kopri 1998; Furniss, 2000). In contrast, Marxist thinkers see the welfare state as a superstructure introduced by the bourgeoisie to perpetuate the capitalist economic system. To them the welfare state is largely a means to provide legitimacy to the exploitative relationship between the bourgeoisie and the working class (O'Connor: 1973; Djao: 1992).

Unlike functionalist and Marxist perspectives, the culturalist perspective focuses more on variations among the welfare states than on their origins. It suggests that the nature of a welfare state largely relates to the values, traditions, political cultures, and ideologies of society. This approach assumes that social policies are more egalitarian in societies where people are collectively oriented and class conscious than in those where people are more individualistically oriented. Culturalist scholars argue that while policy responses are motivated by needs, culture and ideology ultimately shape their character and patterns (Trägårdh, 1990).

Like the culturalist perspective, the neo-institutionalist perspective also focuses on variations among the welfare states. However, instead of prioritizing values or traditions, the neo-institutionalist perspective emphasizes the architectural arrangements of the states. To neo-institutionalist scholars, nations with more centralized political structures, responsible governments staffed by low profile, independent and experienced bureaucracies have more capacity to formulate and implement public policies and, therefore, are likely to have more comprehensive and generous welfare programs (Boase, 1996; Steinmo, 1994).

Power resources theory (PRT), in turn, focuses on relative class power in explaining variations among the welfare states. This theory assumes that the nature of a welfare state is largely a function of the power balance between the capitalist and the working classes. Power resources theorists, therefore, claim that in nations where the working class is more unionized, labour movements are more centralized, and political parties representing the working class have

significant influence in public policy decisions, welfare states tend to be considerably more comprehensive and egalitarian (Korpi, 1998).

Gøsta Esping-Andersen's (1990) tripolar welfare regime approach categorizes welfare states in advanced capitalist democracies into three ideal types: liberal, conservative, and social democratic. According to Esping-Andersen, the nature of a welfare state is a function of the interplay among the state, market, and family – the three institutions responsible for the supply of resources for livelihood – as well as a nation's commitment to social equality and the decommodification of citizens' livelihoods. While social democratic welfare states are characterized by higher levels of decommodification, more comprehensive welfare provisions and greater commitment to social equality and represent a higher level of welfare state development, liberal welfare states generally feature lower levels of decommodification, more dependence on the market, and means-tested and targeted programs and are represented largely by low or residual level of welfare state development. Conservative welfare states, while highly developed, express a greater commitment to preserving traditional social institutions and minimal commitment to social equality.

Among these theories, the functionalist perspective is empirically robust in accounting for the emergence of the welfare states while the power resources perspective is empirically viable in explaining growth and expansion of, and variations among, welfare states (Olsen and O'Connor, 1998; 1998; Kopri, 1998; Esping-Andersen, 1998). Esping-Andersen's model is most frequently used in analysing social policies in contemporary comparative political sociology, especially in the developed world (Myles, 1998; Powell and Barrientos, 2011; Arts and Gelissen, 2010, 2002).

However, each of the preceding theories and models is grounded in the developed world and empirical studies deploying these theories are usually restricted to the West. While welfare programming is no longer limited to developed democracies, application of the theories and the models of the welfare states still largely remain confined geographically within the developed world (Hort, 2005). Attempts are rarely made to examine whether, or to what extent, theories and models used in explaining welfare states in the developed world are applicable in explaining welfare states or welfare policies in developing or least developed societies (Hort, 2005).

In recent years, two approaches – ‘Confucianism’ and ‘welfare developmentalism’ – have developed to explain social policies fill the gap in missing theories of developing nations. Both approaches primarily focus on social policies in the East and Southeast Asian nations. Confucianism emphasises values such as respect for education, filial piety, deference to authority, patriarchy, and the centrality of the family and kinship ties in explaining welfare states in the East Asian region. Welfare developmentalism sees the development of welfare states in that region as a part of their national development strategies. However, it is still unknown whether these approaches apply to nations in other areas of the developing world (Jones, 1990; Holliday, 2000).

Objective of the Present Research

This dissertation problematizes the geographical limits of existing welfare state literature – the central theories and models that are still largely employed to examine and account for the development and character of welfare states, or particular welfare areas or policies, in the developed nations. To address this limitation of welfare state literature it takes up three issues. First, it aims to examine the applicability of key welfare state theories in explaining the

emergence of, and variations among, welfare states in developing nations. Second, it seeks to examine the fit of the dominant welfare regime approach with the nature and orientation of social policies and programs in nations of the developing world. Finally, it investigates the relevance of the Confucian and the welfare developmentalist approaches in developing nations other than those in East and Southeast Asia. Thus, the study addresses three general questions: (a) to what extent are the various theories of the welfare state applicable in explaining the emergence of and variations among welfare states in the developing world?; (b) to what extent is Esping-Andersen's tripolar model effective in exploring the nature of social policies in developing countries?; and (c) to what extent are Confucianism and welfare developmentalism useful in understanding policy orientations and welfare policy practices in developing nations outside the East and Southeast Asian nations?

To answer these questions the study uses a combination of quantitative methods, a qualitative case study approach, and comparative methods. To address the first question, it uses various quantitative techniques to test the associations between the welfare state and the factors that are theoretically assumed to explain the emergence of, and variations among, welfare states. To answer the second and the third questions, the study employs a qualitative case study focusing on Bangladesh. Finally, it employs a comparative examination of social policies in Bangladesh, India, and Pakistan.

Overview of the Dissertation

This dissertation has ten chapters. Chapter 2 provides a comprehensive review of the contemporary welfare state literature. Chapter 2 critically examines key theories of the welfare state and the models that categorize and order the welfare states in the developed and developing

areas. It identifies some limits of contemporary welfare state literature, indicating the scope for further investigation. It thus contextualizes the research project and provides the rationale and urgency for this study. Chapter 2 argues that a significant limitation of the welfare state studies today is their large confinement within the developed world.¹ In addition to biasing the literature, this practice leaves the nature and processes of welfare state development and social welfare programming practices in the developing areas largely ignored, unexamined, or misunderstood. The chapter strongly suggests that our understanding of the growth and variation among the welfare states in the developing nations can benefit from the application of mainstream welfare state theories and models. The chapter sets out hypotheses derived from key welfare state theories and models, which are later empirically examined in the contexts of developing nations.

Chapter 3 provides a detailed account of the methods employed in this study. It describes the variables used in the quantitative component of the study. The chapter also accounts for the measurements and data sources of the variables and provides a detailed account of the statistical procedures employed to determine the association between welfare state development and the other theoretically relevant factors. The chapter also details the methods of investigation used in the qualitative case study of Bangladesh and explains the methodology behind the comparative analysis that contrasts Bangladesh, India, and Pakistan.

Chapter 4 presents results of the quantitative investigations. It lays out results of hypothesis testing derived from the functionalist, neo-institutionalist, and power resources perspectives. Analysis of the quantitative data shows that these theories are relevant to developing nations. These results have significant implications for welfare state literature today,

¹ Hort (2005) provides a brief and interesting description of the ‘geography’ of comparative welfare state research and sheds lights on the biases of the welfare state literature to the West.

since they challenge the claim that ‘Western’ theories of the welfare state are irrelevant in the contexts of the developing world.

Chapter 5 provides a close study of Bangladesh. It examines whether the welfare state of Bangladesh resembles any of the three ideal types of welfare regimes identified by Esping-Andersen. In doing so, it examines the nature of programs and provisions in nine social policy domains. It finds no uniform patterns of social programming across social policy areas. Rather, the study finds some evidence of social democratic, conservative and liberal welfare state features in Bangladesh. Thus, it suggests that the Bangladeshi welfare state is a ‘welfare hybrid’ rather than neatly fitting any of Esping-Andersen’s three ideal types.

Chapter 6 further examines the state-market-family nexus in Bangladesh to assess if Esping-Andersen’s suggestion that this nexus represents the interplay among public, private, and civil sectors in welfare provisioning applies to Bangladesh as a representative case of a developing nation. Based on an examination of welfare providers active in nine social policy domains and across the welfare sectors in Bangladesh, the study finds at least twelve categories of welfare providers in the nations. This finding challenges Esping-Andersen’s idea of state-market-family nexus in the contexts of developing nations as diverse international and domestic actors are active in the welfare systems of the nations. This supports Ian Gough’s (2001) proposition about the need to reformulate Esping-Andersen’s welfare matrix in analysing welfare regimes in developing areas.

Chapter 7 examines the relevance of the power resources perspective in the context of Bangladesh. Accordingly, it assesses the role of labour mobilization in shaping the welfare state of Bangladesh. Given that (1) a large majority of the labour force in Bangladesh is engaged in informal economic sector, and that (2) reliable data related to labour mobilization, especially

about union membership, is largely unavailable, the study assesses the contribution of labour in the development of the welfare state of Bangladesh through an historical examination of labour movement and leftist politics in Bangladesh and the state of welfare programming in the nation on issues directly affecting the working class (such as the ILO labour standards). The chapter suggests that Bangladesh' weak labour movement is associated with the poor labour standards and underdeveloped working class-related welfare provisions in the nation – a finding that suggests the relevance of the power resources theory in the context of Bangladesh. It suggests that weak labour and leftist movements opened space for many international and domestic actors (such as donor agencies, international development organizations, United Nations organizations) and international and domestic non-governmental organizations to play an influential role in shaping the welfare provisions in the nation in light of their own priorities and interests, which often do not relate to the needs of the Bangladeshi working class.

Chapter 8 examines the fit of the Confucian and the Welfare Developmentalist models in Bangladesh through examining three assertions: (1) a Confucian assertion of the value of education in shaping the welfare state in developing nations; (2) a Confucian assertion that strong, three-generational family structures shape the welfare states in the developing nations; and (3) a Welfare Developmentalist assertion that the social is subordinated to the economic in shaping welfare states in the developing nations. While the study finds higher public spending on education relative to public spending in other social policy areas in Bangladesh, it argues that this policy practice is largely market-driven, rather than being a reflection of respect for education. The study also does not find considerable influence of family structures in shaping the welfare state of Bangladesh. With regard to the welfare developmentalist assertion, this analysis finds that the welfare state of Bangladesh has developed more around the needs of the non-

productive than the productive section of the population. This finding thus disputes the welfare developmentalist assertion about the subordination of social policies to economic efficiency in the context of Bangladesh.

Chapter 9 examines the welfare states in three sub-continental nations: Bangladesh, India, and Pakistan. Since all three have common historical origins as parts of undivided British-India, it is revealing to see what types of welfare states each nation has developed after partition. A comparative examination of the provisions across social security areas finds that Bangladesh and India maintain largely similar practices of social programming, each reflecting liberal-conservative welfare hybrids. Pakistan, in contrast, approximates an underdeveloped form of conservative welfare state. This finding is significant in that it affirms the usefulness of Esping-Andersen's model in analysing and categorizing welfare states in the developing nations.

Concluding Remarks

The development, solidification, and sophistication of theories is a hallmark of a mature discipline whose aim is the systematic studies of a particular phenomenon (May, 2001). While theories provide a general orientation in relation to social, political, economic and historical issues, their strength in connecting ideas with practices, and their tested vigorousness and velocity through empirical studies offer a more systematic understanding of the field they relate to (May, 2001). Thus, the richness of a discipline is signified by the values, use, and strength of its theories and practices.

In this study we examine key welfare state theories and models in the contexts of developing nations. We find overall support for the theories in the contexts of developing nations. Regarding the hypotheses derived from the Esping-Andersen's tri-polar welfare

typology, we do not find support for the state-market-family nexus, but we find support for the power resources perspective in Bangladesh. In addition, while we cannot locate Bangladesh in one of the three ideal types of welfare regimes identified by Esping-Andersen, we suggest that the welfare state of Bangladesh is a mix of social democratic, conservative, and liberal orientations. This finding supports Esping-Andersen's assertion that the emerging welfare states resemble one of the three ideal welfare regimes or a mix of them (a 'welfare hybrid'). We also observe the usefulness of Esping-Andersen's model in comparative welfare state analysis in developing areas through examination of the model focusing on Bangladesh, India, and Pakistan.

The study also finds that the relevance of the Confucian and the Welfare Developmentalist models is limited in East and Southeast Asia. The study does not find convincing support for the Confucian assertions about the role education and family systems in shaping the welfare state of Bangladesh. The study also does not find a Welfare Developmentalist orientation in building the welfare state of Bangladesh.

Findings of the study will have implications for the literature of the welfare state. First, based on its observations employing multiple methods and examining several key welfare state theories and models, the study finds strong justifications for further examination of welfare states in developing nations. Second, affirming the relevance of the welfare state theories and models in non-Western contexts widens the possibility that welfare policies and programs in the developing nations can be more systematically understood in light of the mainstream welfare state theories. This may promote expansion of the field beyond the current territorial confinement. Future research focused on other developing nations will increase our knowledge about the applicability of the dominant theories and models in understanding and explaining social policies and the welfare states in the developing world.

Chapter 2

LITERATURE REVIEW

Introduction

Contemporary advanced capitalist nations are generally referred to as welfare states. These nations are often described as having active and institutionalized involvement in social affairs of the citizens, primarily in the form of redistributive programs and provisions, in order to promote citizens' well-being (Kuhnle and Sander, 2010). This way of identifying welfare states is exclusionary, as well as outdated. It tends to ignore the welfare efforts by less developed or developing nations: social security programming is more advanced in the contemporary developing world compared to the developed world, particularly during the 1950s – the time when literature on the welfare state began to flourish. As a result, empirical investigations of theories and models explaining and ordering the welfare states have largely remained confined in the advanced capitalist nations, and there has been relatively little effort to extend welfare state studies beyond the developed capitalist world. This geographical limit characterizes welfare state literature today.

This chapter provides an overview of contemporary welfare state literature, with particular focus on mainstream welfare state theories and models, their dominant intellectual practices, and their outcomes. It identifies gaps in contemporary welfare state literature, which contextualize the rationale and justification of this research initiative. It suggests that an examination of key welfare state theories and models - beyond the developed world - will contribute to developing more systematic understanding of the social welfare policies and programming practices in developing nations.

This chapter is organized by four major sections. Section 1 briefly defines the welfare state and identifies its major features. Section 2 provides a critical overview of mainstream welfare state theories and models. Section 3 sheds light on the current practices of social policy studies in the developing areas. Finally, Section 4 outlines the goals of the study, the research questions that the study addresses, and the hypotheses it examines.

Section 1 The Welfare State

The welfare state is no longer new in the developed world. Originating in Germany in the late nineteenth century through the Imperial Decree of 1881 and Chancellor Otto von Bismarck's programs for sickness (1883), accident (1884), and old age and invalidity insurance (1889) – which mark the beginning of the state's more active involvement in social affairs of the people in capitalist economic milieus¹ – the welfare state evolved as a phenomenon in the developed world in the post-War period (Kuhnle and Sander, 2010).²

While redistribution remains central to the concept of the welfare state, there is no common definition of the term. Scholars deploy different definitions of the welfare state, based on their ideological understanding of the social role of the state. An early definition of the welfare state was given by Asa Briggs (1961: 228) who defined the welfare state as:

a state in which organized power is deliberately used (through politics and administration) in an effort to modify the play of market forces in at least three directions – first, by guaranteeing individuals and families a minimum income

¹ Prior to that time, central governments had two main functions. Primarily, they were concerned with protecting their population from foreign intrusion and violence as well as from domestic criminality (its policing role). Secondly, with a more modernizing focus, state capacity was used to invest in and build infrastructure for transport and communication to promote economic development (Kuhnle and Sander, 2010).

² Until World War I (WWI), Western advanced economies were mainly social insurance states, and most of countries of Western Europe adopted at least three of the five major pillars of social insurance – accidental insurance, sickness insurance, unemployment insurance, pensions, and family allowances by the First World War. It is after World War II that advanced capitalist countries evolved as welfare states through embracing the principles of social citizenship (expounded by T. H. Marshall) and human rights.

irrespective of the market value of their work or their property; second, by narrowing the extent of insecurity by enabling individuals and families to meet certain ‘social contingencies’ (for sickness, old age, and unemployment) which lead otherwise to individual and family crises; and third, by ensuring that all citizens without distinction of status or class are offered the best standards available in relation to a certain agreed range of social services.

Like Briggs, Peterson (1985: 602) defines the welfare state as “the use of governmental power to protect people from income losses inherent in industrial society and to provide for a minimum standard of economic wellbeing for all citizens.” Thus, both Briggs (1961) and Peterson (1985) see the welfare state as the use of state power to mitigate the adverse effects of market forces and to maintain a minimum standard of well-being for all citizens. However, their definitions do not indicate any rationale for the use of power supporting such commitments.

Conversely, there are scholars who see a commitment to maintaining a minimum standard of life for all citizens as a formal responsibility of the state. For example, Girvetz (1968: 512) defines the welfare state as “the institutional outcome of the assumption by a society of legal and therefore formal and explicit responsibility for the basic well-being of all of its members.” In a similar way, Olsen (2002: 27) defines the welfare state “as the institutionalization of the state’s responsibility for the well-being of its citizens.” Social citizenship is explicit in Girvetz’s (1968) and Olsen’s (2002) approach to the welfare state, unlike in Briggs’s and Petersen’s definitions. We can simplify the concept of the welfare state as being the state’s institutionalized commitment to maintain a minimum standard of life for all its citizens (even though the meaning of ‘minimum living standard’ may vary across countries). This is a transition from a *voluntary* to a *more institutionalized* social policy role for the state.

It is generally held that a fundamental normative component is inherent in the notion of the welfare state – the state’s accepting the responsibility to ensure the basic well-being of its

members. As Kaufmann (2001; 817) suggests, we can speak of a welfare state “only if social services are linked to normative orientations so that political actors assume a collective responsibility for the well-being of the entire population.” Similarly, Leisering (2003: 179) declares that “a welfare state emerges when a society or its decision- makers become convinced that the welfare of the individual is too important to be left to customs or to informal arrangements and private understanding, and is therefore a concern of government.”

Five fundamental conditions of the welfare state can be drawn from normative understandings. The first is that individual well-being is a collective responsibility, meaning that the individual is not solely responsible for taking care of himself or herself, but rather being taken care of is a social right. Second, a normative commitment to promote public well-being should consider the entire population, not just a particular group or sub-section. Third, social provision must represent a sense of collective responsibility. Fourth, social service practices or activities must be congruent with the normative orientation of promoting the benefit of the whole population. Finally, the “social” must be autonomous from political or economic consideration (that is, given that social provisions are based on “social right,” they must not be subordinated to economic or political considerations).³

Section 2 Theories of the Welfare State

Theories of the welfare state are advanced by functionalist, culturalist, institutionalist, and power resources theorists. These approaches have been developed to explain the origins and

³ Of course, the welfare state does not necessarily involve a commitment to equality in all spheres, even though, as indicated above, commitment to universality is a requirement for a state to be considered a welfare state. Moreover, the normative orientation of government responsibility for individual welfare is similar to the notion of social right or “citizenship” that developed in the post War period characterizing modern welfare states and distinguishing them from pre-War “social insurance states” in which social provisions were particularly directed to the working classes (Nullmeier and Kaufmann, 2010: 85).

development of, and variations among, welfare states in terms of the nature of policies and policy outcomes.

Section 2.1 Functionalist Approaches

Functionalist theory is rooted in the works of 19th century sociologist Emile Durkheim. In general, the functionalist tradition focuses on the functioning and integration of social systems.⁴

It assumes that welfare policies emerge in response to functional necessities. In respect to the welfare state, functionalism seeks to capture the logic of the development of welfare states historically. Influential structural functionalists such as Talcott Parsons, Robert Merton, and Kingsley Davis also suggest that welfare state policies and programs have served to re-establish balance in society by satisfying new social needs, which Parsons calls ‘functional prerequisites’ (Olsen, 2002, 1993).

The functionalist approach that directly addresses the origin and development of welfare states is the ‘logic of industrialism’ school. This school sees the development of the welfare state as a way of adapting to changes brought about by modernization and industrialization (Mishra, 1973; Pampel and Williamson, 1988). The forces attached to modernization and industrialization – social mobilization, urbanization, individualism, and market dependence – destroyed pre-industrial modes of social reproduction such as family, church, *noblesse oblige*, and guild solidarity. For functionalists, the welfare state emerged in response to the destruction of traditional forms of social security by modern industrial economy (Olsen, 2002). Norman Furniss summarizes the logic of industrialization as follows:

⁴ Although Durkheim addressed social policies and welfare states only indirectly, he argued that political institutions arose in response to stresses and needs, which emerged as simple societies (traditional and undifferentiated societal systems) evolve into more complex (structurally differentiated) entities – existing social structures break down leading to social disorganization and disequilibrium; however, new social arrangements and institutions soon evolve more or less unconsciously to respond to these emergent problems and meet the new universal needs to restore social order and equilibrium (Olsen, 2002: 93).

Industrialization produces similar socio-economic problems [such as loss of traditional occupation, unemployment of unskilled labourers and the elderly; issues of safety, security, hazards, and accidents in workplaces; and tensions between workers and the factory owners]; these problems in turn produce the public policies to deal with them; these policies are needed – they are functional – therefore they occur. Policy becomes the outcome of some demographic and economic process (Furniss: 2000: 200).

However, a nation's capacity to respond to the challenges posed by industrialization, functionalists argue, depends on its level of economic development. Only economically advanced countries possess the ability to develop social programs to meet social needs. Functionalists use the 'logic of economic growth' to explain the emergence of the welfare state long after the destruction of traditional community by industrialization as well as the presence of welfare states only in the developed societies. Scholars including Phillips Cutright (1965), Henry Aaron (1967), Frederic Pryor (1968), and Harold Wilensky (1975) find a strong correlation between the level of economic growth (rather than political system) and the development of the welfare state. Regardless of dominant groups or dominant economic and political ideologies, these functionalists argue that nations institute similar policy sequences, and as a result, political ideologies of left and right become irrelevant (Wilensky, 1975; Furniss, 1992). In short, in functionalist logic, 'politics do not matter'.⁵

The logic of industrialism approach is critiqued by 'logic of capitalism' theory (also known as structural-Marxism). Following the Marxist notion that the state is a superstructure perpetuating the capitalist system, the logic of capitalism approach assumes that the welfare state emerges in response to the needs of the capitalist system (rather than the 'social system' in

⁵ Proponents of the functionalist account of the welfare states, particularly, Wilensky (1975) and Furniss (1992), indicate that social security programs evolve in a linear sequence starting from programs on industrial accidents (introducing insurance or assistance programs) followed by social security programs for sickness, old age, family income support, and unemployment.

general, as the Durkheimian structural functional approach assumes).⁶ According to scholars in this school, such as James O'Connor (1973), A. W. Djao (1992) and Claus Offe (1984), the ultimate aim of the capitalist state is to maintain the capitalist system and secure the interests of the capitalists. To do this, the state performs two types of functions: capital accumulation and legitimation (O'Connor: 1973; Djao: 1992). Structural Marxists argue that the state undertakes welfare programs to meet these two objectives.⁷

Corresponding to capital accumulation and legitimation, following O'Connor, Djao shows that nearly all state expenditures have two-fold characters: (1) social capital and (2) social expenses. *Social capital* is made up of two types of activities: (1a) social investment and (1b) social consumption. Djao argues that social investment (services and projects that raise labour productivity such as, education and labour market training) and social consumption (services and projects that lower the costs of reproducing labour power such as, healthcare and childcare) are indirectly productive for capitalists in that they contribute to economic growth in the private sector (Djao, 1992). Social expenses (services and projects that maintain social stability and promote social harmony such as social assistance and social insurance) provide an environment where production and capital accumulation can proceed without hindrance (Djao, 1992). These benefits are closely monitored and restricted. In this view, social capital investments of the state correspond to its capital accumulation function and social expenses correspond to legitimation (Djao, 1992). Both functions are translated into all state policy, including social policies.

⁶ Karl Marx (1859) suggests that in the capitalist society, the state, religion, laws, rules, and regulations are the superstructures rooted in the capitalist system, and that they serve to perpetuate the capitalist system.

⁷ According to this perspective, the politics of legitimacy is the key factor or variable in explaining the implementation of welfare policies. As this perspective assumes, there is an inherent contradiction in every capitalist regime between the need for capital accumulation and the need to maintain political legitimacy (or popular support). The implied hypothesis is that the welfare programs are necessitated by the state's need for legitimacy as a reaction to the increasing inequalities created in the process of capital accumulation (Kim, 2004).

The structural Marxist approach is analytically more sophisticated than the Durkheimian structural functionalist perspective in several ways. While the latter suggests a linear relationship between economic advancement and the growth of the welfare state, the former does three additional things: it relates social policy to the capitalist economic system (that is, the logic of exploitation); it provides insights about the underlying motivations of policy making in a capitalist economic milieu; and, it may be useful in explaining social policies in non-democratic political jurisdictions.⁸ Thus, while both dimensions of functionalism commonly see the development of the welfare state as a function of economic advancement, the structural Marxist variation can be particularly useful in explaining the development of specific policies. Of course, it is often hard to test the claims of structural Marxists empirically because policy makers' true intentions may often remain unrevealed, and interpretations of their actions may be subjective.⁹

The functionalist approach provides good insight regarding the development of the welfare state: there is no denying the fact that to support welfare expenditures economic development is necessary. However, the logic of industrialization and the level of economic growth or prosperity alone do not satisfactorily explain the causes of the rise of welfare states and the reasons for variations among them. Many nations created welfare programs, such as education, even before the Industrial Revolution, or at least before the 'requisite' level of economic development. Conversely, in some nations, welfare programs were introduced long after industrialization was underway (such as in the United States and the United Kingdom) (Olsen, 2002; Kuhnle and Sander, 2010). There are also some nations that industrialized later,

⁸ That is, why there might be social policies in jurisdictions where political opposition and anti-establishment movements are largely suppressed.

⁹ However, see Griffin et al. (1983); Hicks and Swank (1984) and Pampel and Williamson (1988) which empirically test and provide some support for the structuralist approach.

but which introduced various social programs at an earlier stage in their economic development (for example, Sweden). The functionalist approach cannot explain why states such as Sweden and the United States vary so widely in terms of their programs and policies, even though both are economically developed, wealthy countries. It also cannot explain why some welfare states are more generous, comprehensive, and ambitious than others. In addition, a functionalist approach does not say anything about who identifies the functional needs and how those needs are identified. In sum, the functionalist approach fails to specify the necessary and sufficient conditions for the emergence and development of welfare states. While it seems successful in identifying economic growth as the necessary condition for the emergence and development of welfare states, the approach fails to account for the sufficient conditions which explain the rise of welfare states and the variations among them.

Section 2.2 The Culturalist Approach

The culturalist approach, unlike the functionalist perspective, primarily intends to explain variations among welfare states by relying on differences in values, cultures, beliefs, history, traditions, or put more grandiosely, in national political cultures and ideologies. Culturalist scholars argue that while policies are motivated by needs, their patterns are ultimately shaped by culture and ideology (Trägårdh, 1990). This approach assumes that social policies are more egalitarian in societies where people are collectively oriented and class conscious. People in those societies, according to this approach, place greater value to social cohesion and solidarity. These people also possess a statist orientation and positive attitudes towards progressive taxes, state intervention, redistributive egalitarianism, welfare programs, social determinism, state ownership, and equality of condition and outcome. Conversely, in societies where social policies are less generous and less egalitarian, values such as individualism, meritocratic competition,

achievement orientation, and libertarianism are likely to be dominant. These societies tend to be anti-state, favour lower taxes over social programs and endorse only equal opportunity.

According to the culturalist approach, the stark differences between Scandinavian and North American welfare states are rooted in their particular values, culture, and historical differences. For example, notions such as individualism, equality, and freedom are part of the cultural fabric of both Swedish and American societies, but they are interpreted very differently in these two regions. To Americans, equality implies equality of opportunity. Regardless of socio-economic backgrounds, equality stands for the same chances for every individual to succeed on the basis of his or her talents. Inequality in the United States is viewed as largely the outcome of more or less fair competition among individuals (Olsen, 2002). The state intervenes only after a disadvantaged individual has ‘failed’ in the market competition. The targeted and means-tested public programs of the American welfare state reflect this notion of equality. Conversely, the Swedish view of equality emphasises equal starting points (Trägårdh, 1990). Swedish social programs significantly minimise inequality of circumstances through various social policies. Therefore, in Sweden opportunities for individuals across families of various socio-economic statuses are, at least to some degree, more similar from the outset (Olsen, 2002).

Similarly, in both the United States and Sweden, the concept of freedom has different interpretations. In the United States, freedom is conceptualized by emphasizing ‘freedom *from* the state’ – that is, individuals must be free to define and pursue their own goals with minimal interference from the government (Olsen: 106). The Americans are, therefore, more anti-statist in their attitudes. Here lie the reasons for the residual nature of the American welfare state, the culturalists explain (Olsen, 2002). Conversely, the Swedish attitude to liberty is associated with ‘freedom *for* the state’ to support the members of society through various means (Olsen,

2002:105). The most central example of statism in Sweden, as Olsen (2002) puts it, is the existence of an expensive, publicly financed, comprehensive welfare state with strong levels of public support.

Furthermore, the American notion of liberty that endorses individuals' freedom from the state does not stand for their freedom from the family or community. Instead, individualism is very much tied to family in the American society (Trägårdh, 1990). Liberty stands for the protection of the private sphere – the family – from intrusions by government and the public sector. But precisely because the private sphere is protected, American individualism in practice ends up as the freedom of the male patriarch from statist interference (Trägårdh, 1990). It does not consider the women, children, and the elderly – ‘the freedom of women from the tyranny of men, children from the tyranny of parents, and all individuals from the tyranny of the family’ (Trägårdh, 1990).

While the tension between individual freedom and the sanctity of the family is evident in the American society, the Swedish culture of individualism supports individual freedom from both the family and the small community (Trägårdh, 1990). Trägårdh comments in this regard:

Beyond the very real and fierce debates over the cost and efficiency of Swedish welfare programs, there lies a deeper cultural ‘choice’ in favour of the state-individual alliance against the family and the small community, just as what makes Swedish popular democracy both statist and anti-elitist is the genesis in the pre-modern alliance between the monarchical state and the peasant estate against the aristocracy (Trägårdh, 1990: 579).

Lars Trägårdh, explaining the culturalist view, notes that the Swedish welfare state is deeply rooted in its culture and historical developments. He argues that the notions of solidarity, individualism, equality, and work ethic in Swedish culture and Swedish universal, equal

education are the basic factors that distinguish the Swedish welfare state from the welfare state of the United States (Trägårdh: 1990).

According to Trägårdh, the social democratic/liberal alliance that developed in Sweden in the late nineteenth century to face the challenges of rapid industrialization and massive immigration, created the conditions for a broad consensus in the area of social welfare legislation favouring universal programs. Attitudes towards workers were changed; they were viewed as people rather than merely employees. Similarly, the state was viewed as the 'peoples' home' (Trägårdh, 1990: 572).

These universalistic visions, Trägårdh argues, are deeply rooted in the solidaristic, statist, and anti-elitist principles of the French revolution that collided and fused with the Swedish peasant-led popular alliance against the aristocracy (Trägårdh, 1990). The Swedish social democrats, according to him, could successfully inherit this popular anti-elitist, pro-statist tradition, especially after forging the 1933 alliance with Peasant Party, until that time a close ally of the Conservative Party. It is the strength of the tradition, as Trägårdh argues, which has led to the solidaristic, universal social policies in Sweden (Trägårdh, 1990). The commitment to full employment in Sweden, Trägårdh suggests, is not merely a matter of compassion for the unemployed, but rather because Swedish culture is dominated by an implicit, informal obligation to work (Trägårdh, 1990). The Swedish work ethic – 'people's will to work' - along with the values of decency, fairness, solidarity, and freedom, enabled Sweden to undertake such high tax-based, comprehensive, and expensive welfare programs (Trägårdh, 1990: 580).

Seymour Martin Lipset uses a culturalist approach to explain the differences between the U.S. and Canadian welfare states (Lipset: 1986, 1990). He argues that, although the

United States and Canada resemble each other more than any other two nations on earth, there are consistent patterns of cultural and value differences between these two countries. Evaluating four aspects of these two cultures (literature, religion, economy, and politics), he suggests that Canadians are more elitist, law abiding, statist, collectively oriented and group oriented than Americans. These value differences, he says, have made considerable differences in the development of their welfare states (Lipset, 1986).

Hartz (1955) also distinguishes the American and European welfare state models in a cultural line. According to him, the American model celebrates the creative power of the individual and fears the “tyranny of the collectivity.” The European model, in general, demands communities that care for their citizens, pooling risks through high taxes and spending, and attempting to make economics serve democratically determined ends. Prasad (2006) similarly argues that the particularistic nature of the ‘settler society’ of America led to an individualistic and pro-market culture. Thus the American Left has had difficulty making a case for redistributive policies and preventing pro-business policies.

Although culturalism, unlike functionalism, provides a comparative perspective for a better understanding of variations among welfare states, it too suffers from a number of serious limitations. First, it is not certain that a nation’s official ideology and its welfare policies always represent popular views and values. American anti-statist ideology opposes a public health system, for example, but according to empirical surveys a majority of Americans support a Canadian-style health care system (Olsen, 2002: 114). The culturalists fail to acknowledge such discrepancies between dominant ideologies of a nation and its popular values.

Second, culturalism fails to acknowledge the presence of ideological clashes within a society, because it views a society's ideology as unique. In fact, there may be more than one ideology in a society, which may not fit well with its dominant ideology. Swedish culture, for example, includes collectivist dimensions such as support for a comprehensive welfare state, a greater commitment to a more equal distribution of income, and a tolerance of high taxes. Concurrently, it also includes liberal ideological strains, such as a high level of support for equal opportunity, support for a strong market, and an intensely vibrant work ethic (Olsen, 2002). The culturalists fail to acknowledge such ideological confrontations and contradictions within a society.

The third and possibly most serious limitation of culturalism, as well as of functionalism, is that both ignore the role of actors – namely states, classes and class conflict, and individuals – in the making and shaping of welfare states. This problem lies in their level of analysis. While structuralism takes the social system as its unit of analysis (Furniss, 2000), culturalism views culture as an attribute of the society in general. Actor-centric approaches such as the Marxist instrumentalist approach, the pluralist approach, and the neo-institutionalist approach seriously dispute culturalist account of the welfare state. They challenge culturalism by posing questions such as, whose culture? Where do values and ideologies come from? How are values developed and sustained?

Section 2.3 Actor-Centric Approaches

2.3.1 The instrumentalist approach

The instrumental perspective has a Marxist orientation. Accordingly, it suggests that the state is an instrument of capitalists, and that capitalists control the state. The state acts as a means to secure the capitalist class' interests, and ideology originates with the capitalist class. The

capitalist class uses its ideological hegemony to secure their material interests and maintain its dominance over the working class. The state and public institutions act as instruments of the capitalist class, establishing their hegemony over the subordinate classes (Grabb, 2005).

Marx and Engels argue that the ruling ideas in a given society are those of the ruling class and that these ideas express the interests of the dominant class in an idealized form (Kellner, 1991). Thus, in feudal society, the ruling ideas were those of chivalry, honor, valor, and spirituality – precisely the ideas of the ruling strata. In capitalist society, individualism, competition, winning, material success, and other capitalist ideas are highly esteemed and likewise reflect the interests and ideas of the ruling class (Kellner, 1991).

Italian Marxist Antonio Gramsci argues that ideology is used to smooth over differences between classes and present idealised visions of class harmony and consensus. The dominant class, he says, attempt to use its political moral and intellectual leadership or hegemony to establish its view of the world as all-inclusive and universal, and to shape the interests and needs of the subordinate class (Carnoy, 1984). Educational institutions, cultural centers, and organizations of information represent that dominant class values and act as agents of dominant-class hegemony. Gramsci thus views the state an element of the hegemonic apparatus (Carnoy, 1984).

Following the Marxist view of the state, neo-Marxist scholars, such as Douglas Kellner (1991) use a ‘logic of accumulation and exclusion’ to argue that the capitalist class largely controls the state, media, and other major institutions in a capitalist society and uses them to establish its ideological hegemony. Noam Chomsky (1992) likewise explains the capitalist control of media through the ‘propaganda system’. Other neo-Marxist instrumentalists such as Herbert Schiller (1996), Ralph Miliband (1973), and Eric Swank

(1998) empirically demonstrate the instrumental nature of the state by highlighting many direct or indirect personal, social, and professional ties between capitalists and political elites. Referring to the notion of ‘corporate liberalism,’ these scholars conclude that welfare programs emerge because capitalists want them. “Enlightened and far-sighted capitalists,” as Olsen and O’Connor (1998: 6) summarize this view, “thus oversaw and hastened the introduction of the poor relief, unemployment insurance, educational reform, and other private and public welfare policies in a conscious effort to increase outputs, stabilise or revitalize the economy, and pre-empt or defuse working-class militancy.”

2.3.2. The pluralist approach

Pluralism offers an account of the role of actors in shaping the welfare state, which differs from Marxist instrumentalism. Rooted in liberal political philosophy,¹⁰ pluralism also focuses on actors but assumes that the state is neutral rather than being an instrument of the capitalist class. Pluralists maintain that modern capitalist societies are ‘polyarchies,’ and power is widely diffused among variety of competing interest groups (Dahl, 1961), a distinct break from the central premise of Marxist-instrumentalism. However, according to pluralists, no one group consistently dominates all times over all issues. Indeed, individuals often belong to several groups reflecting their multiple and variable interests. The state, under such conditions, responds to the demands of these groups as an unbiased agent. From the pluralist perspective, welfare policies and programs are largely responses to the demands of various lobbies representing different interest groups (Olsen, 2002, 1998).

¹⁰ The liberal tradition of political philosophy emphasizes minimum rule by the state and greater freedom of the citizen/individual from the state. For details about liberal political philosophy, consult J. S. Mill (2011) and J. H. Hallowell (1950).

2.3.3 The neo-institutionalist approach

The state-centric, neo-institutionalist approach, unlike pluralist theory, views the state as a relatively autonomous institution capable of independent action. It assumes that the state does not act merely as an instrument of the capitalist class or as a semi-autonomous reactor to social interests, and its policies are not merely reflections of public attitudes or values. Rather, the state itself possesses the capacity to formulate and implement policies. Neo-institutionalists, of course, accept that the state's capacity for autonomous actions is not constant or complete; it depends on its institutional structure. They explain variations among welfare states in terms of the character of state structures.

Neo-institutionalists assume that certain institutional or structural arrangements of the state, such as bureaucracy or administrative apparatus (Alfred Stepan, 1973; Ellen Kay Timberger, 1978; Hugh Hecllo, 1974; Theda Skocpol, 1985), constitutional structure (federal or unitary, fragmentation or centralization of power), and party system substantially affect its capacity to formulate and implement public policies as well as shape the identities, goals, and capacities of societal groups and their alliances (Olsen, 2002). According to them, a state, which is characterized by a parliamentary system, strong party discipline and executive dominance, a permanent, low profile, independent and experienced civil service, and a long history of interventionist social policy, is a strong state. On the other hand, a state characterized by constitutional separation of power, a weak tradition of party discipline and interventionism, impermanent and diffused bureaucratic structure, subtle differences in government-societal relations is a weak state (Boase, 1996; Steinmo, 1994).

Neo-institutionalists argue that strong states have more capacity than do weak ones to adopt comprehensive and generous welfare programs, as well as to reform or eliminate

existing programs. Sven H. Steinmo (1994) argues that the fragmented constitutional structure of the United States means it is exceedingly difficult to maintain strong political parties, a mass Socialist, Labour, or leftist political movement, and comprehensive, universalistic social welfare policies. Joan Boase (1996) shows that the United States has repeatedly failed to construct a public health care system due to its weak institutional structure, while Canada has done so because of more centralized and unified structures (Boase, 1996).

Neo-institutionalists, however, do not claim that states are always able to directly and independently determine policy-making. Rather, they point out that state autonomy is a possibility or a variable, but never a given. Depending on the degree of fragmentation and the level of insulation from social pressures, state autonomy may or may not exist, can come and go, and will vary considerably by degree in different periods and national locales (Olsen, 2002).

It is important to note that pointing to the role of the states in their own right, rather than as simply agents of other societal groups and forces, the state-centric approach has made a significant contribution to the understanding of the origins and development of welfare states, drawing attention to a set of concerns which other approaches simply ignore. This approach further provides insights into how state structures and institutions may serve to establish the frameworks within which policy making takes place, and introduces new features into the dynamics of policy-making (Olsen, 2002). However, the neo-institutionalist approach makes only a weak claim about the autonomous policy making role of the state. It also appears inadequate to account for contradictory impacts of the same structures. For example, federalism helped to prevent a universal healthcare system in the United States but

encouraged it in Canada.¹¹ The state-centric approach fails to acknowledge the interplay of many other factors, such as identities, interests, and resources of actors in policy decisions.

Thus, while Marxist-instrumentalists focus on the capitalist class and structural pluralists on the competing interests groups, neo-institutionalists emphasize the role of state as an autonomous ‘actor’. Each of these three approaches deals with a single actor. But none of them considers the role of working classes and working classes’ movements in the development and variations of welfare state.

2.3.4 Power resources theory

While all other theories ignore the role of the working class, power resources theory (PRT) developed by Scandinavian scholars such as Walter Korpi (1998) and Gøsta Esping-Andersen (1998), explores the relationship between social policy and labour mobilization. Through demonstrating organized labour’s influence in the shaping of welfare policies, this theory provides, as its proponents claim, a more reasonable explanation for wide variations in the development and outcomes of the welfare states (Olsen and O’Connor, 1998; Korpi, 1998; Esping-Andersen, 1998).

Power resources theory is a third variant of Marxist accounts of the welfare state. While structural Marxism sees the welfare state as a response to the needs of the capitalist system and instrumental Marxism perceives it as an offshoot of the capitalist class’s enlightened control over the state and self-oriented decisions, proponents of power resources theory focus on the working class’s organizational strength as the basic determinant of welfare state development.

¹¹ The universal national healthcare system of Canada started out in a single province (Saskatchewan) and spread from there to the entire nation.

According to power resources theorists, welfare programs emerge in response to ‘balance of power’ between the capitalist and the working classes. This theory assumes that variations in the power resources (defined as attributes [capacities or means] of actors – individuals or collectivities – which enable them to reward or to punish other actors.) between classes have significant consequences for distributive processes, levels of aspirations, and pattern of conflict, as well as institutional structures and for the functioning of the state and various state organs (Korpi, 1998). In countries where labour is more powerful, welfare provisions are more extensive, and there are lower levels of social inequalities (Olsen, 2002).

Power resources theory is based on the hypothesis that “ the degree of the subordination of wage-earners can vary over time as well as between countries as a result of the extent to which employees are organized for collective action in unions and in political parties based on the working class” (Korpi, 1998: 54). It assumes that while capital always has the upper hand within a capitalist framework, labour has potential access to political resources, which can increase its power, and thereby allow it to implement social reform and alter distributional inequalities to a significant degree. Thus, power resources theory explains the development of, and variations among, welfare states in terms of relative strength of working class compared to the dominant class.

According to this theory, power resources of the working classes are measured along three dimensions: the percentage of the labour force which is unionized; the degree of centralization and the unity of the unionized labour force; and the existence of a labour or social democratic party committed to labour which has been able to achieve and maintain power for a relatively longer period of time (Olsen, 2002). This theory suggests that a high

level of union membership relative to the size of the total labour is an important indicator of labour strength. Similarly, the organization of labour federations into central ‘peak’ federations or confederations enables them to speak with a single voice and pose more serious challenges to capital. Moreover, working classes’ having a political party (for example labour, social democratic or socialist) with substantial support base enables them to influence the character and development of the welfare state (Olsen, 2002). In this way, power resources theory assumes that a nation state in which the workers are highly unionized, unions are organizationally centralized, and the labour party is able to hold state power for a lengthy period, will have a more developed welfare state characterized by higher expenditure levels, more coverage and greater generosity.

Sweden is the best example for the power resources theorists. Sweden is one of the most unionized countries in the world, where nearly 70 percent of the workers (67.5% as of 2012) hold union membership (OECD, 2013).¹² The unionized labour force is organized into two major peak federations or confederations – the LO, which organizes about 90 percent of all blue-collar workers and 14 blue-collar federations, and the TCO, which involves about 75 percent of all white-collar workers and 19 federations.¹³ The Swedish social democratic labour party, SAP, came to power in 1932 and remained there until 1976 (44 years) nearly without interruption (save briefly in 1936). Since the 1970s, SAP’s dominance in Swedish politics has declined considerably (in several occasions the party lost power to non-socialist

¹² Union density in Sweden has fallen from its peak of 84 percent in 1993 in recent years (OECD, 2013).

¹³ There is another relatively smaller confederation of white-collar workers unions – The Swedish Confederation of Professional Associations – Saco. Saco organizes 600000 university and college graduates professionals and students and 22 professional associations (Saco, 2013)

coalitions).¹⁴ However, the party has led the Swedish government for most of the period since 1932.

High levels of power resources, as the power resources theorists claim, have decreased the imbalance of power between capital and labour in the Swedish society. This power base has enabled the Swedish working class to ensure that economic resources were increasingly targeted towards the development of social policies and programs to deal with poverty, unemployment and other problems associated with industrial capitalism (Olsen, 2002). On the basis of this single structural determinant, this theory explains the causes and development of welfare states – the higher the level of working class’s organizational strength, the higher the level of the welfare state (Olsen and O’Connor, 1998). Power resources theory, thus, suggests that the transformation of welfare states from residual or minimal to institutional standard, or to more generous, comprehensive standard depends on the organizational strength of the working class.

There is a close theoretical connection among the structural Marxist, neo-Marxist, and the power resources perspectives of welfare state development. All three approaches find class struggle at the heart of welfare state development and see social policy development as a reactive response by the dominant class. The need for social and economic stability, which the both structural Marxist and neo-Marxist theorists emphasize as reasons for the emergence of policies, can be logically connected to labour mobilization and labour movements which power resources theorists emphasize. In combining these three perspectives, the underlying process of social policy development can be understood through a causal diagram as it is presented in *Figure 1*. It suggests that under industrial capitalism (as identified by structural

¹⁴ SAP lost power to a non-socialist coalition in 1976 and 1991 and to a centre-right coalition led by the moderate party in 2006 and 2010.

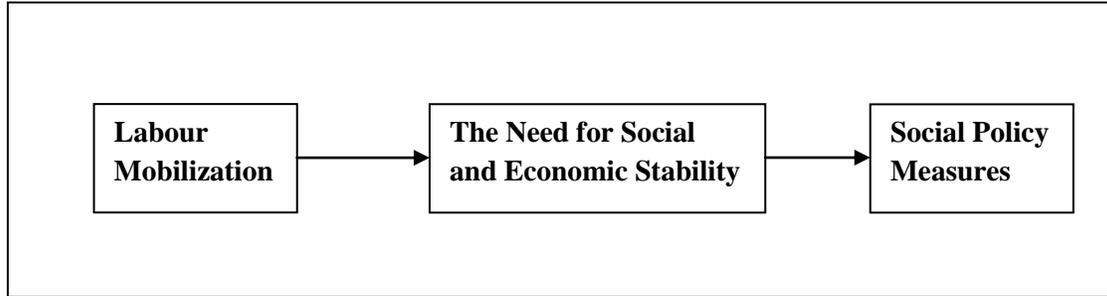


Figure 1: Marxist understanding of social policy development

functionalist theorists), labour movements create the sufficient conditions for policy initiatives (the need for social policy for the sake of stability or system maintenance) which in turns results in the development of specific policies. As the working class becomes stronger, their ability to destabilize the capitalist economic setting and create pressure upon the dominant class increases, which in turns results in more comprehensive and generous social policy measures. However, like the structural functionalist, culturalist, and neo-institutionalist approaches, the power resources perspective also deals with a single (albeit multi-pronged) variable. It cannot suggest whether the relationship between working class strength and the welfare state is mediated by political structures of the states.

Thus, among the theories that account for the development of and variations among the welfare states, the structural functionalist perspective situates the emergence of the welfare state within industrial capitalism and suggests a linear relationship between economic advancement and welfare state development. While this theoretical assertion is found to be empirically strong, the structural functionalist approach fails to account for the contexts and processes of policy developments and reforms as well as significant cross-national variations among developed industrial countries. The culturalist approach offers a

useful framework for cross-cultural analysis of social policies. However, this approach fails to acknowledge cultural cleavages within political jurisdictions and distinguish between dominant values and popular values in a society. As a result, this approach appears inadequate to identify social policies with cultural values of particular societies. Conversely, there is empirical support for neo-institutionalist claims about the relationship between the nature and structure of political institutions and policy patterns. However, its claim that the state is an autonomous actor is fairly weak. Finally, power resources theory appears to be empirically powerful in explaining variations among the welfare states. This approach, along with the structural Marxist and neo-Marxist approaches, seems to provide a more insightful account of the process through which variations among the welfare states occur.

The above conclusions about welfare state theories are, importantly, drawn from studies conducted in the developed world. These theories have been rarely tested in developing economies. It is, therefore, still unknown whether or to what extent these theories can explain the origins and development of and variation among welfare states and policies in developing societies. Moreover, all the theories deal with only a single variable. As a result, they cannot account for the combined effects of multiple variables in shaping welfare states.

2.4 Gøsta Esping-Andersen's Tripolar Model of Welfare Regimes

Esping-Andersen's welfare state model is theoretically related to power resources theory, empirically the most robust account of the variations among developed welfare democracies. Proposed in 1990 in his seminal work, *The Three Worlds of Welfare Capitalism*, Esping-Andersen orders the welfare states of developed democracies into liberal, conservative, and

social democratic regimes.¹⁵ He distinguishes regime types in terms of three principles – decommodification, the nexus among state-market-family, and social stratification. In Esping-Andersen’s conceptualization of welfare regimes, decommodification is a measure of social rights, reflecting T. H. Marshal’s notion of “social citizenship” as the basis of entitlement – “the degree to which individuals, or families, can uphold a socially acceptable standard of living independently of market participation” (Esping-Andersen, 1990: 37). Decommodification is a function of the interplay among the state, family, and society – the institutions responsible for the supply of resources for livelihood. As he puts it, “to talk of a regime is to denote the fact that in the relation between state and economy a complex of institutional and organizational features are systematically interwoven” (Esping-Andersen, 1990: 2). Esping-Andersen implies that decommodification denotes the extent to which the state plays the central role in promoting or maintaining social rights through higher levels of coverage and spending. He defines social stratification in terms of “standard” concepts of equality, fairness, and poverty (Powell and Barrientos, 2011: 73). These refer to the way in which a welfare state influences the shaping of social orderings. Thus, Esping-Andersen’s formulation of welfare regimes primarily involves three concerns: the presence of a range of social programs aiming at different degrees of decommodification; the role of the state, family, and the market in social programming; and, finally, orientation towards (or commitment to) the outcomes of social programming in regards to poverty alleviation and equality.

¹⁵ Of course, Esping-Andersen’s approach is not the first model to order welfare states of the developed world. Harold Wilensky and Lebaux’s (1958) dual model (residual versus institutional states), Richard Titmuss’s (1976) tripolar model (residual, achievement-performance, and institutional), and Furness and Tilton’s (1977) tripolar model of welfare states (the positive state, the social security states, and the social welfare state) precede Esping-Andersen’s model.

Esping-Andersen asserts that while all welfare states deploy three streams of welfare provisions – means or/and income testing,¹⁶ social insurance contribution,¹⁷ and citizenship,¹⁸ - the dominance of one stream over the others differs across welfare states based on their commitments to decommodification and their tolerance of stratification (largely determined by their respective ideologies). The dominant type of provision determines a nation’s place within the three-fold typology (Esping-Andersen, 1990). Liberal welfare states emphasize “means-tested assistance, modest universal transfer, and modest social insurance plans” (Esping-Andersen, 1990: 26). This type of welfare state views individuals as market actors and is reluctant to replace market relations with social rights. Ideologically, liberal welfare states embody individualism and the primacy of the market, and, therefore, they encourage citizens to seek welfare in the market (that is, purchase private insurance coverage and services). The state supports the market, either actively by subsidizing private welfare schemes or passively by maintaining a low level of decommodification. Liberal welfare states’ principle of stratification leads to a division in the population: “on the one hand, a minority of low-income state dependent and, on the other hand, a majority of people able to afford private social insurance plans” (Arts and Gelissen, 2002: 141). Esping-Andersen classifies the United States, Canada, Australia, Ireland, and United Kingdom as liberal welfare states.

¹⁶ Means-tested/income-tested programs are designed in the poor law tradition which defines entitlements for social assistance on the basis of ‘social condition’ or indigence. Social provisions usually involve stigmatization through a close examination of individual circumstances to distinguish the deserving and the undeserving poor. Support is meagre, and tightly connected to amount of wage earned.

¹⁷ The social insurance model of social programming is rooted in the Bismarckian welfare tradition of continental Europe which emphasizes redistribution of income over the life cycle and a (more or less) close correspondence between contributions and benefits. Primarily designed for the working population, social insurance programs aim to provide earning replacement rather than ‘basic security’ against the risk of low income in old age, illness, and periods of unemployment (Myles, 1998).

¹⁸ The citizenship type of social provisions is usually universal and more comprehensive than a means-tested provision for which ‘membership in a national community’ constitutes the basis for entitlement.

The second regime type has a variety of labels – conservative, corporatist, and more recently Christian democratic – depending on the characteristics emphasized, although Esping-Andersen himself prefers conservative.¹⁹ This type involves a moderate level of decommodification. Social rights are tied to status and class and the redistributive function of the state is largely minimal (Esping-Andersen, 1990). In terms of social stratification, conservative welfare states stress three general features: first, the direct influence of the state is mainly restricted to the provision of income maintenance benefits related to occupational status; second, the sphere of solidarity remains quite narrow; and, finally, labour market participation by women is strongly discouraged (Esping-Andersen, 1990). Several continental European countries, including Austria, France, Germany, and Italy are categorized as conservative welfare states.

The third type is the social democratic welfare regime (found mainly in Scandinavia) which is characterised by universalism and a high level of decommodification. Social rights in these social democratic regimes are extensive, and private welfare arrangements play a marginal role. Ideologically, social democratic welfare states express egalitarian principles, there is more emphasis on services than assistance, and they aim to provide high standards of services to all citizens equally. Therefore, the social democratic principle of stratification is directed to achieving a system of universal and highly distributive benefits that are not dependent on individual contributions (other than those made through the system of taxation). In contrast to liberal welfare states, social democratic welfare state minimises dependence on the market and,

¹⁹ It is conservative in the classic European sense of the term, highlighting its pre-capitalist origins in the dynastic elites of continental Europe. It is decidedly anti-liberal in origin, concerned not at all with market efficiency but deeply concerned with an organic hierarchical social order inherited from the past. It is corporatist in the sense that rights and privileges are differentially distributed on the basis of class and status, and redistribution is fairly marginal. Finally, it is Christian democratic (Catholic) because it highly values the Catholic doctrine of subsidiarity and the primacy of the traditional family as the locus of social welfare (Myles, 1998).

consequently, construct “an essentially universal solidarity in favour of the welfare state” (Esping-Andersen, 1990: 28).

To explain variations among welfare regimes, Esping-Andersen relies on the power-resource mobilization paradigm, and argues that three interacting factors are significant: the nature of class mobilization (especially levels of labour unionization and centralization of labour movement), class-political action structure (the relationship between labour unions and the state), and the historical legacy of regime institutionalization. According to Esping-Andersen, welfare regime variation is fundamentally a function of power balance between the capitalist and the working class. While social democratic welfare states are characterized by high levels of labour unionization and centralized labour movements, liberal welfare states show an opposite trend.

Esping-Andersen asserts that the persistence of regime patterns is a matter of “path dependency” – that is, existing institutional arrangements determine national trajectories (Esping-Andersen, 1990: 2).²⁰ Thus, according to Esping-Andersen, welfare regimes are not merely dependent variables, they are also independent variables, explaining people’s attitudes, behaviours, and the trajectory of welfare policy reforms. However, the most important claim that Esping-Andersen makes about his model is that all welfare states “cluster together” in three distinct regime types.

Esping-Andersen’s model of welfare regimes is a very popular and useful tool for comparative social policy studies in the developed world. For last two decades this model has been the most influential work in the area (Myles, 1998; Powell and Barrientos, 2011; Arts and Gelissen, 2010, 2002). Not only has his work been widely praised, it has inspired hundreds of empirical studies devoted to testing the fit of policies across welfare regime typologies. Due to

²⁰ Here we see an element of neo-institutionalist, state-centric view in Esping-Andersen’s account. That is, once policy legacy becomes established it also becomes a factor, in addition to working class strength in explaining variations among regimes.

the influence of Esping-Andersen on the field of comparative welfare state research in the last two decades, Arts and Gelissen declare that this ‘paradigmatic’ typology has become “a modern classic” (Arts and Gelissen, 2010: 571).

The reason for the influence of the Esping-Andersen model is its proven empirical robustness. Even though the primary objective of the model was to provide an overall theoretical understanding of the variations among welfare regimes, it has even been compelling in tests of specific policy domains across regimes. Such empirical viability has rendered it an unparalleled instrument for comparative social policy studies. After reviewing almost the entire “welfare modelling business,” Abrahamson (1999) concludes that as, an organizing principle for comparative welfare state research, Esping Andersen’s typology is a very convincing tool.

However, the analytic power of the Esping-Andersen model, the most influential approach to comparative social policy analysis in last two decades, is primarily based on studies conducted in the developed world. Like other theories of the welfare state, Esping-Andersen’s model has scarcely been tested in developing societies. Such geographical confinement of welfare state analysis is increasingly being problematized in contemporary social policy studies. As Kaufmann (2001b) argues, scholars of comparative studies of welfare states assume that all Western countries are welfare states and, based on this assumption, they have largely avoided defining the welfare state and confined their investigations mainly within the Western world.

Section 3 Social Policy Studies in Developing Societies and Limits of the Existing Literature

The development of at least some types of social welfare policies in the developing societies is not a very recent phenomenon. No less than five East Asian countries – Japan (1911), Philippines (1927) Taiwan (1929), Singapore (1929), and Malaysia (1929) - for example,

introduced occupational injury insurance – the first pillar of social insurance programs²¹ – before 1930 (Hort and Kuhnle, 2000). After World War II, East Asian countries began rolling out other social insurance programs and, during the “economic miracle” of the 1980s and 1990s, existing programs were rapidly expanded (in terms of coverage and benefit levels) and new social welfare programs were introduced, including pension schemes, unemployment insurances, and national healthcare systems.²² Likewise, Latin America countries such as Chile, Argentina, and Uruguay, adopted income security programs before many OECD countries (Segura-Ubiergo, 2007). However, such developments have not been adequately incorporated in the mainstream of social policy studies.

It is only after the East Asian financial crisis (devaluation of local currency and the crash of stock markets and asset prices in the late 1990s, resulting from a switch from fixed currency exchange rates to floating exchange rates), that social policy scholars turned their attention to the developing countries (Hort and Kuhnle, 2001; Croissant, 2004).²³ The primary queries of the scholars have been focused upon a few central issues:

1. Is there a positive correlation between the development of social insurance and economic growth in East Asian countries as it has been observed in the Western countries (Hort and Kuhnle, 2001)?
2. Did social protection systems develop in the East Asian countries along with economic growth that might help them absorb the financial shock (Kim, 2004)?
3. Are East Asian countries late welfare states (Kim, 2004)?

²¹ Social insurance has five pillars: occupational accident insurance, sickness insurance, unemployment insurance, old-age pensions, and family allowances.

²² To see the chronology of the development of social insurance programs in East and Southeast Asia and existing programs in those regions at a glance, see Hort and Kuhnle (2001).

²³ Besides this, welfare state scholars turned their attention to the states of Central and Eastern Europe after the Demise of Soviet Union in 1989. With the enlargement of the European Union (EU) states in the Baltic region were included in the social research agenda of the welfare state scholars (Hort, 2005).

4. Did they follow the same sequence of the development of social protection systems as Western countries did (Hort and Kuhnle, 2001)?
5. Do East Asian countries form a different model of welfare states outside the existing models (Catherine Jones, 1990, 1993; Holliday, 2000; Kwon, 1997)?
6. How did the East Asian countries respond to the crisis (Cook and Kwon, 2007; Peng and Wong, 2010)?
7. Did they follow the same patterns that the Western countries did?

Thus, the development of social policies in East Asian countries has been seen largely through a functionalist lens, and queries about the East Asian countries have been largely explorative. Other theories explaining the welfare state have hardly been examined. Moreover, social policy developments in other regions of the developing world have remained largely ignored (even though Latin America has garnered attention recently).²⁴ Thus, it is yet to be determined whether, and to what extent, the well-developed literature of the welfare states applied in the developed world has relevance in understanding the development of social policies in the developing world.

While the applicability of theories of the welfare state to developing societies has remained largely unexamined, a number of scholars (such as Kwon, 1998; Catherine Jones, 1990; Holliday, 2000) propose that these theories are not relevant in non-Western contexts. They argue

²⁴ Ubierto (2007) identifies three reasons for recent increases in scholars' interest in Latin American countries. First, some middle income countries – such as Argentina, Chile, and Uruguay – have been pioneers in the early adoption of social security programs, even preceding some OECD countries. Second, Latin America is the only developing region with at least some countries that have tried to create welfare systems similar to European welfare states. Finally, these countries' recent experience of democratization and globalization allow us to explore the interplay between these two phenomena and welfare state development.

Including both old and new, the number of states included in the research agenda of contemporary comparative welfare state scholars is about sixty which is almost the same as the number of states (61) included in Wilensky's (1975) sample for welfare state modelling. Of course, Wilensky largely confined his analysis within 22 advanced welfare states. Esping-Andersen included only 18 advanced welfare states in developing his original model. Thus, outside these advanced welfare states and the countries in Central and Eastern Europe, East and Southeast Asia and Latin America that have received attention lately, there are about 140 countries which still remain unattended in contemporary welfare states research (Hort, 2005).

that the non-Western nations, particularly East Asian ones, have different experiences from those in the West, such as the absence of Western-style democracy and peoples' sense of citizenship.²⁵ As a result, their welfare systems are “decisively different from the Euro-American models current in the social policy discourse” (Kwon, 1998: 27). Accordingly, two alternative approaches have evolved to explain social policy developments in East and Southeast Asia: Confucianism and welfare developmentalism. The former sees the development of welfare states in East and Southeast Asia through largely a culturalist lens, and the latter views it as a developmental strategy, reflecting some features of the mainstream, neo-institutionalist approach. These two alternative approaches are briefly discussed below.

Section 3.1 Confucianism

Catherine Jones (1990) is the central proponent of the Confucian approach. According to her, Confucianism is a distinct ideology, which has shaped welfare state development in East and Southeast Asia from the beginning and will continue to do so. Capturing a culturalist perspective, Jones (1990) suggests that East Asian countries share a common Confucian heritage that includes values such as the respect for education, filial piety, deference to authority, patriarchy, and, above all, the centrality of the family and kinship ties in social organization.²⁶ These values, according to Jones (1990), constrain the development of Western type welfare states in the East Asian region, and result in the emergence of a new “East Asian model of welfare state”.

²⁵ As O'Connor (1998) suggests, Western societies are featured by democratic and capitalist systems and the interrelationships among diverse aspects of those two systems. Western welfare state theories are situated within the interrelatedness among the features of democratic and capitalist systems.

²⁶ It seems that Confucian welfare states share some features with the conservative welfare states such as value of family and patriarchy. However, according to Jones's (1990) account, what is special about Confucian welfare states is that unlike in conservative welfare states, where there is a range of social security programs and high level of social expenditure (except for the Mediterranean conservative welfare states, such as Spain and Greece, where social expenditures are relatively low), in Confucian welfare states family is the main source of well-being for citizens, and public social expenditure is very low. Moreover, while in conservative welfare states male breadwinner system is promoted as a means to maintain traditional family system, in Confucian welfare states male breadwinner system exists because of family tradition that women are less engaged in the labour market. In other words, conservative welfare states emphasize the conservation of traditional institutions. Conversely, Confucian welfare states evolve due to a more dominant social role of traditional institutions.

As evidence, Jones (1990) argues that extraordinarily high levels of household savings, the predominance of three-generation households, and low labour market participation of women embody the belief of the people that family, not the state, is the main source of social protection. This belief is also reflected in “small and lean” welfare states with extremely low level of public expenditure in the region.²⁷ Conversely, given that these societies have high respect for knowledge, governments allocate high levels of public resources to education. Moreover, “the enterprise-based welfare model” (Croissant, 2004: 513) of the region reflects, according to Jones, paternalistic-filial norms which are transposed from the “prototypical male breadwinner family” (Peng and Wong, 2010: 657). Thus, according to this perspective, low levels of government intervention in social policy, underdeveloped formal systems of social security, relatively higher emphasis on education, and the fundamental importance of the family and community-based social safety nets that represent the features of East and Southeast Asian welfare states reflect the culturally-bounded view of state and society, based on the continued relevance of Confucian social ethics.

However, the Confucian culturalist account of East and Southeast Asian welfare states has several limitations. First, it overgeneralizes the impact of Confucian values on the countries of the regions. While the Confucian culture is dominant in Korea, Taiwan, and Singapore, Malaysia and Indonesia are predominantly Muslim, Thailand is Buddhist, and the Philippines are Catholic (Peng and Wong, 2010). Second, this perspective is static. It cannot account for recent universalistic and expansionist trends of many East Asian welfare states, such as Korea and Taiwan which have rapidly increased their social spending and introduced expensive social

²⁷ Due to family responsibility of social protection in East and Southeast Asia, Esping-Andersen (1999) defines East and Southeast Asian welfare states as “familialistic” welfare states, where the key to social security is lifelong inclusion in the labour market. This supports family and household provision of security against social risks through intergenerational income pooling and transfers of personal income. The family is also the main source of personal service.

programs including universal national health insurance and unemployment insurance. Scholars such as White and Goodman (1998: 15) dispute the Confucian account, arguing that this approach is “unhelpful” in accounting for the evolution of the East Asian Welfare systems. Finally, the Confucian account is regionally specific, and may not be extended to other regions for a more general understanding of welfare state development in developing societies more broadly.

Section 3.2 Welfare Developmentalism

The second and more widely discussed approach to explaining East and Southeast Asian welfare states is “welfare developmentalism” (Kwon, 2007) or “productivist welfare capitalism” (Holliday, 2000). This approach sees welfare as not a normative or a cultural expression, but as a strategic endeavour. It refers to an orientation of welfare wherein economic development is the paramount goal and social policies are adopted as a means to achieve it. Welfare developmentalism assumes that economic development and social policy are mutually complementary and that social policy enhances economic development. White and Goodman (1998) define developmental welfare systems as “strategic use of social policies as a means to state-led industrialization.” Ian Gough (2001: 178) defines a developmental state as “a state where elite policy makers set economic growth as the fundamental goal and pursue a coherent strategy to achieve it. This can be combined with different social policies, but all entail the explicit subordination of social policy to economic policy and economic growth.” Gough (2001) suggests that a developmental state requires that state policy makers be relatively insulated from interest groups and have a high degree of internal coherence and loyalty.

According to the developmentalist approach, the establishment and growth of welfare states in East and Southeast Asia was an integral part of the overall strategy for economic

development in those countries. Hort and Kuhnle (2001) show that the East Asian countries introduced the first social security programs (industrial accident insurance) at lower levels of socio-economic development than did the European countries. This suggests that East Asian countries adopted social welfare programs as policy instruments to assist economic development (Kwon, 2007). According to the productivist welfare state perspective, the basic difference between Western and East Asian welfare states is that while the former emerged (in the functionalist view) to *mitigate* the negative socio-economic side-effects of industrialization and capitalist economic development, East Asian welfare states emerged to *promote* economic development. In other words, social policies developed in Europe due to industrialization, and they developed in East Asia for industrialization.

White and Goodman (1998) identify four features of welfare developmentalism: first, it maintains a development ideology that subordinates welfare to economic efficiency; second, it discourages dependence on the state; third, it promotes private sources of welfare; and finally, it diverts the financial resources of social insurance to investment in infrastructure. East and Southeast Asian welfare states, unlike European welfare states which generally rely on taxation for welfare provisions, predominantly rely upon social insurance programs for industrial workers in which people are required to pay contributions prior to entitlement of social benefits. As a result, only selected groups of people have access to social protection, leaving a vulnerable section of the population outside the system. To avoid the demand for universal entitlement, these states do not provide funding for social programs but, rather, enforce formal or informal rules that regulate the payment of contributions for social benefits by companies and their employees (Kwon, 2007).

While welfare developmentalism has garnered much attention as an alternative approach to understand welfare policies in non-Western contexts, its assumptions may not be taken for granted. The development of accident insurance in East Asian countries at relatively early stages of industrialization cannot necessarily be taken as a proof of their developmentalist orientation to social policy. It may simply be the case that East Asian countries used the examples already set by Western countries. As suggested by C. E. Black (1975), a prominent modernization theorist, less developed countries always possess the advantage of knowing where they are to go and being able to borrow initial expertise in planning, capital accumulation, skills, and patterns of organization without the cost of invention, and with added benefit of skipping some of the non-essential stages associated with the process. Policy borrowing also has been a practice among developed nations. For example, in early years of welfare state development, several nations engaged in borrowing innovative policies and programs introduced by countries such as Germany and Britain (Olsen, 2002). The adoption of social security policies by East Asian countries at early stages of economic development may thus be a reflection of their capacity to draw on the experiences of advanced Western societies. Besides, given that social factors are multidimensional, the adoption of early policy measures by East Asian countries might have performed multiple functions including addressing the risks associated with industrial development, to support economic development, and to expand democratic governance (Kwon, Mkandawire, and Palme, 2009).

In addition, developmental welfarism may not be a unique feature of East and Southeast Asian welfare states. The effects of social insurance, public health and welfare programs on labour productivity and economic growth have been important concerns in the early developments of modern welfare systems even in the West. While in countries with strong

individualistic heritage, such as Britain and France, the dominant view was that “any kind social protection has adverse productivity effects” (these countries used poor relief primarily to discipline the poor), in countries such as Germany, social insurance was seen as an investment in national productivity (Rimlinger, 1966: 571). Rimlinger (1966) notes that, sooner or later, all Western countries recognized the productive effects of social protection which, according to him, made a significant contribution to the steady expansion of health and welfare programs in all industrialized countries.²⁸ Thus, developmentalism may involve a too narrow interpretation of social policy development in East Asia.²⁹

Furthermore, Goodman and White (1998) argue that at least two features of developmental welfarism are common with liberal welfare states, including discouraging dependence on the state and promoting private sources of welfare. In addition, emphasizing social insurance has been a long practice in Continental, conservative welfare states and Latin American countries as well. Thus, it is possible that instead of being unique, East Asian countries are actually a “hybrid” pattern of social policy as claimed by Esping-Andersen (1997: 171). Finally, it is not known whether welfare developmentalism can account for social policy motives in the developing world outside East Asia.

Alternative approaches do not necessarily prove Western welfare state theories are irrelevant to developing societies because these theories have not even been empirically tested in developing societies. Moreover, between the two alternative approaches, the Confucian perspective is region-specific and largely static, and it is still unclear whether welfare

²⁸ As Rimlinger (1971) suggests, the primary purpose for the British *National Social Insurance Act* of 1911 (through which it provided health and unemployment insurance to the active members of the workforces) was to improve national efficiency and economic growth.

²⁹ Of course, it should be noted that the productivist welfare orientation is hardly emphasized in mainstream welfare state theories. As discussed above, welfare measures are seen either as responses to functional needs of the capitalist system or as compromise with the working class on the part of the capitalist class. While the productivist orientation may not be recent or unique to East Asian nations, it is the welfare developmentalist approach that highlights productivism as a central component of social policy analysis.

developmentalism is a unique social policy approach and if it can be generalized about other countries in the developing societies beyond the East Asian region. Therefore, the alternative approaches to understanding East and Southeast Asian countries do not offset the rationale for examining the applicability of Western welfare state theories and welfare models in developing societies.

Section 4 Research Objectives, Questions and Hypotheses

This section identifies the objectives and questions that motivate this study. It presents the hypotheses that the study tests to answer the research questions and fulfil the research objectives. The research objectives, research questions, and the research hypotheses are identified in the subsections 4.1, 4.2, and 4.3

Section 4.1 Research Objectives

The study addresses the disconnect between Western welfare state theories and social policies in the developing world. With this end, it has three specific objectives:

1. to test the applicability of the Western welfare state theories in the contexts of developing nations;
2. to examines the applicability of the Esping-Andersen model in understanding the welfare systems in developing nations; finally,
3. to investigate the relevance of the two approaches, which have been directed particularly at developing nations, in countries of the developing world other than those of East and Southeast Asia.

Section 4.2 Research Questions

To meet these objectives, the study addresses three questions:

1. To what extent are the various theories of the welfare state applicable in explaining the emergence of and variations among welfare states in the developing world?
2. To what extent is the Esping-Andersen model effective in exploring the nature of social welfare policies in developing countries?
3. To what extent are Confucianism and welfare developmentalism useful in understanding policy orientations and welfare policy practices in developing nations outside the East and Southeast Asian regions?

Section 4.3 Hypotheses

To answer its research questions, the study examines a range of hypotheses derived from the theories of the welfare state, Esping-Andersen's tripolar model, Confucianism, and welfare developmentalism.

1. Hypotheses based on the structural-functional account of the welfare state:

- 1.1 Social programs evolve in developing societies with a uniform sequence;
- 1.2 The higher the level of industrialization, the more advanced is the welfare state.
- 1.3 The higher the level of economic development, the more advanced is the welfare state.

2. Hypotheses based on the neo-institutionalist perspective:

- 2.1 Unitary states are likely to be more comprehensive and developed as welfare states than federal states;
- 2.2 Parliamentary democracies are likely to be more developed and comprehensive as welfare states than are non-parliamentary democracies;

2.3 Democratic states are likely to be more advanced and comprehensive as welfare states than are authoritarian states.

3. *Considering the theoretical connectedness among the structural Marxist, Marxist, and power resources perspectives, the proposed study intends to examine the following hypothesis:*

3.1 The higher the degrees of labour mobilization, the more developed is the welfare state.

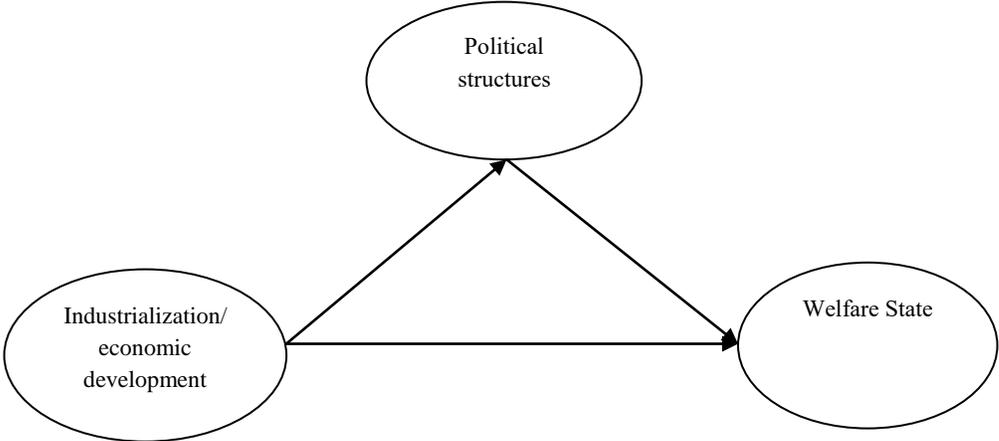
4. *Hypotheses related to the Elaboration models*

As pointed out above, each approach to the welfare state deals with only a single variable in explaining variation among welfare states. Especially in cases of structural functionalist, neo-institutionalist, and power resources perspectives, bivariate relationships are empirically evident in the contexts of advanced capitalist democracies. However, the authenticity or viability of the bivariate relationships has rarely been verified through introducing subsequent variables. That is, it has scarcely been tested if the relationship between the economic development (or industrialization) and welfare state development or the relationship between labour mobilization and welfare state development is mediated by political structures of nations. Therefore, this study tests the *combined* effects of the variables identified by the structural functionalist (industrialization, or economic development), neo-institutionalist (political structures) and power resources (labour mobilization) on the welfare state in developing societies with a set of mediation models.³⁰ In so doing, the proposed study intends to examine the following models (Model A, Model B, and Model C) with the assumptions that (A) the effect of industrialization/economic development on the welfare state is partially mediated by political structures of the nations in developing societies; (B) the effect of industrialization/economic development on the level of the welfare state is partially mediated by labour mobilization; and

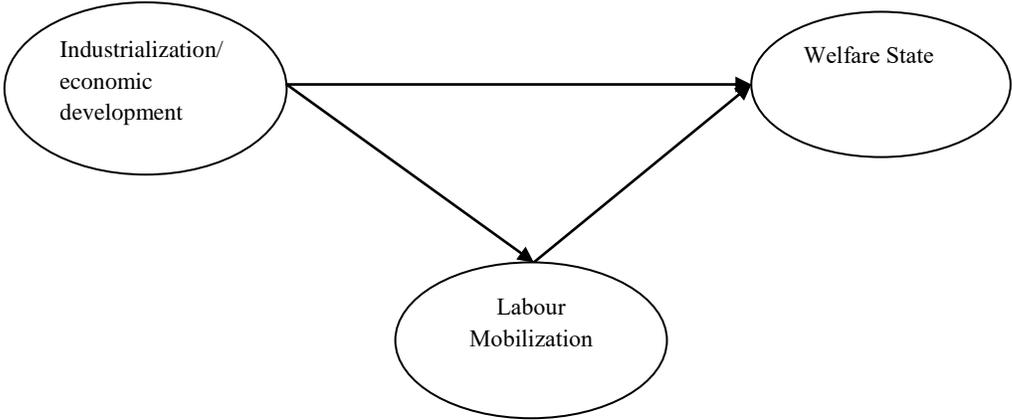
³⁰ Similar examination could be performed with developed nations too since this has apparently not been done yet. However, we have kept the study limited within developing nations remaining consistent with our original research objective. A separate study including developed nations will certainly be interesting.

(C) the effect of labour mobilization on the level of the welfare state is partially mediated by political structures.

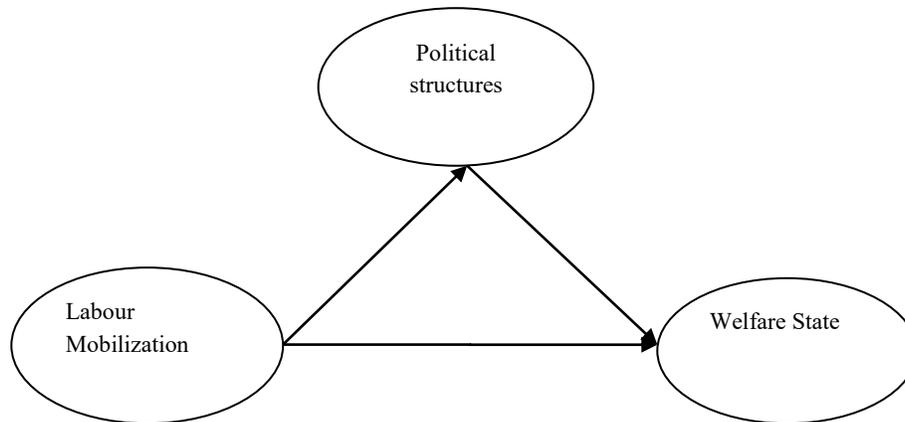
Model A:



Model B:



Model C:



The assumptions pertaining to the model include:

- 4.1 A substantial part of the relationship between industrialization/ economic development and the welfare state is mediated by political structures;
- 4.2 A substantial part of the relationship between industrialization/ economic development and the welfare state is mediated by labour mobilization;
- 4.3 A substantial part of the relationship between labour mobilization and the welfare state is mediated by political structures.

5. Hypotheses based on Esping-Andersen's Model

- 5.1 The welfare states in developing nations resemble one of the three ideal types welfare regimes;
- 5.2 As in developed societies, there is a nexus of state, market and family as welfare providers in developing societies;

5.3 Public welfare in less developed countries can be explained through the power resources perspective;

5.4 The Esping-Andersen model can be useful in comparative understanding of social policies in developing nations.

6. Hypotheses based on the Confucian Approach

6.1 Family is the primary source of welfare for citizens of less developed nations as reflections of patriarchal traditions and social importance of family and kinship ties in those societies.

6.2 Expenditures on education are relatively higher in developing nations and that reflects the value of education in those societies.

7. Hypotheses based on welfare developmentalism

7.1 Social policies are subordinate to economic development as national objective in least developed nations.

7.2 In developing nations, decommodification is a means to achieve economic development, rather than being an end in itself.

The current study does not test the culturalist perspective, which requires categorizing nations in terms of their important cultural traits. Given that this approach assumes a homogeneity of cultural traits in every jurisdictions (which is hardly a reality) and there are always confusions if the dominant culture represent the popular culture, inclusion of the culturalist approach requires a thorough investigation of cultural values and orientations of all nations to be included in the study. The required volume of work would necessitate separate research projects. Of course,

comparative, cross-national studies could be useful to ascertain if the culturalist approach accounts for variations among welfare states in the developing areas.

Conclusion

This chapter has provided an overview of mainstream theories and models of the welfare state. It suggests that while there are various theories and models to explain the emergence of and variations among welfare states, these theories and models, as well as empirical studies, are largely grounded in the developed world. The chapter has also demonstrated that social security programming in developing nations has a long history and that developing nations are experiencing tremendous growth in social security programs in the recent decades. While many scholars have a negative perception about the relevance of mainstream theories in the contexts of developing nations, the theories must be tried and tested in least developed countries. Again, examinations of alternative approaches developed based on this pessimist perception have largely remained limited to the East Asian nations, resulting in uncertainty about their relevance in the non-East Asian regions of the developing world. These limitations of the contemporary welfare state literature necessitate the examination of the mainstream welfare state theories in the broader contexts of the developing nations and the alternative approaches directed at the developing world in the contexts of non-East Asian developing nations. This study is a response to this necessity.

Chapter 3

METHODOLOGY

Introduction

This study employs a combination of quantitative, qualitative, and comparative social research methods. In order to test the hypotheses related to key welfare states theories –the first objective of the study– quantitative measures of association are applied. Countries not listed under the high income categories (per capita income US\$ 12,616 per year or more) by the World Bank (2013) are defined as “developing countries” and are considered cases for analysis. Based on the availability of the data, a total of 91 cases were included.¹ To test Esping-Andersen’s welfare state typology and the two approaches directed at the developing nations – our second and third objectives – a qualitative case study, focusing on Bangladesh and a comparative study focusing on Bangladesh, India and Pakistan as contrasting cases were conducted. This chapter is organized into two sections. The first sets out the research methods used in the quantitative component of the study. It provides details about variables used, measurements of these variables, data sources for the variables, and analytical techniques used to test the hypotheses related to objective one. The second section discusses how the in-depth qualitative case study and the comparative study were conducted.

¹ Although based on the operational definition, 139 nations could be identified as developing nations. That is, about two-third (65.47 percent) of the developing nations were included for quantitative analyses. This is a reasonable number of cases to be considered adequate to make generalized propositions about all developing nations despite the sample was not selected using a probability sampling technique. Since this is a non-probability sample, inferential statistical tests are inapplicable for this sample. However, they are included in analyses and tables in Chapter 4 only for heuristic purposes, as supplementary evidence that a particular relationship is substantially important.

Section 1 The Quantitative Component

Section 1.1 Variables, Measurements, and Data Sources

To test hypothesis 1.1, historical dates of the introduction of social security programs in five key social policy areas (industrial accident insurance, sickness insurance, old age insurance, family income and unemployment insurance) were considered. Statutory provisions in these five policy areas mark the early development (or take-off) of the modern welfare state (Kuhnle and Sander, 2010). As Kuhnle and Sander (2010: 61) suggest, the “founding years [the last two decades of the nineteenth century] and the decades thereafter are very much associated with the emergence and growth of social insurance-like policies” such as industrial accident insurance, sickness insurance, old age pensions, family allowances and unemployment insurance. The history of these programs was included to determine if developing nations followed the same sequence of program development as in the developed world. Data to test this hypothesis was collected from *Social Security Programs Throughout the World Surveys 2013* (for African nations), *2012a* (for European nations), *2012b* (for Asia-Pacific nations), and *2011* (for North and South American nations).² Sequences of social insurance programs development in 115 developing nations were examined based on the availability of the data from the surveys. Testing for hypothesis 1.1 includes a dataset containing more than four-fifths (82.73%) of the world’s developing nations.³

² *The Social Security Throughout the World Surveys* are conducted jointly International Social Security Association (ISSA) under the sponsorship of the U.S. Social Security Administration (SSA). International Social Security Association collected the data from country-based correspondents (social security officials of countries and jurisdictions that responded to the surveys), ISSA Documentation Service, the legislative database of the International Labour Office, Organization for Economic Co-operation and Development (OECD), The International Monetary Fund (IMF), The World Bank, The United Nations Development Programme (UNDP), official publications, periodicals, and documents received from social security institutions. Data thus collected were later examined by international analysts at both ISSA and SSA for factual errors and contradictions in materials from different sources (SSA, 2015). This is probably the most comprehensive, recent, reliable, and most widely used source of information about social insurance programs in 178 nations or jurisdictions in the world.

³ The dataset is available in *Appendix 1*.

To test the other hypotheses derived from the theories of the welfare state, six independent variables and one dependent variable were used. Independent variables included: (1) the level of industrialization, (2) the level of economic development, (3) the structure of the state, (4) the form of governance, (5) the type of government, and (6) labour mobilization. The dependent variable was the level of welfare state development.

The dependent variable: level of welfare state development

As a dependent variable, the level of welfare development state has been measured by scholars in different ways, such as: (1) the age of the ‘social insurance system’ – that is, the number of years since a nation introduced any of the five social insurance programs (work injury, sickness, old age, unemployment, and family allowances) (Cutright 1965); (2) total government consumption expenditure (Boreham et al., 1996); (3) total cash transfer as percentage of gross domestic product (GDP) (Hicks and Swank, 1984); (4) per capita social security expenditure (Aaron, 1967); and finally (5) total public social security expenditure as percentage of GDP (Aaron, 1967, Wilensky, 1975, and Pampel and Williamson, 1988). However, most studies measure the variable in terms of total public expenditure on social security as a percentage of GDP. Despite these possible measures, welfare state development is conventionally assessed in terms of total public expenditure on social security in comparative social policy analysis, I opted to measure the dependent variable in terms of total public expenditure on social security as percentage of GDP. Data for this variable were collected from the ILO (International Labour Organization) *World Social Security Report 2010/11*- the most recent data available for this measure when the analysis was conducted (ILO, 2011a).⁴ The variable ranged from 0.77 to 21.75.⁵ Table 1 shows frequency distributions and/or descriptive statistics for the dependent and independent variables.

⁴ The International Labour Organization has lately released the ILO Social Indicator Report 2014-15, which contains more updated data for this measure. The organization operationalizes the concept of “public social security

Independent variables

(1) The level of industrialization

Among the independent variables used, industrialization has been variously measured by literacy rates (Cutright, 1965), economic development or GDP per capita (Pampel and Williamson, 1988), the proportion of industrial workers in the total labour force (Kim, 2004), amount of energy consumption (Cutright, 1965), and urbanization (Cutright, 1965).

Literacy rates may not be a good measure for industrialization in the contexts of developing societies because there are countries where literacy rates are very high (for example, in Sri Lanka the literacy rate is near 100 percent) despite low levels of industrialization. Similarly, GDP per capita may not represent industrialization in developing societies because for many developing countries, economic growth depends to a great extent on agriculture, remittance (transfer of money by foreign workers to their home country), and trade of raw materials and natural resources. On the other hand, the relative importance of industrial sector in the national economy (compared to other sectors such as agriculture, service, and remittance) could be an indicator of industrialization that has generally been ignored by in the welfare state literature.

expenditure” in terms of benefit expenditures (cash and in kind) for sickness, disability, old age, war victims, maternity, children, unemployment, employment injury, and poverty or social exclusion (ILO 2011a). However, this definition does not include expenditures on housing and education. Exclusion of housing may not bias the results greatly because nations spending significantly more on housing also tend to be high spenders on other programs (Pampel and Williamson, 1988). Expenditures on education are also generally excluded considering that such expenditure does not fit the concept of income security. However, both housing and education are important components of the welfare state as well as markers of welfare state development. Moreover, in addition to social security expenditure, comprehensiveness, scope, coverage, and benefit levels of programs and criteria for accessibility are also significant aspect of welfare state development. Thus, it is understandable that social security expenditure represents only one aspect of welfare state development. However, to remain consistent with the common practices in quantitative measurement of the variable, it has been operationalized in terms of total public social security expenditure as percentage of GDP.

⁵ Initially moderate positive skewness of the distribution was observed. Six outliers were identified to cause that skewed distribution of the variable. Scores of the outliers were changed to make them closer to the largest non-outlier score (Munro, 2007). The distribution became normal as a result.

Therefore, industrialization selected and was measured by four indicators: (1) the proportion of factory workers (measured in terms of percentage) in the labour force; (2) relative importance of the industrial sector in the national economy (measured as the percentage

Variables	Categories	Frequency	%
<i>The dependent variable</i>			
Level of the welfare state	range = 0.77-21.7	$\bar{x} = 7.30$	SD = 5.4
<i>Independent Variables</i>			
Industrialization:			
Proportion of industrial workers in the labour force	range = 3.1-34.0	$\bar{x} = 17.4$	SD = 7.8
Contribution of industry in GDP	range = 4.8-75.4	$\bar{x} = 28.2$	SD = 12.4
Urbanization	range = 10.6-93.3	$\bar{x} = 46.9$	SD = 20.2
Per capita energy consumption	range = 51.7-5649.3	$\bar{x} = 1511.0$	SD = 1269.9
Economic development:			
GNI per capita US dollar	range = 200-12860	$\bar{x} = 3406.5$	SD = 3020.5
GNI per capita PPP (purchasing power parity)	range = 460-22250	$\bar{x} = 6006.0$	SD = 5011.4
The Structure of the state	unitary federal Other	75 9 7	82.4 9.9 7.7
The Form of governance	democratic non-democratic	53 25	67.9 32.1
The type of government	Parliamentary Presidential Other	33 32 26	36.3 35.2 28.6
Democracy scale	range = 0.0-10.0	$\bar{x} = 5.0$	SD = 3.3
Labour mobilization (narrow)	range = 2.1-79.7	$\bar{x} = 28.8$	SD = 19.9
Labour mobilization (comprehensive)	range = 1.0-28.4	$\bar{x} = 12.8$	SD = 9.8

contribution of industry to GDP); (3) urbanization (measured in terms of urban population as percentage of the total population); and (4) per capita energy consumption (measured in terms of per capita electric power consumption in 1000 watt hour). Among the four indicators, the first three relate to Marx's notion of proletarianization, which suggests that the proportion of factory workers among the working population, the relative importance of the industrial sector, and the

number of urban population increase with industrialization (Thompson, 1963; (Betances, 1983; Van Donge, 1992; Gafar, 2004; Wiight, 1978). The other indicator also possesses reasonable face validity since industrialization is likely to enhance energy consumption. Data for these measures were derived from the World Bank's *World Development Indicators* between 2005 and 2010 (World Bank, 2013a).⁶ The proportion of industrial workers ranged from 3.1 to 34.0. The importance of industry to the national economy ranged from 4.8 to 75.4. Urbanization ranged from 10.6 to 93.3, and per capita electricity consumption ranged from 51.7 to 5649.3.

(2) The level of economic development

The level of economic development was measured in terms of GNI (Gross National Income) per capita (formerly GNP – Gross National Product – per capita)⁷ of 2008 US dollars (Aaron, 1967; Wilensky, 1975; Pampel and Williamson, 1988) and GNI per capita PPP (purchasing power parity) of 2008 international dollar. Per capita income is most widely used as a measure of national economic condition, and, according to the World Bank (2013a), GNI per capita is “the best single indicator of economic capacity and progress.” Data about GNI per capita income were collected from *World Development Indicators 2010* (World Bank, 2013a). The measure

⁶ For 10 nations data for factory workers in the labour force were derived from earlier years due to unavailability of more recent data. Those nations include: Benin (data for 2003), Nepal (data for 2001), Sierra Leone (data for 2004), Tajikistan (data for 2004), Mozambique (data for 2003), Papua New Guinea (2000), Uzbekistan (data 1999), Dominica (2001), St. Lucia (2004), and St. Vincent (2001). Only for Niger data for contribution of industry in GDP were derived from 2003.

⁷ GNI is the sum of value added by all resident producers plus any product taxes (less subsidies) not included in the valuation of output plus net receipts of primary income (compensation of employees and property income) from abroad. GNI, calculated in national currency, is usually converted to U.S. dollars at official exchange rates for comparisons across economies, although an alternative rate is used when the official exchange rate is judged to diverge by an exceptionally large margin from the rate actually applied in international transactions. To smooth fluctuations in prices and exchange rates, a special Atlas method of conversion is used by the World Bank. This applies a conversion factor that averages the exchange rate for a given year and the two preceding years, adjusted for differences in rates of inflation between the country, and through 2000, the G-5 countries (France, Germany, Japan, the United Kingdom, and the United States). From 2001, these countries include the Euro area, Japan, the United Kingdom, and the United States. PPP GNI is gross national income converted to international dollars using purchasing power parity rates. An international dollar has the same purchasing power over GNI as a U.S. dollar has in the United States.

based on US dollar ranged from 200 to 12860 and the measure based on PPP ranged from 460 to 22250.

(3) The structure of the state

Measure for the structure of the state is binomial, assessed as whether a state was unitary or federal. Profiles of individual countries were consulted to classify the states. Seventy five (82.4 percent) states were identified as unitary and nine states (9.9 percent) were identified as federal. Seven (7.7 percent) states were identified as ‘other’ because their political structures were either unsettled, in transition, or could not be clearly classified into either category.⁸

(4) The form of governance

The form of governance was a binary, as well as a ratio level, continuous variable. The binary variable had two categories – democratic or non-democratic/authoritarian – based on Polity’s (2010) classification of governments.⁹ Seventy percent (67.9 percent) of the selected nations were categorized as having democratic governance while thirty percent (32.1percent) were identified as having authoritarian/non-democratic governance system. A democracy scale developed by Polity (2010) was used as a ratio level independent variable.¹⁰ The scale ranged from 0 to 10.

⁸ These Seven nations are Chad, Georgia, Solomon Island, Sudan, Lebanon, Montenegro, and Serbia). We observe some problems of variability in this variable given that 82 percent of the cases in this variable were classified as unitary state structure and the remaining were split between federal (9.9 percent) and others (7.7 percent). Considering its theoretical importance we have decided to retain this variable. Therefore, test of significance for the Structure of the State dummy variables used in multivariate analyses should be ignored because of the low sample sizes of two of the three categories.

⁹ Based at the Colorado State University, Polity is a project that classifies the states in the world on a scale between the two extremes – autocracy and democracy. The Polity scheme consists of six component measures that record key qualities of executive recruitment, constraints on executive authority, and political competition which constitute the Basis for classifying political systems. Polity is the most widely used data resource for studying regime change and the effects of regime authority (INSCR, 2011).

¹⁰ Variables can be measured at four levels of measurement: nominal, ordinal, interval and ratio. In nominal measures values represent merely names, labels for characteristics or categories which do not have any numerical importance (attributes such as male or female in a variable called gender). In ordinal measure values can be rank-ordered. That is, different attributes of the variable represent more or less of the variable (such as high or low). In interval measures, attributes are rank-order, and there equal distance between adjacent attributes (for example, the

(5) The type of government

The type of government was measured in terms of whether a government was either presidential or parliamentary. Slightly more than one-third (36.3percent) of the states were identified as having parliamentary and 32.5 percent states were identified as having presidential forms of government. Semi presidential and mixed governments (mix of presidential and parliamentary government systems) (28.6 percent) were treated as other form.

(6) Labour mobilization

Labour mobilization was measured in terms of union density namely the percentage of the unionized industrial workforce (Boreham, 1996). These data were derived from ILO *Social Dialogue Indicators 2008-09* (ILO, 2011b). The International Labour Organization calculates union density in two ways: as a narrow measure of union density and as a comprehensive measure. The narrow measure uses total union members as the numerator and total paid employees in the formal economy as the denominator. Conversely, the comprehensive measure (like the narrow measure) uses total union members as the numerator, but it uses total employment (including both the formal and informal economy) as the denominator.¹¹ Both narrow and comprehensive measures of union density were used in the study. The narrow measure ranged from 2.1 to 79.7, and the comprehensive measure ranged from 1.0 to 28.4.¹²

distance between 10 and 11 is the same as the distance between 19 and 20). A ratio measure is a level of measurement describing a variable whose attributes have all the qualities of nominal, ordinal, interval measures, and in addition are based on a true zero point (such as income). For more details about the levels of measurement consult Babbie and Benaquisto, 2010).

¹¹ The International Labor Organization defines the unorganized or informal sector as “broadly characterised as consisting of units engaged in the production of goods or services with the primary objective of generating employment and income to the persons concerned. These units typically operate at a low level of organization, with little or no division between labor and capital as factors of production and on a small scale. Labour relations – where they exist – are based mostly on casual employment, kinship or personal and social relations rather than contractual arrangements with formal guarantees” (quoted in Pawar, 2012: 36).

¹² The comprehensive measure was recoded to make it normal since it had positive skewness. The only outlier identified was changed to one point away from the last largest score.

Section 1.2 Issues of Missing Values

Among the continuous variables, eight had missing values: proportion of factory workers in the labour force (14.3 percent), contribution of industry to GDP (only one case, 1.1 percent), per capita electricity consumption (31.1 percent), Polity democratic scale (14.3percent), Security and political fragility scale (11.0 percent), military expenditure (2.2 percent), foreign debt (4.4 percent), and foreign aid and assistance variables (3.3 percent).¹³ Given that the dataset was relatively small. The decision was made to retain all cases through appropriate treatments of missing values.¹⁴

Variable	Number of present cases	Number of missing cases	% of missing cases	Group means	P value of means difference (2-tailed)
Proportion of industrial workers	78	13	14.3	Present = 7.8	0.03
				Missing = 4.4	
Contribution of industry to GDP	90	1	1.1	-	-
Electricity consumption	62	29	31.1	Present = 8.1	0.03
				Missing = 5.6	
Polity democratic scale	78	13	14.3	Present = 7.2	0.73
				Missing = 7.8	

T-tests between present and missing cases suggested that differences between the groups in scores on the dependent variable were not significant ($p < 0.05$) on the Polity democratic

¹³ The term missing value refers to absence of data or score for a case on a particular variable.

¹⁴ There are different measures to deal with missing values depending on the degree and patterns (whether missing values are random or non-random) of missing values. Some of the common treatments are mean substitution, group mean substitution, regression, EM (expectation maximization), and bootstrapping (for details of the techniques see (Tabachnick and Fidell, 2005).

scale. Differences between present and missing cases on proportion of industrial workers in the national labour force and per capita electricity use were found to be significant (See table 3.2). This indicated that missing values on those variables were not random, but were related to the dependent variable (Tabachnick and Fidell, 2005). Since the contribution of the industrial sector had only one missing case and there were insignificant difference between missing cases and present cases on Polity democratic scale, missing values for those variables were replaced with the grand mean of the present cases. Replacements had almost no effects on the overall distributions of the variables.¹⁵

Region	Proportion of factory workers		Per capita electricity use		Polity democracy scale	
	P	M	P	M	P	M
East Asia and Pacific	12	4	8	8	12	4
Europe and Central Asia	18	0	18	0	17	1
Latin America and the Caribbean	14	0	10	4	10	4
Middle East and North Africa	6	0	6	0	6	0
South Asia	7	1	5	3	6	2
Sub-Sahara Africa	21	8	15	14	27	2

Note: P = Number of present cases; M = Number of missing case

Since missing cases on Polity democracy scale were more than 5 percent, and missing values for proportion of factory workers and per capita electricity consumption were more than 5 percent and non-random, a missing value analysis was performed to diagnose the missing patterns on the variables and association of missingness with any of other variables. Alpha was

¹⁵ As Tabachnick and Fidell (2005) suggest, fewer than 5 percent random missing values pose less serious problem and any procedure to handle them yields similar results.

set at 0.05, and tests were done for variables with at least one percent missing cases with categorical variables – region of the nation and income group of the nation - identified. The Little’s MCAR test (Chi-Square = 59.288, DF = 37, Sig. = .011) suggested that the missing were not completely at random and required treatment. Missing values on all other continuous variables was systematically associated with one or more of the other variables, indicating missing at random (MAR).

Crosstabulations of region of the nation and of income group of the nation and the quantitative variables suggested that region is a better predictor of missing cases than is the income group of nations. Missing cases on proportion of factory workers and per capita electricity consumption largely concentrated in the East Asia-Pacific and Sub-Saharan African regions. East Asia- Pacific, Latin American and Caribbean nations are overrepresented among missing cases on Polity democratic scale.

Independent variable	With missing cases	Without missing cases
Proportion of industrial workers in the national labour force	.543***	.533***
Contribution of the industrial sector the national economy	-.062	-.060
Per capita electricity consumption	.689***	.621***
Democracy scale	.354***	.307***

Table 3.3 presents a distribution of missing cases across regions. Missing values for these variables were replaced with respective regional means of the variables. Comparisons of results

with and without missing cases did not show statistically significant differences (See in Table 3.4 bivariate correlations between the dependent and each independent variable receiving treatment with and without missing cases). In the end, results without missing cases were reported since this choice increased the generalizability of the findings.

Section 1.3 Statistical Decisions and Procedures for Bivariate Analyses

To examine the zero order (bivariate) relationship between the dependent variable and the independent variables, statistically appropriate bivariate measures of association were employed. The association between the level of welfare state development and industrialization was examined through bivariate OLS (Ordinary Least Squares) regression between the dependent variable and four separate indicators of industrialization. The association between the level of the welfare state and economic development was measured through OLS regression between the dependent variable and both measures of GNI per capita income of nations.

Bivariate OLS regression is a PRE (proportionate reduction in error) measure of association for interval or ratio level measures. It relies on the mean of a variable to predict scores on it and measures amount of prediction error from another variable based on the least square principle which suggests that the sum of square deviations from the mean is always a minimum (Healey and Prus, 2010). Since the dependent variable and all indicators of industrialization and economic development are ratio level measures, using bivariate regression could be appropriately chosen.¹⁶

¹⁶ Another option could be to convert the dependent variable and the indicators of industrialization and economic development into lower levels of measure, such as ordinal measure, and use statistics such as gamma or Sommers' d_{xy} . However, the advantages of using bivariate regression over gamma or Sommers' d_{xy} are that bivariate regression does not require losing or obscuring information and gives results about all four characteristics of association between variables: existence, strength, direction, and precision of association between the variables. In contrast, gamma and Sommers' d_{xy} inform only about existence, strength and direction of association. In addition, conversion of interval-ratio measures into lower measures obscures distinction between cases placed into the same categories (Loether and McTavish, 1993).

A central assumption of bivariate regression is that the dependent and the independent variables are linearly related. That is, this statistics assumes that values on the dependent variable change in the same direction and at the same rate over the entire range of the independent variable (Healey and Prus, 2010). To test this assumption, scatterplots were run for the dependent variable and each indicator of industrialization and economic development.¹⁷

Scatterplots confirmed linear relationship between the dependent variable and each indicator of industrialization and economic development. Unstandardized (b) and standardized (Beta) coefficients and R square values were consulted to examine the observed relationships.

To measure the association of the level of welfare state development with structure of the state and the form of democracy, independent-samples t-tests were run to see if the mean scores on the level of the welfare state significantly differed between unitary and federal states and between parliamentary and presidential forms of democracies.¹⁸ To measure the strengths of the relationship between the dependent and these two independent variables, Eta was performed.¹⁹ In order to examine the association between democracy and the level of welfare state development, bivariate OLS regression was performed. A scatterplot shows linear relationship between the variables. Finally, to test the association between the level of welfare state development and labour mobilization, bivariate regressions were performed using both narrow and comprehensive labour mobilization. Scatterplots confirmed linear relationship between the level of welfare state development and each measure of labour mobilization, indicating that the assumption for bivariate regressions was met.

¹⁷ A scatterplot is a graphical presentation of the shape of the relationship between a dependent variable and an independent variable.

¹⁸ Independent-samples T-test is a test of significance that examines if the mean scores of two groups differ significantly. State structures other than unitary or federal and non-democratic and other form of governments were excluded from analysis to remain consistent with related hypotheses.

¹⁹ Eta is measure of association for a categorical independent and an interval dependent variable.

Section 1.4 Statistical Procedures for Multivariate Analyses

To test the hypotheses related to the elaboration models, multivariate analyses were performed. To examine if political structures mediate the association between industrialization and welfare state, separate multiple regression equations were performed for the four indicators of industrialization. Separate multiple regression equations were also performed to examine if political structures mediate the relationship between economic development (measured both in terms of GNI in US dollar and GNI in terms of PPP) and the welfare state. Multiple regression equations were also performed to examine the mediation effect of labour mobilization on the association between industrialization/economic development and welfare state development and that of political structure variables on the association between labour mobilization and welfare state development.

Multiple regression is an extension of bivariate regression that examines the joint relation between a dependent variable and two or more independent or predictor variables. It estimates how much of the variance in a dependent variable is explained by a set of independent (or explanatory) variables as well as by each variable in the set. It thus allows us to estimate relative importance of independent variables in predicting the dependent variable. It is also a form of partial correlation. It allows one to see changes in the zero order bivariate association controlling for a third or more variables. Thus, it enables us to investigate if the control variables mediate the original relationship between a dependent and an independent variable (Miles and Shevlin, 2001). Since the goals of the elaboration models are to test the mediation effect of control variables on zero order relationships between welfare state development and, industrialization, economic development, forms of governance, or labour mobilization, multiple regression was an appropriate choice subject to meeting statistical assumptions.

As a multivariate statistics, multiple regression can be validly used when the dependent variable and the independent variables are normally distributed interval-ratio measures, the dependent variable is linearly related with the all independent variables, and the independent variables are largely uncorrelated to each other (or, in other words, there is absence of multicollinearity). Categorical variables may be included in a multivariate regression model as independent variables. However, in this case, the variables are required to be recoded into a series of dummy variables (Tabachnick and Fidell, 2005).

Among the variables used in this study the dependent variable and indicators of industrialization and economic development, the Polity democracy scale and both measures of labour mobilization were ratio measures. All the variables were normally distributed. Categorical variables such as structure of the state and type of government were recoded into dummy variables to include them in relevant multiple regression models. Appropriate tests were performed to confirm that all models meet the assumptions of multiple regression.

Section 1.4.1 statistical procedures to test elaboration model 1

To determine if political structure variables mediate the effect of proportion of factory workers in the national workforce on the level of welfare state development, the *b* (unstandardized coefficient) and Beta (standardized coefficients) from the regression of level of welfare state on proportion of factory workers was compared to the *b* and Beta for the regression that included measures from the Polity democracy scale and dummy variables measuring structure of the state and type of government.²⁰ A multicollinearity diagnosis (using the level of welfare state

²⁰ It could be interesting to include all three theoretical variables –industrialization, political structure, and labour mobilization plus the control variables in a single model. This would be more efficient, and it would allow us to observe the combined effect of all theoretical variables on the dependent variable as well as the relative importance of the theories in predicting the dependent variable. However, since labour mobilization had only 24 cases we excluded this variable and ran the model with all other theoretical and control variables. It saved us from reducing a sample with 91 cases to one with only 24 cases and compromising with the generalizability of findings. We rather ran separate models using labour mobilization as the test variable to test the zero-order association between

development as the dependent variable and all other variables as independent variables) did not show any problem of multicollinearity among the continuous variables. All VIF (variance inflation factors) scores were below 2.00 (as expected). The last root had a condition index within 30 (7.627) and no dimension had more than one variance proportion greater than 0.50. In order to include dummy categorical variables in the model, the structure of the state variable was dummy coded as: unitary = 1, not unitary = 0; Federal = 1, not federal = 0; and other state structure = 1, not-other state structure = 0. Similarly, Type of government was dummy coded as: parliamentary = 1, not parliamentary = 0; presidential = 1, not presidential = 0; and other type of government = 1, not other type of government = 0. All dummy variables except for unitary and parliamentary were entered into the model. Mahalanobis distance criterion ($p < 0.001$) detected no case as a multivariate outlier.²¹ Finally, the overall rectangular shape of the residuals scatterplot indicated the homogeneity of variance among the variables. All the above evidences ensured that the assumptions of OLS multiple regression were met to run the equation.

The equation that examined if political structure variables mediate the effect of urbanization on the welfare state included all the variables that were included in the model that compared the zero order relationship between the proportion of factory workers in the labour force and the welfare state. It replaced the proportion of factory workers in the national labour force variable with urbanization. The b and Beta from the regression of level of welfare state on urbanization was compared to the b and Beta for the regression that included measures from the

industrialization and economic development and welfare state development (to test elaboration model 2). We also controlled for political structures to test the zero-order association between labour mobilization and welfare state development (to test elaboration model 3). This solution, of course, allowed us to specify the effect of a theoretical independent variable on the zero-order association between another theoretical independent variable and the dependent variable. These separate models served our interests to see the effect of individual theoretical independent variables on the theory-driven zero-order relationships.

²¹ Mahalanobis distance is the distance a case from the centroid of the remaining cases where the centroid is created at the intersection of the means of all variables. This is a statistics used to detect the multivariate outliers (Tabachnick and Fidell, 2005)

political structure variables. The model met all assumptions of multiple regression. A multicollinearity diagnosis that used welfare state as the dependent variable and all other variables as independent variables did not show any multicollinearity among the continuous variables. All VIF (variance inflation factors) scores were below 2.00 (as expected). The last root had a condition index within 30 (7.053) and no dimension had more than one variance proportion greater than 0.50. Mahalanobis distance criterion ($p < 0.001$) detected no case as a multivariate outlier. Finally, the overall rectangular shape of the residuals scatterplot indicated the homogeneity of variance among the variables.

To determine if political structure variables mediate the effect of energy consumption as a measure of industrialization on the level of welfare state development, the b and Beta from the regression of level of welfare state on energy consumption were compared to the b and Beta for the regression that included measures from the Polity democracy scale and dummy variables measuring structure of the state and type of government. A multicollinearity diagnosis that used welfare state as the dependent variable and all other variables as independent variables did not show any multicollinearity among the continuous variables. All VIF (variance inflation factors) scores were below 2.00 (as expected). The last root had a condition index within 30 (6.438) and no dimension had more than one variance proportion greater than 0.50. Besides this, the model showed no problem of multivariate outliers at the Mahalanobis distance criterion ($p < 0.001$). Residual scatterplots for the model showed that variance were homogeneous among all independent variables. Thus the tests for multicollinearity, multivariate outliers, and heteroscedasticity diagnosed no violation of statistical assumptions for OLS multiple regression.

A multivariate OLS regression model also used to determine if political structure variables mediate the effect of contribution of the industrial sector in the national economy on

the level of welfare state development. The b and β from the regression of level of welfare state on contribution of the industrial sector in the national economy were compared to the b and β for the regression that included measures from the Polity democracy scale and dummy variables measuring structure of the state and type of government. The model, like all previous models, met the assumptions of OLS multiple regression. The test of multicollinearity showed no problem of multicollinearity among the independent variables. All VIF scores were below 2.0, the last of root had a conditional index 8.490, and no dimension had more than one variance proportion above .50. The Mahalanobis distance criterion ($p < 0.001$) did not identify any case as a multivariate outlier. Finally, the residual scatterplot did not indicate any problem of heteroscedasticity of variance of the residuals about the dependent variable.

The multivariate model that examined the mediation effect of political structure variables on the zero order relationship between economic development measured in terms of per capita GNI in US dollar and the level of welfare state development included measures from the Polity democracy scale and dummy variables measuring structure of the state and type of government. The b and the β from the bivariate regression model for economic development measured in terms of per capita GNI in US dollar and the level of welfare state development were then compared to the b and the β of the multivariate model that included the political structure variables. The multivariate model showed no problem of multicollinearity, since all VIF scores were less than 2.0, the last root had a conditional index 6.224 (much less than 30.0) and no dimension had more than one variance proportion above .50. There was no multivariate outlier in the model based on the Mahalanobis distance criterion ($p < 0.001$). Residual scatterplots for the model showed that variance were homogeneous among all independent variables. Therefore, like the previous models, this model also met all assumptions of OLS multiple regression.

Similarly, to determine if political structure variables mediate the effect of economic development measured in terms of per capita GNI in PPP on the level of welfare state development, the b and Beta from the regression of level of welfare state on economic development measured in terms of per capita GNI in PPP was compared to the b and Beta for the regression that included measures from the Polity democracy scale and dummy variables measuring structure of the state and type of government. The test of multicollinearity showed no major problem of multicollinearity among the independent variables. All VIF scores were below 2.0, the last of root had a conditional index 6.284 although one dimension had more than one variance proportion above .50 (.50 and .72). Considering that all VIF and tolerance scores were within expected ranges and one variance proportion was on the margin (.50), having one dimension had more than one variance proportion above .50 was not a major problem. The Mahalanobis distance criterion ($p < 0.001$) did not identify any case as a multivariate outlier. Residual scatterplots for the model showed that variance were homogeneous among all independent variables. Thus the tests for multicollinearity, multivariate outliers, and heteroscedasticity diagnosed no violation of statistical assumptions for OLS multiple regression.

Section 1.4.2 Statistical procedures to test elaboration model 2

A two-step process was followed to determine if labour mobilization mediates the effect of industrialization/economic development on the level of welfare state development, as elaboration model 2 hypothesizes. Given that data on labour mobilization (both in narrow and comprehensive measures) were available only for 24 nations, zero order association between each indicator of industrialization and economic development and the level of welfare state development was recalculated selecting only those 24 nations. Then separate multiple regressions controlling for narrow and comprehensive measures of labour mobilization were run

to compare the recalculated b and the Beta from the regression of level of welfare state on each indicator of industrialization/economic development to the b and Beta for the regression that included a measure from labour mobilization.

To determine if the narrow measure of labour mobilization mediates the effect of proportion of factory workers in the national workforce on the level of welfare state development, the b (unstandardized coefficient) and Beta (standardized coefficients) from the regression of level of welfare state on proportion of factory workers were compared to the b and Beta for the regression that included the narrow measure of labour mobilization. The multivariate model showed almost perfect independence between the independent variables. Tolerance and VIF for both independent variables were .999 and 1.001 respectively. The last root had a conditional index 6.753 (much less than 30.0) and no dimension had more than one variance proportion above .50. There was no multivariate outlier in the model based on the Mahalanobis distance criterion ($p < 0.001$). Residual scatterplots for the model showed that variance were homogeneous among all independent variables. The model thus met all assumptions of OLS multiple regression.

To determine if the narrow measure of labour mobilization mediates the effect of urbanization on the level of welfare state development, the b and Beta from the regression of level of welfare state on urbanization were compared to the b and Beta for the regression that included the narrow measure of labour mobilization. The multivariate model showed no problem of multicollinearity, since both VIF scores were less than 2.0, the last root had a conditional index 6.651 (much less than 30.0) and no dimension had more than one variance proportion above .50. There was no multivariate outlier in the model based on the Mahalanobis distance criterion ($p < 0.001$). Residual scatterplots for the model showed that variance were homogeneous among

all independent variables. Therefore, like the previous models, this model also met all assumptions of OLS multiple regression.

The multivariate model that examined the mediation effect of the narrow measure of labour mobilization on the zero order relationship between energy consumption as a measure of industrialization and the level of welfare state development included the level of welfare state development as the dependent variable and per capita energy consumption and the narrow measure of labour mobilization as independent variables. The b and the β from the bivariate regression model for per capita energy consumption and the level of welfare state development were then compared to b and β of the multivariate model. The multivariate model exhibited no violation of the assumptions of multiple regression. The VIF scores were less than 2.0, the last root had a conditional index 4.139, and no dimension had more than one variance proportion above .50. There was no multivariate outlier in the model based on the Mahalanobis distance criterion ($p < 0.001$). Residual scatterplots for the model showed that variance were homogeneous among all independent variables.

To determine if the narrow measure of labour mobilization mediates the effect of contribution of the industrial sector in the national economy on the level of welfare state development, the b and β from the regression of level of welfare state on contribution of the industrial sector in the national economy were compared to the b and β for the regression that included the narrow measure of labour mobilization. The multivariate model met all assumptions of multiple regression. The VIF scores were less than 2.0, the last root had a conditional index 7.920 (much less than 30.0) and no dimension had more than one variance proportion above .50. There was no multivariate outlier in the model based on the Mahalanobis distance criterion

($p < 0.001$). Residual scatterplots for the model showed that variance were homogeneous among all independent variables.

In order to determine whether the narrow measure of labour mobilization mediates the effect of economic development measured in terms of per capita GNI in US dollar on the level of welfare state development, the b and Beta from the regression of the level of welfare state development on economic development measured in terms of per capita GNI in US dollar were compared to the b and Beta for the regression that included the narrow measure of labour mobilization. The multivariate model met all assumptions of multiple regression. The VIF scores were less than 2.0, the last root had a conditional index 4.609, and no dimension had more than one variance proportion above .50. There was no multivariate outlier in the model based on the Mahalanobis distance criterion ($p < 0.001$). Residual scatterplots for the model showed that variance were homogeneous among all independent variables.

To determine if the narrow measure of labour mobilization mediates the effect economic development measured in terms of per capita GNI in PPP on the level of welfare state development, the b and Beta from the regression of level of welfare state on economic development measured in terms of per capita GNI in PPP were compared to the b and Beta for the regression that included the narrow measure of labour mobilization. The VIF scores in the multivariate model were less than 2.0, the last root had a conditional index 4.771 (much less than 30.0) and no dimension had more than one variance proportion above .50. There was no multivariate outlier in the model based on the Mahalanobis distance criterion ($p < 0.001$). Residual scatterplots for the model showed that variance were homogeneous among all independent variables. The multivariate model thus met all assumptions of multiple regression.

To determine if the comprehensive measure of labour mobilization mediates the effect of proportion of factory workers in the national workforce on the level of welfare state development, the b and Beta from the regression of the level of welfare state development on proportion of factory workers were compared to the b and Beta for the regression that included the comprehensive measure of labour mobilization. The multivariate model showed no problem of multicollinearity between the independent variables (VIF scores were below 2.0, the last root had a conditional index 6.375, and no dimension had more than one variance proportion above .50). There was no multivariate outlier in the model based on the Mahalanobis distance criterion ($p < 0.001$). Residual scatterplots for the model showed that variance were homogeneous among all independent variables. The model thus met all assumptions of OLS multiple regression.

To determine if the comprehensive measure of labour mobilization mediates the effect of urbanization on the level of welfare state development, the b and Beta from the regression of level of welfare state on urbanization were compared to the b and Beta for the regression that included the comprehensive measure of labour mobilization. The multivariate model showed no problem of multicollinearity, since both VIF scores were less than 2.0, the last root had a conditional index 7.368 (much less than 30.0) and no dimension had more than one variance proportion above .50. There was no multivariate outlier in the model based on the Mahalanobis distance criterion ($p < 0.001$). Residual scatterplots for the model showed that variance were homogeneous among all independent variables. Therefore, like the previous models, this model also met all assumptions of OLS multiple regression.

The multivariate model that examined the mediation effect of the comprehensive measure of labour mobilization on the zero order relationship between energy consumption as a measure of industrialization and the level of welfare state development included the level of welfare state

development as the dependent variable and per capita energy consumption and the comprehensive measure of labour mobilization as independent variables. The b and the Beta from the bivariate regression model for per capita energy consumption and the level of welfare state development were then compared to b and Beta of the multivariate model. The multivariate model exhibited no violation of the assumptions of multiple regression. The VIF scores were less than 2.0, the last root had a conditional index 3.663, and no dimension had more than one variance proportion above .50. There was no multivariate outlier in the model based on the Mahalanobis distance criterion ($p < 0.001$). Residual scatterplots for the model showed that variance were homogeneous among all independent variables.

To determine if the comprehensive measure of labour mobilization mediates the effect of the contribution of the industrial sector in the national economy on the level of welfare state development, the b and Beta from the regression of level of welfare state on the contribution of the industrial sector in the national economy were compared to the b and Beta for the regression that included the comprehensive measure of labour mobilization. The multivariate model met all assumptions of multiple regression. The VIF scores were less than 2.0, the last root had a conditional index 7.309 (much less than 30.0) and no dimension had more than one variance proportion above .50. There was no multivariate outlier in the model based on the Mahalanobis distance criterion ($p < 0.001$). Residual scatterplots for the model showed that variance were homogeneous among all independent variables.

In order to determine whether the comprehensive measure of labour mobilization mediates the effect of economic development measured in terms of per capita GNI in US dollar on the level of welfare state development, the b and Beta from the regression of level of welfare state on economic development measured in terms of per capita GNI in US dollar were

compared to the b and Beta for the regression that included the comprehensive measure of labour mobilization. The multivariate model met all assumptions of multiple regression. The VIF scores were less than 2.0, the last root had a conditional index 3.626, and no dimension had more than one variance proportion above .50. There was no multivariate outlier in the model based on the Mahalanobis distance criterion ($p < 0.001$). Residual scatterplots for the model showed that variance were homogeneous among all independent variables.

To determine if the comprehensive measure of labour mobilization mediates the effect economic development measured in terms of per capita GNI in PPP on the level of welfare state development, the b and Beta from the regression of level of welfare state on economic development measured in terms of per capita GNI in PPP were compared to the b and Beta for the regression that included measures from the comprehensive measure of labour mobilization. The VIF scores in the multivariate model were less than 2.0, the last root had a conditional index 4.771 (much less than 30.0), and no dimension had more than one variance proportion above .50. There was no multivariate outlier in the model based on the Mahalanobis distance criterion ($p < 0.001$). Residual scatterplots for the model showed that variance were homogeneous among all independent variables. The multivariate model thus met all assumptions of multiple regression.

Section 1.4.3 statistical procedures to test elaboration model 3

To determine if political structure variables mediate the effect of the narrow measure of labour mobilization on the level of welfare state development, the b and Beta from the regression of level of welfare state on the narrow measure of labour mobilization was compared to the b and Beta for the regression that included measures from the Polity democracy scale and dummy variables measuring structure of the state and type of government. The multivariate model met

all assumptions of multiple regression. The VIF scores were less than 2.0, the last root had a conditional index 7.788, and no dimension had more than one variance proportion above .50. There was no multivariate outlier in the model based on the Mahalanobis distance criterion ($p < 0.001$). Residual scatterplots for the model showed that variance were homogeneous among all independent variables.

Finally, to determine if political structure variables mediate the effect of the comprehensive measure of labour mobilization on the level of welfare state development, the b and Beta from the regression of level of welfare state on the comprehensive measure of labour mobilization was compared to the b and Beta for the regression that included measures from the Polity democracy scale and dummy variables measuring structure of the state and type of government. The VIF scores in the multivariate model were less than 2.0, the last root had a conditional index 7.220, and no dimension had more than one variance proportion above .50. There was no multivariate outlier in the model based on the Mahalanobis distance criterion ($p < 0.001$). Residual scatterplots for the model showed that variance were homogeneous among all independent variables. The multivariate model met all assumptions of multiple regression.

Section 2 The Qualitative Component

Section 2.1 The Strategy of Inquiry: A Case Study of Bangladesh

To test the applicability of the Esping-Andersen model, as well as Confucian and developmentalist approaches in the contexts of developing nations, a case study was conducted using Bangladesh, a developing country with a steadily growing economy in South Asia. The case study investigation allows us to examine a phenomenon within its real-life context and generate a complete picture of what happened and why (Yin, 2003). As Merriam (1998)

suggests, a case study provides comprehensive understanding about the phenomena being studied. It is a choice for researchers who are interested in a specific issue and wish to understand it through the detailed examination of a case or phenomenon. Given that understanding the fit of the Esping-Andersen model and also of Confucian and welfare developmentalist approaches in the contexts of developing nations was an objective of the study, the case study approach was an ideal qualitative complement to the quantitative analysis.

The case study had three objectives: exploration, explanation, and comparison. As part of its exploratory objective, it was intended to categorise social welfare provisions across policy domains in Bangladesh. It set out to examine social welfare provisions in terms of scope, financing, levels of generosity, coverage, and relative preference among social assistance, social insurance, and right-based provisions, and the relative importance of welfare sectors in determining whether the welfare state of Bangladesh resembles any of Esping-Andersen's regimes types and if family is indeed the most important welfare sector, as assumed by the proponents of the Confucian approach (this relates to hypotheses 5.1 and 6.1). Second, the case study examined if the Esping-Andersen's state-market-family nexus fits the context of Bangladesh (this relates to hypothesis 5.2). Thirdly, the study examined relative emphasis of different policy domains and the relative importance of education among the social policy domains in Bangladesh (hypothesis 6.2). Finally, the study investigated social policy orientations in Bangladesh and assessed the relative importance between social policy and economic development in national policy making (hypotheses 7.1 and 7.2).

As part of explanation, the study examined labour mobilization to see if it had a significant association on the development of the welfare state of Bangladesh (hypothesis 5.3). Hypotheses 5.4 required a comparative analytical set up. To test this hypothesis, social policy

and welfare practices in Bangladesh were compared to India and Pakistan – two South Asian nations historically connected to Bangladesh. This comparative investigation was included to determine if Esping-Andersen’s typology can be effectively used in comparing social policies of developing countries (as assumed in hypothesis 5.4). It was also aimed at determining the place of Bangladesh among these three subcontinental welfare states.

Bangladesh is an important case for this study for three reasons. First, as a growing economy with increasing expansion and an important industrial sector, Bangladesh is actively introducing new social provisions and expanding existing ones in terms of both coverage and benefit levels. Research and data collection were facilitated by the fact that I have close access to critical information and resources on Bangladesh. Finally, I am particularly interested in a comprehensive understanding of the welfare system of Bangladesh and seek to grasp the welfare orientations among Bangladeshi policy makers.

Both historical and political reasons explain why India and Pakistan were chosen as comparator cases. All three countries have a common political history and were under British political authority until 1947, when British colonial rule in the subcontinent ended. In 1947, British India was divided into two the independent states of India and Pakistan. In 1971, Bangladesh emerged as an independent country, separate from Pakistan. Founding leaders of all three nations assumed that self-determination would create new opportunities for, and enhance the well-being of, their people. Therefore, it is important to assess, six decades after the partition of India, the development of the welfare state in each of the three nations.

Section 2.2 Bangladesh

Bangladesh became an independent nation in 1971 after a bloody war with Pakistan. Situated in the North-East of India and West of Myanmar, Bangladesh is one of the least developed

countries in the world (World Bank, 2013a). With a territorial boundary of 147,570 square kilometre and a population of 160 million, Bangladesh is geographically a small nation yet is also one of the most densely populated countries of the world (1019.8 people per square kilometre) (UNO, 2013). The 2014 per capita income is US\$1080 (World Bank, 2015) with an estimated poverty rate of 26.2 percent (for 2013) (GoB, 2014).

Bangladesh is a unitary state with a parliamentary democratic system of government. There is a four-layered administrative structure in the country: Centre, Division, District, and Upazilla. There are seven divisions, 64 districts, and 488 *Upazillas*. In addition, there are two layers of local government: *Upazilla Parishad* and *Union Parishad*. *Union Parishad* is the lowest level of local government, composed of a number of villages. *Upazilla Parishad* is composed of several *Union Parishads*. Officials of the local governments are elected through competitive popular elections.

Bangladesh is largely a homogeneous nation with 98 percent of the total population belonging to the *Bengali* ethnic group and 2 percent indigenous minority groups. In terms of religious faith, 89.5 percent Bangladeshis are Muslims, 9.6 percent Hindus, and the rest 0.9 percent believe in other religions. Bangladesh is largely an agrarian society, and 77 percent of the total population in the country live in the rural areas (BBS, 2010).

Bangladesh is one of the consistent growing economies among the least developed nations, showing remarkable success in human development in recent years. For the previous decade, the country has maintained an annual growth rate of about 6 percent (World Bank, 2010). Scholars such as Hawksworth and Cookson (2008) and O'Neill (2011) identify Bangladesh as one of the “new wave economies” along with Indonesia, Turkey, Vietnam, Philippines, Iran, Pakistan, Nigeria, South Africa, Mexico, and Argentina. Growth in these ten

countries may outstrip growth in many European countries by 2050. Moreover, Bangladesh performs well in terms of human development. The 2013 *World Development Report* suggests that, while some countries have done well in various human development indicators, and others have done well in economic growth, Bangladesh is one of a select group of countries that has done well on *both* fronts.

Bangladesh has identified poverty reduction as the primary focus of its social policy since 2005 (IMF, 2005). Bangladesh's long term vision is a trajectory of high performing growth, stabilizing commodity prices, minimizing income and human poverty, securing health and education for all, enhancing creativity and human capacity, establishing social justice, reducing social disparity, achieving capacity to tackle the adverse effects of climate change, and firmly rooting democracy in the political arena . Bangladesh identifies poverty and inequality elimination as one of its five priorities for action (Government of Bangladesh, 2009).²² Among its Millennium Development Goals (MDGs) is to halve the proportion of people living below the poverty line and suffering from hunger by 2015 (Government of Bangladesh, 2009).²³

Bangladesh is performing very well in reducing poverty. In last two decades the country has reduced poverty from 58.8 percent in 1992 to 29 percent (in terms of national poverty line measured at 2122 kilo calorie intake per day) in 2012 (GoB, 2013). Its recent performance has been more spectacular. Studies such as the Oxford Poverty and Human Development Initiative

²² Other priorities include maintenance of macroeconomic stability and control over commodity price hike in the face of current global economic crisis, effective action against corruption, sufficiency in power and energy, and establishment of good governance.

²³ The Millennium Declaration of the United Nations was adopted on September 2000 by all member states in the Millennium Summit. The Declaration included eight goals to be achieved by 2015, known as the Millennium Development Goals (MDGs). The MDGs include: 1) eradication of extreme poverty and hunger; 2) achieve Universal Primary Education; 3) promote gender equity and empower women; 4) reduce child mortality; 5) improve maternal health; 6) combat HIV/AIDS, malaria and other diseases; 7) ensure environmental sustainability; 8) develop global partnership for development. In addition the Declaration included 18 targets and 48 indicators in the MDGs (GoB, 2014).

(2013) identify the country as one of the “star performers” in achieving MDGs.²⁴

Operationalizing poverty in terms of the global Multidimensional Poverty Index (MPI),²⁵ the study suggests that Bangladesh has reduced poverty at a faster rate than any other least developed countries save Nepal and Rwanda. Between 2004 and 2007, Bangladesh reduced poverty by 3.2 percentage points per year (OPHI, 2013). Nepal and Rwanda did that by 4.1 and 3.4 percentage points. Thus, economic development and poverty reduction go hand-in-hand in Bangladesh.

In recent years, Bangladesh has extending its focus to social contingencies beyond poverty and is implementing new policies across different social policy domains. For example, in last few years Bangladesh has introduced the National Women’s Development Policy (2008 and 2011), Health Policy (2011), Child Policy (2011), Education Policy (2010), Disability Policy (2011), Labour Policy (2013) and National Elderly Policy (2013). A Policy for housing is under construction. The near-simultaneous introduction of new policies across a range of social policy domains indicates the country’s increased emphasis on, and interest in, its social role. Thus, with intent to test the Esping-Andersen model and two other approaches directed at developing nations, this study addressed the following questions: (1) how do Bangladeshi policies define the social problems they address? (2) What measures do they come up with to address those problems? (3) Which form of measures (social assistance, social insurance, or universal provisions) do they reflect? (4) How do the policies define or reflect the relative importance of different welfare sectors – public, private, and civil? (5) What ideological orientations do the

²⁴ The other star performers as identified by the study are Nepal and Rwanda.

²⁵ The MPI consists of ten indicators such as nutrition, child mortality, years of schooling, child school attendance, water, sanitation, electricity, cooking fuel, flooring, and assets. It is based on a deprivation score which reflects each person's overlapping deprivations in those ten areas. A person is identified as 'multidimensionally poor' if he or she is deprived in one-third or more of ten (weighted) indicators.

policies represent? (6) What type of welfare state do these policies reflect? and finally, (7) where does Bangladesh fall as a welfare state among the nations in the Subcontinent?

Section 2.3 Data Collection

Data for the case study were mainly collected from secondary sources. Social policies of Bangladesh, India and Pakistan, books, policy papers, journal articles and reviews on social policy and programming, national development plans, budget speeches in the parliaments, websites of concerned ministries and departments of the nations, websites and publications by the site offices of development partners such as the World Bank, ILO, UNICEF, UNESCO were consulted as sources of data to address questions under the last two objectives of the study.

Conclusion

This chapter has provided a detailed account of the methods employed to conduct the study. While quantitative methods are used to test key welfare state theories, the study also employs the qualitative method of case study to examine Esping-Andersen's welfare state typologies and the alternative models directed at the developing nations. Through a combination of quantitative and qualitative methods, the study seeks a comprehensive understanding of welfare states in the developing nations and the nature and patterns of policy and programming practices in that part of the world.

Chapter 4

THE RELEVANCE OF MAINSTREAM WELFARE STATE THEORIES IN DEVELOPING AREAS

Introduction

This chapter presents results of the tests of hypotheses related to the first objective of the study, to examine the relevance of the various Western welfare state theories in developing societies. It presents results for hypotheses that were derived from functionalism, neo-institutionalism, and three Marxists traditions – structuralism, instrumentalism and power resources theory (PRT). The study finds the functionalist perspective relevant in developing nations, in terms of all three hypotheses derived from this perspective. The neo-institutionalist perspective is partially supported by the study. While the study finds significant association between democratic governance and welfare state development; it, however, does not find significant difference in welfare state development between unitary and federal states or between presidential or parliamentary democracies in the developing areas. It finds overall support for the power resources perspective in terms of both narrow and comprehensive measures of labour mobilization. While the observed association between labour mobilization and welfare state development is moderate in terms of the narrow measure of labour mobilization, it is very strong in terms of the comprehensive measure of labour mobilization. However, since power resources theory was tested with small samples (24 for nations for each measure of labour mobilization), the observed associations may not be stable, or they can be considered tentative.

This chapter is organized by three sections. Section 1 deals with results related to hypothesis 1.1. Section 2 deals with results related to hypotheses 1.2 to 4.3. Section 3 discusses

the results in light of the theories with which they are connected. Finally, the concluding section summarizes important aspects of the results and their theoretical and contextual relevance.

Section 1: Results for the Test of Hypothesis 1.1

Hypothesis 1.1 suggests a uniform sequence to the emergence of social security programs based on a functionalist proposition about the order of social security program development related to emerging social problems and system needs. Proponents of this approach to the welfare state (as discussed in Chapter 2), particularly Wilensky (1975) and Furniss (1992), suggest that social security programs emerge in a linear sequence beginning with programs on industrial accidents (through the introduction of insurance or assistance programs) followed by sickness, old age, family income support, and unemployment programs. This order, they claim, applies irrespective of economic systems or political ideologies. The section starts by presenting a picture of the state of social security programs in the contemporary developing world. It then accounts for the trend of social security program development in the developing world. Finally, it presents the sequence of social security program development in the developing world to determine whether functionalist theories are applicable.

Section 1.1 The state of social security programs in the developing world

Social security programs exist in all contemporary developing nations (See Table 4.1). Almost all have programs on industrial accidents and old age (94.8 percent and 99.1 percent respectively). Three-quarters (75.7 percent) have sickness insurance programs. Almost half of developing nations (45.2 percent) have social security programs providing family income support, and more than one-quarter (28.7 percent) have programs for unemployment. In terms of the ranges of contingencies covered (see Table 4.2), about one-fifth of the developing nations

(18.3 percent) have programs in all five pillars of social protection. One-third of developing countries (32.2 percent) have programs covering at least four areas, and half of them have at least two social security programs. Only 2.6 percent of the developing nations have only one program. There is no developing nation in the contemporary world without at least one social security program.

Table 4.1 Social Security programs in developing nations	
<i>Risk or program area</i>	<i>Developing nations</i>
Industrial accident	94.8%
Old age, disability, survivor	99.1%
Sickness, maternity	75.7%
Family income maintenance	45.2%
Unemployment	28.7%

Sources: *Social Security Programs Throughout the World Surveys 2011, 2012, 2013*

Table 4.2 Range of programming in the developing world at present	
<i>Number of risk covered</i>	<i>Developing nations</i>
Five	18.3%
Four	32.2%
Three	27.0%
Two	20.0%
One	2.6%
No programs	0.0%
Total	100%

Sources: *Social Security Programs Throughout the World Surveys 2011, 2012, 2013*

Section 1.2 Social security development trends

Social security programs in the developing world grew mainly in the post-World War II period. Before 1945, only 46.1 percent of the developing nations had industrial accidents programs, and only 17.4 percent had programs for sickness or maternity, 14.8 percent had programs for old age, 12.2 percent had programs providing family income support, and only 7.0 percent nations had

unemployment programs. Programs for industrial accidents doubled in the developing world since WWII, while programs for sickness have increased by over three times, programs on old age have increased by about six times, programs on family income support and unemployment have increased by about three times in the developing world (see table 4.3).

Table 4.3 Social Security programs in developing nations before 1945 and at present		
<i>Risk</i>	<i>Before 1945</i>	<i>Present</i>
Industrial accident	46.1%	94.8%
Old age, disability, survivor	14.8%	99.1%
Sickness, maternity	17.4%	75.7%
Family income maintenance	12.2%	45.2%
Unemployment	7.0%	28.7%

In terms of the range of contingencies covered, about five percent of developing nations had more than three programs before 1945 (see table 4.4). One-fourths of developing nations had only one program and just under half did not have any social security programs. Today, there is no nation in the developing world without at least one social program and about one-fifth of the developing nations have programs covering all five pillars of social insurance.

Table 4.4 Range of programming in developing nations before 1945 and at present		
<i>Number of risk covered</i>	<i>Before 1945</i>	<i>Present</i>
Five	2.6%	18.3%
Four	2.6%	32.2%
Three	9.6%	27.0%
Two	9.6%	20.0%
One	26.1%	2.6%
No programs	49.6%	0.0%
Total	100.0	100%

Current programs in the developing world are more advanced than programs in the developed world before WWII. Before 1945, more than one-fourths (28.6 percent) of developed nations did not have any social security programs and only thirteen percent (12.7 percent) had programs on all five areas of social protection (Calculated based on data from *Social Security Programs Throughout the World Surveys 2011, 2012 and 2013*). This finding has significant implication to contemporary practices of social welfare policy studies. It empirically disputes the rationale for limiting welfare state studies within the developed world today.¹

Section 1.3 Sequence of social security program development in the developing nations

We observe a general pattern in the developing world that nations tend to first introduce programs on industrial accident, then programs covering sickness, old age and family income support, and finally programs on unemployment. Where there are industrial accident programs, four-fifth instances were introduced as the first social security programs. Less than 20 percent of the time programs on industrial accident were introduced as second, third or fourth statutory social security initiatives. In no nations were programs on industrial accidents introduced as the fifth social security program.² Table 4.5 presents the frequency distribution of the order of program introduction in the developing nations.

¹ Immediately after WWII, when the literature on the welfare state and social programming started to flourish in the developed world, the state of social programming in the developed world was less developed than its current state in the developing world. While the welfare state literature took its ground under that situation in the developed world, it is yet to gain a ground in the developing world despite the condition is more congenial. This finding thus also strengthens the justification of this research project.

² Programs introduced in the same years were assigned the same order in the calculation of sequences. For example, if a nation introduced programs on industrial accidents in 1945, programs on sickness and old age in 1956, and programs on family income support in 1960, the program on industrial accident were assigned the first place, both programs on sickness and old age were assigned the second place, and the program on family income support was assigned the fourth place in the order of sequence.

<i>Program area</i>	<i>First</i>	<i>Second</i>	<i>Third</i>	<i>Fourth</i>	<i>Fifth</i>
Industrial accidents	78.0	10.1	9.2	2.0	0.0
Sickness	27.6	42.5	21.8	6.9	1.1
Old age	15.2	44.7	15.8	14.5	1.8
Family income support	13.5	25.0	28.8	25.0	7.7
Unemployment	12.1	18.2	15.2	21.2	33.3

Most frequently (42.5 percent), programs on sickness were introduced as the second statutory social security measures in the developing nations. These programs were introduced as the first social security program in one-fourth of the nations (27.6 percent) and as the third program in one-fifth (21.8 percent) of the nations. In few instances programs on sickness are the fourth or the fifth national social security initiatives (6.9 percent and 1.8 percent respectively) in the developing world.

Like programs on sickness, programs for old age also frequently developed as the second program (in 44.7 percent of cases) in the developing world. In one-third of instances, programs on old age were introduced as the third or the fourth program (15.8 percent and 14.5 percent respectively). In relatively fewer instances old age provisions were introduced as the first (15.2 percent) or the fifth social security initiative (1.8 percent) in the developing nations.

Family income support is almost evenly distributed in the middle of program development. In almost equal number of instances, programs on family income support were introduced as the second, third and fourth social security program (25.0 percent, 28.8 percent, and 25.0 percent respectively) in the developing world. Only in few instances were family income support provisions introduced as the first or the fifth social security initiative (13.5 percent and 7.7 percent respectively).

Finally, programs on unemployment are generally introduced later than other pillars of social insurance in the developing world. In a majority of cases, unemployment programs were

introduced as the fourth or the fifth social security initiative (21.2 percent and 33.3 percent respectively). These programs are less frequently introduced as early social security measures in that part of the world.

	Sequence of introduction					Ranks	Year of introduction		
	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>Average</i>	<i>First</i>	<i>Last</i>	<i>Mean</i>
Industrial accident	85	11	10	3	-	1.37 (.766)	1900	1999	1945
Sickness or maternity	24	37	19	6	1	2.11 (.933)	1891	2003	1957
Old age, disability, survivor	26	51	18	17	2	2.28 (1.035)	1904	2011	1961
Family allowance	7	13	15	13	4	2.88 (1.166)	1938	2006	1958
Unemployment	4	6	5	7	11	3.45 (1.438)	1921	2006	1968

Table 4.6 summarizes the total and average ranks, first, last, average year of introduction of social security programs in developing nations (Standard deviation of rank averages are in brackets). The rank average for programs on industrial accidents is the lowest (1.37) and unemployment programs are highest (3.45). The rank averages of program sequence suggest that industrial accident programs are generally introduced first, followed by those for unemployment. Programs for sickness, old age, and family income support fall in between those on industrial accidents and unemployment in the order of development. The mean year of introduction of the programs indicates a more specific trend. It shows that programs on industrial accidents are followed by programs on sickness, old age, family income support, and unemployment. This sequence is strongly consistent with what functionalist scholars suggest. Thus, we find support for hypothesis 1.1 in the context of the developing nations.

Section 2 Results of the Tests of Hypotheses 1.2 through 4.3

This section presents findings of the tests of hypotheses pertaining to bivariate associations between welfare state development and (1) industrialization, (2) economic development, (3) political structures, (4) labour mobilization, and (5) multivariate associations assumed about the elaboration models. Subsection 2.1 presents findings of the tests of hypotheses related to the functionalist perspective; that is, the relationships between welfare state development and the levels of industrialization and economic development. Subsection 2.2 reports findings of the tests of hypotheses related to the neo-institutionalist perspective. It reports the observed association between welfare state development and the structure of the state, democracy and form of democracy. Subsection 2.3 presents findings related to Marxist hypotheses about the association between welfare state development and labour mobilization. Sub-section 2.4 presents findings related to the first elaboration model – political structures are hypothesized to mediate a substantial part of the effect of industrialization/ economic development on level of the welfare state. Sub-section 2.5 presents findings related to the second elaboration model, and, finally, sub-section 2.6 presents results on the third model.

Section 2.1 Industrialization, economic development, and welfare state in the developing world

Statistical analyses find the functionalist perspective relevant in the context of developing nations. Bivariate regressions results suggest that industrialization and economic development are related to the development of welfare states in developing nations. Of the four indicators of industrialization – (1) proportion of industrial workers in the national labour force; (2) urbanization; (3) contribution of industry in the national economy; and (4) per capita energy consumption) – three show strong associations with welfare state development in the expected

direction. The level of economic development, measured in terms of GNI per capita in US dollar as well as in PPP, also shows strong and significant association with the level of welfare state development in the expected direction. Table 4.7 summarizes results of bivariate regression equations for each indicator of industrialization and economic development and the level of the welfare state (R square adjusted and standard errors for unstandardized coefficients are in brackets).

Table 4.7 shows that the equation for the proportion of factory workers in the national labour force and the level of welfare explains 28.4 percent of the variance in the level of the welfare state (R square = .284). It suggests a strong, positive relationship (Beta = .533) between the proportion of factory workers in the national labour force as a measure of industrialization and the level of welfare state development.³ It also suggests that with each one unit increase in the proportion of factory workers in the labour force, the level of welfare state development increases by .371. In other words, with each one percent increase of factory workers in the national labour force, total public social security expenditures in developing nations increase by .371 percent of national GDP. The inferential statistics tests reported in the first row of Table 4.7 indicate that if this had been a random sample of developing nations, the sample regression results just reported would have been significant at the .001 level.

The equation for urbanization explains 27.6 percent of the variations in welfare state development. The equation shows a strong, positive association (Beta = .526) between urbanization and welfare state development. The unstandardized coefficient (b = .141) suggests

³ According to the rules of thumb for interpreting the PRE measures of association, r/Beta values less than .01 represent no relationship, between .01 and .09 represent negligible association, between .10 and .29 represent low association, between .30 and .49 moderate association, between .50 and .69 represent strong/substantial association, and above .70 represent very high/strong association (Healey and Prus, 2010).

that one percent increase of urbanization increases public social security expenditures by .14 percent of national GDP in developing nations.

The equation for per capita energy consumption explains 38.6 percent of variations in welfare state development. The equation also suggests a strong, positive association (Beta = .621 - the highest among all four indicators of industrialization) between per capita energy consumption as a measure of industrialization and the level of welfare state development.

Table 4.7			
Bivariate regressions equations: industrialization, economic development and the level of welfare state development			
Equation	R square^a	Unstandardized <i>b</i>^b	Standardized Beta
Proportion of industrial worker and the level of welfare state development	.284*** (.276)	.371*** (.062)	.533***
Urbanization and the level of the welfare state	.276*** (.268)	.141*** (.024)	.526***
Per capita energy consumption and the level of welfare state development	.386*** (.379)	.003*** (.000)	.621***
Industry value added to GDP and the level of welfare state development	.004 (-.008)	-.026 (.046)	-.06
Per capita GNI US dollar and the level of welfare state development	.273*** (.265)	.001*** (.000)	.523***
Per capita GNI PPP and the level of welfare state development	.350*** (.343)	.001*** (.000)	.592***

***p <0.05; **p <0.01; ***p <0.001 (One-tailed tests)^c**
 N = 91 (for all equations)
^aR square adjusted is in bracket
^b Standard error is in bracket
^c Inferential statistics are for heuristic purposes only.

However, the equation for the contribution of the industrial sector in the national economy explains almost no variations in the level of the welfare state (R square = 0.004). The

equation also suggests negligible, negative, insignificant association between the variables (Beta = -.06).

Conversely, the equations for economic development and welfare state development suggest a strong, positive association. The equation that measures economic development in terms of GNI per capita as US dollar accounts for 27.3 percent of the variations in welfare state development. The equation suggests a strong, positive association (Beta = .523) between economic development and public social security expenditures. In terms of GNI per capita PPP, we find a similar result. The equation with this measure of economic development explains higher amount of variations (35 percent) in the level of welfare state development compared to the measure of economic development in terms of US dollars. The equation also suggests a strong and positive association between the variables (Beta = .592).

In summary, the bivariate regression analyses show a general support for the functionalist proposition about the relationship between industrialization, economic development and welfare state. All indicators of industrialization save one show almost the same strength of relationship with welfare state development in the expected direction. Economic development (in terms of its both measures) also appears as strongly and positively associated with welfare state development. The bivariate analyses support hypotheses 1.2 and 1.3.

Section 2.2 Political structures and the level of welfare state development in the developing areas

We find mixed results for the neo-institutionalist propositions about the relationship between political structures and the level of welfare state development. An independent-samples t-test shows no significant differences in the scores on welfare state development between unitary and federal states. The one-tailed t-test (t-obtained = -.420; t-critical = 1.671; df = 82; *alpha* = 0.05)

leads us to accept the null hypothesis that unitary states do not have higher levels of welfare states than the federal states. The Eta coefficient for the structure of the state and the level of welfare state development suggests merely negligible relationship ($\text{Eta} = .04$) between the variables. The Eta square (.002) suggests that the structure of the state explains only 0.2 percent variations in the level of welfare state development (Table 4.8 summarizes findings for political structures and the level of welfare state development).

Equations	Eta/ R square	Eta	Correlation (r)	Unstandardized <i>b</i>
Structure of the state and the level of the welfare state	.002	.046	.046	-
Form of democracy and the level of the welfare state	.069	.264	.264	-
Democracy and the level of the welfare state	.094		.307** ^b	.498** (.163) ^a

* $p < 0.05$; ** $p < 0.01$; *** $p < 0.001$ (One-tailed tests)
^a = Standard error of *b*
^b Inferential statistics are for heuristic purposes only.

An independent-samples t-test for the form of democracy and the level of welfare state development suggests no significant differences on the scores of welfare state development between parliamentary and presidential democracies. The one-tailed t-tests ($t\text{-obtained} = 1.620$; $t\text{-critical} = 1.697$; $df = 35$; $\alpha = 0.05$) leads us to accept the null hypothesis that parliamentary democracies do not have more comprehensive and developed as welfare states than presidential (or non-parliamentary) democracies. However, the Eta coefficient for the form of democracy and the level of the welfare state indicates a modest relationship ($\text{Eta} = .26$) between the variables in

the expected direction.⁴ The Eta Square (.069) suggests that form of democracy accounts for 7 percent of the variations in the level of welfare state development. Thus, based on descriptive statistics we find that the difference between parliamentary and presidential democracies is in the expected direction, with parliamentary democracies having a higher level of welfare state than presidential democracies.

Similarly, the regression equation for democracy and the level of welfare state development suggests a modest, positive association between the variables (Beta = .307). The equation explains 9.5 percent of the variations in welfare state development. The unstandardized coefficient ($b = .498$) suggests that one point increase of the democracy scale increases public expenditure on social security in the developing nations by 0.5 percent of national GDP.

Thus, we find partial support for neo-institutionalist propositions through the bivariate analyses. While we do not find considerable difference in welfare expenditure or welfare state development between unitary or federal states in the developing nations, we find notable differences between parliamentary and presidential democracies. Consistent with the neo-institutionalist assertion, we find that parliamentary democracies are likely to have higher social spending than presidential democracies. Similarly, findings suggest that the level of the welfare state is associated with practices of governance. That is, the extent of democratic governance is positively related to degree of welfare state in the developing nations. Our bivariate analyses thus confirms hypothesis 2.2 and 2.3, but we do not find support for hypotheses 2.1.

⁴ Non-democratic/authoritarian parliamentary and presidential forms of governments (as identified by Polity 2010) and mixed parliamentary-presidential democracies were not included in the analyses. The tests included 37 cases which are democracies (as identified by Polity 2010) and have either parliamentary or presidential form of government.

2.3 Labour mobilization and the level of welfare state development in the developing nations

Two different measures of labor mobilization suggest different relationships between labour mobilization and welfare state development in the contexts of the developing nations. The bivariate regression equation capturing the narrow measure of labour mobilization indicates a low and positive association between the variables (Beta = .25). The equation explains only 6 percent (R square = .063) of the variations in welfare state development. The unstandardized coefficient ($b = .069$) suggests that one percent increase in union density (in terms of its narrow measure) increases public expenditure on social security in the developing nations by 0.063 percent of national GDP.

Conversely, the bivariate regression equation capturing the comprehensive measure of labour mobilization suggests a very strong, positive association (Beta = .67) between labour mobilization and welfare state development. The equation explains 45 percent (R square = .449) of the variations in welfare state development. The unstandardized coefficient ($b = .388$) suggests that with each one percent increase in union density (in terms of its comprehensive measure) public social security expenditures in developing nations increase by .388 percent of national GDP. Thus, we find support for hypothesis 3.1 in terms of both measures of labour mobilization. However, the support is stronger in terms of the comprehensive measure of labour mobilization than that in terms of the narrow measure.

2.4 Industrialization, economic development, political structures, and the level of welfare state development in the developing world

This section presents results for the elaboration model that assumes that a substantial part of the relationship between industrialization/economic development and the welfare state is mediated by political structures. Multivariate equations for each indicator of industrialization and economic development and the level of welfare state development are compared with its bivariate equation to observe changes in the association between the indicators of industrialization and economic development and the level of welfare state development once we control for political structure variables (the structure of the state, the form of government, and democracy scale).

Table 4.9 presents the multivariate equation for the proportion of industrial workers in the national labour force as a measure of industrialization. The equation explains 29.5 percent (adjusted) of the variations welfare state development. The standardized coefficient (Beta = .493) suggests a strong positive relationship between proportion of industrial workers in the national labour force and the level of welfare state development. The slope between the variables (unstandardized $b = .343$) suggests that one percent increase of industrial workers in the national labour force increases public social security expenditures in developing nations by .343 percent of national GDP. Thus, comparing the bivariate model and the multivariate equations, the R Square (adjusted) is 1.9 higher in the multivariate equation. This means that the inclusion of the political structure variables has increased the explanatory power of the model by only 1.9 percent. The beta coefficient of the proportion of industrial workers in the national labour force has decreased by .04 ($.533 - .493 = .04$), and the unstandardized coefficient is .028 lower in the multivariate model than in the bivariate model.

We do not see considerable drop in the zero order relationship between the proportion of industrial workers in the national labour force and welfare state development after controlling for the political structure variables. The result suggests that most of the total effect of the proportion of industrial workers in the national labour force on welfare state development is direct (.493 out of .533), and its indirect effect through political structure variables (.04) is quite small. That is, the original relationship between the variables is largely unmediated by the political structures variables (Allison, 1999).

Table 4.9		
Unstandardized and standardized coefficients for the multivariate OLS regression model for proportion of industrial workers in the national labour force and the level of welfare state development controlling for political structures		
Level of the Welfare State		
Independent variables	Unstandardized b^a	Beta
Proportion of factory workers in the national labour force	.343*** (.065)	.493***
Democracy scale	.251 (.156)	.155
Federal state	-1.490 (1.665)	-.083
Other state structure	1.083 (1.821)	.054
Presidential government	-1.406 (1.187)	-.125
Other form of government	-1.395 (1.255)	-.117
Intercept = 1.067 (1.617)		
R square = .342***		
R square (adjusted) = .295***		
N = 91		
* p <0.05 ; ** p <0.01 ; *** p <0.001 (One-tailed tests) ^b		
^a Standard errors are in brackets.		
^b Inferential statistics are for heuristic purposes only.		

The multivariate equation for urbanization explains 36.4 percent (adjusted) of the variance in welfare state development (see Table 4.10). The equation also suggests a strong,

positive association (Beta = .591) between urbanization and welfare state development. The unstandardized coefficient for urbanization ($b = .159$) suggests that with one percent increase in urbanization, total public social security expenditures in developing nations increase by .159 percent of national GDP.

Table 4.10		
Unstandardized and standardized coefficients for the multivariate OLS regression model for urbanization and welfare state development controlling for political structures		
Level of the Welfare State		
Independent variables	Unstandardized b^a	Beta
Urbanization	.159*** (.025)	.591***
Democracy scale	.114 (.163)	.070
Federal state	-2.788 (1.617)	-.155
Other state structure	.432 (1.729)	.021
Presidential government	-3.890** (1.162)	-.345**
Other form of government	-2.888* (1.209)	-.243*
Intercept = 1.775 (1.406)		
R square = .406***		
R square (adjusted) = .364***		
N = 91		
* $p < 0.05$; ** $p < 0.01$; *** $p < 0.001$ (One-tailed tests) ^b		
^a Standard errors are in brackets.		
^b Inferential statistics are for heuristic purposes only.		

Compared to the bivariate model for the variables, the R Square (adjusted) of the multivariate model is higher by 9.6 percent. The Beta coefficient of urbanization is .065 higher in the multivariate model than that in the bivariate model. The unstandardized coefficient for urbanization in the multivariate model is .013 higher than that in the bivariate model. Thus, we see that, after controlling for political structure variables, the zero order relationship between

urbanization and the level of welfare state development does not change much. The relationship is still strong and positive as it has been seen in the bivariate model. This indicates that the relationship between urbanization and the level of welfare state development is mostly unmediated by political structures.

Table 4.11		
Unstandardized and standardized coefficients for the multivariate OLS regression model for energy consumption and welfare state development controlling for political structures		
Level of the Welfare State		
Independent variables	Unstandardized b^a	Beta
Energy consumption	.003*** (.000)	.617***
Democracy scale	.280 (.142)	.173
Federal state	-2.361 (1.549)	-.131
Other state structure	-2.123 (1.724)	-.105
Presidential government	-.764 (1.102)	-.068
Other form of government	-.840 (1.161)	-.071
Intercept = 2.878 (1.272)		
R square = .441***		
R square (adjusted) = .402***		
N = 91		
* p <0.05; ** p <0.01; *** p <0.001 (One-tailed tests) ^b		
^a Standard errors are in brackets.		
^b Inferential statistics are for heuristic purposes only.		

Findings of the multivariate model for per capita energy consumption and welfare state are presented in Table 4.11. As seen in the table, the model accounts for 40.2 percent (adjusted) of the variations in welfare state development. The standardized coefficient for per capita energy consumption suggests a strong, positive association (Beta = .617) between per capita energy consumption and welfare state. The model also suggests that a one kilo hour increase in per

capita energy consumption increases public social security expenditure by .003 percent of national GDP of developing nations. Thus, we see that after controlling political structure variables the beta coefficient for per capita energy consumption has decreased by only .004 (.621 - .617 = .004) and the unstandardized coefficients remains unchanged. This finding suggests almost no indirect effect of energy consumption on welfare state development through political structures.

Table 4.12		
Unstandardized and standardized coefficients for the multivariate OLS regression model for contribution of the industrial sector to national economy and welfare state development controlling for political structures		
Level of the Welfare State		
Independent variables	Unstandardized b^a	Beta
Contribution of industry in economy	.037 (.048)	.086
Democracy scale	.447 (.183)	.276*
Federal state	-.361 (1.913)	-.020
Other state structure	.698 (2.097)	.035
Presidential government	-2.201 (1.390)	-.195
Other form of government	-1.755 (1.461)	-.147
Intercept = 5.310 (2.047)		
R square = .126		
R square (adjusted) = .064		
N = 91		
*p <0.05; **p <0.01; ***p <0.001 (One-tailed tests)^b		
^a Standard errors are in brackets.		
^b Inferential statistics are for heuristic purposes only.		

The multivariate equation for the contribution of the industrial sector in the national economy explains 6.4 percent (adjusted) of the variance in welfare state development (findings of the model are displayed in Table 4.12). The equation suggests a negligible, positive

relationship (Beta = .086) between contribution of the industrial sector to the national economy and public social security expenditure. The unstandardized coefficient suggests that with one unit or one percent increase in the contribution the industrial sector to national GDP, public expenditures on social security increases in developing nations by .037 percent of national GDP.

Table 4.13		
Unstandardized and standardized coefficients for the multivariate OLS regression model for economic development (per capita GNI in US dollar) and welfare state development controlling for political structures		
Level of the Welfare State		
Independent variables	Unstandardized b^a	Beta
Economic development (per capita GNI in \$US)	.001*** (.000)	.489***
Democracy scale	.188 (.162)	.116
Federal state	-1.936 (1.717)	-.108
Other state structure	.466 (1.856)	.023
Presidential government	-1.423 (1.210)	-.126
Other form of government	-.725 (1.292)	-.061
Intercept = 4.282 (1.362) R square = .316*** R square (adjusted) = .267* N = 91		
* p <0.05 ; ** p <0.01 ; *** p <0.001 (One-tailed tests) ^b ^a Standard errors are in brackets. ^b Inferential statistics are for heuristic purposes only.		

Thus, after controlling for the political structure variables, we observe a change in the direction in the relationship between contribution of the industrial sector in the national economy and welfare state development. While the beta coefficient was -.06 in the bivariate model, it is .086 (.146 higher) in the multivariate model. Again, while the unstandardized coefficient was -

.026 in the zero order model, it is .037 (.063 higher) in the multivariate model. Thus, both the beta and b in the multivariate model are larger than in the bivariate model. In other words, the direct effect of the contribution of the industrial sector in the national economy on welfare state development is stronger than its total effect. This finding suggests the presence of *inconsistent mediation* effect of political structures on the association between contribution of the industrial sector in the national economy and welfare state development (MacKinnon, Fairchild, and Fritz, 2007).

The multivariate equation for economic development measured in terms of per capita GNI in US dollar accounts for 26.7 percent (adjusted) variations in welfare state development. The equation suggests a moderate, positive association (Beta = .489) between economic development and public social security expenditure while controlling for the political structures variables in the model (see Table 4.13). The unstandardized coefficient shows that one US dollar increase in per capita GNI is associated with public social security expenditure increase in developing nations by .001 percent of national GDP. Thus, in comparison with the bivariate model for the variables, the multivariate model explains .2 percent more variations in welfare state development. The standardized coefficient for economic development is .034 lower in the multivariate model than that in the bivariate model, but the unstandardized coefficients are the same in both models. Thus, we do not see much drop in the relationship between economic development measured in terms of GNI in US dollar and welfare state development after controlling for political structure variables. Most of the relationship between the variables is still direct and only a negligible portion is mediated by political structures.

Finally, the multivariate model for economic development measured in terms of per capita GNI in PPP accounts for 33.2 percent (adjusted) of the variations in welfare state

development. The equation suggests a strong, positive association (Beta = .558) between economic development and welfare state while controlling for the effects of the political structure variables. The unstandardized coefficient shows that one dollar (PPP in International dollar) increase of per capita income increases public social security expenditure in developing nations by .001 percent of national GDP. In comparison with the bivariate model, the standardized coefficient for economic development is higher by .034 in the multivariate model than that in the bivariate model while the unstandardized coefficients are same in both models. Here too we find that only a small portion of the total effect of economic development on welfare state development is indirect through political structures, and most part of the total effect remains unmediated by political structures.

Table 4.14		
Unstandardized and standardized coefficients for the multivariate OLS regression model for economic development (per capita GNI in PPP) and the level of welfare state development controlling for political structures		
Level of the Welfare State		
Independent variables	Unstandardized b^a	Beta
Economic development (per capita GNI in PPP)	.001*** (.000)	.558***
Democracy scale	.141 (.156)	.087
Federal state	-1.595 (1.620)	-.089
Other state structure	.434 (1.772)	.022
Presidential government	-1.144 (1.159)	-.102
Other form of government	-.535 (1.234)	-.045
Intercept = 3.697 (1.315) R square = .376*** R square (adjusted) = .332*** N = 91		
* p <0.05 ; ** p <0.01 ; *** p <0.001 (One-tailed tests) ^b		
^a Standard errors are in brackets.		
^b Inferential statistics are for heuristic purposes only.		

Thus, in terms of three out of four indicators of industrialization and both measures of economic development we do not observe considerable mediation effect of political structures on the relationship between industrialization, economic development and welfare state development. Therefore, we do not find support for hypothesis 4.1.

Table 4.15				
Summary of comparisons of bivariate and multivariate equations for indicators of industrialization, economic development and welfare state development with and without political structures				
<i>Equation</i>		<i>R square adjusted</i>	<i>Unstandardized b</i>	<i>Beta</i>
Proportion of industrial worker in the labour force and the level of the welfare state	Bivariate	.276***	.371***	.533***
	Multivariate	.295***	.343***	.493***
Urbanization and the level of the welfare state	Bivariate	.268***	.141***	.526***
	Multivariate	.364***	.159***	.591***
Per capita energy consumption and the level of the welfare state	Bivariate	.379***	.003***	.621***
	Multivariate	.402***	.003***	.617***
Industry value added to GDP and the level of the welfare state	Bivariate	-.008	-.026	-.06
	Multivariate	.064	.037	.086
Per capita GNI(in \$US) and the level of the welfare state	Bivariate	.265***	.001***	.523***
	Multivariate	.267***	.001***	.489***
Per capita GNI(in PPP) and the level of the welfare state	Bivariate	.343***	.001***	.592***
	Multivariate	.332***	.001***	.558***

p <0.05**; *p <0.01**; *****p <0.001 (One-tailed tests)**^a
^a Inferential statistics are for heuristic purposes only.

2.5 Industrialization, economic development, labour mobilization, and the level of welfare state development in the developing world

As discussed in chapter 3, we applied a two-step measure to examine if labour mobilization substantially mediates the association between industrialization and economic development and the level of welfare state development. Given that data on labour mobilization (in both narrow and comprehensive measures) were available only for 24 nations, zero order association between

each indicator of industrialization and economic development and the level of welfare state development was recalculated selecting only those 24 nations (the results are compared with the zero-order associations based on full dataset in table 4.16). Then, as the second step, separate multiple regressions were run for each indicator of industrialization and economic development controlling for the narrow and comprehensive measures of labour mobilization. The unstandardized and standardized coefficients for each indicator of industrialization and economic development with and without labour mobilization were compared to determine if labour mobilization substantially mediate the effect of industrialization and economic development on welfare state development.

Table 4.16 presents the zero order relationships of the variables based on the three datasets – the larger dataset having 91 cases (for convenience, we can call this *dataset a*), the dataset that includes nations for which data on the narrow measure of labour mobilization are available (*dataset b*), and a third dataset that includes nations for which data on the comprehensive measures of labour mobilization were available (*dataset c*). We see that the association between the proportion of industrial workers in the national labour force and welfare state is strong, positive and significant in all three datasets. Of course, the relationship is slightly stronger in the smaller datasets (the Beta is .065 higher in *dataset b* and .124 higher in *dataset c* than that in the *dataset a*).

The relationship between urbanization and welfare state development is .116 less in *dataset b* compared to that in *dataset a*. While this association is strong (Beta = .526) in *dataset a*, it is moderate (Beta = .410) in *dataset b*. The association between the variables is more similar

Table 4.16 Comparison of the relationship between industrialization, economic development and the level of the welfare state based on the observation of 91 developing nations and based on the observation of developing nations for which data on narrow and comprehensive measures of labour mobilization was available ^a			
<i>Variables</i>	<i>Dataset a (91 nations)</i>	<i>Dataset b (24 nations for which data on the narrow measure of labour mobilization were available)</i>	<i>Dataset c (24 nations for which data on the comprehensive measure of labour mobilization were available)</i>
Proportion of industrial workers in the labour force and the level of welfare state development	R square = .284*** R square adjusted = .276*** Beta = .533*** Slope = .371*** (.062)	R square = .357** R square adjusted = .328** Beta = .598** Slope = .416** (.119)	R square = .432*** R square adjusted = .406*** Beta = .657*** Slope = .433*** (.106)
Urbanization and the level of welfare state development	R square = .276*** R square adjusted = .268*** Beta = .526*** Slope = .141*** (.024)	R square = .168* R square adjusted = .130* Beta = .41* Slope = .112* (.053)	R square = .234* R square adjusted = .199* Beta = .484* Slope = .135* (.052)
Per capita electricity consumption and the level of welfare state development	R square = .386*** R square adjusted = .379*** Beta = .621*** Slope = .003*** (.000)	R square = .392*** R square adjusted = .364*** Beta = .626*** Slope = .002*** (.001)	R square = .383*** R square adjusted = .355*** Beta = .619*** Slope = .002*** (.001)
Contribution of the industrial sector in the national economy and the level of welfare state development	R square = .004 R square adjusted = -.008 Beta = -.06 Slope = -.026 (.046)	R square = .022 R square adjusted = -.022 Beta = .149 Slope = .08 (.122)	R square = .024 R square adjusted = -.020 Beta = .156 Slope = .090 (.121)
Economic development (in terms of per capita GNI in US dollar) and the level of welfare state development	R square = .273*** R square adjusted = .265 Beta = .523*** Slope = .001*** (.000)	R square = .288** R square adjusted = .256** Beta = .537** Slope = .001** (.000)	R square = .320** R square adjusted = .290** Beta = .566** Slope = .001** (.000)
Economic development (in terms of per capita GNI in PPP) and the level of the welfare state	R square = .350*** R square adjusted = .343 Beta = .592*** Slope = .001*** (.000)	R square = .330*** R square adjusted = .299*** Beta = .574*** Slope = .001*** (.000)	R square = .357** R square adjusted = .328 Beta = .598** Slope = .001** (.000)

***p <0.05; **p <0.01; ***p <0.001 (One-tailed tests)^b**
^a Standard errors of the unstandardized bare in brackets.
^b Inferential statistics are for heuristic purposes only.

in *dataset a* and *dataset c*. It is only .042 less in *dataset c* (Beta = .484) than that in *dataset a*. However, in all three datasets, the relationship is positive and significant. (Of course, the levels of significance vary; while the relationship is significant at the .001 level in *dataset a*, it is significant at the .05 level in the two other datasets).

We see the same strength (also direction and nature) of relationship between per capita energy consumption and welfare state development in *datasets a, b, and c* (Beta = .621, .626, and .619 respectively). As in *dataset a*, the association between the contribution of the industrial sector in the national economy and the level of welfare state development is insignificant in *datasets a and b*. However, the relationship is low and positive (Beta = .149 in *dataset b* and .156 in *dataset c*) in the smaller datasets, while it is negligible and negative (-.06) in the full dataset (*dataset a*). Again, we see almost no difference in the association between economic development and welfare state development across the datasets. In all three datasets the association is strong, positive and significant in terms of both measures of economic development (per capita GNI in US dollars and that in PPP). The Beta values are also almost the same in terms both measures of economic development and in all three datasets (the beta values when economic development is measured in terms of per capita GNI in US dollar are .523 in *dataset a*, .537 in *dataset b*, and .566 in *dataset c*; when economic development is measured in terms of per capita GNI in PPP, the Beta values for the association are .592 in *dataset a*, .574 in *dataset b*, and .598 in *dataset c*).

Thus, the association between industrialization and welfare state development is almost the same in all three datasets in terms of the proportion of industrial workers in the national labour force and per capita energy consumption, and this holds for both the larger (91 nations) and smaller (24 nations) datasets. The association, however, is slightly weaker in terms of

urbanization in the smaller datasets. The association between the contribution of the industrial sector in the national economy and welfare state is either negligible or low in all three datasets. The association between economic development and welfare state development is, in fact, the same in all three datasets in terms of measures of economic development.

We examined the mediation effect of labour mobilization on the relationship between industrialization, economic development and welfare state development based on the smaller datasets (datasets *b* and *c*). While the observations based on 24 developing nations may not be generalizable to all developing nations with much confidence, but neither is it totally irrelevant (since we have not seen considerable differences in the zero-order associations in the large and the smaller datasets). At least the examinations based on 24 developing nations (in capturing the narrow and comprehensive measures of labour mobilization) may provide primary indication of the general pattern of the relationships in the contexts of the developing nations.

Table 4.17 compares the standardized and unstandardized confidents for each indicator of industrialization and economic development in regression equations with and without the narrow measure of labour mobilization. The equation that examines the mediation effect of the narrow measure of labour mobilization on the regression of welfare state development on the proportion of industrial workers in the national labour force and the level of welfare state development accounts for 35.6 percent (adjusted) variations in welfare state development. The slope between proportion of industrial workers in national workforce and welfare state development (unstandardized $b = .411$) suggests that one percent increase of industrial workers in the national labour force increases public social security expenditures in developing nations by .411 percent of national GDP. The standardized coefficient (beta = .591) suggests a strong, positive association between the variables. Thus, comparing the bivariate regression model for the

variables and that controls for the narrow measure of labour mobilization, the R Square (adjusted) is 2.8 higher in the multivariate equation. The beta coefficients of the proportion of industrial workers in the national labour force are almost the same in both models (.598 and .591 respectively) and so are the unstandardized coefficients (.416 and .411 respectively). Therefore, we do not see mediation of effect of the narrow measure of labour mobilization on the association between the proportion of industrial workers in national workforce and welfare state development.

<i>Equation</i>		<i>R square adjusted</i>	<i>Unstandardized b</i>	<i>Beta</i>
Proportion of industrial worker in the labour force and the level of the welfare state	Bivariate	.328**	.416** (.119)	.598**
	Multivariate	.356**	.411** (.116)	.591**
Urbanization and the level of the welfare state	Bivariate	.130*	.112* (.053)	.41*
	Multivariate	.109	.101 (.056)	.368
Per capita energy consumption and the level of the welfare state	Bivariate	.364***	.002*** (.001)	.626***
	Multivariate	.363**	.002** (.001)	.603**
Industry value added to GDP and the level of the welfare state	Bivariate	.022	.08 (.122)	.149
	Multivariate	.008	.104 (.121)	.178
Per capita GNI (in \$US) and the level of the welfare state	Bivariate	.256**	.001** (.000)	.537**
	Multivariate	.318**	.001** (.000)	.563**
Per capita GNI (in PPP) and the level of the welfare state	Bivariate	.299***	.001*** (.000)	.574***
	Multivariate	.347**	.001** (.000)	.585**

***p <0.05; **p <0.01; ***p <0.001 (One-tailed tests)^a**
^a Inferential statistics are for heuristic purposes only.

The multivariate equation that examines if the narrow measure of labour mobilization mediates the association between urbanization and welfare state development explains 10.9 percent (adjusted) of the variance in welfare state development. The equation also suggests a moderate, positive association (Beta = .368) between urbanization and welfare state development. The unstandardized coefficient for urbanization ($b = .101$) suggests that with one percent increase in urbanization, total public social security expenditures in developing nations increase by .101 percent of national GDP. Compared to the bivariate model for the variables, the R Square (adjusted) of the multivariate model is lower by 2.1 percent. The Beta coefficient of urbanization is .042 lower in the multivariate model than that in the bivariate model, and unstandardized coefficient for urbanization in the multivariate model is .011 lower than that in the bivariate model. Thus, we see that, after the narrow measure of labour mobilization, relationship between urbanization and the level of welfare state development still remains moderate and positive, while it is slightly weaker in the multivariate model than the bivariate model. This indicates that the relationship between urbanization and the level of welfare state development is only negligibly mediated by the narrow measure of labour mobilization.

The multivariate model examining the mediation effect of the narrow measure of labour mobilization on the association between per capita energy consumption and welfare state accounts for 36.3 percent (adjusted) of the variations in welfare state development. The standardized coefficient for per capita energy consumption suggests a strong, positive association (Beta = .603) between per capita energy consumption and welfare state. The model also suggests that a one kilo hour increase in per capita energy consumption increases public social security expenditure by .002 percent of national GDP of developing nations. While comparing the bivariate regression model for per capita energy consumption and welfare state development

with the multivariate model including the narrow measure of labour, we see that both beta and b remain almost the same. While the beta is .023 lower in the multivariate model, the b remains unchanged. This finding suggests that there is almost no mediation effect of labour mobilization (in terms of the narrow measure) on the association between per capita energy consumption as a measure of industrialization and welfare state development.

The multivariate equation that examines if labour mobilization (based on the narrow measure) mediates the effect of the contribution of the industrial sector in the national economy on welfare state development explains 0.8 percent (adjusted) of the variance in welfare state development. The equation suggests a small, positive relationship (Beta = .178) between contribution of the industrial sector to the national economy and public social security expenditure. The unstandardized coefficient suggests that with one unit or one percent increase in the contribution the industrial sector to national GDP, public expenditures on social security increases in developing nations by .104 percent of national GDP. When we compare the standardized and unstandardized coefficients of the model with those of the bivariate model for the variables we see that the beta coefficient in the multivariate model is .029 higher than that in the bivariate model. The unstandardized coefficient (b) in the multivariate model is .024 higher than that in the bivariate model. Thus, in terms of the contribution of the industrial sector in the national economy as a measure of industrialization, we do not observe mediation of the narrow measure of labour mobilization on the association between industrialization and welfare state development.

The multivariate equation that examines the mediation effect of the narrow measure of labour mobilization on the association between economic development measured in terms of per capita GNI in US dollar and welfare state development accounts for 31.8 percent (adjusted)

variations in welfare state development. The equation suggests a strong, positive association (Beta = .563) between economic development and public social security expenditure. The unstandardized coefficient shows that one US dollar increase in per capita GNI is associated with public social security expenditure increase in developing nations by .001 percent of national GDP. Thus, in comparison with the bivariate model for the variables, the multivariate model explains 6.2 percent more variations in welfare state development. The standardized coefficient for economic development is .026 higher in the multivariate model than that in the bivariate model, but the unstandardized coefficients are the same in both models. Thus, we do not see evidence of mediation effect of the narrow measure of labour mobilization on the association between economic development measured in terms of GNI in US dollar and welfare state development.

Finally, the multivariate model that examines if the narrow measure of labour mobilization mediates the association between economic development measured in terms of per capita GNI in PPP and welfare state development accounts for 34.7 percent (adjusted) of the variations in welfare state development. The equation suggests a strong, positive association (Beta = .585) between economic development and welfare state. The unstandardized coefficient shows that one dollar (PPP in International dollar) increase of per capita income increases public social security expenditure in developing nations by .001 percent of national GDP. Thus, in comparison with the bivariate model, the standardized coefficient for economic development in terms of per capita GNI in PPP is higher by .011 in the multivariate model than that in the bivariate model while the unstandardized coefficients are same in both models. Here too we do not find evidence of mediation effect of the narrow measure of labour mobilization on the total

effect of economic development on welfare state development. Thus, in terms of the narrow measure of labour mobilization, we do not find support for hypothesis 4.2.

Table 4.18 Comparisons of bivariate and multivariate equations for indicators of industrialization, economic development and welfare state development with and without <u>comprehensive</u> measure of labour mobilization				
<i>Equation</i>		<i>R square adjusted</i>	<i>Unstandardized b</i>	<i>Beta</i>
Proportion of industrial worker in the labour force and the level of the welfare state	Bivariate	.406***	.433*** (.106)	.657***
	Multivariate	.528***	.273* (.113)	.415*
Urbanization and the level of the welfare state	Bivariate	.199*	.135* (.052)	.484*
	Multivariate	.403**	.029 (.058)	.102
Per capita energy consumption and the level of the welfare state	Bivariate	.355***	.002*** (.001)	.619***
	Multivariate	.529***	.002* (.001)	.393*
Industry value added to GDP and the level of the welfare state	Bivariate	-.02	.090 (.121)	.156
	Multivariate	.399**	-.032 (.098)	-.056
Per capita GNI (in \$US) and the level of the welfare state	Bivariate	.290**	.001** (.000)	.566**
	Multivariate	.531***	.001* (.000)	.375*
Per capita GNI (in PPP) and the level of the welfare state	Bivariate	.328**	.001** (.000)	.598**
	Multivariate	.535***	.000* (.000)	.390*

*p <0.05; **p <0.01; ***p <0.001 (One-tailed tests)^a
^a Inferential statistics are for heuristic purposes only.

Table 4.18 compares the standardized and unstandardized confidents for each indicator of industrialization and economic development in regression equations with and without the comprehensive measure of labour mobilization. The equation that examines the mediation effect of the comprehensive measure of labour mobilization on the regression of welfare state

development on the proportion of industrial workers in the national labour force accounts for 52.8 percent (adjusted) variations in welfare state development. The slope between proportion of industrial workers in national workforce and welfare state development (unstandardized $b = .273$) suggests that one percent increase of industrial workers in the national labour force increases public social security expenditures in developing nations by .273 percent of national GDP. The standardized coefficient (beta = .415) suggests a moderate, positive association between the variables.

Comparing the bivariate regression model for the proportion of industrial workers in the national labour force and welfare state development and that includes the comprehensive measure of labour mobilization, the R Square (adjusted) is higher by 12.2 percent in the multivariate equation. The beta coefficients of the proportion of industrial workers in the national labour force are considerably lower (by .242) in the multivariate model. The unstandardized b is also considerably lower ($.433 - .273 = .16$) in the multivariate than that in the bivariate model. These differences between the b and beta in the bivariate and multivariate models suggest the presence of partial mediation effect of the comprehensive measure of labour mobilization on the association between the proportion of factory workers in the national labour force and welfare state development.

The multivariate equation that examines if the comprehensive measure of labour mobilization mediates the association between urbanization and welfare state development explains 40.3 percent (adjusted) of the variance in welfare state development. The equation suggests a weak, positive association (Beta = .102) between urbanization and welfare state development. The unstandardized coefficient for urbanization ($b = .029$) suggests that with one percent increase in urbanization, total public social security expenditures in developing nations

increase by .029 percent of national GDP. Compared to the bivariate model for urbanization and welfare state development, the multivariate model has a higher R Square (adjusted) value (by 20.4 percent). The Beta and b coefficients of urbanization are substantially lower (the beta is lower by 38.2 and the b is lower by .106) in the multivariate model than those in the bivariate model. The finding suggests that most (about four-fifths) of the total effect of urbanization on welfare state development is mediated by labour mobilization (in terms of its comprehensive measure).

We also find considerable mediation effect of the comprehensive measure of labour mobilization on the association between per capita energy consumption and welfare state development. The multivariate model that examines that effect accounts for 52.9 percent of the variance in welfare state development, which is higher by 17.5 percent higher than the bivariate model. The beta coefficient is notably lower in the multivariate model than in the bivariate model. While the beta coefficient is .619 in the bivariate model, it is .393 (lower by .226) in the multivariate model. That is, while association is strong in the bivariate model, it is moderate in the multivariate model. This observation suggests that labour mobilization (comprehensive) partially mediates the association between per capita energy consumption as a measure of industrialization and welfare state development.

The multivariate equation that examines if labour mobilization (based on the comprehensive measure) mediates the effect of the contribution of the industrial sector in the national economy on welfare state development explains 39.9 percent (adjusted) of the variance in welfare state development. The equation suggests a negligible, negative relationship (Beta = -.056) between contribution of the industrial sector to the national economy and public social security expenditure. The unstandardized coefficient suggests that with one unit or one percent

increase in the contribution the industrial sector to national GDP, public expenditures on social security decreases in developing nations by .032 percent of national GDP. When we compare the standardized and unstandardized coefficients of the model with those of the bivariate model for the variables we see that the beta coefficient in the multivariate model is .21.2 lower than that in the bivariate model, and the direction of association is changed from positive to negative. The unstandardized coefficient (b) in the multivariate model is .122 lower than that in the bivariate model. Thus, in terms of the contribution of the industrial sector in the national economy as a measure of industrialization, we observe inconsistent mediation of the comprehensive measure of labour mobilization on the association between industrialization and welfare state development.

The multivariate equation that examines the mediation effect of the comprehensive measure of labour mobilization on the association between economic development measured in terms of per capita GNI in US dollar and welfare state development accounts for 53.1 percent (adjusted) variations in welfare state development. The equation suggests a moderate, positive association (Beta = .375) between economic development and public social security expenditure in the model. The unstandardized coefficient shows that one US dollar increase in per capita GNI is associated with public social security expenditure increase in developing nations by .001 percent of national GDP. Thus, in comparison with the bivariate model for the variables, the multivariate model explains 24.1 percent more variations in welfare state development. The standardized coefficient for economic development is .223 lower in the multivariate model than that in the bivariate model. Thus we find a considerable drop of the strength of association between economic development (in terms of per capita GNI in US dollar) and welfare state development after controlling for the comprehensive measure of labour mobilization. This finding suggests that the total effect of economic development in terms of per capita GNI in US

dollar on welfare state development is partially mediated by labour mobilization (in terms of the comprehensive measure).

Finally, the multivariate model that examines if the comprehensive measure of labour mobilization mediates the association between economic development measured in terms of per capita GNI in PPP and welfare state development accounts for 53.5 percent (adjusted) of the variations in welfare state development. The equation suggests a moderate, positive association (Beta = .390) between economic development and welfare state. The unstandardized coefficient shows that one dollar (PPP in International dollar) increase of per capita income increases public social security expenditure in developing nations by .001 percent of national GDP. Thus, in comparison with the bivariate model, the multivariate model explains 20.7 percent more variations in welfare state development. The standardized coefficient for economic development in terms of per capita GNI in PPP is lower by .208 in the multivariate model than that in the bivariate model. While the association is strong in the bivariate model, it is moderate in the multivariate model. Thus, in terms of per capita GNI in PPP as a measure of economic development we observe partial mediation of the comprehensive measure of labour mobilization on the association between economic development and welfare state development.

We do not find support of mediation effect of the narrow measure of labour mobilization on the association between industrialization and welfare state development in terms of any of the four indicators of industrialization. We also do not find evidence that the association between economic development and welfare state development is mediated by the narrow measure of labour mobilization. However, when the comprehensive measure of labour mobilization is controlled for, we find evidence of mediation effect of labour mobilization on the association between industrialization/economic development and welfare state development in terms all

indicators of industrialization and economic development. Therefore, unlike in terms of the narrow measure of labour mobilization, in terms of the comprehensive measure of labour mobilization, hypothesis 4.2 is supported.

Section 2.6 Labour mobilization, political structures and the level of welfare state development in the developing world

As discussed before, the examination of the zero order relationship between labour mobilization and the welfare state development based on both narrow and comprehensive measures of labour mobilization included 24 nations for which data for those measures were available. Accordingly, the examination of whether political structures mediate that relationship (see Hypothesis 4.3) was also based on 24 nations.

Table 4.19 presents the results of the multivariate equation that examines if political structures mediate the regression of welfare state development on political structures. The equation accounts for negative 12.4 percent (adjusted) of the variations in welfare state development. The standardized coefficient (Beta = .333) suggests a moderate, positive association between the narrow measure of labour mobilization and welfare state development. The unstandardized coefficient (b) suggests that with one percent increase in union density rate public social security expenditure increases by .092 percent of national GDP. In comparison with the bivariate model for labour mobilization (in terms of the narrow measure) and welfare state development, we find that the beta coefficient in the multivariate is .083 higher than that in the bivariate model. The unstandardized coefficient is .023 higher in the multivariate model than that in the bivariate model. Thus we do not observe mediation effect of political structure variables

on the association between the narrow measure of labour mobilization and welfare state development.

Table 4.19		
Unstandardized and standardized coefficients for the multivariate OLS regression model for the <u>narrow</u> measure of labour mobilization and welfare state development controlling for political structures		
Level of the Welfare State		
Independent variables	Unstandardized b^a	Beta
Labour mobilization (Narrow)	.092 (.066)	.333
Democracy scale	.101 (.436)	.053
Federal state	-.713 (2.903)	-.060
Other state structure	2.901 (4.584)	.148
Presidential government	-2.156 (2.952)	-.181
Other form of government	-4.012 (3.327)	-.320
Intercept = 7.968 (3.987) R square = .169 R square (adjusted) = -.124 N = 24		
* p <0.05; ** p <0.01; *** p <0.001 (One-tailed tests) ^b		
^a Standard errors are in brackets.		
^b Inferential statistics are for heuristic purposes only.		

Table 4.20 present results for the multivariate equation that examines if political structures mediate the association between the comprehensive measure of labour mobilization and welfare state development. The equation explains 43.2 percent (adjusted) of the variance in welfare state development. The standardized coefficient (Beta = .701) suggests a very strong, positive association between the comprehensive measure of labour mobilization and welfare state development. The unstandardized coefficient (b) suggests that with one percent increase in

union density rate public social security expenditure increases by .406 percent of national GDP. When we compare the bivariate model for labour mobilization (in terms of the comprehensive

Table 4.20		
Unstandardized and standardized coefficients for the multivariate OLS regression model for the <u>comprehensive</u> measure of labour mobilization and welfare state development controlling for political structures		
Level of the Welfare State		
Independent variables	Unstandardized b^a	Beta
Labour mobilization (Comprehensive)	.406*** (.095)	.701***
Democracy scale	-.159 (.314)	-.089
Federal state	-.764 (2.165)	-.060
Other state structure	2.424 (3.364)	.121
Presidential government	-3.261 (2.101)	-.268
Other form of government	-4.870 (2.454)	-.381
Intercept = 7.301 (2.682) R square = .580* R square (adjusted) = -.432* N = 24		
* p <0.05 ; ** p <0.01 ; *** p <0.001 (One-tailed tests) ^b ^a Standard errors are in brackets. ^b Inferential statistics are for heuristic purposes only.		

measure) and welfare state development, we find that the beta coefficient is higher in the multivariate model by .031. The unstandardized coefficient is .018 higher in the multivariate model than that in the bivariate model. Thus we do not observe mediation effect of political structure variables on the association between the comprehensive measure of labour mobilization and welfare state development. That is, in terms of both measures of labour mobilization we do not find support for hypothesis 4.3.

Section 3 Discussion: Connecting Findings with Theories

Functionalist propositions are largely supported by the data in developing nations. We find the sequence of social security program development as anticipated by functionalist scholars. This finding is consistent with that of Flora and Alber (1981) who found that industrial accident insurance tended to be introduced first, unemployment insurance last, and old age and sickness insurances in between. Kuhnle and Sander (2010) also found this sequence in the development of programs until World War I⁵. They concluded that nations tended to introduce programs for industrial accidents first, followed, sequentially, by sickness insurance, old age insurance, and unemployment insurance.

Kuhnle and Sander's (2010) findings were slightly different, in that their study indicates that programs on family income support are usually the last social insurance initiatives. Given that their study considered programs until WWI, when only 32 nations introduced some form of social security programs, it is unclear if the same pattern would be observed if the sequences at the global level were examined based on the most recent data.

With regard to the relationship between industrialization and welfare state development, we find support for our theoretically derived hypothesis for three of the four indicators of industrialization. The proportion of industrial workers in the national labour force, urbanization, and per capita energy consumption as measures of industrialization are all associated with welfare state development at the same level of strength (strong) as well as in the theoretically expected direction (positive). The observed negative and poor association between the importance of the industrial sector and welfare state probably does not challenge the relevance of the functionalist account in the contexts of the developing nations. However, the fact is that simultaneous growth of the service sector, remittance sector as well as the agricultural sector

⁵ That is, the number of nations having each of the programs.

(due to the use of advance technology in agriculture) lowers the relative contribution of industry to the national economies of developing nations. Thus, the importance of the industrial sector in the national economy does not appear to be an appropriate measure of industrialization in the contemporary contexts of the developing nations. This may explain the observed inconsistency in the relationship between industrialization and welfare state development measured in terms of the contribution of the industrial sector to the national economy and three other indicators of industrialization.

Our findings also confirm hypothesis 1.3 regarding the association between economic development and the level of welfare state development. Both measures of economic development offer consistent results. This finding is consistent with what Wilensky (1975) observed, based on 1966 data for 64 nations, using per capita GNI in \$US as the measure of economic development and the same measure of welfare state development used in this study. Wilensky found that the relationship between economic development and the level of welfare state development tends to weaken as nations become affluent:

When nations become richer, they enter a stage of affluence when the population can buy so much on the market or bargain for so much privately, and when the resistance to welfare funding hardens so much that the percentage of GDP spent on the welfare state will creep up only slowly, level off, or even drop (Wilensky, 1975: 18).

The observed strong association between economic development and welfare state development in developing nations goes along with this explanation. We may find a weaker relationship between the variables among the high income nations. Thus, in terms of all three hypotheses, the functionalist account of the welfare state is relevant to developing nations.

Our hypothesis about the relationship between the structure of the state and the level of welfare state development, derived from the neo-institutionalist perspective (hypothesis 2.1),

however, is not supported by the study. This means that the extent of welfare state in the developing nations does not differ significantly between federal and unitary states. However, hypotheses about the association between extent and forms of democracy and welfare state development are supported by the study. We find a positive relationship between democratic form of governance and the level of the welfare state. We also find that parliamentary form of democracies are likely to have more developed welfare states than presidential democracies. This means that two of the three hypotheses derived from the neo-institutionalist perspective (hypotheses 2.2. and 2.3) were supported by the study.

The finding that democratic governance is positively associated with welfare state development suggests that nations where political executives are recruited through open and competitive elections, executives are accountable for their decisions, there are opportunities for the people to freely express their opinions and preferences and engage in political activity, and secular political groups can regularly compete for political influence are likely to have higher level of welfare states. The reason may be that popular and competitive political participation require political parties or governmental representatives to maximise electoral support. Under democratic arrangements, political groups probably gain greater chances to pressure governmental representatives for support of their desired programs (Pampel and Williamson, 1988). Social and governmental spending thus seems to be also a political process (Tuffe, 1978)

This finding is also consistent with Peng and Wong's (2010) explanation for the differences between selective and inclusive developmental welfare states in East Asia, in which they identify the presence of competitive electoral systems and democratic governance as crucial factors. As they put it, "democratic reform and specifically the imperatives of electoral competition and political entrepreneurship created a set of incentives to deepen welfare state

reform and to effect greater coverage and redistribution [in the inclusive developmental welfare states in East Asia] (Peng and Wong, 2010: 668).”

Similarly, the finding that parliamentary democracies are more likely have higher level of welfare states consolidates the claims of the neo-institutionalist scholars in the contexts of developments. It confirms that the nature of relation between the legislative and executive branches of government and the number of veto points within democratic policy processes influence the development and shaping of the welfare state, and this is evident in both the developed and developing nations. That is, democracies where the legislative and the executive branches are more tightly linked and there are fewer veto points to prevent or delay policy reforms are likely to have more advanced welfare states.

The observed zero order relationship between labour mobilization and welfare state development provides some partial evidence of the relevance of power resources theory to developing nations (hypothesis 3.1), using a weak labour mobilization measure. We find strong relevance of the power resources perspective in the context of the developing nations when we deploy the comprehensive measure of labour mobilization. This more robust measure of labour mobilization better represents actual labour class strength in the developing nations as its measure of union density includes employment in both formal and informal sectors. In developed nations, employment in the informal sector is very low. As a result, inclusion or exclusion of the informal sector does not make much difference in calculations of labour strength in developed nations. However, since the informal economy is very large in developing countries, a calculation of union density based on only formal employment is likely misrepresent labour class strength (Hayter and Stoveska, 2011). Therefore, the relationship between labour mobilization and the level of welfare state development based on the comprehensive measure is more likely to

represent the real picture of the relevance of the power resources perspective in the developing world. However, since this measurement of association included only 24 nations, the finding may be considered tentative. The results may change if the association is examined including larger numbers of developing nations. Further examination, upon the availability of data on union strength for more cases, may provide clearer picture of the extent and nature of association between labour mobilization and the level of the welfare state.

We have mixed findings about the elaboration models that represent exploratory components of our study beyond examining the mainstream theories. Our hypothesis about the first elaboration model (hypothesis 4.1) is not supported by the study, since we find that the zero-order associations between each indicator of industrialization and economic development and welfare state development largely remain unmediated by the political structure variables. This finding confirms the functionalist claim in the contexts of the developing nations that irrespective of the nature of political institutions, industrialization and economic development have direct and “automatic” relationship with the growth of the welfare state (Pampel and Williamson, 1988: 1426).

However, we find considerable support for the second elaboration model (hypothesis 4.2). While the model remains largely unsupported in terms of the narrow measure of labour mobilization, we find support for it in terms of the comprehensive measure of labour mobilization. That is, when we control for the comprehensive measure of labour mobilization, we find mediation effect of labour mobilization on the association between industrialization and economic development and welfare state, in terms of all indicators of industrialization and economic development. If we consider that the comprehensive measure represents a more real picture of labour strength in developing nations, we may conclude that a large portion of the

effects of industrialization and economic growth on welfare state development in developing nations is indirect and mediated by labour movement. Again, since this examination is based on only 24 nations, the finding may be considered tentative.

We do not find support for the third elaboration model (hypothesis 4.3) in terms of either measure of labour mobilization. In terms of both measures of labour mobilization, we find that the association between labour mobilization and welfare state development is largely unmediated by political structures. That is, the association between labour mobilization and welfare state development in developing nations is mostly direct irrespective of state structures or political systems. Of course, this finding should be considered tentative since it is based on only 24 developing nations. Further examination including a larger number of cases might confirm the reliability of the finding obtained here.

Conclusion

Findings of the first objective - that key welfare state theories are relevant in developing nations - are significant in regards to the state of welfare state literature today. They challenge any claim about the inapplicability of the theories of the welfare state in the contexts of the developing world and against limiting the focus of welfare state studies to the developed world. Our findings suggest the presence of a well-developed condition for welfare state studies in that part of the world, and, expanding our foci of inquiry beyond the developed world to the developing world. The study confirms the empirical relevance of the functionalist and the neo-institutionalist accounts of the welfare state in the contexts of developing nations. Results of both bivariate and multivariate analyses consistently suggest a positive association between industrialization, economic development and the level of the welfare state. We find positive association between

democratic governance and the welfare state. We also find that parliamentary democracies likely to possess greater capacity to introduce more comprehensive and generous welfare states than presidential democracies in developing nations, as expected by the neo-institutionalist scholars. Even though our findings concerning the relationship between labour mobilization and the welfare state are tentative, since the analysis included a small number of developing nations, it still indicates the relevance of the power resources perspective. The observed mediation effects of labour mobilization on the association between industrialization, economic development and welfare state development, calls for further examination of the relationships with larger samples.

Chapter 5

THE WELFARE STATE OF BANGLADESH

Introduction

This is the first of four chapters that explore Bangladesh's welfare state in light of Esping-Andersen's welfare state typology, as well as the Confucian and welfare developmentalist models. This chapter deals with hypothesis 5.1, to ask whether Bangladesh resembles any of the three ideal welfare regimes identified by Esping Andersen. In doing so, the chapter examines the nature of public welfare programs in nine social policy areas of Bangladesh (education, food, health, elderly, housing, women, child, disability, and labour market) in terms of their programming practices, coverage, eligibility criteria, and benefit levels to determine the nature of the welfare state of Bangladesh.¹ The study finds no uniform patterns in social welfare programming across policy domains in the country. Therefore, it defines Bangladesh as a "welfare hybrid," which does not fully resemble any of the three ideal welfare regimes of Esping-Andersen.

This chapter moves through four sections. It starts with an account of notable differences in social welfare programming contexts and practices between the developed and the developing nations (Section 1) followed by a brief introduction of social welfare programming in Bangladesh (Section 2). It then examines Bangladeshi social welfare programs and provisions in

¹ Generally, health, elderly, disability, gender, and labour market include the central welfare state domains in the developed nations. While education and housing domains have been traditionally less emphasized in welfare state analyses in the advanced capitalist societies, they are gaining increasing attention in recent years. In developing nations, such as Bangladesh, hunger and poverty, and child labour are very important areas of the state's social intervention. A large extent of public, private, and civil welfare efforts are directed at ensuring food for the poor and minimizing child labour and poverty. Moreover, natural disasters such as flood and cyclone (that result in river erosion and destruction of houses) are major causes of homelessness and displacement in Bangladesh. As a result, housing (especially, rural and coastal housing) is an important area of welfare intervention in the country. Therefore, along with the conventional welfare state domains, education, food, child, and housing policy domains have been included for analysis.

terms of their scope, levels of generosity, coverage, relative preference among social assistance, social insurance, and right-based provisions in different social policy domains in Bangladesh in Section 3. The chapter closes with an assessment of the nature of the welfare state of Bangladesh.

Section 1: Distinctive Features of Welfare Programming in the Developing Nations

As discussed in Chapter 2, welfare states consist of different programs and provisions through which the governments protect citizens from different contingencies and promote citizens well-being. In the developed world, these provisions generally take the form of income support, social services, or legislative protective measures. While these three forms of provision also define welfare states in the developing world, there are some important differences. The observed differences between the developed world and the developing world in social welfare programming and practices are fully outlined in Chapter 10. Here, we briefly consider three notable differences in social welfare programming between developed and developing nations.

First, social security systems in developed nations are organized around standard social contingencies: industrial accident, sickness, maternity, old age, disability, unemployment, and family income. There are also standardized programs that operate to address those risks. For example, for industrial accidents, sickness, and maternity, nations in the developed world generally respond through provisions of accidental insurance, sickness insurance or medical benefits, and maternity leave (insurance) respectively. Risks associated with old age are addressed through multi-layered income support provisions such as flat rate cash benefits, tax financed pensions (generally on pay-as-you-go basis), and/or private schemes and services such as home care, personal care, and special hospital care. The problem of unemployment is

commonly addressed through unemployment insurance, employment assistance and active labour market programs such as vocational training, job placement, and labour mobility programs. Finally, family income poverty is addressed through child benefits, child tax benefits, day care subsidies or services, and income assistance for lone mothers. However, while these risks are increasingly being incorporated in social welfare programming in developing nations (as observed in Chapter 4), the risks of hunger and poverty are usually the major priorities of social welfare programming in developing nations.

Second, social security systems have developed in the developed nations primarily around the risks and needs of the working class, particularly those caused by temporary or long term income loss (ILO, 2015). Programs usually are restricted to workers in the formal economy. Given that most workers in the developed world belong to the formal sector, social security provisions covering the formal sector technically cover the entire labour force. However, in developing nations, a large majority works in the informal sector. Therefore, social security provisions that cover the formal sector, in fact, cover only a small portion of the national labour force. As a result, developing nations provide programs to cover workers in the informal sector.

Finally, social security provisions in developed nations are generally right-based and supported by legislation. However, while social security provisions for workers in the formal sector in the developing nations are generally statutory, those for the labour force belonging to the informal sector are *ad hoc* and project-based. Provisions targeting the informal sector are primarily based on executive decisions. Programs covering outside the formal labour market are popularly defined as the social safety net programs. Knowing these differences between welfare states in the developed and developing areas will be helpful in understanding the welfare state of Bangladesh.

Section 2: The Development of Social Welfare in Bangladesh

Bangladesh evolved as a welfare state from a bundle of relief programs. At the time of independence (1971), pension program for government servants was the main welfare provision in the country. However immediately after liberation, the nation had to take responsibility for many destitute people. The nation welcomed about 10 million returning refugees (who had fled to India during the Liberation War). In 1974, Bangladesh experienced a devastating famine.² As a result, the state introduced a number of large scale food-based relief programs (mainly based on foreign aid) which include Vulnerable Group Feeding (VGF), Vulnerable Group Development (VGD), Test Relief (TR), Gratuitous Relief (GR), Food for Work (FFW).³ These food-based relief programs, along with some employment generation programs such as canal digging and Cash for Work (CFW), dominated the first two decades of welfare activities of the state (MoPB, 2014). Since the 1990s, the state has begun to introduce risk specific welfare interventions. Accordingly, it introduced Old Age Allowance, School Stipend Programs, and other programs targeting widows and persons with disabilities (MoPB, 2014).

In the early 2000s, Bangladesh significantly expanded its welfare efforts and adopted a more comprehensive approach to social protection, aiming to achieve the Millennium Development Goals (MDGs) with technical assistance from development partners (primarily foreign donors).⁴ In 2003, it adopted the Interim Poverty Reduction Strategy Paper (IPRSP) entitled “National Strategy for Economic Growth, Poverty Reduction and Social Development 2003” which was updated in 2005 with the title “Unlocking the Potential: National Strategy for

² The famine affected 36 million people and claimed thousands of lives. Government estimates vary between 26,000 and 37,000 (Miah, 1993). However, referring to Alamgir (1980), Sen (1981) suggests that the estimated mortality was 1.5 million. The famine was followed by repeated floods in the 1980s. Particularly the flood of 1988 covered the entire country and sustained for two months (MoPB, 2014).

³ For descriptions of each of the programs see *Appendix 3*.

⁴ Millennium Development Goals and the role of development partners in programming decisions in this regard are discussed in detail in Chapter 7.

Accelerated Poverty Reduction” (IMF, 2005). In the Poverty Reduction Strategy Paper (PRSP), social protection was identified as one of the central pillars of poverty reduction.⁵ Accordingly, Bangladesh started to introduce new social protection programs under the notion of a Social Safety Net (SSN). As of 2014, there were 126 programs under Social Safety Net (MoPB, 2014).

Since 2009, Bangladesh has moved from poverty reduction centered programming to developing a national social protection system. The nation is in the process of developing a National Social Protection Strategy (NSPS). (In January 2014, the third draft of the NSPS was released by the Ministry of Planning). In connection with this strategy, Bangladesh introduced several new social policies and revised a number of existing ones.⁶ It has also developed multiple sector-wise action plans, indicating ownership of different social policy domains or sectors over the existing social safety net and other programs. At the same time, it has enacted national legislation to support the programs outlined in policies and action plans.

For this investigation, a trajectory of social welfare programs in Bangladesh has been created in light of the sectoral approach that informs policy practices in Bangladesh. Since development of the trajectory was not the primary focus of my investigation, it has been included in *Appendix 3*, and a comprehensive list of the programs is found in *Appendix 4*. It is to be noted that the number of social welfare programs in Bangladesh is not fixed. Given that programs are mostly project-bound and often are of the “short-term buffer” type, new programs are regularly introduced and old ones are dropped. As a result, the number of programs fluctuates. Since Bangladesh lacks a standard trajectory of programs development across policy domains, the trajectory of programs that the study has uncovered can be considered a significant contribution.

⁵ The other pillars that the PRSP identified were: i) increasing macroeconomic stability and pro-poor growth; ii) improving governance for sustaining growth and poverty reduction; and iii) investing in human development and to enhance human capacity (IMF, 2005).

⁶ Policies introduced and revised in recent years are identified in Chapter 3.

For the current research, these trends have been used as a tool to analyse the nature of social welfare programs and social programming practices in Bangladesh. This chapter therefore primarily focuses on public welfare programs and provisions in nine welfare state domains in Bangladesh.

Section 3: The Nature of Social Welfare Programs across Nine Social Policy Domains in Bangladesh

As stated above, this section examines the nature of social welfare programs in nine social policy domains in Bangladesh. Accordingly, this section is divided into nine sub-sections, each accounting for the programs in one social policy domain.

Section 3.1 Nature of programs in the education policy domain

In the developed world, education is not often considered a social policy because it is not seen as directly related to equality, but is rather a means to maintain occupational inequality (Wilensky, 1975). Busemeyer and Nikolai (2010) identify three approaches to education policy in the developed nations: first, that education and social policy are functionally equivalent where expenditure on education is seen as a strategy to ameliorate social inequality (social insurance model); Second, that education and social policy are complementary where the right to education is recognized as a fundamental right of the citizens (right based model); and finally, that education is a social investment with the primary objective of enabling citizens to participate in the labour market (social investment model).

In Bangladesh, education is an integral part of the national welfare system. The education policy of Bangladesh captures a mix of complementary rights-based and social insurance approaches to education. The state considers education as a right as well as a means to eradicate

poverty, enhance social mobility and reduce material and spatial inequality among the citizens (MoEB, 2010).

In light of the Constitution of the Peoples' Republic of Bangladesh and the United Nations Convention on the Rights of the Child, the nation recognizes citizens' right to development as the fundamental basis of its education policy.⁷ Accordingly, the state assumes complete responsibility for ensuring basic education to all citizens. Education is universal, compulsory, free, and egalitarian up to grade 5, and will be extended to grade 8 by 2018.⁸ Higher education, in contrast, is based on the principle of equality of opportunity, competition and selectiveness.⁹

There are several income and consumption supports (both cash and in-kind) as well as service provisions and programs in the public sector of Bangladesh welfare.¹⁰ These include the Food for Education Program,¹¹ the *Ananda* School (schools of joy) Program (or ROSC Program), Second Chance and Alternative Education (SCAE), The Basic Education for Hard to Reach Urban Working Children Program (BEHTRUWC), The Post-Literacy and Continued Education for Human Development Program (PLCEHP), The Female Secondary Stipend

⁷ Article 17 of the constitution of Bangladesh notes that it is the responsibility of the state “to provide uniform, mass-oriented, and universal education and to extend free compulsory primary education to all children to such stage as may be determined by the law” (MoLJPAB, 2011). Moreover, Bangladesh is a signatory to the World Declaration on Education for All (EFA) held at Jomtien, Thailand in March 1990. Bangladesh is also a signatory to the Summit of 9 high Population Countries held on 16 December 1993 in Delhi. Bangladesh participated in the World Education Forum meeting held in Senegal, Dakar in April 2000. Following the *Framework of Action* adopted in that conference, a post-Dakar *National Plan of Action* (2003-2015) has been formulated. The aim to achieve universal primary enrollment is included in the *Millennium Development Goals* (MDGs) of Bangladesh. The constitution of Bangladesh, National action plans and goals, and multilateral agreements on education have made it obligatory for Bangladesh to ensure basic education for all of the citizens.

⁸ For the structure of the education system of Bangladesh see *Appendix 5*.

⁹ This means that the nation promises to decommodify primary education only. The state must not transfer the responsibility to educate the citizens with primary education to the private or the NGO (non-government organization) sectors. Accordingly, if any private or non-government organization intends to offer primary education, they must seek permission from concerned authority following the rules of the country (MoEB, 2010; Mujeri, 2010).

¹⁰ Baulch (2010) call these programs educational transfer programs.

¹¹ School Feeding Program is the current form of the food for education program in Bangladesh. The earlier forms were Food for Schooling and Cash for Education programs. For details of all these programs see *Appendix 3*.

Programs (FSSP), The Female Stipend Programs for the Degree and Equivalent Level, Technical and Vocational Education and Training (TVET) Stipend program, Free Textbooks Distribution Program, and the delivery of formal and non-formal education.

A number of public education programs are universal, including free textbooks for primary and secondary education programs, the school food program, tuition fees for primary education, and subsidized tuition fees in secondary and tertiary education (for education in non-government/semi-government schools and colleges and public universities).¹² Under the text book distribution program, the government distributes complete sets of free textbooks to all students from grade one to grade eleven on the first day of every year. The program covers students enrolled in all institutions – public, private, non-government organization (NGO), community-based organization (CBO) run or private voluntary organization (PVO)– that provide primary (formal or non-formal) and secondary education.¹³ On average, the program distributes 250 million textbooks among about 30 million students every year. This program is considered unique in the world in terms of the volume of coverage (MoEB, 2014).

¹² There are some conceptual differences between private schools/colleges and non-government schools/colleges in the contexts of Bangladesh, which is generally not recognized in official documents and often by local scholars. While private schools and colleges are commercially run (number of which is relatively few compared to other types of schools/colleges), non-government schools/colleges (also popularly known as sem-government schools/colleges) are mostly community initiated and they are approved by the government under the Monthly Payment Order, the government maintains substantial control over those institutions. Although the teachers and staff in non-government schools/colleges are not treated as public employees, they receive 100 percent of their basic salaries and some benefits from the government. Tuitions fees in this type of schools and colleges are pretty much similar to those in government schools and these institutions are not operated as typical private enterprises.

¹³ There are many types of primary schools in Bangladesh. These include Government Primary Schools (GPS), PTI (Primary Teachers Institute) attached Experimental Schools (EXP), Registered Non-government Primary Schools (RNGPS), Non-Registered Non-government Primary Schools (NNGPS), Kindergarten, NGO schools, Satellite Schools, Ebtedaye Madrasha (madrasha stream), Community Schools, Primary Sections of High Schools, Ebtedaye Sections of High Madrasha. Among those GPS and EXP are public schools and all other schools are private schools. In addition, there are 37000 NGO-run non-formal primary schools or Learning Centers (such as the BRAC schools, ROSC schools, Child Welfare Trust Schools, and schools run by Proshika and Save the Children), which are not included in the Ministerial calculation of primary schools. As of 2012, there are total 104017 schools and Learning Centres where primary education is provided in Bangladesh (BANBEIS, 2013). Secondary education is largely provided through public and private schools.

Primary education in public primary schools is tuition free. Teachers and staff in public primary schools are salaried public employees. Secondary education in public secondary and post-secondary schools includes nominal tuition fees, but teachers and staff at this level are public employees. While there are tuition fees in non-government (registered or non-registered) primary schools, the state still pays 100 percent of the basic salaries of teachers and employees in those schools. The state pays 100 percent of the basic salaries of teachers and staff in all non (semi)-government secondary and higher-secondary schools and colleges (Mujeri, 2010). Tuition and residence fee in public universities in Bangladesh are merely nominal, and 95 percent of the budgets of the public universities are state funded. Thus, students enrolled in primary, secondary, or tertiary levels of education in Bangladesh enjoy the benefits of free or subsidized education irrespective of their background (except for those students enrolled in English medium schools and private universities).

In addition to tuition fees, the school food program is also universal with incomplete coverage. Introduced in 2009 as a public program, it provides nutritious and energy fortified biscuits or cooked food (75-gram packets of 8 biscuits six days per week; in some places cooked food is also provided) to children enrolled in formal and informal primary schools (UNICEF, 2011). The program is operated in poverty-prone areas as well as urban and rural learning centres, providing non-formal education to socially disadvantaged children (such as urban working children and street children). As of 2012, the program covered 2.4 million children, representing 12.6 percent of all children enrolled in primary education. In 2013-14, the program almost doubled its coverage (4.2 million primary school children). The program is universal in that it covers all children enrolled in the intervention schools and learning centers. Moreover, the program's coverage has consistently improved since its inception in 2009 (See table 5.1).

Other education programs are either targeted conditional non-means-tested or targeted conditional means-tested programs. The Female Secondary Student Stipend Program (FSSSP) and The Higher Secondary Female Stipend Program (HSFSP) are conditional non-means-tested programs. They are a nation-wide conditional cash transfer and cover all rural female secondary and higher secondary students (save those living in the four largest cities), and are based on other than means-testing. The programs provide a uniform stipend, tuition and examination fees, and textbook allowance to any girl enrolled in a secondary or higher secondary school in rural areas. The explicit purpose is to address risks associated with girls' early marriage and early childbearing, and to increase their school enrolment, improve their secondary school completion rate, and empower women. The program received a World Bank gold medal for excellence in 2000 (Schurmann, 2009).

Fiscal year	Total coverage (in million)	Total Primary Students (in million)	% covered
2009-10	.6	16.5	3%
2010-11	.31	16.9	1.5%
2011-12	2.4	19.0	12.6%
2012-13	2.4	NA	NA
2013-14	4.2	NA	NA

Sources: MoFB, Several years' reports on Social Safety Net Programs; BANBEIS, Basic Educational Statistics 2009, 2010, 2011, 2012.

Benefit levels of the provisions under these programs are moderately generous. The stipend and allowances are expected to cover fifty percent of the costs of textbooks, uniforms, stationary, transportation, examination fees and other educational expenses for eligible students. About 75 percent of the costs of the programs are attributed to stipends, and benefit levels increase as

students move to higher grades. For example, the bi-annual stipends for students in Grades 6 through 10 under FSSSP are Taka (Tk.) 150, Tk. 180, Tk. 210, and Tk. 360 (Grades 9-10) respectively.¹⁴ Additionally, each student receives free tuition (Tk. 10-20 depending on enrolling grade and institutions), an annual book allowance for students in Grades 9 and 10 (Tk. 250), and are exempted from the examination fee (Tk. 550.00) for SSC (Secondary School Certificate)

Class	Type of institution	First installment: Jan-June				Second installment: July-Dec.				Annual total	Monthly stipend	Monthly tuition
		Stipend	Tuition	Books	Total	Stipend	Tuition	Exam. Fees	Total			
6	Govt.	150	60	-	210	150	60	-	210	420	25	10
	Non-Govt	150	90	-	240	150	90	-	240	480	25	15
7	Govt.	180	72	-	252	180	72	-	252	504	30	12
	Non-Govt	180	90	-	270	180	90	-	270	540	30	15
8	Govt.	210	72	-	282	210	72	-	282	564	35	12
	Non-Govt	210	90	-	300	210	90	-	300	600	35	15
9	Govt.	360	90	250	700	360	90	-	450	1150	60	15
	Non-Govt	360	120	250	730	360	120	-	480	1210	60	20
10	Govt.	360	90	-	450	540	135	550	1225	1675	60	15
	Non-Govt	360	120	-	480	540	180	550	1270	1750	60	20

Source: Department of Secondary and Higher Secondary Education, Bangladesh (2014)

candidates (Begum et al. 2014). While the stipends and allowances are paid in two installments annually through the student's accounts in *Upazila* (sub-district) branches of a nationalized bank,

¹⁴ Taka is the name of the currency of Bangladesh. As of February 15, 2015, one Canadian Dollar (CAD) is equal to 61.84 Bangladeshi Taka (BDT or Tk.).

the tuition subsidy is paid directly to the school for each girl receiving the stipend (Begum et al, 2012).

Eligibility criteria to participate in these programs are performance-based and regulatory rather than being means-tested. To be eligible for the Secondary Female Student Stipend Program a student must: (a) have 75 percent school attendance in an academic year ; (b) have 45 percent in half yearly/final examinations (pass mark is 35 percent), and (c) be single. The Higher Secondary Female Stipend Program is more selective than FSSSP. It requires students to enroll in the science group in addition to meeting the three requirements of FSSSP. That is, a female student enrolled in the science group at a rural educational institution who is unmarried, maintains at least 75 percent attendance and 45 percent marks in examinations is eligible for HSFSP (Begum et al, 2012; MoEB, 2014). By meeting these regulatory conditions any rural secondary or higher secondary female student irrespective of her economic background is eligible for the secondary school stipend programs.

Other education programs are targeted and conditional means-tested. The Female Stipend Programs for Degree (Pass) and Equivalent Level is one example. It targets underprivileged female students (with special priority to students from indigenous communities in Chittagong Hill Tracts, those from wetlands and drought-affected areas, destitute and underprivileged families, and children of insolvent freedom fighters or handicapped parents) enrolled in post-secondary Bachelor (Pass) and equivalent level.¹⁵ The program provides stipend, book allowance, and tuition and examination fee to the selected students. There are four eligibility criteria for this program: (a) you must be unmarried; (b) you must maintain at least 75 percent

¹⁵ In Bangladesh, while the Bengalis comprise about 98 percent of the total population, some indigenous, non-Bengali communities (known as Chakma, Mog, and Morang) live in the south-Eastern hilly areas of the Chittagong region of the country (known as the Chittagong Hill Tracts). Moreover, large areas (70000-80000 square kilometres) of Bangladesh are wetlands. People living in those are generally poor who primarily live on fishing and vegetable cultivation (Khan et al., 1994).

attendance in the academic year; (c) your parent’s annual income must be less than BDT 75000; and (d) parents own less than .75 acre of land (MoEB, 2014). Under this program a selected student receives annually Tk. 5620 (stipend Tk. 2400 + examination fee Tk. 1000 + book allowance Tk. 500 + and tuition fee Tk. 720), which is equivalent to US\$80.00. Considering that the average annual cost of tertiary education in Bangladesh is about US\$306, the program is expected to cover about 40 percent of the annual educational cost of the students participating in the program (World Bank, 2002).

Table 5.3 shows coverage of the three female student stipend programs in 2013. It shows that about one-third of secondary female students, two-thirds of the higher secondary female students, and one-fourth of the Degree-Pass female students participated in female student stipend programs.

Table 5.3 Coverage by the Female Student Stipend Programs			
Stipend Program	Number of recipients	Total female students	% of female student covered
FSSSP	1749433	4957762	35.29
HSFSP	347113	511976	67.80
Female Stipend Programs for Degree (Pass) and Equivalent Level	129810	492251	26.37

Source: BANBEIS website, Bangladesh Educational Statistics 2013.

The *Ananda* Schools (Schools of Joy) under the ROSC (Reaching Out of School Children) Program and The Second Chance and Alternative Education (SCAE) are complementary programs, targeting the same population and delivering common services. Together they cover the entire country and are designed for children from ultra-poor families who cannot afford an education, children who had dropped out of school and started working to

support their families, and disadvantaged children in remote areas with limited access to education and opportunities. These programs deliver primary education in non-formal arrangements through the *Ananda* schools and Child Welfare Trust Schools. They also provide stipends, and distribute free books, stationery and school uniforms, and thus offer them a chance to complete primary and then to secondary education (MoPMEB, 2013). The ROSC Program is operated in 200 of the country's 488 sub-districts. From its inception in 2004 to 2011, the program provided "second chance" basic education to more than 780,000 out-of-school children. The SCAE Program was started in 2013 and operates in sub-districts not covered by the ROSC program (MoPMEB, 2013).

The Basic Education for Hard to Reach Urban Working Children (BEHTRUWC) program is a service that targets urban child labourers who are kept from primary education due to engagement in the informal labour market. However, the program covers a small fragment of the child labourers in the country. According to the *National Child Labour Survey 2002-2003*, there were 7.4 million working children (who work one or more hours per day for their employers) in Bangladesh in 2002. Out of them 1.5 million lived in urban areas (UNICEF, 2014). Since its inception in 1997, the program served 512,150 urban working children until 2011 (UNICEF, 2014). That is, the average annual coverage by the program is 36,582 children. It means that compared to the total number of urban working child labourers in the nation, coverage by the program is still quite low (roughly 2-4 percent of the urban working children at a time).

The Post-Literacy and Continued Education for Human Development Program (PLCEHP) targets those who graduated from ROSC, SCAE, and BEHTRUWC programs. Started in 2006, the program aims at retention and consolidation of knowledge and skills earned

by children through non-formal literacy programs. The program was targeted at 1.2 million poor and working children between 2007 and 2013. The annual allocation for each participant is BDT 3837, which is 82 percent of the annual public expenditure for each student enrolled in formal primary education (BNFEB, 2012).

Technical and Vocational Education and Training (TVET) Stipend program is a post-secondary stipend program that targets students enrolled in technical and vocational education training under the Technical and Vocational Education and Training (TVET) program. This program provides conditional means-tested stipend for boys and universal stipend for girls enrolled in technical institutes in the country at a monthly rate of Tk. 800.00. Students receiving a stipend must maintain 75 percent annual attendance and 45 percent marks (a pass is 35 percent) in the annual examinations. The program was targeted at 259,000 TVET students between 2010 and 2016 (World Bank Bangladesh, 2013).

Thus, we find two major types of public programs in the education policy domain of Bangladesh, (1) universal programs and (2) targeted social assistance type programs. Among the universal programs, primary education is right-based statutory provision while the others such as free textbook provision and the school food program are project bound. Among the targeted programs, the Female Secondary Student Stipend Program and the Higher Secondary Female Stipend Program are non-means-tested conditional cash transfer programs and the Female Stipend Programs for Degree (Pass) and Equivalent Level Program is a means-tested program conditional cash transfer program. All three female stipend programs involve high benefit levels covering 40 to 50 percent of the total educational expenditures of the participant students. The other targeted programs in this policy domain such as the ROSC, SCAE, and BEHTRUWC, and PLCEHP programs are means-tested educational service provisions. The TVET stipend program

is a mix of targeted and universal program. While it is universal for female students, it is targeted for male students. However, a common objective of these targeted programs is to promote access of their participants to other universal and/or non-means-tested provisions in the education policy domain such as free text book, school feeding, and stipend programs. Thus, we observe an egalitarian and universalistic tendency in the education policy domain of Bangladesh.

Section 3.2 Nature of programs in the health policy domain

In the developed world, we find two major health policy provisions: (1) sickness insurance to provide income support to compensate for income loss due to sickness and (2) health care services in the form of hospital and medical care. Two general models are observed in the developed world: first, a health service model wherein health care services are both financed and delivered largely publicly; and second, a health insurance model for services that are largely financed but not delivered by the state (Olsen, 2002).

Social welfare programming in the health policy domain is relatively well-developed in Bangladesh. As in developed nations, Bangladesh has two streams of health care services and income security benefits. The nation provides a national ‘health service’ model that primarily focuses on services for citizens and sets three major health service goals: first, to ensure primary health and emergency medical services for all citizens; second, to increase and expand the accessibility of demand-based quality and equitable health services; and finally, to inspire citizens to utilize preventive and curative health services on the basis of rights and dignity (MoHFWB, 2011).

Health is the only policy domain in Bangladesh with a sector-wide program for the citizens since 1998. To date it has introduced three sector-wide programs to address health-related issues of the citizens. These are: (1) *Health and Population Sector Programme* (HPSP)

(1998-2003), (2) *Health, Nutrition, and Population Sector Programme* (HNPSP) (2003-2010), and (3) *Health, Population, Nutrition Sector Development Program* (HPNSDP) (2011-2016).

Both the HNPSP and HPNSDP are among the largest health sector programs in the world with budgets of US\$ 5 billion and US\$ 8 billion respectively (MoHFWB, 2011). The current *Health and Population Sector Programme* 2011-2016 has as its objective “to ensure quality and equitable health services for all citizens by improving access to and utilization of health, population, and nutrition services and ... to improve both access and utilization of such services particularly to the poor” (MoHFWB, 2011). In health policy, as in education, policy sets a minimum protection floor.

The HPNSDP 2011-2016 outline seven areas of public intervention to maintain and promote the health of Bangladeshi citizens: (a) maternal, neo-natal, child, reproductive, and adolescent health; (b) population and family planning services; (c) nutrition and food safety; (d) communicable and non-communicable disease; (e) climate change and health protection; (f) alternative medical care; (g) behavioral change communication related programs (MoHFWB, 2011).

Bangladesh operates two service packages to provide the services identified in the HPNSDP to both the rural and urban population of the country. In order to provide services to the rural population a primary healthcare model called “Essential Service Delivery (ESD)” is operated, and Primary healthcare services to the urban population is provided under the Urban Primary Health Care Service (UPHCS) program (MoHFWB, 2011). Moreover, a number of health service programs which are not part of HPNSDP are incorporated into ESD and UPHCS, including the National Nutrition Service (NNS), Expanded Program of Immunization; Vitamin-A Supplementation Program (VAC); and Voucher Program for Maternal Health. In addition,

there are a number of income support programs in the health policy domain of Bangladesh. These include sickness benefit, medical benefit, and work injury benefits and Assistance for Cancer, Kidney, and Liver Cirrhosis Patients. The first three are statutory provision guaranteed by legislations of the land (*The Labour Law of 2013*).

The two service packages under HPNSDP – ESD (which is operated in the rural areas) and UPHCS (for urban areas) – cover many areas of primary care including: (a) child health care, safe motherhood, family planning, MR, post-abortion care, and management of sexually transmitted infections; (b) communicable diseases (including TB and malaria); (c) emerging non-communicable diseases (such as diabetes, mental health, cardio-vascular disease); (d) nutrition; and (e) limited curative and behavioral change communication on issues such as safe motherhood, breast feeding, climate change, food safety, emerging and re-emerging diseases, vaccination, violence against women, family norms, and neonatal care (MoHFWB, 2011).

Bangladesh delivers health services through a three-tiered public health service system composed of: *Upazila* (sub-district) health system, the secondary health system, and the tertiary health system. The *Upazila* health system itself is also three tiered. At the top is the *Upazila* Health Complex; Union (the lowest level of local government system in Bangladesh) Health Centres are the middle; and Community Clinics (CCs) make up the grass root level. Together these facilities provide primary health services or deliver the ESD (Essential Service Delivery) in the rural areas. The Community Clinics are ward-level one-stop primary health care (PHC) and family planning service facilities, each catering to the day-to-day health needs of about 6000 people. They also serve as the first entry and contact point to the health referral system. The Union Health and Family Welfare Centres (UHFWC) provide family planning, maternal and

child health services, and some curative care.¹⁶ The *Upazila* Health Complex, a hospital with 31/50 beds, covers about 270,000 people. It serves as the first-level referral level facility and provides outpatient, general health and maternal and child health plus in-patient care. Above this level are the district hospitals that range from 100 to 250 beds, and which further provide specialized primary health care. At the top of the district hospitals are the divisional hospitals, specialized tertiary and medical college/teaching hospitals (250-1700 beds) that provide specialized services (MoHFWB, 2011).

Urban primary health services (UPHCS) are delivered through contracted NGOs in the project areas. Urban areas which are not covered by projects are covered by the Ministry of Health and Family Welfare through satellite centres and urban dispensaries under the Directorate General of Health Services which provide outdoor patient services including EPI and maternal and child health services. Thus, in principle, the entire population of Bangladesh is covered by the public health service system of Bangladesh. While the primary healthcare services in both the rural and urban facilities are fully free, there are only nominal fees in the secondary and tertiary facilities (Chowdhury and Osmani, 2010).

Besides primary healthcare services under ESD and UPHCS, there are several other programs in the health policy domain that have universal coverage. For example, The Expanded Program of Immunization (EPI) currently covers 95 percent of the children of the country (MoHFWB, 2013).¹⁷ Similarly, the Vitamin-A capsules distribution (VAC) program also covers 95 percent of children aged 12-59 months (MoHFWB, 2013).

Sickness benefits, medical benefits, and work injury benefits are statutory provisions under Bangladesh *Labor Law 2013*. Sickness benefits are insurance provisions under which an

¹⁶ There are also some UHFWCs which are staffed and equipped to conduct normal deliveries and provide obstetric first aid and offer adolescent health services.

¹⁷ Percentage of children who completed vaccination was 81.9 in 2007 from only 52 in 1996-97 (MoHFWB, 2011).

employee receives 100 percent of earnings for up to 14 days a year. The program covers employees in manufacturing and in firms with five or more workers. Contributions for this benefit are fully made by employers. Medical benefits include both medical services and cash benefits. Under the *Labour Law* of 2013, there must be on-site medical facilities for employees of firms with at least 300 workers. However, a flat rate medical allowance of Tk. 100 a month is paid to workers whose employers do not provide medical facilities. Finally, work injury benefit is an employer-liability system of provision. Under this provision, workers receive income replacement at rates determined by the nature of injury. For temporary disability, full salary is paid for the first two months, two-third for the next two months and half for subsequent months of disability or for up to a year, whichever is shorter. The disability must stay for three days to be eligible for the benefit. For permanent disability Tk. 1, 25,000 is paid and for permanent partial disability a percentage of Tk. 1,25,000 according to the assessed loss of earning capacity as proportion of full earning. Thus, these three programs are statutory social insurance provisions in the health policy domain (MoLJPAB, 2013).

However, these provisions are very limited in terms of coverage. They largely protect employees in the government and the formal private sector. Sickness and medical benefits are not included for the self-employed, those involved in the informal sector (who comprise 87.5 percent of the total labour force), and those informally employed in the formal sector (for example, those 95 percent of garment factory workers who work without formal appointment letters) (BBS, 2009). Work injury benefits cover employees of railways, docks, estates and factories with five or more workers. Workers injured in the informal sector are covered, to some

extent, under the *Labour Welfare Foundation Act 2006*.¹⁸ Thus, these insurance provisions cover only a negligible portion of the labour force of the country.

The other health policy programs are targeted provisions of the social assistance type. The National Nutrition Service (NNS) is a large-scale nutritional intervention program that aims at sustainable improvement of health status of primarily pregnant women, children and vulnerable groups.¹⁹ Introduced first as a World Bank funded project titled “Bangladesh Integrated Nutrition Program (BING) in 1995, the program was incorporated in the HNPS 2003-2010 as the National Nutrition Program (NNP) and in the ongoing HNPSDP 2011-2016 as the National Nutrition Service (NNS). The program covers the entire country, but targets pregnant women and children from poor families (Chowdhury and Osmani, 2010 and MoHFWB, 2011).

The Voucher Program for maternal health is a pilot program introduced by the Government of Bangladesh and several NGOs to intervene with low utilization of public health services in rural areas. Its purpose is to increase the use of qualified birth attendants and ease the financial cost of delivery. The Voucher Program is demand side financed (DSF) and specifically targets pregnant rural women and neo-natal children, covering the costs of drugs, tests, and transport as incentives to promote uptake (Chowdhury and Osmani, 2010; Haque, 2012).²⁰ The

¹⁸ Under this *Act*, the Foundation operates a welfare fund, and sick, injured or economically disadvantaged workers can apply to the Foundation for financial assistance. Benefit levels are decided by the Board of Directors of the Foundation on case-by-case bases (The National Parliament of Bangladesh, 2006)

¹⁹ Maternal and child under nutrition is a major health issue in Bangladesh. More than one third (41 percent) of the children under the age of 5 are underweight, and iron deficiency anemia is prevalent among 51 percent pregnant women and 48 percent pre-school children. More than one-third of the pregnant women and 34 percent of children of age 6-12 year are iodine deficient (MoHFWB, 2011)

²⁰ Although Bangladesh has made significant progress in maternal and child health in the recent years, maternal and child mortality rates are still high. The rate of maternal mortality is currently 1.94 per 1000 which was 3.2 in 2001, and neonatal mortality has reduced from 45 in 1990 to 33 per 1000 in 2011. Only 52 percent pregnant women receive antenatal care by skill provider, which was 21 percent in 2004. Percentage of delivery by trained persons is 26.7 in 2010 from 18 in 2007. Distance of the facility from home, lack of information on sources of care, lack of awareness of the value of maternal health services, high access cost, cultural barrier (such as *pardah*) are some of

state operated Voucher Program is being piloted in 44 of Bangladesh's 488 sub-districts (Haque, 2012).²¹

In the health policy domain, we find three different types of programs: universal health service, social insurance, and social assistance provisions. The health service provisions cover the entire population through three tiers of public hospitals and clinics. Primary health care in Bangladesh is provided free of charge in both rural and urban areas, and these services account 60-65 percent of public expenditure on health (MoHFWB, 2011). The Expanded Program of Immunization (EPI) and the VAC programs also have universal coverage (both covering 95 percent of the country). Thus, universal provisions appear dominant in the health policy domain in Bangladesh. Sickness benefits, medical benefits, and work injury benefits are statutory social insurance provisions covering only employees of the public and formal private sectors. The National Nutrition Program and the Voucher Program are the two public social assistance programs in the health policy domain. While both programs cover the entire nation, they primarily target poor pregnant women and children from poor families in the rural areas.

Section 3.3 Nature of programs in the food policy domain

Although not typically viewed as a social policy domain in the developed nations, food programs are an important form of public support in Bangladesh. The emergence of the Bangladeshi welfare state began with the introduction of food-based relief and rehabilitation programs following the Liberation War and in response to the 1974 famine. While social programming has expanded, food security still remains the single most dominant social policy domain in

the reasons for which a large number of pregnant women are not covered by the maternal health services (Haque, 2012). The voucher program includes both the private and NGO facilities in addition to the public facilities.

²¹ Besides the government, some NGOs pilot the program in much smaller scales. For example, the International Centre for Diarrhoeal Disease Research, Bangladesh (ICDDR,B) is piloting a program in *Chakaria* sub-district of Cox's Bazar district. Another voucher scheme titled "Demand-based Reproductive Health Commodity Project" is being jointly piloted by ICDDR,B, RTM and the Population Council in the same area. An NGO called Marie Stopes Clinic Society is also implementing a voucher scheme in three districts: Shariatpur, Bhola, and Barishal

Bangladesh. There are a large number of income maintenance and service provisioning programs within the food policy domain of Bangladesh under the notion of social safety nets (SSN) programs, which are largely unfamiliar in the developed world. These programs are designed to ensure the extreme poor and those vulnerable to seasonal and geographical poverty have access to food grains and nutrient-rich food.²² These targeted programs are operated by 13 ministries and several different NGOs as part of the nation's public food distribution system (PFDS).²³

In the food domain, income maintenance programs are of two types: monetized and non-monetized. Monetized programs involve the distribution of food grains among the targeted population at subsidized prices. Monetized programs include the Open Market Sales program (OMS), Fair Price Program, Essential Priority (EP), Other Priority (OP), Large Employers (LE), Floor Mills (FM), and targeted provisions for destitute Freedom Fighters and the fourth category government employees.²⁴ Non-monetized targeted programs, in contrast, are the unconditional food grain distribution programs and food/cash based employment generation programs. The unconditional non-monetized programs include Vulnerable Group Feeding (VGF), Vulnerable Group Development (VGD), Test Relief (TR), and Gratuitous Relief (GR). The non-monetized employment generation programs include Food for Work (FFW), and Cash for Work (CFW) and Food Assistance in the Chittagong Hill Tracts Area.²⁵

²² Social Safety Net Programs (SSNP) are defined as non-contributory target programs designed and implemented for the poor and the vulnerable groups in the society (Begum et al. 2014)

²³ For details about the background of food-based programming in Bangladesh see *Appendix 3* under the section with heading Food Policy Domain.

²⁴ Public employees in Bangladesh are hierarchically classified into four categories: first class, second class, third class, and fourth class employees. While the first class employees are at the top of the hierarchy with the highest salary scales and status, the third and fourth class employees are mainly support/clerical staff with subordinate status and lower salary scales.

²⁵ Public food distribution started as a rationing system in 1943. Since then it has undergone many changes in terms of composition and quantity, objectives and eligibility criteria. At independence there were 12 channels of food distribution. These include Statutory Rationing, Modified Rationing, Essential Priorities, Other Priorities, Flour Mills, Open Market Sales, Market Operation, Large Employers, Food For Works, Cannel Digging, Gratuity Relief, and Vulnerable Group Feeding (Food Planning and Monitoring Unit, 1986). In 2001, some public food rationing program (Statutory Rationing and Modified Rationing) were replaced by the Food for Education program. Fair Price

In addition, there are other targeted programs that are designed to enhance the availability of and access to food for economically disadvantaged people, even though they are not programs covered under the public food distribution system. These include the targeted micro-credit programs for poor and marginal farmers such as the *Barga Chashi Unnanyan* (sharecropper development) Program (BCUP), *Khas* (government owned) Land Distribution Program, Fertilizer Subsidizing Program, The Agricultural Rehabilitation Program, Farmer Field School, Farmer Training and Information Services Program, and Enhancing Resilience to Natural Disaster and Effect of Climate Change Program.

A subsidy for fertilizer is a comprehensive universal provision in the food policy domain. Under this program, the government subsidizes about 50 percent of the overall price of chemical fertilizers, and all farmers have access to the benefits based on their needs. The state subsidized more than two-thirds of the price of fertilizers in 2008-2009. This program significantly contributes to farmers' access to fertilizer at an affordable price. Given that about 80 percent of the farmers in Bangladesh are subsistence farmers who produce crops mainly to feed their families, the fertilizer subsidy program can be considered an important food de-commodifying effort by the state (Food Planning and Monitoring Unit, 2008).

Other programs in the food policy domain are mainly targeted and means-tested. The food-assisted monetized programs that involve distribution of food grains at subsidized price primarily target the urban low income and poor population. The OMS (Open Market Sales) program is, however, operated in both rural and urban areas. The program does not have a formal selection process, but it possesses an auto selection mechanism. Since coarse rice is sold through

Card is a new version of Market Operation. The Cannel Digging program has been abolished. The list includes only those programs which are currently active. For description of each program consult *Appendix 3* under heading Food Policy Domain.

this program, well-off households are usually not interested in participating in OMS (Food Planning and Monitoring Unit, 2013).²⁶

The Fair Price program is a periodically-operated means-tested social assistance program that exclusively targets urban poor households. Low-income urban households who have no cultivable land, no permanent sources of income, and who are not covered by any other social safety net programs (such as VGD, VGF, GR and FFE) are eligible. Special priority is given to households headed by women, low-paid government employees and teachers of government and non-government schools. A fair card holder can buy a government-determined limited amount of food grains at subsidised prices from government-authorized dealer shop (DoFB, 2014).

Essential Priorities (EP) and Other Priorities (OP) are other targeted rationing programs. Essential Priorities targets members of defense and law organizations, hospital patients, residents of student hostels and orphanages, and prison inmates. The prices of food grains under EP are lower than those under OMS and the Fair Price Card. Information about coverage under this program is not publicly accessible (Koht Norbye, 1993). Other Priorities (OP) targets all employees of public universities, teachers of primary and secondary schools and colleges, students' hostels and employees of government and autonomous bodies not covered by other social safety net programs (such as VGD, VGF, and GR) (Koht and Norbye, 1993).

Flour Mills (FM) is a price subsidizing program under which registered flour mills are allocated wheat at OMS price. These mills then sell wheat at a price predetermined by the government (Koht Norbye, 1993; Food Planning and Monitoring Unit, 1986). Large Employers (LE) is a rationing program designed to promote food security among the factory workers. Under this program, food grains (rice and/or wheat) are distributed among factory workers and

²⁶ There are various types of rice. Some rice grains are fine and/or scented and some are thick and/or long. Thick rice grains are known as coarse rice. Generally, fine and scented rice is more expensive and consumed by the rich population. Converse, coarse rich is cheaper and popular among the poor and low income people.

employees at subsidized prices. Employees of factories or establishments employing more than 50 persons are eligible under this provision. Workers get 33 kg. of wheat or rice a month at subsidized price (Koht Norbye, 1993).

Among the food-assisted non-monetized programs, the Food for Work (FFW) program targets ultra-poor people in the rural areas. The program provides the targeted population with food for specific work (related to rural infrastructure development such as irrigation, flood control and drainage projects (Koht Norbye, 1993; Food Planning and Monitoring Unit, 1986). The work is primarily earth work. Male workers get 3 kg of wheat for 70 cubic feet (cft.) of earth work and female workers get the same amount for 50 cft. of earth work. Projects under FFW are drawn by the Union *Parishad* (the lowest of the local government hierarchy which also implements the project) by forming project committees. The *Upazila* (Sub-division – local government unit at the immediate upper level of Union *Parishad*) Committee scrutinizes and sends the project proposal to the Ministry of Relief and Rehabilitation for approval. As a result, coverage and allocation under the program depends on demands from the implementing agencies (Food Planning and Monitoring Unit, 1986)]

The Vulnerable Group Development (VGD) program exclusively targets poor women with 2 or more children, and provides a monthly food ration for 24 months.²⁷ Although it was introduced as a relief program in 1975, it has evolved over time to integrate food security with development objectives (Begum et al., 2014). The development package includes training on income-generating activities and awareness raising for social, legal, health and nutrition issues, and basic literacy and numeracy in order to engage the most vulnerable women in sustainable income-generating activities (Begum et al., 2014; Shahabuddin, 2010). Today this program is

²⁷ Under this program a vulnerable group is defined as divorced, separated or abandoned women who do not have access to productive assets and regular source of income (Shahabuddin, 2010).

more conditional than it was in the past. Women who are widowed, separated/deserted, divorced or whose husbands are unable to work, or who own less than 50 decimal of land, have irregular or low income of around Tk. 300 (about US\$ 4.5.00 according to the current rate) per month, are dependent on wage labour at least 100 days per year, lack productive assets, and are not members of any other NGO or social safety net programs are eligible for this program. Preference is given to women of childbearing age who are physically and mentally able and willing to participate in training, income-generating activity, and economic and social development activities. Committees composed of local government and administrative representatives select the recipients. Selected women are given VGD cards to receive a monthly ration of 31.25 kg of wheat for 24 months. VGD is a national program, spread across 296 *Upazilas* designated as food insecure according to the Vulnerability Analysis and Mapping System of WFP. The program covers 9 million person months annually in Bangladesh (Begum et al., 2014; Food Planning and Monitoring Unit, 2013).

The vulnerable Group Feeding (VGF) program, like VGD, targets helpless and poor mothers with children and uses similar means testing criteria. However, VGF focuses more on meeting the nutritional needs of children of poor mothers. Mothers covered under this program receive 33 kg. of wheat per month. Union *Parishads* prepare the lists of recipients and distribute food grains among them (Food Planning and Monitoring Unit, 1986; Koht Norbye, 1993).

Food Assistance in the Chittagong Hill Tracts Area is a non-monetized food-assisted program similar to FFW especially designed to support ultra-poor women in the three south-eastern hilly districts in Bangladesh – Rangamati, Khagrachhari, and Bandarban. Under this program local poor women receive 3.5 kg. of rice or wheat daily in return for public work.

Other non-monetized food-assisted programs are forms of spatially-limited emergency interventions in responses to food crises primarily resulting from natural disasters such as flood and cyclone. Gratuitous Relief (GR), for example, is a short-term intervention measure for natural disasters such as floods or cyclones. The amount of allocation under the program and the periods of its operation depend on the nature and intensity of natural hazards (Food Planning and Monitoring Unit, 1986). Test Relief (TR) (an employment generation program) is periodically operated to address seasonal food crises such as *Monga* (a situation similar to famine). Food or cash are given to the rural poor for similar work as FFW. Similarly, Emergency Relief (ER) is an immediate response to natural disasters.

The Enhancing Resilience to Natural Disaster and Effect of Climate Change Program targets ultra-poor men and women in the north-western flood-prone and southern cyclone-prone coastal areas of Bangladesh, in order to increase disaster resilience capacity. Like the VGD program, it combines elements of FFW with sustainable developmental activities, and is more generous than other non-monetized food-assisted programs. It provides recipients with training on disaster preparedness and response, hygiene, sanitation and nutrition and different income generating activities, cash grants for investment, and monthly cash allowance along with cash and food for work. A participant receives Tk. 12000 as a grant to invest in a small business or investment initiative and a monthly allowance of Tk. 500 for twelve months to meet family expenses. Moreover, they are engaged in earthwork activities such as repairing and reinforcing embankments, raising roads, excavating canals and ponds, and elevating the ground around their houses in order to protect their communities from flooding, water-logging and increasing salinity, and to boost agricultural production under the food/cash for work projects. These earthwork activities, along with monthly cash allowances, allow participants to set aside savings

which they can use when crops are damaged or when floods, cyclones or other natural disasters generate income loss. In 2013, this program assisted 18,000 ultra-poor women, involving them in sustainable development and reducing their food insecurity (WFP, 2014).

Table 5.4 shows the allocation of food grains under monetized and non-monetized food-assisted programs in 2012-2013 and 2013-2014. It shows that among the monetized programs, OMS and EP are the dominant. They alone account for 93.5 percent of the total allocation of food under the monetized programs. It means that the monetized programs primarily target the worse-sections of the income group of the population.

		2012-2013 (in Metric Ton)			2013-2014 (in Metric Ton)		
		<i>Rice</i>	<i>Wheat</i>	<i>Total</i>	<i>Rice</i>	<i>Wheat</i>	<i>Total</i>
Monetized Programs	<i>Program</i>						
	OMS	44505	255756	300261	135144	166220	301364
	Fair Price	381	0	381	937	0	937
	EP	127311	79952	207263	134860	87748	222608
	OP	11804	3808	15612	10304	2646	12950
	LE	785	13037	13821	0	12984	12984
	Fourth Class Public Employees	1243	0	1243	8453	23	8476
	Freedom Fighters	515	626	1141	575	488	1063
	Others	0	0	0	13	0	13
	<i>Sub-total</i>	186544	353178	539722	290286	270109	560395
Non-Monetized Programs	FFW	220110	11754	231864	2162	155584	157746
	TR	234527	31494	266021	198557	150803	349360
	VGF	233610	2801	236011	219455	0	219455
	VGD	150134	43260	193393	57809	147444	205253
	School Feeding	0	10123	10123	0	16871	16871
	GR	32589	0	32589	34528	0	34528
	Others	45980	32609	78589	49172	28352	77529
	<i>Sub-total</i>	916949	131641	1048590	561683	499059	1060742
Total		1103493	484819	1588312	851969	769168	1621137

Source: MoFoodB (2015)

The value of non-monetized programs is double that of monetized programs. Food-assisted social safety net programs focus on the ultra-poor. Food for Work, TR, VGF, VGD are the most dominant among the non-monetized programs, which together account for about 88 percent of the total allocations for non-monetized food security programs. Among the major food-assisted programs, OMS, FFW, and TR are short-term interventions to emergency situations, and only VGD and VGF are relatively more enduring programs. Moreover, all the food assisted programs are mutually restrictive to one another because one's participation in one program denies one's eligibility to participate in another program, as a measure to prevent duplicity in the social safety net programs.

Table 5.5	
Coverage under the food-assisted programs in Bangladesh in recent years	
Year	Coverage (in million persons)
2008-09	4.67
2009-10	3.08
2010-11	4.78
2011-12	3.88
2012-13	3.85
2013-14	3.02

Sources: Ministry of Finance, Bangladesh, Reports on Social Safety Net Programs for the Fiscal years of 2009-2010, 2010-2011, 2011-2012, 2012-2013, 2013-2014, and 2014-2015

Table 5.5 displays national coverage by different food-assisted social security programs. It shows that the total coverage under these programs has decreased by 35.3 percent between 2009 and 2014 (from 4.87 million in 2008-2009 to 3.02 million in 2013-2014). Such a reduction in coverage may represent two developments: a decrease of eligible people due to consistent reduction of poverty in recent years or an absence of major natural disasters in recent years.

Coverage under these programs has significantly decreased, but benefit levels and length of programs reciprocity (particularly VGD and VGF) have remained unchanged.

Other public programs in the food policy domain are designed to support marginal, small, and medium-sized farmers. The *Borga Chashi Unnanyan* (Sharecropper Development) Program (BCUP), for example, provides collateral free short term loans to sharecroppers for low interest rates.²⁸ In 2010, about two hundred and forty thousand (238,071) sharecropping farmers benefited from the program, and, in 2013, the number rose to 578, 210 (Food Planning and Monitoring Unit, 2013).

The Farmer Training and Information Services Program provides training to farmers on environmentally sustainable practices in the use of soil, water, and chemical fertilizers through 105 Agricultural Information and Communication Centres (AICCs) where the farmers can receive one-stop services all over the country. On average, the program trains about 1.3 million farmers in every year.²⁹ The Agricultural Rehabilitation Program (ARP) provides small and marginal farmers agricultural inputs such as seeds, fertilizers, and farm machineries (such as power tiller, threshers, batch dryers, irrigation pumps, and fishing nets (Begum et al., 2014). In 2012-2013, the program supported 2.5 million poor farmers (Food Planning and Monitoring Unit, 2013). The Farmer Field School (FFS) program targets poor pregnant and lactating mothers and provides them awareness and training on nutrient rich food production and links agricultural topics to household food consumption in order to increase access to nutrient-rich food such as poultry, vegetable, and fish by poor households (Food Planning and Monitoring Unit, 2013).

²⁸ The interest rate under the BCUP program is 50 percent of the agricultural credit programs operated by nationalized commercial and specialised banks (Khandaker, Bidisha and Suhrawardi, 2013).

²⁹ In 2010-2011 total 12.78 hundred thousand and in 2011-2012 total 12.79 hundred thousand farmers were trained under this program (Food Planning and Monitoring Unit, 2013).

For the most part, the food policy domain is dominated by means-tested targeted programs. Except for fertilizer subsidizing, all programs in this policy domain target either the urban low income or rural poor and/or the ultra-poor population and provide means-tested support to increase access to food for the selected population.

Section 3.4 Nature of programs in the elder policy domain

Welfare state policy for the elderly typically includes income security, health, housing, and care. In the developed world, we regularly see two types of public income support programs: (1) universal retirement pensions at a flat rate and (2) employment-based social security pensions.³⁰ These income provisions are supplemented by other service provisions such as personal care and seniors' residence.

In Bangladesh, issues related to elderly are increasingly critical. The number of older people is large and rapidly growing. Life expectancy in Bangladesh has increased from 36 years in 1950 to 69 in 2012. Currently 7 percent of the population (7.5 million) is elderly in Bangladesh, rising at a greater rate than the total population growth in the recent decades.³¹ It is estimated that by 2030, older people will make up 12 percent of the country's total population, and will be and will be 23 percent by 2050 (MoPB, 2014).

There are three programs in the domain of elder policy in Bangladesh. These are the national pension system, Old Age Allowance (OAA), and Honorariums for Freedom Fighters

³⁰ These two types of program are practiced differently in different countries. The universal retirement pension is practised in the United Kingdom, Ireland, Denmark, and the Netherlands which ensures that all individuals are entitled to a basic level of income upon retirement. Generally, this form of pension system is supplemented by private pension schemes. The employment-based pension system is practiced in Germany, Belgium, France and South European nations where contributions through employment generate entitled to benefits. Often nations contain both types of program, reflecting a two-layered income security for the elderly population (as Sweden did until the early 1990s). Again, in some nations employment-based pension system is complemented by means-tested income support programs (which is the current form of the Swedish pension system) (Pestineau, 2006; Olsen, 2002).

³¹ The total population aged 60 years or above in Bangladesh was 1.94 million in 1951 and 9.41 million in 2007. The total population of the nation was 41.9 million in 1951, and it was 135.4 million in 2007. Thus while the national population has grown by 3.24 times in the last six decades, the elderly population has increased by 4.85 times during the same period (Erb, 2011).

(veterans of the Liberation War of Bangladesh).³² The pension system in Bangladesh is generous, but covers only retired public employees. At age 59, a government employee receives retirement benefits as pensions, gratuity, and a lump sum amount from the compulsory group insurance program. Government employees receive pensions until their death, and spouses have a survivor benefit. Payment levels are determined by the length of services and the amount of emolument last drawn by him/her. Currently, there are about 1.2 million public employees in Bangladesh eligible to access the benefits once they reach retirement age and about 500,000 retired public employees or spouses covered by the pension system. Table 5.6 displays the coverage, total allocation, and average benefit amount under the pension system of Bangladesh.

Table 5.6			
Coverage and allocation to public pension system in Bangladesh			
Year	Coverage (hundred thousand people)	Allocation (in crore) ^a	Average monthly allocation for per beneficiary (BDT)
2008-09	3.25	3616.65	9273.46
2009-10	3.25	3760.70	9642.82
2010-11	3.25	4003.13	10264.44
2011-12	3.25	5041.45	12926.79
2012-13	3.98	5532.78	11584.54
2013-14	4.81	6816.05	11808.81
2014-15* (budget)	5.00	8482.03	14136.72

^aOne crore equals ten million

Sources: MoFB, Social Safety Nets Reports from 2008-2009 to 2013-2014.

Old Age allowance (OAA) is a means-tested targeted cash benefit program for the elderly poor. Men who are at least 65 years old and women are at least 62 years, who have an annual income that is less than Tk. 3000.00 and have not worked in the formal sector, are generally eligible. However, selection of beneficiaries from amongst eligible individuals is based on

³² There is another program named Medical Allowance for the Freedom Fighters which targets the Freedom Fighters. However, this is very new and underdeveloped as well as negligible in terms of coverage (only 15000 thousand as of the fiscal year of 2013-14) (MoFB, 2014).

additional criteria. Preference is given to those individuals who are: (a) physically infirm, or chronologically physically handicapped, mentally handicapped, both physically and mentally handicapped and partially handicapped; (b) wealthless, homeless, or landless; (c) Freedom Fighters; (d) widows, divorcees, spouseless, or deserted by their families; and (e) without monthly savings after expenditure on food. Moreover, any individuals who participates in other social safety net programs, receives grants from other government sources, any non-government organizations, or social welfare agencies and who is a labourer, midwife, or vagrant does not qualify. Note that, gender equity is a criterion for selecting beneficiaries. Beneficiaries receive

Year	Total Allocation (Taka in million)	Number of Beneficiaries (in million)	Taka per person (per month)
1997-98	125	0.403	100
1998-99	425	0.403	100
1999-00	500	0.413	100
2000-01	500	0.415	100
2001-02	500	0.415	100
2002-03	750	0.500	125
2003-04	1800	1.000	150
2004-05	2603	1.315	165
2005-06	3240	1.500	180
2006-07	3480	1.600	200
2007-08	4485	1.700	220
2008-09	6000	2.000	250
2009-10	8100	2.250	300
2010-11	8910	2.480	300
2011-12	8920	2.480	300
2012-13	8910	2.480	300
2013-14	9800	2.723	300
2014-15* (budget)	13060	2.723	300

Sources: DSSB Website; MoFB, Annual Reports on Social Safety Net Programs for several recent years.

Tk. 300.00 per month until death. The program currently covers 2.7 million old people (DSSB, 2014a). Table 5.7 displays benefit levels and coverage under the Old Age Allowance Program since its inception in 1998.

Year	Coverage (hundred thousand people)	Allocation (in crore Taka)	Monthly allocations per person (BDT)
2000-01	.41	15.0	300
2001-02	.41	28.8	300
2002-03	.50	30.0	500
2003-04	.50	30.0	500
2004-05	.60	36.0	500
2005-06	.70	42.0	500
2006-07	1.00	60.0	500
2007-08	1.00	72.0	600
2008-09	1.00	108.00	900
2009-10	1.25	225.00	1500
2010-11	1.50	360.00	2000
2011-12	1.50	360.00	2000
2012-13	1.50	360.00	2000
2013-14	2.00	720.60	2000
2014-15* (budget)	2.00	1200.00	2000

Sources: MoFB, Annual Reports on Social Safety Net Programs for several years; DSSB Website.

The Honorarium for insolvent Freedom Fighter Program targets poor and financially insolvent Freedom Fighters. Given that all Freedom Fighters today are at least 60 years old, this program practically benefits a section of elderly population, and, therefore, can be considered a program for the elderly. Freedom Fighters who are infirm, partially infirm, landless, unemployed, and poor with annual income not more than Tk. 12000 are eligible for this program. Priority is given to the oldest Freedom Fighters and homeless and landless Freedom Fighters who have no other earning member in the family. However, Freedom Fighters receiving a grant from the Freedom Fighter Welfare Trust or participating in any NGO programs are ineligible. Selected Freedom Fighters receive Tk. 2000.00 per month. As of 2014, 200,000 Freedom Fighters receive payment under this program (DSSB, 2014a) – see Table 5.8.

The pension system is a social insurance program restricted to public employees and excluding those in the private or informal sector. The two other programs – Old Age Allowance and Honorarium for Insolvent Freedom Fighters – are means-tested targeted social assistance program. Together these programs cover about 3.4 million elderly persons, which is 45 percent of Bangladesh’ s 7.5 million inhabitants age 65 years or older.

There are significant differences in the benefit levels among programs for the elderly. While the average monthly pension benefit for public employees is Tk.14136.72, the monthly benefit for each participant in the Honorarium for Insolvent Freedom Fighters program is Tk.2000.00, while Old Age Allowance recipients get only Tk.300.00. On average, a retired public employee receives a monthly benefit more than seven times higher than recipients of Honorarium for Insolvent Freedom Fighters program, and forty seven times more than a recipient of the Old Age Allowance program. Given that pension benefit levels are determined by the length of services and former salary, there are significant disparities in the benefits received by the pensioners. While the average monthly pension benefits has increased from Tk. 9273.46 in 2008-2009 to 14136.72 in 2013-2014, and monthly benefits of the Honorarium for Insolvent Freedom Fighters program increased from Tk.900.00 in 2008-2009 to Tk.2000.00 in 2013-2014, monthly benefits for the Old Age Allowance program have remained flat during the same period (increasing by only Tk.50).

Section 3.5 Nature of programs in the disability policy domain

Disability as a policy domain traditionally concerns work-inability during the working years. As a welfare form, disability is related to work and employment. In the developed world, welfare states have traditionally responded to disability through compensation benefits, care, and rehabilitation (known as the individual model of disability) (Priestley, 2010). However, in recent

years, focus has been shifted towards social inclusion and non-discrimination, which is known as the social model of disability.³³ This model, therefore, emphasizes investment in accessibility (education, housing, transport, information and communication) and enactment of non-discrimination legislations (Priestley, 2010).

Disability policy is largely underdeveloped in Bangladesh. It is estimated that there are 16 million Bangladeshis with a disability. Most people are unemployed and dependent on their families or charity (Mamun, 2011). Traditionally, disabled people have not been part of the mainstream society and been denied social dignity. This is partly due to social insensitivity about the problems and issues of persons with disability in a nation with mass poverty and the absence of resources and facilities related to their needs. It was only in the mid-1980s that the needs of persons with disabilities began to be publicly acknowledged and addressed. Organizations initiated and led by persons with disabilities played a leading role in this development. Bangladesh adopted its National Disability Policy in 1995. It is also a signatory to the UN Convention on the Rights of Persons with Disability (UNCRPD), as well as the optional protocol on full participation and equal opportunities for persons with disability.

There are a number of public programs in the disability policy domain of Bangladesh. These include the Allowance for Distressed Persons with Disabilities, Educational Stipends for Students with Disabilities, Fund for Rehabilitation of Acid Burned Women and Physically Handicapped, The Child Development Centre (CDC), Integrated Education for the Visually Impaired Program, Schools for the Visually Impaired, Vocational Training Centre for the Blind, Employment Training and Rehabilitation Centre for the Physically Handicapped (ERCPH), and Institution for Persons with Mental Disability. Among these programs, the first two are cash

³³ The social model of disability has been promoted mainly by disabled peoples' organizations which stand for the removal of structural and institutional barriers that prevent access and participation of persons with disability (Priestley, 2010).

transfer programs, and the rest are educational and vocational training programs to rehabilitate persons of disabilities through market participation.

Year	Coverage (hundred thousand people)	Allocation (in million Taka)	Monthly Allocations per person (BDT)
2005-06	1.04	250.00	200
2006-07	1.66	400.00	200
2007-08	2.00	528.00	220
2008-09	2.00	600.00	300
2009-10	2.60	936.00	300
2010-11	2.86	1029.60	300
2011-12	2.86	1029.60	300
2012-13	2.86	1029.60	300
2013-14	3.15	1321.30	300
2014-15* (budget)	4.00	2400.00	300

Sources: WoSWB Website, Reports on Allowance Programs; MoFB, Report on Social Safety Net Programs 2014-2015.

The Allowance for Distressed Persons with Disabilities Program is a targeted means-tested cash transfer program within the Social Safety Nets Programs designed to support poor persons with physical disabilities. Persons with disabilities (according to the *Bangladesh Handicapped Welfare Act 2001*) with annual income less than Tk. 24,000 and above 6 years of age are eligible to participate in this program. However, priority is given to those who are economically disadvantaged, aged, female, landless, homeless, who have multiple disabilities, and who live in remote areas. Persons with disabilities participating in other targeted social safety net programs or receiving pensions as retired public employees are not eligible for the program (DSSB, 2013). Selected individuals receive a monthly allowance of Tk.300.00 until death. As of 2013-2014, 315,000 people are covered by the program - see Table 5.9.

The Educational Stipend for Students with Disabilities program is a means-tested social assistance program providing stipends to poor students with disabilities at all levels of education. Under this program, the monthly stipend for a primary student is Tk. 200; for a secondary student is Tk. 300, a higher secondary student is Tk. 400, and it is Tk. 600 for a university student. A disabled student enrolled in a publicly recognized educational institution whose annual family income is less than Tk.36000 is eligible to participate in this program. However preference is given to disabled children from poor, landless and homeless families, autistic children, and children studying at a specialized school for persons with disabilities managed by the Department of Social Services or NGOs. Once selected, a student must maintain regular school attendance (at least 50 percent), attend all examinations and maintain academic good standing to retain their eligibility for the program. About 29000 students with disabilities are covered by this program (see table 5.10 for coverage and allocation for this programs since its inception).

Year	Coverage (in person)	Allocation (in million Taka)
2007-08	12209	50.00
2008-09	17150	60.00
2009-10	18620	80.00
2010-11	18620	88.00
2011-12	18620	88.00
2012-13	18620	88.00
2013-14	29000	97.00
2014-15* (budget)	50000	255.60

Source: DSSB, 2014a; MoFB, 2013, 2014, 2015

In addition to these cash transfer programs, other disability programs are educational and rehabilitation initiatives. The Integrated Education for the Visually Impaired Program is designed

to provide primary/basic educational facilities to the blind as part of the nation's commitment to "education for all." Under this program, one residential blind educational centre is operated in every district of Bangladesh. The program allocates monthly Tk. 2000 as a capitation grant to the centres for each blind resident. In 2014, 300 visually impaired children resided in the Centers (MoSWB, 2015). In addition, the Ministry of Social Affairs operates five schools in five divisional cities to provide visually impaired children primary education. The total capacity of the schools is 340 spaces and enrolment is at 207. The Ministry of Social Welfare allocates monthly Tk. 2000 as a capitation grant for each student (MoSWB, 2015). In addition to the centres and schools aiming providing primary education to visually impaired children, there is a Vocational Training Centre for the Blind operated by the Ministry of Social Welfare. The program is intended to promote self-reliance among the blind, through enabling them to engage in earning activities. The program allocates monthly Tk. 2000 against per child with visual disability enrolled in the Centre. Total intake capacity of the Centre is 50 (MoSWB, 2015).

Alongside schools and centres for the visually impaired, the Ministry of Social Welfare operates seven Deaf Schools where children are provided basic education and vocational training with the aim to make them self-reliant. The total capacity of the schools is 620. The Ministry allocates monthly capitation grant of Tk. 2000 against each deaf child admitted to the schools (MoSWB, 2015).

Fund for Rehabilitation of Acid Burned Women and Physically Handicap is a program to assist burned women and disabled through provision of credit and skills, training, and creating income generation activities and raise social awareness. The program is case-based and benefit amount depends on condition of the beneficiaries (MoSWB, 2015; DSSB, 2014b).

Employment Training and Rehabilitation Centre for the Physically Handicapped (ERCPH) is an economic rehabilitation program. Under this program, the Ministry of Social Welfare operates two Employment Training and Rehabilitation Centres to provide persons with physical disabilities with vocational training such as book binding, cane furniture making, chalk-pencil making, PABX operation, and computer operation so that they can effectively engage with labour market. The total seat capacity of the Centres is 115. The Ministry of Social Welfare allocates monthly Tk. 2000 for each person with a physical disability enrolled in the program (MoSWB, 2015).

In addition, there is an institution for persons with mental disability operated under the Ministry of Social Welfare. The institution provides mental health services and vocational training to persons with mental disabilities so that they can engage in earning activities once they are recovered. The total capacity of the program is 75. The Ministry of Social Welfare Allocates monthly Tk. 2000 for each person with mental disability admitted to the Centre MoSWB, 2015).

Overall, all the programs in disability policy domain are targeted and/or means-tested social assistance. The Allowance for Distressed Persons with Disabilities Program has a relatively wider coverage with very low level of benefit. Other programs are very limited in coverage and scope. The stipend program for disabled students also involves stringent screening and conditions, resulting in very small coverage. While the capitation grants to schools and centres for visually impaired children are aimed at supporting primary education for the beneficiaries, other programs in this domain are primarily intended to train persons with disabilities in alternative income generating skills so that they can take their own responsibilities. In addition, while, according the World Health Organization, one-tenth of the total population in Bangladesh (about 16 million people) are disabled, all targeted programs in the disability policy

domain together cover only about 350,000 million people (about 2.3 percent of people having disabilities).

Section 3.6 Nature of programs in the housing policy domain

While housing generally receives less focus compared to other social policy areas in the welfare state discussions in the developed world (where it is often called the ‘the wobbly pillar of the welfare state’), several housing –related income support, service, and legislative provisions are available in developed nations. These include: housing allowances, subsidized housing, public or social housing, and rent and eviction control legislations.

Fulfilling the basic need for housing is a major issue for the welfare state of Bangladesh. High population density and population growth, land scarcity, and natural disasters pose serious challenges for the nation when it comes to meeting the basic housing needs.³⁴ While Bangladesh does not have programs like subsidized housing and rent and eviction control legislations, it does have: (1) housing allowances; (2) residential areas or subdivisions development programs; (3) the *Bustee* (slum) rehabilitation camp development; (4) the *Guccha Gram* (Cluster House) program; (5), the *Ghore Fera* (Back to Home) Program; (6) The *Adarsha Gram* (ideal village) Program; (7) the *Abashon/Asrayaon* (providing with shelter) Program; (8) *Sorkary Asroy Kendro* (Vagrant Centres); (9) housing loan through Bangladesh House Building Finance Corporation (BHBFC); and (10) *Grihayan Tohobil* (Housing Fund).

Among housing domain policies, housing allowance is provided only to public employees. Public employees receive a housing allowance equivalent to 35-65 percent

³⁴ There are 2.2 million homeless people in the country (Sayeed-ur-Rahman, 2011). Slum dwellers account for about one-third of the total urban population (MoHFWB, 2011). Migration from the rural to the urban areas creates additional pressures on urban housing (Begum, 2007). Moreover, natural disaster, such as flood, tidal bores, storm, cyclone, and river erosion make thousands of people homeless every year in the rural areas. Estimations suggest that to meet the increasing dwelling needs in the country, 200000-300000 new housing units are to be built in the urban areas and 3.5 million housing units are to be built in the rural areas every year (Hoek-Smit, 1998; UNEP, 2013). For housing arrangements in Bangladesh consult *Appendix 7*.

(depending on whether they are posted in metropolitan or non-metropolitan areas) of their basic salaries. Employees can either rent public housing using this allowance, or can opt for private housing and will receive the allowance as a cash benefit (GoB, 2009). Given that the salaries of public employees vary according to occupational hierarchies, so do the benefits they receive.

Urban-dwellers benefit from the residential areas or subdivisions development programs and the *Bustee* (slum) rehabilitation camp development program. Under the residential areas or subdivisions development programs, government develops residential areas and high rise multi-family apartment buildings on publicly owned lands or on the residential projects and allocates plots or flats to those needing housing. A number of government agencies, such as The National Housing Authority, The Public Work Department of the Ministry of Housing and Public Work, and The City Corporations, operate these programs. While the City Corporations develop residential areas and construct multi-family apartment buildings in large cities, the National Housing Authority develops residential areas known as 'Housing Estates' in smaller cities and district level towns (Hoek-Smit, 1998).

Both programs are targeted measures which mainly serve persons of high political or occupational status. Beneficiaries of these programs include Ministers, Members of Parliament, justices, government employees, employees of autonomous institutions, businessman, industrialist, expatriate workers, private sector employees, armed forces officers, retired government officials, artists, lawyers, journalists, sportsmen, doctors, agriculturalists, engineers, and teachers. Any person belonging to any of these occupational or professional categories who does not have housing is eligible to apply for a plot or a flat (whichever is advertised for). Selections of eligible Ministers, Members of Parliament (MPs) and Justices of the Supreme Court are guaranteed if they apply. Other beneficiaries are selected through a lottery. Projects

Table 5.11					
Distribution of plots and flats under RAJUK housing projects across professional categories (% of allocation under each category is in bracket)					
Category	<i>Purbachal</i> 2009	<i>Jhilimil</i> 2013	<i>Uttara</i> Model Town Phase III	<i>Uttara</i> Flat Project 2012	<i>Uttara</i> Flat Project 2014
Minister/MP	14 (.28)	-	83 (14.33)	-	-
Justice	14 (.28)	-	10 (1.73)	-	-
Government Employees	1632 (32.6)	178 (22.36)	162 (27.98)	156 (20.7)	1396 (23.9)
Employees of autonomous ins.	692 (13.8)	100 (12.56)	69 (11.75)	105 (13.94)	665 (11.38)
Expatriate	591 (11.82)	100 (12.56)	57 (9.87)	97 (12.88)	996 (17.05)
Businessmen/industrialist	472 (9.44)	120 (15.07)	45 (7.77)	102 (13.5)	690 (11.81)
Private sector employees	591 (11.82)	100 (12.56)	57 (9.87)	151 (20.0)	983 (16.83)
Armed forces officers	116 (2.32)	30 (3.76)	12 (1.75)	2 (.26)	9 (.15)
Retired Govt. Officer	56 (1.12)	10 (1.25)	4(.69)	-	-
Freedom Fighter	296 (5.92)	-	28 (4.8)	32 (4.24)	311 (5.32)
Artist/sportsman	142 (2.84)	20 (2.38)	16 (2.76)	4 (.53)	34 (.58)
Lawyer	110 (2.20)	20 (2.38)	10 (1.73)	10 (1.33)	86 (1.47)
Journalist	55 (1.12)	10 (1.25)	-	-	29 (.27)
Doctors	-	19 (2.38)	-	09 (1.3)	108 (1.86)
Agriculturalist	-	20 (2.38)	-	2 (.26)	16 (.27)
Engineers	-	20 (2.38)	-	23 (3.05)	109 (1.86)
Teacher	-	20 (2.38)	-	14 (1.85)	71 (1.21)
Person with disability		-	-	-	9 (.13)
Others	215 (4.3)	29 (3.76)	26 (4.49)	46 (6.10)	329 (5.6)
Total	4997	796	579	753	5841

Source: RAJUK website: calculated based on results of recent lotteries to allocated plots/flats in the residential projects.

are initiated or expanded phase-by-phase, and applications are invited from members of the mentioned professional categories to allocate plots or flat at each phase. Table 5.11 summarizes allocations of plots and flats among different professional categories under different ongoing residential area development projects under the Dhaka City Corporation. Government employees, employees of autonomous institutions (such as public university teachers), expatriates, and businessmen/industrialists are the major beneficiaries of the public urban residential area development programs.

The *bustee* Rehabilitation Camp Development Program is a program that targets urban slum dwellers and squatters. Under this program, Dhaka City slum dwellers are resettled in Dattapara in Tongi, Chanpara in Demra, and Vashantek in Mirpur. They are provided with a house with title deed at highly subsidized prices, which they are supposed to pay off through monthly installments over 10 - 15 years. The National Housing Authority ensures services and facilities for the camp residents and their children, in cooperation with other national institutions. In addition to providing houses, the government also allocates apartments to slum dwellers and low income people under the *Bustee* Rehabilitation Program (Nawaz, 2004; Mohit, 2012). Since its establishment in 1976, the program has rehabilitated about 10,000 slum-dwelling or squatting families ((Mohit, 2012).

Guccha Gram, the *Ghore Fera* (Back to Home), the *Adarsha Gram* (Ideal Village), and the *Asrayan* (providing with shelter) are rural housing programs. These are mainly targeted programs that settle rural and urban homeless people on *khas* (government-owned) lands. The *Guccha Gram* Program settles cyclone-affected and river-eroded homeless/rootless families on *khas* land in the *char* (accreted land near rivers or sea). Under this program, selected people are provided with agricultural land and title rights so that they can make a living through farming. Each beneficiary is given 0.30 acres of land for their homestead and 2.20 acres of land for cultivation (Mohiuddin, 2002).

The *Ghore Fera* (Back to Home) Program targets urban slum dwellers. It is designed to inspire and assist urban slum dwellers to return and settle in their original areas and gain economic self-sufficiency (Mohiuddin, 2002; COHRE and ACHR, 2000). Slum dwellers interested in returning to their areas of origin, receive money to travel home and then can receive generous loans (ranging from Tk. 20,000 to Tk.150,000 and in some special cases up to Tk.

300,000) to initiate income generation activities. So far, 2,595 families have been resettled under this program (Bangladesh *Krishi* Bank, 2014).

The *Adarsha Gram* (Ideal Village) Program is a targeted program providing settlement support and services to landless poor families. Under this program, selected families are provided with a home, land, skill development training, financial credit facilities, and cooperative support. Accordingly, selected families are organized as a co-op and settled in a defined *khas* land. Families are provided with a two-room house, a homestead plot of between 300-400 square metres along with title deeds, and communal services such as tube well water, a pond, sanitary latrine, a community centre, educational and health facilities and flood protection.

The *Asrayan* Program is a targeted rural housing program, later renamed the *Abason* Program. Like other rural housing programs, its objective is to settle landless people. The program provides strong, permanent, and cyclone and flood resilient shelters/homes as well as income generation, educational, nutritional, health, and community recreation services packages. Under this program, beneficiaries are provided with a homestead of 0.08 acres with dwelling space (1 room) and kitchen, two block latrines for every ten families, one tube well for each barrack³⁵, and one community centre for social purposes. Adjacent land is distributed among the beneficiaries through registered deeds and mutation of records.

Sorkari Ashroy Kendro (Vagrant Homes) are temporary shelters providing arrangements for vagrants. Under the *Bengal Vagrancy Act 1943*, these Centres provide shelter, food, clothing, training, and informal education to the vagrants and professional beggars, and equip them with skills so that they can earn their living and integrate into the mainstream society. There are currently 6 vagrant centres in the country able to admit 1,900 vagrants at a time. (DSSB, 2015a).

³⁵ Housing under the *Asrayan* Program are of barrack style tine structure with cooking arrangement near a common pond for fishing and other needs (Nawaz, 2004).

The housing loan through Bangladesh House Building Finance Corporation (BHBFC) and *Grihayan Tohobil* (Housing Fund) are two public housing loan programs. The House Building Finance Corporation (BHBFC – the main public institution that provides housing loans at subsidised rates for construction, repair and remodelling of dwelling houses and apartments) primarily targets civil servants.³⁶ In rural areas, the main public housing financing program is *Grihayan Tohobil* (Housing Fund). It targets rural poor and homeless people and provides them long term housing grants, as well as loans through NGOs, at highly subsidized rates. The program provides loans at the rate of 2 percent simple interest, while the NGOs distribute loans to low income and poor people at the rate of 6 percent simple interest for a period of 10 years. This national program covers the whole country. Currently 523 NGOs participate in this program.

In summary, housing allowance covers all public employees. Benefit levels are determined by to occupational status since the allowance is a percentage of basic salary. Other housing are targeted. The urban residential area development programs serve political elites and members of different professional groups, who are supposed to have the ability to pay for the plots or flats developed by the city corporations or the national housing authority. The *Bustee Rehabilitation Camp Development Program* relocates urban slum dwellers and squatters. However, coverage of the program is very low. Settlement of 10,000 families in 28 years can be considered inadequate since the population that the program targets totals about 18 million (Ahmed, 2012). All rural housing programs settle homeless or landless people and those who have lost houses due to natural disasters on state owned lands. These programs have settled about 170,000 families to date. Considering there are about 2.2 million homeless people in rural

³⁶ Until 1973 since its establishment in 1952, BHBFC used to provide housing loans only to public servants. While it now provides loans to private citizens and citizens groups, civil servants have still remained its major clients (Hoek-Smit, 1998).

Bangladesh, these initiatives are also inadequate. Among the public provisions for financing housing loans, BHBFC primarily targets public employees and those who meet a minimum income. The *Grihayan Tahobil* program targets the rural poor and homeless. Thus, housing programs are largely segregated between economic groups. While some programs target higher income groups and persons with higher status, others target the homeless or slum dwellers. Moreover, the nature and levels of benefits is differentiated by status. While some programs develop residential areas for the urban high income populations, others develop camps and shelters for the poor and low income population.

Section 3.7 Nature of programs in the labor market policy domain

In the developed world, labor market policy generally includes programs such as unemployment insurance and assistance, often supplemented by training programs, employment creation programs, as well as legal provisions related to employment contract, works hours, minimum wage, work place safety and security, and retirement. Unemployment insurance and unemployment assistance (commonly known as passive labor market provisions) are income support provisions aimed at protecting working age people against temporary income loss due to unemployment. While unemployment insurance is an employment-based contributory provision, social assistance is provided to those unemployed persons who are not entitled for social insurance or have exhausted their entitlement. Training or employment generation programs are active labor market measures aiming at increasing employability (Olsen, 2002; Pestineau, 2006).

Labor market policy in Bangladesh has distinctive features. The country entirely lacks traditional passive measures, such as unemployment assistance or unemployment insurance. Instead, it has a strong active labour market policy orientation. In lieu of preparing citizens for the existing labour market, as is common the developed world, Bangladesh places a strong

emphasis on encouraging micro-level entrepreneurship and self-employment to develop and expand the labour market. Entrepreneurship training for poor and socially disadvantaged unemployed persons, and their financing through micro-credit programs to support entrepreneurship, largely defines the labour market policy of the nation. Bangladesh labour policy has four domains: (a) job creation for poverty reduction; (b) training and micro credit programs for entrepreneurship; (c) training for the domestic market; and (d) training for the overseas labour market. The latter two relate to the TVET component of the education policy domain, and the former two feature social security measures pertaining to risks associated with unemployment.

Job creation programs for poverty reduction include the National Service Program, the Employment Program for the Ultra Poor, Income Generation for the Vulnerable Group Development (IGVGD), and the Rural Maintenance Program. Entrepreneurship training and micro credit programs include Rural Social Service, Urban Community Development (UCD) Program; and Rural Mother Care. These are project-based, targeted, and means-tested employment generation or entrepreneurship promotion provisions featuring social assistance.

Introduced in 2009, the Employment Program for the Ultra Poor Program provides income support to the seasonally unemployed, daily-based agricultural workers who are adversely affected by *Monga* (seasonal famine) and associated food crisis during the lean seasons. Under this program, up to 80 days of employment are created for ultra-poor persons, enabling them to buy food from earned income (World Bank, 2014).

The National Service Programme is a targeted employment generation program that provides training and temporary employment to educated unemployed youth. The program trains eligible and interested youth for three months and then employs them in local public offices and

organizations for two years. Participants receive a daily Tk. 100 training allowance during the first three months of the program, and Tk. 200 as service allowances in the following two years. Any youth who has completed high school education and is 18 to 35 years is eligible. Since its inception in 2009 to February 2012, the program provided employment to 56,126 youth with an annual average of 18,000 participants (DYDB, 2015).

Table 5.12 Allocation and coverage of the Employment Program for the Ultra Poor Program		
Fiscal year	Amount allocated (in billion Tk.)	Number of beneficiaries (in million)
2009-2010	107.6	.42
2010-2011	100.0	.42
2011-2012	100.0	.42
2012-13	120.0	.42

Sources: MoFB, Annual Reports on Social Safety Net Programs from fiscal years 2010-2011 to 2013-2014.

The Income Generation for the Vulnerable Group Development (IGVGD) program is a combination of food-assisted and income generation programs. It targets the recipients of the VGD program, forms groups among them, provides them with training on poultry raising and other relevant income generation activities, and offers microcredit, health and nutrition education. By the time the VGD program ends, the participant women are expected to be able to initiate their own self-employment projects through utilizing the microcredit they receive under the program to gain economic stability (Shahabuddin, 2010).

The Rural Maintenance Program is a targeted employment generation program for rural young, poor landless women. Under this program, landless and poor women aged 18 - 35 years, who are the head of their families, are hired to maintain local infrastructures such as roads, markets, and river embankments. Beneficiary women get Tk. 90 daily, except Friday. Fifty

percent of the benefit is paid in cash and the rest is transferred to beneficiaries' bank account to generate savings for them. The objective of saving a portion of the benefit is to enable the beneficiaries to invest in future income generation activities (ILO, 2014a).

The Rural Social Services (RSS) Program is a nation-wide public micro credit program which provides both training and TK. 2000 to 5000 to rural poor and disadvantaged families to launch income generating activities in agriculture, poultry farming, cattle raising or other small businesses. In addition, it provides informal education on health, nutrition, parenting and child care, use of safe drinking water, motivation in family planning, and social forestry³⁷ – explain this term - to improve the living conditions of the program participants. Beneficiaries are organized into groups at the village level to form Project Village Committees (PVC) and Village Executive Committees (VEC) to identify and solve community problems. Thus, in addition to promoting economic security for the participants through self-employment, the program aims to enhance self-reliance and empowerment. To date 2.77 million families have participated (DSSB, 2015b).

The Urban Community Development (UCD) Program is similar to the RSS. However, it targets poor urban slum dwellers. It operates through 80 units in 80 towns. To stimulate self-employment, the program provides trades training and interest free micro credit at the rate of Tk. 2000 to 5000. In addition, the program provides family planning to participants and education and healthcare to their children. To promote local leadership, the program forms a Project-Coordination Council including the participants, which is expected to identify problems and

³⁷ Social forestry is an approach to community-based management of forest resources. Introduced in 1979, this approach encourages local communities' increased participation in the expansion and management of rural forests. Notable features of social forestry include homestead plantation, roadside plantation, agro-plantation, railway plantation, and block plantation in unused public lands. Local offices of the Department of Forest coordinate with local communities in plantation and the management of forests (Rahman 2012; Khan and Begum, 1997).

initiate welfare activities at the community level. So far 9, 1696 families have benefited from the program since its establishment in 1959 (DSSB, 2015c).

The Rural Mother Centre Program is designed to improve the economic and social conditions of rural poor mothers. The program organizes women through “Mother Centers” and provides them with professional and vocational training and informal education on health, nutrition, parenting and child care, use of safe drinking water, family planning, and social forestry. The program also provides the participants interest-free micro-credit at the rate of Tk. 2000-5000 to initiate self-employment-based income generation activities. To date 790,000 families have benefitted from the program (DSSB, 2015d).

All Bangladeshi labour market programs are targeted social assistance provisions. Employment for the Ultra Poor Program is a temporary public intervention for loss of earning by agricultural workers during lean seasons. The National Service Program and the Rural Maintenance Program are targeted active labour market provisions to maintain earning among the educated youth and poor rural women. The remainder the programs are designed to promote self-employment and entrepreneurship among the rural and urban poor who have failed to engage in the formal or informal labour market.

Section 3.8 Nature of programs in the women’s policy area

In the developed world, a focus on women may appear in policy domains such as education, health, and labour market. However, policies related women’s poverty and employment, fertility, and gender equality are commonly grouped within ‘family policy’ where these issues are addressed through various models of family allowances, parental leave, and child care. However, in Bangladesh, there are several programs that are distinctively directed at women to address issues specific to women (such as female education, child marriage, economic independence,

socio-political empowerment, violence against women, and sexual harassment). Moreover, women's programs cut across policy domains. For this reason, I discuss programs targeting women as if it were a separate policy *area*.

In Bangladesh, the state operates a number of income support and service delivery programs to eliminate gender inequality, address the vulnerability of socially disadvantaged women, and promote women's economic independence and social empowerment. These include: Maternity Leave, Maternity Allowance Program for Poor Lactating Mothers, Allowance for Urban Low Income Lactating Mother, The Female Secondary School Student Stipend Program, the Higher Secondary Female Stipend Program, and The Female Stipend Program for Degree (Pass) and Equivalent Level Program, The Allowance for Widow, Deserted, and Destitute Women, Promotion and Expansion of Women Entrepreneurship, Support for Women Entrepreneurship Development, Specialized Modern Trade Training Program, District-based Computer Training Program for Women, Urban-based Marginal Women Development Program, and Day Care Program for the Children of Lower and Middle Income Women. The Essential Service Delivery (ESD), Urban Primary Healthcare Services (UPHCS) Program, and National Nutrition Service (NNS).

Some of these programs are in education, labour market, and health policy. For example, the Female Secondary School Student Stipend Program, the Higher Secondary Female Stipend Program, and The Female Stipend Program for Degree (Pass) and Equivalent Level Program in the education policy domain are affirmative public measures to promote women's education and participation in the formal labour market. Similarly, the Essential Service Delivery (ESD), Urban Primary Healthcare Services (UPHCS) Program and National Nutrition Service (NNS) in the

health policy domain include components addressing health-related risks associated with women's traditional role as mother (such as issues related to prenatal and postnatal health).

Other programs are designed to support and promote women's earning, labour market participation, entrepreneurship, and social empowerment, such as Maternity Leave, Maternity Allowance Program for Poor Lactating Mothers, Allowance for Urban Low Income Lactating Mother, The Allowance for Widow, Deserted, and Destitute Women, Promotion and Expansion of Women Entrepreneurship, Support for Women Entrepreneurship Development, Specialized Modern Trade Training Program, District-based Computer Training Program for Women, Urban-based Marginal Women Development Program, and Day Care Program for the Children of Lower and Middle Income Women. These programs are included the women's policy domain of Bangladesh.

In the women's policy area, there are a mix of social insurance and social assistance provisions. Maternity Leave is a social insurance program that covers women in formal sector (both public and private) employment in Bangladesh. Under this program, an employed women receives an employer contributed paid maternity leave up for up to six months after childbirth. Mothers are eligible for paid maternity leave for two live births. Unpaid leave is provided for third and subsequent births.

The Maternity Allowance Program for Poor Lactating Mothers Program is a targeted cash transfer program providing income support to rural poor mothers with an infant child. Under this program, a mother receives Tk. 350 per month for two years. The program currently covers one 116,000 mothers with new born children (20 lactating mothers from each Union *Parishad*) in the country. (See Table 5.13)

The Allowance for Urban Low Income Lactating Mother Program is a targeted and means-tested social assistance program for lactating mothers. However, this program is for urban women. Urban working women earning less than Tk. 5000.00/month are eligible for the cash benefit of Tk. 350.00 per month for 24 months after the first or second pregnancy or birth. Under the program, 67,000 working and lactating mothers employed in the garments factories are covered. In 2013-2014, 86,000 urban low income lactating mothers were covered by the program (MoFB, 2014).

Fiscal year	Allocations (Million Taka)	Benefit level (Taka)	Total coverage (number of lactating mothers)
2007-08	170.0	300	45000
2008-09	210.06	300	60000
2009-10	336.0	350	80000
2010-11	369.60	350	88000
2011-12	441.94	350	101200
2012-13	425.0	350	101200
2013-14	448.8	350	116000

Sources: MoFB, Reports for Social Safety Net Programs for several years.

The Allowance for Widowed, Deserted, and Destitute Women is a long-ago established social assistance program, and it has the highest coverage among the National Social Safety Net Programs in Bangladesh. It is a targeted and means-tested program that provides income to rural widowed and deserted destitute women (Khan, 2012). A rural poor Bangladeshi women who does not receive a public pension, does not participate in other social safety net programs such as VGD, does not get a regular grant from government, or does not get a regular grant from non-government agencies is eligible. However, priority is given to: (a) old age widows and deserted, destitute women; (b) wealthless, homeless, and landless women; and (c) mothers of two children

under age 16. Beneficiaries receive a monthly benefit of Tk.300.00. The program is operated all over the country and covers 1.12 million widowed and destitute women (DSSB, 2014a). (See Table 5.14)

Table 5.14			
Allocations, coverage, and benefit levels under the Allowance for Widow, Deserted, and Destitute Women			
Year	Total allocation (in million Taka)	Benefit (amount in Taka)	Number of beneficiaries (in 100,000)
2008-09	2700	250	9.0
2009-10	3311.2	300	9.2
2010-11	3311.2	300	9.2
2011-12	3311.2	300	9.2
2012-13	3311.2	300	9.2
2013-14	3643.1	300	10.2
2014-15	485.76*	300	10.2*

*Budgeted for the fiscal year of 2014-2015.

Sources: MoFB, Reports on Social Safety Net Programs for the fiscal years from 2008-2009 to 2013-2014.

Other programs in the women's policy domain are project bound, targeted training services of to support employment or self-entrepreneurship among poor and economically disadvantaged women. The Urban-based Marginal Women Development Program (started in 2013), for example, targets poor and disadvantaged women in urban areas and provides them with trades training to enhance women's economic participation and empowerment. The program is operated through 46 skill development centers in six divisional cities. The program targets to train 27,600 poor women from 2013 to 2016 (MoWCAB, 2014). The Specialized Modern Trade Training Program, similarly, trains women in beautification and food processing trades. Introduced in 2013, the program is operated in 30 districts. This project bound program aims to train 21,600 women between 2013 and 2016 (MoWCAB, 2014).

The Promotion and Expansion of Women Entrepreneurship Program (started in 2014) provides women with training to enable them to become independent entrepreneurs. The program is operated in nine districts (Gazipur, Narshingdi, Bandarban, Rangamati, Cox's Bazar, Gopalganj, Madaripur, and Comilla) (MoWCAB, 2014).

The Support for Women Entrepreneurship Development Program promotes the marketing of products by women entrepreneurs. Under this program, sales centers (stalls) are constructed and allocated to women entrepreneur associations in popular, publicly owned shopping malls in urban areas and women-only shopping centers (where all stalls are operated by women entrepreneurs). So far, 140 women's associations have been provided stalls in the Rapa Plaza, a popular shopping Centre in Dhaka City, and one woman-only shopping center has been constructed in Haloyaghat Thana in the Mymensing District (MoWCAB, 2014). The District-based Computer Training Program for Women trains educated unemployed women in computer applications. Its objective is to develop skills and self-confidence and to encourage women to initiate self-employment and engage in productive activities (MoWCAB, 2014).

Finally, under the Day Care Program for the Children of Lower and Middle Income Women, 24 public daycare centers are operated in Bangladesh, including ten in Dhaka city (7 centres for the children of low income women and 3 centres for children of middle income women). In addition, there are 14 public daycare centers in 14 districts (one in each of the 14 districts). The total capacity of the 24 daycare centers is 2,000 spaces (Alam, 2013).

The women's policy domain thus comprises one social insurance provision, and targeted or means-tested social assistance provisions. Among the programs, maternity leave and some other social assistance provisions such as the Maternal Allowance Programme for Poor Lactating Mothers Program and the Allowance for Urban Low Income Lactating Mothers Program are

conditioned by women's traditional roles as mother and caregiver. Targeted programs, such as Promotion and Expansion of Women Entrepreneurship and Support for Women Entrepreneurship Specialized Training on Modern Trade Urban Based Marginal Women Development, provide training to support women's economic self-sufficiency and social empowerment. The programs train women in trades to enable women to earn from home (without participating in the formal labor market or undermining their traditional home maintenance and caregiving role.) However, while these programs reduce poor women's dependence, they do not threaten traditionally defined roles as mothers, wives, and caregivers. Finally, the Daycare for Lower and Middle Income Working Women Program is a targeted program that provides child care services to children of middle and low income working women. However, service arrangements are separate for children from different income groups.

Section 3.9 Programs in the child policy area

As noted in the previous sub-section, child benefits or child tax benefits are common provisions in developed nations, and are aimed at securing children's welfare. While Bangladesh lacks these provisions, it operates several children's programs. These include, National Nutrition Service (NNS), Extended Program for Immunization (EPI), School Food Program, Second Chance and Alternative Education Program, The Basic Education for Hard to Reach Urban Working Children Program, ROSC program, Grants for Residents in Government Orphanages and Other Institutions, Capitation Grants for Orphan Students in non-Government Orphanages, and Eradication of Hazardous Child Labour in Bangladesh.

Like programs directed at women's welfare, programs for children in Bangladesh cut across multiple policy domains including education and health. As indicated earlier, National Nutrition Service (NNS) and the Extended Program for Immunization (EPI) belong to the health

policy domain while the School Feeding Program, Second Chance and Alternative Education Program, the Basic Education for Hard to Reach Urban Working Children Program, and ROSC program are housed in the Ministry of Mass and Primary Education.

Other programs for children target orphans living in public and private orphanages as well as socially disadvantaged children, such as street children and child laborers. Among them, the Grants for Residents in Government Orphanage and Other Institutions Program targets poor orphans living in public orphanages and similar institutions.³⁸ This is a generous program in terms of benefit level but is limited in terms of coverage. Under this program, the government allocates to the orphanages monthly Tk. 2000 per resident orphan. As of 2013-14, the program covered 18,000 orphans. (See table 5.15)

Fiscal year	Allocations (million Taka)	Total coverage (thousand orphans)
2008-2009	172.0	16
2009-2010	217.0	16
2010-2011	229.0	16
2011-2012	275.4	18
2012-2013	271.0	18
2013-2014	308.8	18
2014-2015* (budget)	465.0	18

Sources: MoFB, Reports on Social Safety Net Programs from fiscal year 2009-10 to fiscal year 2014-15.

The Grants for Orphan Students in Non-government Orphanages Program is a cash transfer program targeting the living and education costs of poor orphans. This targets orphans

³⁸ There are 94 such public arrangements which include 85 public orphanages (known as *sorkari shishu poribar*), 6 centres for left out babies of age between 0-7 years (known as *Chottomoni Nibash*), one daycare centre for street children, and three residential centers for destitute children (DSSB, 2014c).

who live in private orphanages (orphanages that are established by individual, social, religious initiatives). It provides support to the orphanages, which in turn uses the funds to support its wards. Under this program, monthly Tk. 1000 is allocated for each resident orphan to the selected orphanages (MoSWB, 2013). In 2013-14, total 59,300 orphans were covered under this program (see table 5.16).

For an orphanage to qualify, it must meet a number of conditions: (a) it must be registered with the Department of Social Services; (b) it must have a minimum of 10 residents; (c) it must have immovable assets and housing facilities; (d) the management of the orphanages must be transparent and accountable; and (e) applications for grants must be processed through and recommended by the Deputy Commissioner. However, priority is given to orphanages affected by natural disasters (MoSWB, 2013).

Table 5.16 Allocations and coverage of the Grants for Orphan Students in Non-government Orphanages Program in recent years		
Fiscal year	Allocations (million Taka)	Total coverage (thousand orphans)
2008-2009	378.0	45
2009-2010	403.2	45
2010-2011	420.0	48
2011-2012	630.0	50
2012-2013	660.0	50
2013-2014	714.0	59
2014-2015* (budget)	744.0	60

Sources: MoFB, Reports on Social Safety Net Programs from fiscal year 2009-10 to fiscal year 2014-15.

Finally, the Eradication of Hazardous Child Labor Program is a targeted training provision for children working in 21 sectors where hazardous child labor is common. Under this program, working children are provided additional skills in partnership with NGOs to allow them

to transition out of hazardous occupations. Annually about 50,000 working children are provided primary education and skill development training under this program (MoFB, 2014).

Child policy programs are targeted social assistance for socially disadvantaged children such as orphans and child labourers. However, they do not cover children living with single parents or orphans in extended families. Moreover, compared to the total number of working children in the country (7.4 million, according to the *National Child Labor Survey 2002-03*), the coverage of the Eradication of Hazardous Child Labor Program is markedly inadequate.

Section 4 Regime Type of the Welfare State of Bangladesh

What does the preceding review of nine social policy domains in Bangladesh tell us about the Bangladeshi welfare state? Does the welfare state of Bangladesh fit any of the welfare models identified by Esping-Andersen? The nature of social welfare programs in different policy domains in Bangladesh is not uniform. Rather social programs and policies vary considerably across the domains. The social policy domains of Bangladesh can be categorized into three general categories: social democratic, conservative, and liberal. While education and health policy can be considered social democratic, the elderly, housing, and women's policy domains can be defined as conservative, and food, disability, child, and labor market policy domains can be viewed as liberal policy. The remainder of this chapter explains the mixed hybrid of the Bangladeshi welfare state.

Section 4.1 Social democratic social policy domains in Bangladesh

The education and health policy domains can be defined as social democratic because, as we have observed in Section 3, they have strong universalistic tendencies in provision. Primary education is universal and free, and education in public universities is also largely tuition-free. The majority of primary and university students still enrol in public schools and universities

(statistics in Chapter 6). In response to increasing enrollment trends, the state has depended on private schools and colleges, it pays 100 percent basic salaries in all non-government primary and secondary schools and in higher secondary colleges.³⁹ Moreover, the textbook distribution program covers all types of elementary and secondary schools. The school food program provides universal coverage in all intervention schools, and the targeted female student stipend programs are also comprehensive in terms of coverage and generous in terms of benefit levels. These programs along with the programs targeting disadvantaged working children are primarily affirmative actions to promote children's access to the universal provisions in the education domain.

Table 5.17
Distribution of programs across policy domains

<i>Domains</i>	<i>Number of public programs</i>	<i>Universal programs</i>	<i>Social insurance</i>	<i>Social assistance</i>
Education	12	4		8
Health	10	4	3	3
Food	23	1		22
Elderly	3		1	2
Disability	9			9
Housing	10		1	9
Women	10		1	9
Child	3			3
Labor Market	7			7

Similar to education policy, health policy in Bangladesh also has a universalistic cast. Health services cover the entire population, through community clinics at the bottom and specialized hospitals at the top. Other health policy programs such as the Extended Program of Immunization and the Vitamin-A Capsules distribution program also have reached almost universal coverage (95 percent) each. However, a large number of private providers also exist in

³⁹ Moreover, the government has expressed its will to introduce tuition fee free education at all levels of education as soon as the economic capacity of the nation permits (Free Education once economy improves: Hasina, 2014).

the country and a majority of rural people depend on traditional providers because of the distance of community clinics from houses, high cost of communication, and concerns of service quality in public facilities. Some targeted programs, such as the Voucher Program, are designed to enhance use of universal and fee-free public health facilities.

The fact that education and health sectors in Bangladesh have universalistic tendencies is not unique. It reflects a global trend in social welfare programming. Regardless of political systems or ideological orientations, nations in the developed world have universal health service systems, either based on the service model or the insurance model (Freeman and Rothgang, 2010). In most European countries, public health care covers the full population (Pestineau, 2006). Even emerging welfare states in developing areas such as South Korea and Taiwan also have universal health care systems (Kwon, 2009). As Pestineau (2006) suggests, the universalistic trend in health care coverage across nations is a reflection of the unique nature of healthcare as a commodity. Since healthcare is a matter of life and death it is subject to less economic rationality than other commodities. Due to this trend in public provisioning in the health sector, Freeman and Rothgang (2010) suggest that Esping-Andersen's tripolar typology does not apply to contemporary healthcare systems, since the concept of decommodification cannot discriminate among systems. The same is true about primary education. In all developed nations, primary education is accepted as a right and therefore provision is free of charge. The universalistic orientation or ambition of emerging welfare states in health and education may represent this global trend. Therefore, health and education policy domains are probably less relevant in classifying welfare states in the modern world.

Section 4.2 Conservative social policy domains in Bangladesh

Policies for the elderly, housing, and women can be seen as conservative, because provisions and benefits are attached to occupation and status, are designed to uphold or maintain traditional social roles and institutions, or the programs lack commitment to social equality. Elder policy, for example, represents all the major features of a conservative welfare state. As discussed in Section 3, the pension system in Bangladesh covers only government employees and excludes those employees in the private and informal sectors. This provision represents the traditional privilege of civil servants in the country and predates the modern welfare state in Europe when only civil servants, members of arm forces, and teachers were covered by the pension system as a means to maintain loyalty to the ruling class (Hinrichs and Lynch, 2010). Moreover, given that pension benefits levels are determined by the years of and the amount of the last emolument drawn, benefits vary according to occupational hierarchies as salaries are related to occupational positions. Thus, the pension system in Bangladesh is attached to social status and occupational hierarchies.

In addition, this domain lacks commitment to social equality and this is evident in a number of ways. First, although it offers generous pension benefits to retired government employees it provides means-tested and minimal benefits to the poor elderly people. As noted in Section 3, the average monthly benefit for pensions for public employees is Tk.14136.72; the monthly benefit for each participant in the Honorarium for Insolvent Freedom Fighters Program is Tk.2000.00; and income through Old Age Allowance is only Tk.300.00. That is, on an average, a retired public employee receives more than seven times more benefit than a participant of the Honorarium for Insolvent Freedom Fighters program does, and 47 time more income than an Old Age Allowance recipient. Of the total public expenditure for income support

to the elderly population, more than four-fifths (81.75 percent) is allocated to the pension system for retired employees which cover only 0.06 percent of the total elderly (calculation based on the revised budget allocation for the elderly in 2013-14). Moreover, the pension system covers only 0.5 percent of the beneficiaries of the national social safety net program but accounts for 24 percent of the total social safety net expenditure of Bangladesh (MoFB, 2014).

Second, the fact that the pension system is restricted to government employees means that a majority of the national labour force remains uncovered. Informal workers form the majority of workers in the industrial, agricultural, and the service sector. A full 48 percent of the total labour force in the country is involved in the agricultural sector, totaling about 36 million people. Almost 10 million people are expatriate workers who contribute 10 percent of the national GDP. However, none these productive people are covered by the Bangladeshi pension system.

Finally, a lack of commitment to social equality is evident. As seen in Tables 5.6, 5.7, and 5.8, while the average monthly pension benefit has increased from Tk. 9273.46 in 2008-2009 to 14136.72 in 2013-2014 and the monthly benefit of the Honorarium for Insolvent Freedom Fighters program has increased from Tk.900.00 in 2008-2009 to Tk.2000.00 in 2013-2014, monthly benefits for the Old Age Allowance program have remained flat. That is, while the average monthly pension benefit has increased by about Tk. 5000 and the monthly benefit for Freedom Fighters has increased by Tk. 1100 in five years, the benefit for the participants of Old Age Allowance has increased by only Tk.50 during the same period.

Again, the domain's commitment to promoting traditional institutions is reflected through the enactment of the *Parents Maintenance Act 2013* and the absence of public provision for elderly care. The *Parents Maintenance Act 2013* makes children primarily responsible for taking

care of their parents. Moreover, the elderly need income security, healthcare and services. Programs in the elderly domain include only income maintenance provision (which, of course, cover only 45 percent of the total elderly population of the country, as indicated in Section 3), but does not include housing, health, or care provisions. Thus, deferring caring responsibility to the children by the state and the absence of public elder care provisions may reflect the state's motive to familialize elderly care. Thus, we find the features of a conservative welfare state in the elder policy domain, and so categorize it as conservative.

Of course, while all features of a conservative welfare state are present in the elderly policy domain, some features of liberal or residual welfare state can also be found. For example, two out of three public programs in this domain – Honorarium for Insolvent Freedom Fighters and Old Age Allowance – are targeted means-tested social assistance programs. All three programs cover only 45 percent of the total elderly population in the country, and, thus, leave a majority of that population uncovered. Moreover, the low Old Age Allowance benefit level, the program with the highest coverage in the elderly policy domain (accounting for 79.4 percent of the total coverage by programs in the domain), reflects the residual nature of provision. Thus, a mix of conservative and liberal programming practices is observed in elder policy. However, due to the presence all major features of a conservative welfare state – the dominant presence of a social insurance provision, absence of commitment to social equality, and emphasis on family, a traditional social institution, as a major source of welfare (instead of merely the individual, which is a feature of a liberal welfare state), the domain may is best categorized as conservative

The women's policy domain in Bangladesh can also be considered conservative. Like the elderly policy domain, we find the classic features of a conservative welfare state – attachment of benefits to occupational status, emphasis on tradition, the absence of commitment to social

equality – in the programming practices of this domain. Maternity Leave, for example, is a social insurance provision, and its benefits are determined by the salary structures of the employed women. Thus, the program supports existing social hierarchies. In addition, the program is attached to women's traditional role as mother. Given that there is no similar program for fathers, this provision resets on traditional gendered caregiving roles. Moreover, there are huge differences in the benefit levels between maternity leave and maternity allowances. While an employed woman receives a maternity benefit equivalent to her full monthly salary (current minimum salary scale for public employees is Tk. 4300 and for garment factory workers Tk. 5300), a beneficiary of the maternity allowance program receives only Tk. 350. This difference reveals the absence of commitment to social equality. Absence of commitment to social equality in the women's policy domain is also revealed in separate arrangements for daycare services for children of lower and middle income women. This arrangement represents an elitist, status orientation in the public provision of day care in Bangladesh.

Again, while social assistance programs are dominant in this policy domain, a good number of the programs are attached women's traditional role in patriarchal social settings. Like Maternity Leave, benefits for the Maternal Allowance Programme for Poor Lactating Mothers and Allowance for Urban Low Income Lactating Mothers are also attached to women's role as mothers, instead of merely being poor or destitute. Moreover, the micro-credit and entrepreneurship development programs targeting poor women are designed in ways so that the participant women can support family income through activities such as vegetable gardening, cattle raising, poultry, food processing, beautification, and handicraft from home, without requiring to go outside and participate in the formal labour market. These programs are aimed at

increasing family income without compromising women's traditional role as caregivers and maintain the family as a woman's primary sphere of activity (Amin et al., 1998; Karim, 2013).

Thus, the provision of parental (maternity) leave only for mothers, the difference between benefits under maternity insurance and maternity allowances, the emphasis on traditional role of women in social programming, the existence of separate day care arrangement according to economic conditions all these practices of social programming represent a conservative social welfare orientation in the women policy domain in Bangladesh.

In addition to the elder and women's policy domains, housing policy can also be considered a conservative. We find at least two major conservative features in this domain. They are the attachment of provisions to occupational position and status and the absence of social equality measures. Housing allowances cover all public employees, and like the pension system, they reflect the traditional privilege of civil servants. As well, the benefit level is attached to occupational status since it is equivalent to certain percentage of the basic salaries of the employees. Public employees with higher salaries receive a greater housing allowance than those with lower salary – the very opposite of a commitment to equality and redistribution.

While other housing programs are targeted, they address different socio-economic groups. The urban residential area development programs target the privileged (political elites and members of different professional groups) who have the ability to pay for the plots or flats provided by the city corporations or the national housing authority. As seen in Table 5.11, politicians, justice, government employees, employees of autonomous institutions (such as public university teachers), expatriates, and businessmen/industrialists are the major beneficiaries of public urban residential area development programs. Practically, this is a

program that benefits the politically influential and privileged groups in the state – another inversion of equity.

Elite groups are also the sole beneficiaries of subsidized housing financing from the Bangladesh House Building Finance Corporation (BHBFC). Even though BHBFC provides loans to people outside civil servants, (as stated above), it is high public officials and the economically well-off who mainly access this provision, because they are the only ones who meet the minimum income criteria for eligibility. As Hoek-Smit (1998) suggests, for loan approval for medium cost housing, the minimum monthly income that the BHBFC sets is above the monthly basic salary of a grade five first class gazetted officer in Bangladesh.⁴⁰

Other housing policy programs target rural or urban poor and homeless people, which are minimal and inadequate in terms of benefit levels and coverage. While the *Bustee* Rehabilitation Camp Development Program targets urban slum dwellers and, the *Adarsha Gram* Program, the *Ashrayan/Abason* Program, the *Sorkari Ashroy Kendro*, and the *Grihayan Tohobil* program target rural poor and homeless people. These programs provide camp or barrack type shelters where multiple families share toilets and kitchens and are inadequate in terms of coverage. As discussed in Section 3, The *Bustee* Rehabilitation Camp Program has covered only 10,000 families since 1976. Considering that 18 million urban people are slum dwellers or squatters, this coverage is grossly inadequate. Similarly, settlement of just 170,000 families in 42 years by the programs targeting the rural homeless people can only be considered inadequate, given that there are 2.2 million homeless people in rural Bangladesh. Again, while there are programs for higher income groups and the poor, there is no program for the middle and lower middle income groups. These people are mostly dwellers of rental apartments or slums; yet there is no rent

⁴⁰ First class public employees in Bangladesh are of two types: gazetted and non- gazetted. While both are recruited through central competitive examinations administered by the Public Service Commission, the gazetted officers belong to the core/elite civil bureaucracy of the nation.

control provision in the country. There is also no rent subsidizing provision in Bangladesh (Hoek-Smit, 1998).

Thus, at least two features of conservative welfare state – attachment of benefits to social status and the absence of commitment to social equality – are present in Bangladeshi housing policy. The benefits of the Housing Allowance program are attached to occupational position. Other programs in this domain largely segregated between economic groups. While some programs target higher income groups and persons with higher status, others target the homeless or slum dwellers. Moreover, the nature and levels of benefits is differentiated according to status. While some programs develop residential areas for urban high income populations, other programs develop camps or shelters for the poor. Therefore, we can consider the housing policy domain in Bangladesh as conservative or corporatist.

We find therefore, the major features of conservative welfare states in the elder, women, and housing policy domains. Attachment of benefits to social and occupational status, segregation of provisions across social classes, incorporation of socio-economic hierarchies programming decisions, promotion of traditional social practices and institutions, and the absence of commitment to social equality are common features in programming practices in these domains. Therefore, we identify these policy domains as conservative.

Section 4.3 Liberal social policy domains in Bangladesh

Food, disability, child, and labour market policy domains can be considered liberal since these programs are targeted and means-tested, and often involve stringent eligibility criteria and intensive screening processes. Nominally, these programs are designed to promote self-sufficiency and reduce state-dependency among beneficiaries. Among the programs in the food policy domain, fertilizer subsidizing is the only comprehensive and universal program. All other

programs target the low income or poor population. While the monetized food-assisted programs aid urban and rural low income groups, the non-monetized programs support the rural ultra-poor. Among the non-monetized programs, only ER (Emergency Relief) targets poor victims of natural disasters as an emergency response to food crisis, other programs require participants to meet several eligibility criteria, including non-participation in any other public programs (to prevent duplication). For VGD and FFW, access to benefits is conditioned by participation in prescribed activities, and the benefit levels of the FFW depend on the amount of work done. Thus, generous provisions of fertilizer subsidizing, provision of food grains at subsidized price for low income groups under the monetized programs, attachment of productive work and directed activities with non-monetized programs, and restriction on duplication reflect an emphasis on self-dependence in the programming practices of the food policy domain. Due to the dominance of means-tested targeted provisions and the emphasis on citizens' self-dependence the food policy domain of Bangladesh can be defined as a liberal.

Disability policy can also be considered liberal (or residual), due to features such as the dominance of social assistance provisions, stringent conditionality, low coverage, and benefit levels, and the intent to minimize state-dependence. As discussed in Section 3, all disability programs are social assistance provisions. The Allowance for Distressed Persons with Disabilities Program is a means-tested program with several eligibility criteria (including non-duplication) and involves screening to determine priority in beneficiary selection. Moreover, the benefit level of the program is very low (Tk. 350 per month). The stipend program for disabled students is also a means-tested social assistance provision with low benefit levels. Stringent conditionality also results in low coverage by the program.

Again, while capitation grants to schools and training centres targeting children with disabilities are moderate (monthly Tk.2000.00, higher than benefits under many other social safety net programs), coverage is very low. Schools and centres for visually impaired children, for example, are aimed at fulfilling the nation’s commitment to “primary education for all”; however, all these schools and centres cover only about 700 children with visual impairment.

The other training programs targeting persons with disability, such as the Vocational Training Centre for the Blind, Deaf Schools Fund for the Rehabilitation for Acid Burned Women and Physically Handicap, and Employment Training and Rehabilitation Centre for the Physically Handicap are rehabilitation programs aiming at promoting self-reliance and reducing dependence on the state. Coverage by the programs is also very limited. Rehabilitation training services together cover only about 900 persons with disability. As explained in Section 3, programs in the disability policy domain together cover only 2.3 percent of the people with disabilities in Bangladesh (total coverage is about only 351,000 people while it is estimated that about 16 million persons with disability live in Bangladesh). Among them, the program with the lowest benefit level (The Allowance for Distressed Persons with Disabilities with monthly benefit level Tk. 350) has the highest coverage (315,000 people), accounting for 90 percent of the total coverage by programs in the disability policy domain. Moreover, while the National Disability Policy of the Bangladesh stands for a social model of programming, programs are designed for economic rehabilitation, and there are few initiatives to promote the social inclusion of persons with disability in the country (Priestley, 2010). Therefore, considering the means-tested and targeting nature of the programs and relative rigidity of conditions, inadequacy of coverage, low benefit levels, emphasis on mere economic rehabilitation in programming practices in the disability policy domain of Bangladesh, we may define the domain as liberal and residual.

The child policy domain is also underdeveloped and features targeted, social assistance programs. The domain lacks a child benefit or child tax benefit which are common in developed welfare states. Social assistance programs target poor orphans and socially disadvantaged children, such as street children and child laborers. Programs that target orphans (Grants for Residents in Government Orphanage and Other Institutions and Grants for Orphan Students in Non-government Orphanages), however, aid only children in public and private orphanages and do not cover those living outside orphanages. Programs for child laborers and street children have limited coverage, especially when compared to the size of the target population. The latter is primarily a rehabilitation program aiming at enhancing marketable skills among the early entrants of the labor market. Thus, considering the nature and coverage of the programs in the child policy domain and the absence of some common child welfare programs, the child policy domain of Bangladesh can be defined as a residual-liberal.

Finally, the labor market policy domain can also be classified as liberal. While Bangladeshi labour policy lacks common passive measures such as unemployment insurance or unemployment assistance programs, those programs that do exist are targeted social assistance aiming at either providing temporary income support or promoting self-employment or micro-entrepreneurship. As discussed in Section 3, The Employment Program for the Ultra Poor Program, the National Service Program, and the Rural Maintenance Program are targeted active labour market provisions to maintain earning among poor rural women and men and the educated youth. While the Employment Program for the Ultra Poor Program is an emergency response to food crisis during the lean seasons, the National service program is a time-bound employment program to support earning and savings among the unemployed youth. The Rural Maintenance Program is a means-tested, targeted program that supports income among rural

poor women. Other programs in this domain, such as the Rural Social Service, Urban Community Development, and Rural Mother Centres are primarily micro-credit and project-related training programs to promote self-employment and entrepreneurship among the rural and urban poor people who have failed to engage in the formal or informal labour market effectively.

Two theoretical implications can be drawn from a study of the programming practices in the Bangladesh labour market: first, the targeted, time-bound, and temporary nature of the employment programs in this domain may indicate that the state intends to extend support only during adverse conditions and that the beneficiaries are expected to be self-dependent once such conditions are over; and, second, the emphasis on self-employment and entrepreneurship indicates that the state wants to assign the responsibility of welfare to the individual. Considering the presence of social assistance type programs and emphasis on self-dependence and self-employment in the labour market policy domain, we, therefore, can define the labour market policy domain of Bangladesh as liberal.

Overall therefore, we find no uniformity in the pattern of social welfare programming in Bangladesh, which corresponds to one of three welfare regimes defined by Esping-Andersen. Rather, we find practices vary across social policy domains. While education and health policy reflect a universalistic tendency, social programming practices in the elderly, women, and housing policy domains represent a conservative pattern, and those in the food, disability, child, and labour market policy are liberal. Therefore, we do not find support for Hypothesis 5.1 which assumes that the welfare states in developing nations will resemble one of the three welfare regime types. Rather, if we consider Bangladesh as a representative case for developing nations, we conclude that social welfare programming practices in developing nations are likely to constitute a mix of social democratic, conservative, and liberalism, or what Esping-Andersen'

calls a “welfare hybrid.” Again, since universalistic orientations in health and education represent a global trend, considering social programming practices in other policy domains, the welfare state of Bangladesh can also be defined as a liberal-conservative “welfare hybrid”.

Conclusion

In this chapter we examined the nature of public welfare programs in nine social policy domains in Bangladesh. We found that social programming practices vary across the policy domains. Based on the patterns of programming practices we have identified social policy domains in Bangladesh as social democratic, conservative, and liberal. This finding leads us to reject hypothesis 5.1 and conclude that social programming practices in Bangladesh are non-uniform, and, therefore, do not resemble any one welfare regime type; rather Bangladesh is a “welfare hybrid.”

This finding has significant implications for the literature of the welfare state. As discussed in Chapter 2, Esping-Andersen’s tripolar model has held sway over comparative welfare state analysis in the developed world for the past two decades. His claim that any emerging welfare state must resemble any of the three ideal welfare regimes or a hybrid of them is a strong one. While the welfare state of Bangladesh does not resemble any particular ideal regime type as identified by Esping-Andersen, it does seem to be a hybrid mix. This means that the features of the social welfare programs in Bangladesh across policy domains are non-unique and can be analysed in light of the regime types developed by Esping-Andersen. This finding is likely to have significant implications in regards to the use of the Esping-Andersen model in non-western contexts. Although Esping-Andersen developed his tri-polar model to understand

welfare states in the developed world, the model is useful in understanding and ordering welfare states in the developing world as well.

Chapter 6

THE RELEVANCE OF THE STATE-MARKET-FAMILY NEXUS IN BANGLADESH

Introduction

This is the second of four chapters that explore the welfare state of Bangladesh in light of the propositions of welfare regimes typology, the Confucian model, and the welfare developmentalist model. This chapter deals with hypothesis 5.2, to examine if the state-market-family nexus applies to the social security system of Bangladesh, as a representative case for the developing nations. In doing this, it examines financing in nine social policy domains and investigates and analyses the role of welfare providers across the public, private, and civil sectors. The study finds a complex array of actors (both domestic and foreign) in the welfare system of Bangladesh.

Section 1 Sources of Welfare in the Education Policy Domain

We find a large number of sources of financing the income support and services programs and provisions in the education policy domain of Bangladesh. These include the state, the family, domestic NGOs, communities, foreign nations, United Nations agencies, international development agencies, and individual volunteering/philanthropic initiatives. This section accounts for the role of these providers in the education sector of Bangladesh. It is divided into two major sub-sections – Sub-section 1.1 and Sub-section 1.2. Sub-section 1.1 identifies the sources of financing for income and consumption support programs in the education policy domain, and Sub-section 1.2 accounts for sources of financing for educational services provisions.

Section 1.1 Sources of funding for income and consumption support programs in the education domain

Among the education programs, food for schooling and cash for education programs were fully funded by the government of Bangladesh.¹ The School Feeding Program (the current form of the food for education program) is a joint-venture program of The World Food Programme (WFP), European Commission (EC), and the Government of Bangladesh (GoB).² The ROSC program is jointly financed by The World Bank, the International Development Association (IDA), The Swiss Development Cooperation (SDC), and the Government of Bangladesh.³ The Second Chance and Alternative Education Program is operated under the Third Primary Education Development Program (PEDP-III) (implementation period is from 2011-12 to 2015-2016).⁴ The PEDP-III is jointly financed by the Government of Bangladesh and nine development partners (ADB, The World Bank, DFID, AusAID, SIDA, CIDA, JICA, UNICEF, and the Netherlands).⁵

¹ Food for schooling and cash for schooling are the earlier versions of the food for education program in Bangladesh. The cost of the food for schooling program was US\$77 million in 1997-98 representing 20 percent of the total primary education expenditure of that year (up from 4.7 percent in 1993-94) (Ahmed and Ninno, 2002). Similarly, the annual allocation for the primary education stipend (Cash for Education) was US\$ 120 million during the period of 2002-2007 (in its first phase) (Tietjen, 2003). In the second phase of the program (2008-2013) the Government of Bangladesh spent total BDT 39.0 billion. A brief discussion of the evolution of the food for education program in Bangladesh is in *Appendix 3*.

² Out of 2.7 million primary school children that the program covered in 2011, the World Food Programme covered 1.7 million under the School Feeding Program in Poverty Prone Areas Project, and EC Assisted School Feeding Program covered the rest one million students (World Food Programme, 2014).

³ The budget for the program is US\$130 million, of which US\$ 81 million is supported by IDA, The Swiss Development Cooperation contributes US\$ 6.0 million, and the Government of Bangladesh provides US\$ 5 million (The World Bank Bangladesh, 2013).

⁴ PEDP-III is the third in a series of large investments in the primary education sector in Bangladesh since 2000. While the two other primary education development programs (PEDP-I and PEDP-II) consisted of several projects financed and managed separately by development partners, the PEDP-III is a sector-wide program covering the entire range of pre-and primary education systems in Bangladesh. The primary objective of PEDP-III is to establish “an efficient, inclusive and equitable primary education system delivering effective and relevant child-friendly learning to all Bangladesh’s children from pre-primary through Grade V primary” (MoPMEB, 2011: vii).

⁵ The total budget for PEDP-III is US\$8.3 billion. Development Partners contribute US\$ 1237 million, which is about 17 percent of the total cost of PEDP-III. Sixty percent of the DP contributions is directed at the development budget and 40 percent at revenue budget for PEDP-III (MoPMEB, 2011).

Table 6.1
Welfare provisions in the educational policy domain in Bangladesh

Income component	Service component	Legal component
<ol style="list-style-type: none"> 1. The Food for Education Program 2. Reaching Out-of-School Children (ROSC) Program 3. Second Chance and Alternative Education Program 4. The Female Secondary School Student Stipend Program 5. The Higher Secondary Female Stipend Program 6. The Female Stipend Program for Degree (Pass) and Equivalent Level 7. Technical and Vocational Education and Training (TVET) Stipend program 	<ol style="list-style-type: none"> 1. Free primary education (through public primary schools, publicly funded private primary schools, and NGO-run (publicly supported) formal and non-formal education; 2. Secondary education (mostly) in private schools through largely subsidised tuition fees 3. Tertiary education in public colleges and universities with nominal tuition fees, subsidized tertiary education in private colleges and non-subsidized tertiary education in private universities 4. Free textbook for primary and secondary education. 5. TVET education in public, private and NGO-run technical institutes (or centers) 6. Basic Education for Hard to Reach Urban Working Children (BEHRUWC) Program 	<ol style="list-style-type: none"> 1. The Constitution of Bangladesh (Article 17) 2. United Nations Convention on the Rights of the Child 3. World Declaration on Education for All, 1990 4. Summit of Nine High Population Countries, 1990 5. United Nations Millennium Development Goals 6. <i>The Compulsory Primary Education Act 1990</i> 7. <i>Public Universities Ordinance 1973</i> 8. <i>University Law 1993</i> 9. <i>The Non-Government (Private) University Act 1992 (Amended 1998 and 2002)</i> 10. The National Education Policy 2010 11. The Nation non-Formal Education Policy 2006 12. National Skill Development Policy 2011 13. <i>The Prime Minister's Education Assistance Trust Fund Act 2011</i>

Stipend programs at the secondary and higher secondary levels are supported through the Government of Bangladesh's partnership with international development agencies, such as United States Agency for International Development (USAID), The Asia Foundation, The Norwegian Agency for Development Cooperation (NORAD), the World Bank, and Asian Development Bank (ADB) (Scharmann, 2009; BANBEIS, 2013).⁶ However, the Female Student

⁶ The Female Secondary School Student Stipend Program (FSSSP) was introduced in 1994 with the financial support of NORAD, the World Bank, ADB, and the Government of Bangladesh (GoB). Currently the program is operated under the Secondary Education Stipend Project (funded by GoB), Secondary Education Quality and Access Enhancement Project (funded by the World Bank and GoB), and the Secondary Education Sector Development Project (funded by ADB and the GoB). The Higher Secondary Female Stipend Program is fully funded by the Government of Bangladesh (BANBEIS, 2013).

Stipend for Degree (Pass) and Equivalent Levels Program is exclusively funded from the Prime Minister's Education Assistance Trust Fund (BANBEIS, 2013).

The stipend programs under the TVET program are supported through the Skills Development Project (SDP) and the Skill and Training Enhancement Project (STEP).⁷ The Skills Development Project is financed through donations from the Swiss Agency for Development and Cooperation (SDC), soft loan from the Asian Development Bank (ADB), and education budget of the Government of Bangladesh.⁸ The Skill and Training Enhancement Project (STEP) is financed by the World Bank and Managed by the Ministry of Education, Bangladesh.⁹

The HELP (Higher Education Loan Program) is an NGO (non-government organization) initiative. The *Grameen Kalyan*, the welfare division of *Grameen Bank* (an NGO in Bangladesh), introduced this program to support higher education for children of low income borrowers of the *Grameen Bank*. This interest subsidized loan program has important practical implication since there is no public system of student loan in Bangladesh (Hopper 1999).

Thus, we find the state, foreign countries, international agencies (such as the World Bank, ADB, DFID, AusAID, SIDA, CIDA, JICA, USAID, NORAD, WFP, EC, SDC, Netherlands), UN agencies (such as UNICEF), and domestic NGOs (the *Grameen Bank*) as sources of financing for income and consumption support programs in the education policy domain.

⁷ The SDP and the STEP programs are aimed at strengthening the public and private training institutions in Bangladesh to improve training quality, and employability of trainees, and increase access to vocational training to children from disadvantaged socio-economic backgrounds (The World Bank Bangladesh, 2013).

⁸ Out of the total US\$ 66.7 million budget for the program for the first phase (from 1st June 2008 - 31st May 2013) SDC contributed US\$ 6 million as grant, ADB provided US\$ 50 million as soft loan and the rest US\$ 10.7 million was contributed by the Government of Bangladesh (SDC, 2014; ADB, 2014).

⁹ The STEP program was started in June 2010, and the budget for the program is US\$ 79 million (The World Bank Bangladesh, 2013).

Section 1.2 Sources of funding for service provisions in the education policy domain

Educational services in Bangladesh are financed from several sources, ranging from international agencies to individuals. Of course, actors involved in educational services financing and the extent of their involvements vary across levels of education.¹⁰

1.2.1 Actors involved in primary education services provisioning in Bangladesh

In primary education, contributions come from the state, individuals and families (via the market), domestic NGOs, communities, United Nations agencies, international development agencies, and individual volunteering/ philanthropic initiatives. The Constitution of Bangladesh (Article 17) obliges the state to provide free primary education for all children (MoLJPAB, 2011). The National Education Policy 2010 (Section B) further requires that universal, compulsory, free, and uniform primary education is available for all children (MoEB, 2010). The state spends about 2.5 percent of its GDP on education and about 45 percent of the education budget (about 1 percent of GDP) is allocated to primary education.¹¹

	2007	2008	2009	2010	2011
Public expenditure on education as % of GDP	2.55	2.39	2.23	2.28	2.53
Public expenditure on education as % government expenditure	15.78	13.99	14.10	8.99	12.18
Public expenditure on primary education as % of public expenditure on Education	46.7	-	43.3	47.39	44.60
Per-primary school student public expenditure (in BDT)	-	-	-	4728	4676

Sources: World Bank (2013), World Development Indicators; BANBEIS Website

¹⁰ For the structure of the education system of Bangladesh see *Appendix 5*.

¹¹ See table 6.2 for budget allocation on education and primary education, and per-primary school student expenditure in Bangladesh in last five years.

There are 37,672 public primary schools in Bangladesh, which constitute forty three (43) percent of all primary schools in the country. The public schools are directly operated by the government. About eleven million (10.7 million) children aged 6-10 years age group are enrolled in the public primary schools, accounting for 56.6 percent of primary school-going children (MoEB, 2012). While 44.4 percent of primary school students are enrolled in private/non-government schools, the government subsidizes the salaries of teachers in most registered and non-registered/non-government schools (Mujeri, 2010).¹² Moreover, government grants are provided to NGOs operating formal and non-formal primary schools or learning centres. In addition, the Government of Bangladesh provides free textbooks to students in primary schools (government, non-government, and NGO-run formal and non-formal schools) (MoEB, 2013; Mujeri, 2010).

In addition to the public sector, the private sector plays a significant role in primary education. The government relies on private and non-government schools to meet its millennium development goal of 100 percent enrolment in primary education by 2015 (a goal which Bangladesh had achieved by 2010) (BENBEIS, 2015). Both private and public primary schools and student enrolments have increased since 1990 when the government made primary education compulsory.¹³ During this time, there has been negative growth (-.02 percent) in public primary schools while private schools have more than quadrupled. Similarly, enrollment in government

¹² There are many types of primary schools in Bangladesh. These include Government Primary Schools (GPS), PTI (Primary Teachers Institute) attached Experimental Schools (EXP), Registered Non-government Primary Schools (RNGPS), Non-Registered Non-government Primary Schools (NNGPS), Kindergarten, NGO schools, Satellite Schools, Ebtedaye Madrasha (madrasha stream), Community Schools, Primary Sections of High Schools, Ebtedaye Sections of High Madrasha. Among those GPS and EXP are public schools and all other schools are private schools. In addition, there are 37000 NGO-run non-formal primary schools or Learning Centers (such as the BRAC schools, ROSC schools, Child Welfare Trust Schools, and schools run by Proshika and Save the Children), which are not included in the Ministerial calculation of primary schools. As of 2012, there are total 104017 schools and Learning Centres where primary education is provided in Bangladesh (BANBEIS, 2013)

¹³ Through *The (Compulsory) Primary Education Act 1990*, Bangladesh has made it compulsory for parents to send their children to schools if the children are at least 5 years old.

primary schools has decreased by 5 percent during that period while enrollment has increased in private/non-government schools by about 300 percent (see table 6.3). Thus, it seems that private schools have contributed significantly in the nation’s achieving full primary school enrollment.

Table 6.3			
Trends in the growth of public and private primary schools and student enrolments between 1990 and 2010			
	1990	2010	% growth since 1990
Number of primary schools	45783	82674	71.9
Number of primary school students (million)	12.35	16.90	37.33
Number of public primary schools	37760	37672	-.02
Number of students in public primary schools (million)	10.49	9.88	-5.24
Number of private primary schools	8023	45002	411.2
Number of students in private primary schools (million)	1.85	7.01	281.1
Ratio of private schools to total (%)	17.5	52.1	197.7
Ratio of students in private schools to total (%)	15	41.6	177.3

Sources: Mujeri (2010); MoFB, Bangladesh Economic Review 2001, 2005; BANBEIS Website, Basic Education Statistics 2010.

Due to the state’s heavy dependence on non-government or private schools, the role of the family in financing primary education has increased. While publicly provided primary education is tuition-fee free, private/non-government primary schools levy fees and contributions. In addition to paying tuition fees for children in private primary schools, families bear supplementary educational costs such as school uniforms, transportation, stationery, private tutoring and other education-related expenditures (Mujeri, 2010). Even some government schools are reported to practice the collection of “informal contributions” (Mujeri, 2010).

One survey conducted in 2005 by Campaign for Popular Education (CAMPE) reports that 80 percent of students of primary classes even in government schools have to pay “other fees”. Nearly 70 percent have to pay for school dress, and 60 percent have to pay for school

bags. Moreover, close to half (40 percent) of primary school students pay private tuition (CAMPE, 2007). Average annual primary education expenditures by families is almost equal to the amount spent by the state. While per student public expenditure on primary education was BDT 1728.00 in 2005, the average per student household expenditure for primary education was BDT 2359 that same year, exceeding public expenditures. Thus, even though the direct cost of primary education is largely decommodified in Bangladesh (in the sense that tuition fees do not have to be paid), indirect costs are the responsibility of families.

Besides the state and family, NGOs and community organizations (such as local voluntary organizations and charitable organizations) play significant roles in financing and delivering primary education. NGOs and the civil society play their role through providing non-formal primary and basic education. Under the supervision of the Bureau of Non-Formal Education (BNFE), NGOs provide literacy and basic functional education to those children who remain out of school or who drop out before completing primary education. NGOs provided basic literacy and survival education to 34.4 million learners between 1996 and 2001 (covering learners aged 8 to 45, and including hard-to-reach groups such as street children, household child workers, and other child labourers) (Mujeri, 2010). In addition, about 330 NGOs are involved nation-wide in the non-formal education programs for adult literacy which cover 30 million adult learners (Mujeri, 2010).

In addition to providing non-formal education, NGOs are increasingly involved in providing formal primary education. Since the late 1990s, the Government of Bangladesh had provided NGOs, community-based organizations (CBOs), and private voluntary organizations (PVOs) with grants to set up primary schools in villages without schools, under the Total Literacy Movement (TLM) Program. As of 2012, there were 4,387 NGO and Community

primary schools where 204,230 children were receiving primary education (BANBEIS, 2013).

Non-government organizations, CBOs, and PVOs bring educational services to underprivileged sections of the population who would otherwise be deprived of basic education.

Like domestic NGOs, international agencies play an active role in providing basic educational services in Bangladesh. Several programs that target underprivileged children are financed by international agencies. These include the Basic Education for Hard-to-Reach Urban Working Children Program (BEHTRUWC), The Post-literacy Continued Education for Human Development Program (PLCEHP), and The ROSC program (discussed earlier). The BEHTRUWC is jointly financed by, CIDA, SIDA, UNICEF and the Government in Bangladesh (UNICEF, 2014). The Post-Literacy and Continued Education for Human Development Program (PLCEHP) is jointly financed by ADB, SDC, DFID, and the Government of Bangladesh (BNFEB, 2014). Thus, multiple actors fund primary education in Bangladesh, including the state, families, NGOs, international development agencies (such as ADB, SDC, DFID, CIDA, and SIDA), UN agencies (such as UNICEF), and community-based organizations.

1.2.2 Actors involved in secondary education services in Bangladesh

While many actors provide basic and primary educational services, secondary education in Bangladesh is largely financed and supported by the state and the family. The state spends 40 percent of education budget for secondary education. There are 318 public secondary schools and 288 public higher secondary colleges in Bangladesh, which are directly financed and managed by the state. Moreover, the state pays 100 percent of teachers' salaries in private secondary schools and colleges, contributing significantly to the decommodification of secondary education (BANBEIS, 2013; MoEB, 2014).

Table 6.4				
Selected indicators of financing and the provisioning of secondary education in Bangladesh: 2012				
	School College		Students	
	<i>Number</i>	<i>Percent of total</i>	<i>Number</i>	<i>Percent of total</i>
<i>Number of secondary schools</i>				
Public	318	1.6	260892	3.29
Private/non-government	18890	98.4	7676345	96.71
Total	19208	100	7937235	100
<i>Number of higher secondary college</i>				
Public	288	8.9	345036	20.10
Private	3259	91.1	1371457	79.90
Total	3547	100	1716493	100

Source: BANBEIS (2013), Bangladesh Education Statistics 2012

Despite decommodifying efforts by the state in regards to secondary education, the family assumes the dominant role in financing secondary education. This is because the state heavily depends on the private sector in the expansion of secondary education in the country. Currently only 1.6 percent secondary schools and only 8.9 percent of higher secondary colleges are public (318 out of total 19,208 and 288 out of total 3,547 respectively). Ninety seven percent of secondary students enroll in private or non-government schools, and four-fifths enroll in private or non-government colleges (see table 6.4). These data reveal that the private sector plays the leading role in secondary education in Bangladesh.

Due to the state's over-dependence on the private sector in secondary education, the family has to finance secondary education. The survey conducted by CAMPE (2007) suggests that in 2005 the average expenditure for per-secondary student was BDT16, 436. Of this expenditure the state shared BDT5232 (31.8 percent), while the household share was BDT11, 204 (68.1 percent). That is, over two-thirds of expenditures for secondary education is borne by households. The involvement of NGOs and international development agencies in secondary

education is minimal. Even though some of the stipend programs are funded by international organizations and development agencies (discussed in section 1.1), they are directed at promoting secondary education for girls.

1.2.3 Actors involved in technical and vocational education and training services

In Bangladesh, technical and vocational education and training (TVET) is largely under-emphasized. Only 1.8 percent of all students in the country, or only 8 percent of all post-primary students enroll in technical and vocational education (BANBEIS, 2013). Four types of actors are most active in providing TVET services: the state, families, NGOs, and industrial enterprises. In terms of providers, the TVET system has four segments: a) public (delivered to varying degrees by numerous ministries); b) private (delivered by commercial training institutes); c) NGOs (not-for-profit institutions); and d) industry based (institutions managed by industry and training delivered in the workplace) (Tansen, 2012).

There are 245 public technical institutions under 19 different ministries in Bangladesh. However, the Ministry of Education and the Ministry of Labour and Employment (MoLEB) play a major role in TVET services in the country. Among the public technical institutions, 120 technical schools and colleges and polytechnic-monotechnic institutes fall under the Ministry of Education and are supervised by the Directorate of Technical Education (DTE) (BTEB website). Thirty seven (37) technical training centres (TTCs) and one Institute of Marine Technology (BIMT) are the responsibility of the Ministry of Labour and Employment. The centres are managed by the Bureau of Manpower, Employment and Training (BMET). In addition, 47 national Youth Training Centres operate under the Ministry of Youth and Sports through the Department of Youth Development. The Ministry of Women and Child Affairs provides through under the Department of Women's Affairs (See table 6.5 for the number of

public and private technical institutes in Bangladesh). Public technical institutions and centres are fully funded by the government (World Bank, 2010).

Table 6.5				
Public and private technical institutes and number of students				
Type of Institute	Number of Public Institutes	Number of Private Institute	Number of Student in Public Institutes	Number of Students in Private Institutes
Polytechnic Institute	46	172	88302	48660
Technical School and College	64	103	36112	28124
Glass and Ceramic Institute	1	-	1018	-
Graphic Arts Institute	1	-	682	-
Survey Institute	2	2	822	419
Technical Training Center	38	43	20294	5666
Textile Institute	10	23	3572	6437
Textile Vocational	40	10	4245	1265
Agricultural Training Institute	13	96	10638	18252
Marine Technology	1	-	915	-
SSC Vocational (Independent)	11	158	2962	21464
Self-Initiated Basic Trade Institute	-	1254	-	114227
HSC Vocational (Independent)	10	566	3116	102187
HSC Vocational (Attached)	8	655	746	88051
Total	245	3082	173424	434752

Source: BANBEIS (2013) Bangladesh Education Statistics 2012

Like secondary education, the TVET stream of education is led by the private sector. The mentioned 245 public technical institutes account for only 7.4 percent of all vocational and technical institutes. The rest (a total of 3,082) are privately managed, commercially operated technical institutes (BANBEIS, 2013).¹⁴ Only 1.05 percent of the national educational budget is allocated to the TVET sector of the country (BANBEIS, 2013). Given such tiny budgetary

¹⁴ Of course, the Government of Bangladesh has increased its focus on TVET in recent years. Accordingly, it has adopted The National Skill Development Policy (NSDP) 2011 to guide TVET education in the country and implementing a TVET Reform Project in collaboration with ILO and EU. The NSDP 2011 requires the state to raise post-primary TVET enrolment to 20 percent by 2015, which is currently only 8 percent. The TVET Reform Project is being implemented to achieve five specific objectives: a) review and strength TVET policies; b) enhance flexibility, quality, and relevance of TVET; c) strengthen TVET institutions; d) improve skill development and enhance productivity and competitiveness in key growth and export-oriented industry; e) increase access to TVET for underprivileged groups (Tansen, 2012).

allocation to the TVET sector, and over-dependence on the private sector, it is clear that the family has to play a major role in financing TVET education.¹⁵ Moreover, since enrollments in TVET programs often take place while trainees are working age, individual earned income may also play a considerable role in access.

Award	Entry requirement	Duration of study	Providers/institutions
<i>Trade and Certificate Level</i>			
NSS (National Skill Standard) (Basic)	Class VIII	3 to 9 months (usually 360 hrs)	TSCs (Technical Schools and Colleges), TTC (Technical Training Centres), UCEP (Underprivileged Children's Education Program) and other NGOs
NSS III/Class IX	Class VIII	1 year	TSCs, General schools, TTCs, UCEP and other NGOs
NSS II/SSC (Voc)	Class VIII	2 years	TSCs, General schools, TTCs, UCEP and other NGOs
HSC (Voc)/ HSC (Business Management)	SSC/SSC (voc)	2 years	TSCs and Private Colleges
Diploma Level			
Diploma in Engineering	SSC/SSC (voc)/HSC/HSC (voc)	4 years	Public and Private Polytechnic Institutes
Certificate and Diploma in Vocational Teaching	SSC (voc) for certificate; SSC (voc) + certificate for Diploma	1 year for certificate and 1 year for Diploma	VTTI (Vocational Technical Training Institutions_
BSc (Tech) and Diploma in Technical Education (Dip Tech)	Diploma in Engineering for Dip Tech and Diploma Engineering + Dip Tech for BSc Tech	1 year for Dip Tech and 2 years for BSc	TTTC (Technical Teacher Training Colleges)

Source: BTEB Website

¹⁵ Since there are many different types of TVET education (identified in *Appendix 5*) expenses may vary across program types. Cost of TVET is highly decommodified in public technical institutes since these are fully government funded. Most government recognized non-government technical institutes receive basic pay of teachers and limited allowances from the government. However, individually initiated institutes listed with BTEB are commercially operated, and NGO-run technical centres do not receive subvention from the government. As a result, costs of TVET largely vary across institute types (World Bank, 2010).

In addition to the state and market, NGOs play an important role. NGOs such as Caritas, BRAC, UCEP, Save the Children, Dhaka *Ahsania* Mission, SOS Children Village, Muslim Aid, Practical Action, and TMSS provide basic skills and training to target groups such as the youth, the underprivileged, and the rural population. However, training programs run by NGOs are, in most cases, short term, ranging from 3 to 12 months (see Table 6.6 for skills and training provided by different providers) (Islam, 2008). Industries also provide workplace training to their employees to meet the need of advanced skills.

In addition, international development agencies are recently being engaged in providing skills development training programs. The Government of Bangladesh is currently running a TVET Reform Project jointly funded by the European Union (EU) and the International Labour Organization (ILO). Moreover, The Bangladesh Garments Manufacturers Export Association (BGMEA), in cooperation with UNICEF and ILO, operates a Garment Workers' Education Program to provide basic education and vocational education to former child labours (Tansen, 2012). Thus, in TVET service provisioning in Bangladesh, we see the involvement of multiple types of actors including the state, market, family, NGOs, international development agencies, UN agencies, and business.

1.2.4 Actors involved in tertiary education services in Bangladesh

Higher (tertiary) education actors in Bangladesh are the state, market, and international agencies. Among them, the state plays a more significant role in higher education provisioning than in the primary and secondary education sectors. It spends about 15 percent of the national educational budget on higher education. There are 34 public universities in Bangladesh which are nearly fully financed by the state, and a majority of university students (53 percent) enroll in public

universities.¹⁶ In addition, the government provides 100 percent of the basic salary of teaching staff in registered private/non-government degree colleges (World Bank, 2010).

The private sector also plays an important role in tertiary education, and this role has increased in recent years. Until 1992, there were no private and 8 public universities in the country.¹⁷ However, private universities now exceed public universities in number, and their enrolment rates are increasing at higher rates than those in public universities.¹⁸ Private degree colleges have also proliferated in last two decades. Currently, about 90 percent of higher education students are enrolled in the National University affiliated private degree colleges (BANBEIS, 2013).

There are wide disparities in the cost of public and private tertiary education in Bangladesh. While education in public higher educational institutions is highly decommodified, it is highly commodified in private higher educational institutions. In public universities, tuition and residence fees are nominal and food in public university residences is highly subsidized. The average monthly tuition fee in public universities is BDT12 (about US\$0.20), and this amount has remained constant for the past 75 years. For example, the monthly residence fee at Dhaka University is BDT5.00 (about US\$0.12). Fees collected from students account for only 1 percent of the total income of public universities (World Bank, 2010).

¹⁶ Higher education is provided in Bangladesh through three types of institutions: public universities (general and specialized), degree colleges, and private universities. There are (as of 2012) 34 public universities, 1611 (250 public and 1361 private) degree colleges, and 52 private universities in Bangladesh. Besides, there are 1052 private degree *madrashas* (which primarily provide degrees on Islamic religious studies), 71 medical colleges (23 public and 48 private), 13 dental colleges (1 public and 12 private), and 71 Law Colleges (all private) that provide tertiary education in the country. In addition there are three international universities in Bangladesh: Islamic University of Technology, Asian University for Women, and the South Asian University (University Grants Commission Website; BANBEIS, 2013; Monem and Baniamin, 2010).

¹⁷ The government allowed the establishment of private universities in the country in 1992 through the enactment of *The Private University Act 1992*, with the rationale of expanding access to higher education, reducing the financial burden on the public sector, and making higher education more attuned to labour market needs and developing a skilled manpower base (Middlehurst and Woodfield, 2004).

¹⁸ Enrolments in private universities increase by 20 percent annually against 5 percent in public universities (UGC, 2006).

Conversely, 100 percent of the budget of private universities is derived from tuition fees since the government does not provide any funding (World Bank, 2010). As a result, tuition fees are very high in private universities. For example, the annual cost per-student (of tuition and fees) at the largest and the oldest public university in Bangladesh, Dhaka University, ranged from US\$265 to US\$828 in 1999. At North South University (the first and the most popular private university) the annual cost per student was US\$3500 in the same year (Quddus, 1999). As a result, only students from high income families enrol in higher education in private universities (Monem and Baniamin, 2010). Students in non-government degree colleges pay about a third to a half of the costs (Middlehurst and Woodfield, 2004). On average, expenditure by the household at the tertiary level of education is similar to government expenditure. While the annual per student public expenditure was US\$155 in 2001 (the latest available data), per student expenditure by households at that level was US\$151 (World Bank, 2002). Thus, the state and the family play a near equal role as funders of tertiary education in Bangladesh.

In addition to the state and the family, international development agencies and the international community actively participate in tertiary educational services provision in Bangladesh. The University Grants Commission (UGC) is currently implementing The Higher Education Quality Enhancement Project (HEQEP), financed by the World Bank. The project is designed to improve conditions of teaching and learning and to enhance research in public universities in Bangladesh (The World Bank Bangladesh, 2013). In addition, two universities in Bangladesh are financed by the international community: the Islamic University of Technology (IUT) and the Asian University for Women (AUW). The IUT is a subsidiary organ of the Organization of the Islamic Conference (OIC) which represents 57 Islamic countries. The budget of the University is financed by mandatory contributions of member states in proportion to their

contribution to the budget of the General Secretariat of the Organization of the Islamic Conference (IUT, 2014). The Asian University for Women is financed and managed by the Asian University for Women Support Foundation, a not-for-profit organization based in the United States. The Foundation collects donations from corporations, business, and individuals from all over the world to operate the University (AUW, 2014; The Asian University for Women Support Foundation, 2013).

Thus, many categories of actors are involved as providers of welfare (in terms income support as well as in-kind services) in the education policy domain in Bangladesh. These include the state, market, family, NGOs, corporate business, local community-based organizations, international development agencies, UN agencies, donor countries, and international philanthropic/non-government organizations and foundations. Among these actors, the state and market play the most dominant role. While both play almost the same role in primary and tertiary education, market plays the most dominant role in secondary education. Due to the state's over-dependence on the market in secondary education, families are largely responsible to pay for secondary education via the market.

Section 2 Sources of Welfare in the Health Policy Domain

As explored in Chapter 5, health policy programming is relatively well-developed in Bangladesh, and the nation enjoys a national 'health service model' of healthcare. It is only in the health sector that Bangladesh adopts a sector-wide approach to programming and provisioning. As in the education sector, actors involved in the health sector include the state, donor nations, international development agencies, UN agencies, international non-government organizations, the domestic NGOs, the family, and the market.

Among the health policy programs, the sectoral program known as HPNSDP 2011-2016, is jointly financed by the government of Bangladesh and development partners. The total budget of the program is US\$ 8010.96 million. Of this total, the development budget is US\$ 3333.33 million and non-development budget is 4677.63 Million). The contribution of development partners to the program is US\$ 2166.67 million, which is 27.05 percent of the total budget (inclusive of both development and non-development budget) (MoHFWB, 2011).¹⁹ In addition, there are other development partners who support the program through parallel funding (which means that a significant share of donor finance remains “off budget”, about 47 percent). For example, Global Fund of Vaccination Initiative (GAVI) and GFATM (Global Fund for AIDS, Tuberculosis, and Malaria) provide complementary support that is not integrated with government implementation arrangements (Sabina & Barkat, 2012).

¹⁹ To support the HPNSDP, seven development partners have pooled their funds into a multi donor trust fund (MDTF) administered by the World Bank. At present a number of development partners are providing support to the Government of Bangladesh to implement health sector programs under two categories: pooled funds and non-pooled funds. The pooled money is Reimbursable Project Aid (RPA). Money is transferred to a consolidated fund of the Ministry of Finance, once it has been spent by Government of Bangladesh. The pooled funds are made part of the overall development budget of the Ministry of Health and Family Welfare (MOHFW) and are reflected in the annual development program (ADP). Pooled development partners deposit money through International Development Agency (IDA) (IDA is a pooled DP among other DPs, but it also plays the role of financial management agency for HPNSDP). All DPs providing support through pooled funds have agreed IDA as administrator of these funds under trust fund arrangements. World Bank is the IDA for HPNSDP) into the ‘HPNSDP Forex Account’ held and maintained by Government of Bangladesh at the Central Bank. A Pooled Fund Committee Consisting of pooled development partners and the Government of Bangladesh manages the pooled fund. Non-pooled funds disbursement is negotiated between the government of Bangladesh and each DP individually and incorporated into bilateral financial agreements between the two parties. Non-pooled funds are also form a part of the MOHFW budget and are reflected in the ADP. As these funds are not channelled through GoB’s regular financing system, funds received from the non-pooled DPs are termed as Direct Project Aid (DPA) (MoHFWB, 2011).

Table 6.7
Programs in the health policy domain

Income	Service	Legislative
1. Sickness Benefit 2. Medical Benefit 3. Work Injury Benefits 4. Assistance for Cancer, Kidney, and Liver Cirrhosis Patients	1. Essential Service Delivery (ESD) 2. Urban Primary Healthcare Services (UPHCS) 3. The National Nutrition Service (NNS) 4. Expanded Program of Immunization (EPI) 5. Vitamine-A capsules distribution (VAC) 6. Voucher Program for Maternal Health.	1. National Health Policy 2000 2. HNPSDP 2011-16 3. National Drug Policy 1982 (revised in 2004) 4. <i>The Municipal Administrative Ordinance of 1960</i> 5. <i>The Pourashova Ordinance of 1977</i> 6. <i>The City Corporation Ordinance of 1983</i> 7. <i>The Local Government Act (Pourashova) 2009</i> 8. <i>Labour Law 2013</i>

The Urban Primary Health Care Service (UPHCS) is housed within the Ministry of Local Government, Rural Development and Cooperatives and is financed by the Asian Development Bank (ADB), DFID, and Nordic Development Fund. NGO Service Delivery Project (NSDP), an NGO funded by USAID, is also involved as a complementary provider of primary healthcare services in the urban areas (Sabina & Barkat, 2012).

The National Nutrition Service Program is funded by the World Bank (MoHFWB, 2011). The EPI program is funded by donors such as SIDA, UNICEF, along with technical support from the World Health Organization (Chowdhury and Osmani, 2010). The VAC is financed by UNICEF and CIDA (UNICEF, 2014). Along with government, the Marie Stopes NGO is piloting a maternal health voucher program (Sabina & Barkat, 2012).²⁰ Thus, we find the government, donor countries, multilateral Donor Agencies, UN agencies, international non-profit organizations, and local NGOs involved in health programming in Bangladesh. These various actors play a significant role in decommodifying health services since all primary healthcare

²⁰ Maternal Health Voucher Program is still a pilot program. For detail, see *Appendix 3* under heading Health Policy Domain.

services under ESD and UPHCS are provided free of charge through public clinics and hospitals in rural as well as urban areas.²¹

Despite such decommodification efforts, markets still play an important role. For example, income security provisions such as sickness benefits, medical benefits, and work injury benefits in the health policy domain are conditioned by labour market participation, and benefits from these programs are paid by employers. Moreover, out-of-pocket payments accounts for two-third (64 percent) of the total health expenditure of the nation while public expenditure accounts for only 26 percent (MoHFWB, 2011). When health facilities are far from home, or there are cultural barriers, travel costs, lack of awareness, mistreatment and unofficial fees in the public facilities, many rural people rely on trained and untrained individual providers for health services (Chowdhury and Osmani, 2010). According to the *Bangladesh Service Delivery Survey 2003*, 80 percent of patients pay unofficial fees for public health services, Moreover, public health service facilities have not kept pace with urban population growth over the last few decades. As a result, the private sector dominates the public sector in the urban as well as rural areas. The *Bangladesh Health Labour Market Study (BHLMS) 2003* estimates that the private sector healthcare personnel currently outweighs the public sector, and traditional providers outnumber the qualified doctors by a factor of 12:1 (Chowdhury and Osmani, 2010).

A recent study estimates the share of state, market, and the civil sectors in health provisioning in the country. It suggests that the current per capita spending on healthcare in Bangladesh is US\$17. Of this total spending, 30 percent is contributed by the public sector, 6 percent is contributed by the civil society (mostly NGOs), while the remaining 64 percent consists of out-of-pocket expenditure on a diverse range of small-scale private providers of

²¹ For structure of the healthcare service provisions in Bangladesh consult *Appendix 6*.

modern and alternative services (Chowdhury and Osmani, 2010). Another study (IRT, 2009) suggests that household expenditure on purchasing drugs from pharmaceuticals amounts to US\$ 4 per head, and only one-fourth of this cost (that is per head US\$ 1) paid by the state.

A report by the Health Economics Unit of the Ministry of Health and Family Welfare (2003) sets out recent shifts in the relative role of the state, market, and civil sectors in health provisions. Public sector expenditure on health fell from 33 percent in 1996-97 to around 26 percent in 2001-2002. During the same period, the NGOs' share increased from 3 to 6 percent, and the share of private providers – comprising private clinics, diagnostic facilities, drug retail outlets, traditional providers, and others – increased from 64 to 73 percent. Retail expenditure on drugs continues to be a dominant activity, accounting for around 46 percent of total expenditure in both 1997-98 and 2001-02.

Healthcare in Bangladesh sees contributions from the state, multilateral and bilateral donations and aid from foreign nations, international development institutions and agencies, UN agencies, and international non-government organizations. The civil sector is mostly contributed by the domestic NGOs. Families play a significant role in expenditure on drug purchases via the market, and market plays the monopoly role in income security provisions and health services in the country. Therefore, in the health policy domain we find the presence of seven sources of welfare – the state, donor nations, international development agencies, UN agencies, international non-government organizations, the domestic NGOs, and the market. However, the market is clearly the most central provider.

Section 3 Sources of Welfare in the Food Policy Domain

Even though food is not typically considered a social policy domain in the developed world, it is an important area of social welfare in Bangladesh. At least seven categories of welfare providers operate in the food domain, including the state, the market, the family or the informal sources, foreign nations, international development agencies, UN agencies, and the NGOs. Targeted monetized and non-monetized programs under the public food distribution system are jointly supported/financed by the state and the international community (foreign countries, UN agencies, and international development agencies, known as development partners or DPs).²² The development partners who comprise the Bangladesh Development Forum (BDF) collectively contribute to the ADP (Annual Development Program) and non-ADP budgets of Bangladesh from which the monetized and non-monetized programs within the food domain are financed (Koht Norbye, 1993; Food Planning and Monitoring Unit, 2013). About two dozen countries and international development agencies are members of Bangladesh Development Forum. Among them include AusAID, CIDA, DFID, EC, KfW, GTZ, JICA, SIDA, UNFPA, WB, UNAIDS, UNICEF, WHO, USAID, WFP, AFSI, Global Agriculture and Food Security Programme (GAFSP) and DANIDA (Food Planning and Monitoring Unit, 2011).²³

In addition to supporting food-assisted programs, DPs contribute significantly in developing intervention strategies in the food domain and strengthening the state's capacity to implement those strategies. Since the independence of Bangladesh, development partners have played an active role in devising, developing, and implementing policies and programs

²² Food Assisted programs are supported by food aid from development partners and foodgrain procurement by the state through purchasing from foreign nations and domestic markets. The state also carries the costs of domestic transportation of the foodgrains received as aid (Koht Norbye, 1993).

²³ The composition and activities of BDF is discussed in details in Chapter 7.

Table 6.8
Welfare provisions in the food policy domain in Bangladesh

Income maintenance component	Service component	Legal component
<ol style="list-style-type: none"> 1. Open Market Sale (OMS) 2. The Fair Price Program 3. Essential Priorities (EP) 4. Other Priorities (OP) 5. Large Employers (LE) 6. Food For Work (FFW) 7. Cash for Work 8. Vulnerable Group Development (VGD) 9. Vulnerable Group Feeding (VGF) 10. Test Relief (TR) 11. Gratuitous Relief (GR) 12. Emergency Relief (ER) 13. Enhancing Resilience to Natural Disaster and the Effect of Climate Change Program 14. <i>Barga Chashi Unnayan</i> Program (BCUP) 15. <i>Grameen</i> Bank Agricultural Credit Program 16. Fertilizer Subsidy 17. <i>Khas</i> Land Distribution 18. Agricultural Rehabilitation Program (ARP) 	<ol style="list-style-type: none"> 1. Farmer Training and information services 2. Farmer Field School 	<ol style="list-style-type: none"> 1. The Constitution of Bangladesh (Article 15a) 2. World Food Summit Declaration 1996 3. United Nations Millennium Development Goals (MGDs), 2000 4. The Poverty Reduction Strategy Paper (PRSP), 2005 5. The National Food Policy 2006 6. The National Agriculture Policy 2013

to enhance food security of the people of Bangladesh. For example, The National Food Policy 2006 and the National Food Policy Plan of Action (2008-2015) 2008 were developed under the National Food Policy Capacity Strengthening Program which was financed by the USAID and the EU and implemented jointly by The United Nations Food and Agriculture Organization (FAO) and the Government of Bangladesh.²⁴ The technical team of FAO Bangladesh played the key role in developing these two policy documents. The nation has also adopted the Country Investment Plan (2011-2016) (CIP) 2011 with a view to strategic investments directed at enhancing the nation's capacity to effectively implement its National Food Policy. The nation is implementing 12 programmes under the CIP 2011, which are intended to strengthen the state's

²⁴ Bangladesh adopted its current National Food Policy (NFP) in 2006 (which replaced the first policy of 1988). The nation adopted the National Food Policy Plan of Action (2008-2015) in 2008 as a tool to implement the NFP.

ability intervene effectively in the 26 areas identified in the National Food Policy Plan of Action.²⁵ In preparing the CIP, in addition to strong involvement and leadership from the highest levels of the government, the FAO provided technical and methodological support, the USAID provided financing, and the IFPRI prepared an accompanying policy document on policy dimensions which was used to formulate the guiding principles of CIP (Food Planning and Monitoring Unit, 2008, 2011). In addition, the total cost of implementation of CIP is estimated at US\$7.8 billion. This cost is jointly being financed by the Government of Bangladesh and the development partners. (See Table 6.9) It is seen that in the three years the development partners' contributions were 34.93, 30.20 and 37.73 percent of the annual CIP implementation cost. That is, about one-third of the cost for implementing the CIP comes from the donors. Table 6.10 shows the contributions of development partners under different programs of CIP.

Table 6.9			
Distribution of CIP implementation cost: the shares of the Government and the DPs (in million US\$)			
Year	Government of Bangladesh	Development Partners	Total
2011	1866	1002	2868
2012	3130	1354	4484
2013	3859	2338	6196

Source: Food Planning and Monitoring Unit (2013), *National Food Policy Plan of Action and Country Investment Plan Monitoring Report 2013*.

In addition to food-assisted and CIP related programs, there are other programs operated by the state and individual development partners to promote food availability and increase access to economically disadvantaged people. Under the *Khas* land distribution programs, the

²⁵ For details of the 26 areas of interventions and 12 programs under the CIP see Food Planning and Monitoring Unit (2008, 2011)

government allocates state owned land to landless and rootless people.²⁶ The Agricultural Rehabilitation Program provides agricultural inputs such as seeds, fertilizers, and farm machineries (such as power tiller, threshers, batch dryers, irrigation pumps, and fishing nets) to small and marginal farmers is financed and administered by the government through the Department of Agricultural Extension (Begum et al., 2014). Moreover, fertilizer subsidizing is a major program in the food domain in Bangladesh. On an average, the state spends 4.5 percent

CIP program	China	DFID	World Bank	ADB	JICA	EU
1. Sustainable and diversified agriculture		21%	16%	9%		2%
2. Improved water management			22%	21%	23%	
3. Improved quality of input and soil fertility	100%		8%	8%		12%
4. Fisheries and aquaculture development						
5. Livestock development		18%	4%	2%	1%	
6. Improved access to market		7%		60%	69%	
7. Implementation and monitoring of NFP and CIP						2%
8. Enhanced public food management system					7%	
9. Effective safety nets		29%	48%			43%
10. Community based nutrition		25%				27%
11. Orient food and nutrition program through data						7%
12. Food safety and quality improvement						7%
Total	100%	100%	100%	100%	100%	100%

Source: Food Planning and Monitoring Unit (2013), *National Food Policy Plan of Action and Country Investment Plan Monitoring Report 2013*.

²⁶ There are number of *khas* land (government own land) distribution programs in Bangladesh. These programs include *Ghore Fera* (Returning home), *Thikana/Adorsho Gram* (Ideal Village) Program, and *Ashroyan/Abason* Program. These programs cut across the food security and housing policy domains since they are aimed at intervening with homelessness and food security. For details of the program, see *Appendix 3* under the heading *Housing Policy Domain*.

of its total budget on subsidizing fertilizer, which is equivalent to the total expenditure on non-monetized food-assisted programs and one-third of the nation's expenditure on social protection (see Tables 6.11 and 6.12).²⁷

Year	Total subsidies on fertilizer (in billion taka)	Fertilizer subsidies as% of national budget
2007/08	35.34	4.1
2008/09	50.74	5.1
2009/10	40.78	3.6
2010/11	55.42	4.2
2011/12	69.52	4.3

Source: Food Planning and Monitoring Unit (2013), *National Food Policy Plan of Action and Country Investment Plan Monitoring Report 2013*.

Year	Ratio of domestic to world price of fertilizers
2004/05	.48
2005/06	.46
2006/07	.57
2007/08	.47
2008/09	.31
2009/10	.58
2010/11	.49
2011/12	.47

Source: Food Planning and Monitoring Unit (2013), *National Food Policy Plan of Action and Country Investment Plan Monitoring Report 2013*.

²⁷ Fertilizer subsidizing is a comprehensive and universal provision in the welfare state of Bangladesh where all farmers have access to the benefits based on their needs. It is seen in Table 5.11 that the domestic prices of fertilizers are about half of the prices of fertilizers at the global level. This indicates that the government provides on an average 50 percent subsidy to the prizes of fertilizers. Studies such as Mujeri (2010) find that while large and medium farmers benefit more from fertilizer subsidies than small and marginal farmers, the gap in benefits is small.

The Farmer Field School (FFS) Program²⁸ is a joint venture program of DANIDA and the Government of Bangladesh.²⁹ Given that 80 percent of the farmers in Bangladesh engage in agriculture primarily to secure food for themselves (instead of commercial purposes), these agricultural support programs funded by the state and development partners play important role to promote access to food by the marginal and small farmers, landless and rootless people in Bangladesh Food Planning and Monitoring Unit (2008).

Families also play a significant role in ensuring food security for their members. Food security for rural Bangladeshis, who make up 76.0 percent of the country's population, depends on family owned land (Food Planning and Monitoring Unit, 2008). Families without enough cultivable lands are more likely to be poor.³⁰ For example, CBN (cost of basic needs)-based the national poverty rate in Bangladesh was 40 percent in 2005. However the rate was 48.2 percent among households headed by a member working in agricultural sectors and 66.6 percent among landless rural households (Food Planning and Monitoring Unit, 2008). Higher rates of poverty among the landless and agricultural day labours indicate the private/household asset of land acts as protection against hunger and food insecurity for family members.

In addition to land, children often protect their family members against hunger. The targeted food-assisted public programs are inadequate in terms of both coverage and benefit

²⁸ A training and awareness development program that aims at increasing access to nutrient-rich food such as poultry, vegetable, and fish by poor households, especially pregnant or lactating women

²⁹ It was first introduced in Bangladesh in 1989 with the assistance of the FAO Inter-Country Program for IPM (Integrated Pest Management) in rice and financial support from UNDP, CARE-Bangladesh, and DANIDA. However, since 2000 the FFS program is being operated by DANIDA under its ASPS II (Agricultural Sector Program Support-II) and the Department of Agricultural Extension under the Ministry of Agriculture of Bangladesh. The total cost of the current five year project is DKK 610 million, of which DKK 531 (87 percent) million is shared by DANIDA (DANIDA, 2014).

³⁰ In Bangladesh, foodgrains are, to a large extent, cultivated for subsistence. Most (80 percent) of the farmers are small and marginal farmers, tenant farmers, or sharecroppers who cultivate lands primarily to feed themselves (Food Planning and Monitoring Unit, 2008; Khandaker, Bidisha, and Suhrawardi, 2013). In the land system of Bangladesh, a dominant minority of landholders have secured rights to land and the majority in rural areas have either tenuous rights to land or no land at all. Those having secured rights to land seldom perform labor on it or make investments in its improvement. In most cases, the landless and the marginal farmers cultivate the landholders' land and get a share of the harvested crop (Shahbuddin, 2010).

levels (discussed in Chapter 5). The total safety net provisions cover only 24 percent of the population while the national poverty rate is 31.5 percent (based on the cost of basic needs method used by HIES, 2010). Among the beneficiaries of the SSNPs, 60 percent received 100 taka (US\$ 1.2) or less per month, 33 percent received between 100 and 300 taka (between US\$1.2 and US\$ 3.6) and 4 percent received between 301 and 500 taka (between US\$ 3.6 and US\$ 6.2) per month (BBS, 2010). Given such inadequacy of the public measures addressing food insecurity, many poor families engage their children as child labourers – either sending them out as household workers to well-off urban families or engaging them in the informal sectors). According to the *Child Labour Survey of 2003*, 7.5 percent of children aged 5 - 17 were involved in labour market in 2002, and out of them 42, 1426 were domestic workers (BBS, 2003). Children engage in the labour market to make their own living as well as to contribute to their parents and siblings (Mujeri, 2010; Ahmed and Ninno, 2002). Since there is no child tax benefit or child benefit in Bangladesh and the old age allowance is inadequate in both benefit levels and coverage (discussed in Chapter 5), families play a dominant role in ensuring greater food and nutrition security particularly of the children and the elderly.

Food security in the urban areas is largely market determined. While the monetized food-assisted targeted programs operated in the urban areas such as OMS, EP, OP, and LE, contribute to the decommodification of access to food by the urban poor and low income government, semi-government employees and the employees of large factories to a significant extent, food security of the middle income and high income urban population is largely determined by market participation.³¹ Of course, for a section of the urban people (28 percent in the case of the City of

³¹ As stated above, under monetized programs foodgrains are distributed among the targeted population at subsidized prices. For targeting procedures for individual monetized food security programs consult *Appendix 3*.

Dhaka), labour market participation or self-employment is supplemented by income from inherited rentable properties and institutions (Hoek-Smit, 1998).

NGOs play a significant role in the food domain of social welfare. A number of programs are operated as sole initiatives of NGOs or in partnership with the Government of Bangladesh or international development agencies. For example, the Income Generation for the Vulnerable Group Development Program (IGVGD) is a joint venture initiative among the Government of Bangladesh, the World Food Program, BRAC (the largest local NGO in Bangladesh) and *Palli Karma-Sahayak* (Rural Employment Assistance) *Foundation* (PKSF)³². Under this program, food grains are jointly provided by the Government of Bangladesh and the World Food Program to the targeted population for 24 months.³³ During this period, BRAC organizes groups of recipients and train them in poultry raising and other income generating activities, the provision of micro credit, and health and nutrition education and provide them with micro credit loans so that the selected people can involve in self-employment projects (through graduation to NGO microcredit program) for steady income.

Similarly, the Enhancing Resilience to Natural Disaster and Effect of Climate Change of Program (that combines the Food for Work Programs with sustainable developmental activities) is a joint venture program of the Government of Bangladesh, The World Food Program and local community based NGOs. Under this program, the government provides monthly cash allowances and grant for investment, WFP provides food grains against earth work, and NGOs provide

³² *The Palli-Karma-Sayahak Foundation* (PKSF) is a non-profit company that receives grants from the Government of Bangladesh and grants and loans from foreign and local development agencies. The company on-lend funds to qualifying partner organizations that are engaged in one year credit programs for rural poverty groups. The PKSF service charge is 3-5 percent and the loans have to be repaid within a period of three years, with a three months of grace period (Hoek-Smit, 1998)

³³ The Country program of the World Food Program (WFP) in Bangladesh is assisted by several nations which include The United States (USA), The United Kingdom (UK), Australia, Japan, Canada, Norway, and Sweden (WFP, 2014b).

training on disaster preparedness and response, hygiene, sanitation and nutrition and different income generating activities to the selected people.³⁴

Moreover, BRAC and *Grameen* Bank provide microcredit services to poor and marginal farmers. The *Borga Chashi Unnanyan* (Sharecropper Development) Program (BCUP) is a joint venture program of BRAC and Bangladesh Bank (the Central Bank of Bangladesh) that provides collateral free short term loans to sharecroppers for low interest rates. Under this program, the Bangladesh Bank has provided BRAC a fund of Tk. 5 billion. BRAC disburses credit among the targeted farming population at 5 percent interest rate through village organizations that manage credits and promote savings (Food Planning and Monitoring Unit, 2013) and under flexible and low interest.³⁵ In 2010, 238,071 sharecropping farmers benefited from the program, and, in 2013, the number rose to 578, 210 (Food Planning and Monitoring Unit, 2013). Similarly, the *Grameen* Bank (GB) directs more than half of its credit activities to providing loan facilities to landless women and men for milch cow, cow fattening, and paddy cultivation. Table 6.13 summarizes the GB's agricultural credit disbursement in 2010. It shows that about four hundred thousand landless farmers received loans from the *Grameen* Bank Agricultural Loan Program, and 97% of the loan recipients were landless women. Given that there is a high demand for agricultural credit and there are largely no public sources of credit for poor and marginal farmers and sharecroppers, agricultural credit programs operated by NGOs play a significant role in supporting the agricultural activities of these subsistence level farming groups.³⁶

³⁴ Details about the program are in *Appendix 3*.

³⁵ The interest rate under the BCUP program is 50 percent of the agricultural credit programs operated by nationalized commercial and specialised banks (Khandaker, Bidisha, and Suhrawardi, 2013). For details of the operation of the program see *Appendix 3*.

³⁶ Barkat et al. (2010) find that 58 percent farmers use credit for buying fertilizers, 27 percent for purchasing seeds, 38 percent for paying wage labours, 11 percent for the use of tractors, and 13 percent for the cost of power tillers. This finding indicates that poor peoples' engagement in foodgrain production largely depends on availability of cash or credit. While several national commercial and specialized banks and private banks operate agricultural credit programs, small and marginal farmers and sharecroppers usually do not have access to those programs because they

Table 6.13
Agricultural credit disbursement by *Grameen* Bank in 2010 (in Tk. 000)

Sector for credit approval	Landless male		Landless female		Total	
	No. of Loans	Amount Loans	No. of Loans	Amount Loans	No. of Loans	Amount Loans
Agriculture and Forestry	3420	48439389	167243	4411163707	170663	4529603096
Livestock and Fisheries	4240	107380794	219264	9484860873	223504	5092241667

Source: *Grameen* Bank Annual Report, 2010

Thus, the state and foreign donors (foreign nations, international development agencies, and UN agencies) play a major role in the welfare domain of food through targeted food-assisted programs and other land distribution and agricultural support programs aiming at increasing accessibility of food by economically disadvantaged people. NGOs are mostly involved through microcredit and awareness and training programs. Moreover, since the programs in this domain are mostly targeted and means-tested, and cover only low income and poor people, the market and families play important role to ensure food security of people in the middle and high income groups. Therefore, we find at least seven categories of sources of welfare in the food domain of social policy in Bangladesh.

do not meet the qualifying criteria (see Khandaker, Bidisha, and Suhrawardi, 2013 for practices of agricultural loans programming in public financial institutions in Bangladesh). Small and marginal farmers mostly depend on informal sources such as local *Mohajons* (money lenders) under unfavourable conditionalities. Khanam (1989) suggests that credit from informal sources often do not help the farmers in the preferred manners because: first, informal credit is usually inadequate in terms of loan size, and second, it is available only at high interest rates. As Akhunji (1982) puts it, while the normal rates of interest on formal credit do not exceed 17.5 percent per annum, the rates of interest on informal credit range between 50 to 100 percent per annum, and in certain cases it rise up to 150 percent per annums (Khandaker, Bidisha, and Suhrawardi, 2013). Khandaker, Bidisha, and Suhrawardi (2013: 19) conclude that “lack of access to bank channels and micro financing institutions enforces the tenants and small farmers to depend on monopolistic moneylenders who insist on tied credit-marketing contracts.”

Section 4 Sources of Welfare in the Elder Policy Domain

The welfare system for the elderly in Bangladesh is civil sector (particularly family) dominated because the public and the private sectors are still underdeveloped. While issues related to elderly include income security, health, housing, and care, there are only a few income provisions, such as pensions for public employees, honorariums for the freedom fighters, and means-tested old age allowances for the poor elderly persons in the public sector. Welfare provisions for the elderly, in terms of income and (health, care, and housing) services in the private sector are largely absent in the country. Unlike the education, health, and food policy domains, involvement of foreign actors and domestic NGOs in the elderly policy domain is only marginal. As a result, the family, as the traditional social security institution, still remains the most important provider in the elderly policy domain of Bangladesh.

The constitution of Bangladesh (Article 15d) states that the government must introduce social security programs for the elderly poor (MoLJPAB, 2011). There are two major public programs that support elders' income security: the pension system and Old Age Allowance (OAA). In addition, there are public programs for the freedom fighters, all of whom are now over 60 years. These include Honorariums for Freedom Fighters and Honorariums and Medical Allowance for the Freedom Fighters. Moreover, the state takes measures to ensure elderly care through the *Parent Maintenance Act of 2013*.

The pension system in Bangladesh is designed to ensure income security for retired government employees under *The Public Servant (Retirement) Act 1974*. The Old Age Allowance (OAA) Program is a targeted income support program for low income poor and destitute senior citizens. The pension scheme for public employees, Old Age Allowance and the income support programs targeting the Freedom Fighters are tax-financed. Pensions for retired

government employees cover about 500,000, Old Age Allowances cover 2.73 million, and 200,000 insolvent freedom fighters are covered. Thus, all public programs cover about 44 percent of the elderly population in the nation (MoFB, 2014; MoPB, 2014). This means that a majority of the elderly population in Bangladesh remain uncovered by public provisions.

Table 6.14 Provisions in the elder policy domain		
Income component	Service component	Legislative component
1. Pension system for public employees 2. Old Age Allowance 3. Honorarium for insolvent Freedom Fighters 4. Honorarium and medical benefit for injured Freedom Fighters	1. Bangladesh Association for the Aged and Institute of Geriatric Medicine (BAAIGM) 2. Resource Integration Centre 3. Service Centre for the Elderly Population 4. Elderly Development Initiatives 5. The Elders and Children Rehabilitation Centre	1. The Constitution of Bangladesh (Article 15d) 2. <i>The Public Servant (Retirement) Act 1974</i> 3. <i>The Parents Maintenance Act 2013</i>

Some civil society programs for seniors exist. These include the Bangladesh Association for the Aged, Resources Integration Centre (RIC), Service Centre for the Elderly People (SCEP), Elderly Development Initiatives (EDI), and Elders and Children Rehabilitation Centre.³⁷ Among these civil society initiatives, RIC is financed by HelpAge International, an international non-government organization (Erb, 2011). Others are local level, small scale social and individual altruist and philanthropic initiatives, and these are mostly locally based initiatives and cover only a tiny segment of elderly people in the country (Miyan, 2005). For example, the Service Centre for the Elderly People (SCEP) is local non-government organization located in the district of Rajshahi. Elderly Development Initiatives (EDI) is also a local program based in the District of

³⁷ Descriptions of these programs are available in *Appendix 3* under heading Elder Policy Domain.

Manikgonj (Khan, 2009). The Elders and Children Rehabilitation Centre is an individual initiative established in the District of Gazipur (Khan, 2009). Only The Bangladesh Association for the Aged and Institute of Geriatric Medicine (BAAIGM) has some wider coverage, with 50 branches across the country (Khan, 2009). However, these individual and community-based initiatives signify the urgency for greater public measures to address the needs of the elderly people in the country.

Because the pension system in Bangladesh is restricted to public employees and civil society initiatives are negligible in relation to the magnitude of the demand, people resort to an alternative supports during their senior years. Those formerly employed in the private sector depend on savings (Rahman, 2010). Many, especially those who were employed in low income jobs or in the informal or agricultural sectors, must continue to work after the age of 60. Practically, people involved in agriculture or fishing do not retire. They continue to work to support themselves and their families until they are physically unable (Erb, 2011).

Despite the role the state and the market in social protection for the elderly, the family remains the most important provider for seniors. In Bangladesh, most households are joint families. Older people generally stay with their children during the later part of their age. This particularly applies to older and widowed women. Given that women traditionally have not participated in the labour market until recently, older women mostly depend on their children or extended families during old age.³⁸ People who remain economically active after 60 become incapable in the 70s. These people then become dependent on their children or grandchildren for support and care. Since a majority of the households still consist of joint families (especially in the rural areas, where 74 percent of Bangladeshis live), the family is the main source of support

³⁸ Labour market participation of women is only a recent phenomenon in Bangladesh. Particularly, with the growth of garment industries since the 1980s women started to participate in the labour market in increasing rates (discussed in detailed in Section 6).

for seniors (Miyan, 2005; Erb, 2011). Moreover, the *Parents Maintenance Act 2013* requires children to take necessary steps to look after their parents and to provide them with food, shelter, care and medical facilities.³⁹

In the old age policy domain, we observe primarily the presence of the state, the market, the family, and civil society organizations as welfare providers. The involvement of developmental partners (DPs), the international non-government organizations (INGOs), domestic non-government organizations (NGOs), or the micro-finance institutions (MFIs) in promoting welfare of the elderly population in Bangladesh is minimal. HelpAge International is the only INGO devoted to support the elderly. Among 22000 registered NGOs in Bangladesh none have programs especially designed to support the elderly. Similarly, micro financing institutions seem to be less interested to include the elderly population. One survey suggests that only 19 percent of the elderly population have access to micro-credit compared to an average adult participation rate among Bangladesh's poor of 45 percent (MoPB, 2014). Civil society initiatives are of limited scale and largely locally based. Again, since welfare provisions for the elderly in the public sector is largely underdeveloped, and the formal labour market is small, the family remains the most dominant provider of well-being for the elderly population in the country.

³⁹ According to this Law, each of the children will have to pay 10 percent of their total income regularly to their parents if they do not live with their parents. Moreover, children are required to meet their parents regularly if they live in separate residences. Furthermore, the *Act* prohibits children to compel their parents to go to old home or any other places jointly or separately (MoLJPAB, 2013).

Section 5 Sources of Welfare in the Disability Policy Domain

When it comes to disability, we find at least seven categories of welfare providers: the state, family, domestic NGOs, International non-government organizations, international development agencies, UN agencies, and altruistic individuals. As in the elder policy, we find family is the dominant provider. As discussed in Chapter 5, the state uses a rehabilitation approach to disability policy and operates only a very few means-tested, targeted and small-scale income support and rehabilitation programs to support persons with disabilities.

Table 6.15
Social welfare provisions in the disability policy domain

Income component	Service component	Legal component
1. Allowance for distressed persons with disabilities 2. Educational stipends for students with disabilities	1. Fund for Rehabilitation of Acid Burned Women and Physically Handicapped 2. The Child Development Centre (CDC) 3. Integrated Education for the Visually Impaired Program 4. Schools for the Visually Impaired 5. Vocational Training Centre for the Blind Employment Training and Rehabilitation Centre for the Physically Handicapped (ERCPH) 6. Institution for Persons with Mental Disability	1. The National Disability Policy in 1995 2. <i>Rights of the Persons with Disabilities and their Protection Act, 2013</i>

Unlike in elder care, many organizations have emerged in the civil sector to support persons with disabilities nationally and locally. In general, these organizations provide education and rehabilitation.⁴⁰ Among the major organizations supporting persons with physical, mental and visual disabilities are the Access Bangladesh Foundation, Assistance for Blind Children

⁴⁰ For details of those organizations and their activities consult *Appendix 3*.

(ABC), Bangladesh Blind Mission, Bangladesh *Dristihin* (Blind) Foundation, Bangladesh National Federation of the Deaf, Bangladesh National Society for the Blind (BNSB), Bangladesh *Protibandhi Kallyan Samity* (Bangladesh Handicapped Welfare Association), Blind Education and Rehabilitation Development Organization, Centre for the Differently Abled, the Centre for Disability in Development (CDD), the Centre for Service and Information on Disability, *Gram Bikash Shangstha* (Village Development Organization) (GBS), Hellen Keller International, *Jatio Ondho Kallyan Samiti* (National Blind Welfare Association), the National Council on Disabled Women (NCDW), National Forum of Organizations Working with the Disabled (NFOWD), *Palli Badhu Kallyan Samiti* (Rural Housewives Welfare Association), Social Assistance and Rehabilitation for the Physically Vulnerable (SARPV), the Society for the Welfare of the Intellectually Disabled (SWID), Society of the Deaf and Sign Language Users, Sunrider *Protibandhi Kallyan Sangstha* (Sunrider Disabled Welfare Foundation), Vocational Training Centre for the Blind (VTCB), The National Federation of the Blind (NFB), the Bangladesh National Society for the Blind and Partially Sighted (NSBP), and Vocational Training Centre for the Blind.

Many of those organizations are financially supported by international development agencies, international NGOs, UN organizations, major domestic NGOs, and philanthropic individuals. For example, *Bangladesh Protibandhi Kallyan Samiti* is financed by European Commission, The Spanish Agency for International Development and Cooperation (AECID), Bread for the World (Germany), Cives Mundi (Spain), Disabled Peoples' International (DPI), Australian Volunteers for International Development, and CBM (a Christian development organization) (BPKS, 2014). The Centre for Disability in Development is financially supported by the Ministry of Social Welfare, European Commission, Sense International, Light Future

World, Handicap International, *Manusher Jonno* (a renowned Bangladeshi NGO), Operation Clift, Far-East Knitting and Dying Industries Limited, and individual donors (CDD, 2014). *Gram Bikash Shangstha* is funded by Action Aid Bangladesh, Bangladesh NGO Foundation, BRAC, Care-Bangladesh, DFID, *Manusher Jonno* Foundation, NGO Forum Bangladesh, Sight-Savers International, UCEP-Bangladesh, and UNDP (GBS, 2014). Social Assistance and Rehabilitation for the Physically Vulnerable supported by UNICEF, Bangladesh *Shishu* (Children) Academy, BRAC, and Amis des Enfants du Monde (AEM) (France), Care-Bangladesh, Aide Médicale & Développement (AMD) (France), Kinesitherapeutes Du Monde (KDM) France), *Manusher Jonno* Foundation, SOLiNFO (France), Work for Life (Bangladesh) and *Polli Karma Sahayak* Foundation (PKSF, Government of Bangladesh) (SARPV, 2012, 2014).

However, since both the state and the civil sector organizations provide only income or rehabilitation support to persons with disabilities, caring and services to those people are left to the family as the traditional institution. Moreover, both the public and civil society organizations cover only a negligible portion of persons with disabilities in the country.⁴¹ Again, given that persons with disabilities are mostly unemployed and self-employment opportunities supported by NGOs are still very limited, the role of market is probably not very significant as a provider of welfare to those people in Bangladesh. Thus, despite the presence of several welfare providers in the disability policy domain of Bangladesh, in absence of strong public welfare provisions and relatively negligible contribution of the private sector and the NGO sectors, family remains the most important provider of welfare for persons with disabilities in the country.

⁴¹ As discussed in chapter 5, all public provisions together cover only 2.3 percent of all persons with disabilities in Bangladesh; coverage by individual NGO operated programs is also very small. See *Appendix 4*.

Section 6 Sources of Welfare in the Housing Policy Domain

As in other domains, the state, the market, the family, international development agencies, UN agencies, the international NGOs, and the domestic NGOs are involved in housing. While the state and the market play a dominant role in providing housing for the urban upper and middle classes, the family plays the dominant role for the rural middle and lower middle class. Welfare efforts by international development agencies, UN agencies, international NGOs, and domestic NGOs largely focus on addressing the housing needs of the lower class and poor population of both urban and rural areas in the country.

	Income component	Service component	Legal component
Urban housing	1. Housing Allowance	2. Urban Residential Area and Flat Development Program 3. <i>Bustee</i> Rehabilitation Program 4. Slum Upgrading Program 5. Subsidized urban housing financing	1. <i>National Housing Policy 1993 (Revised in 1999 and 2004)</i> 2. <i>The Bengal Vagrancy Act 1943</i> 3. <i>Real Estate Development and Management Act of 2010</i>
Rural housing		6. <i>Ghore Fera</i> Program 7. <i>Adarsha Gram</i> Program 8. <i>Ashrayan/Abason</i> Program 9. <i>Sorkari Ashroy Kendro</i> 10. <i>Grihayan Tohobil</i>	

As discussed in chapter 5, the residential area development and apartment construction programs operated by the City Corporations and the National Housing Authority target persons of high political or occupational status. These programs are self-financed by the respective institutions. Under these programs, these public institutions develop public land or acquire privately own land at much lower prices than the market rates and distribute plots and lands among the high and middle income urban people at rates significantly lower than the market

rates (Hoek-Smit, 1998). Similarly, the House Building Finance Corporation – the only public housing finance institution – primarily provides housing loans at subsidized interest rates to civil servants and the high income people.

Table 6.17		
Price of land and apartment in Dhaka City since 1990		
Year	Price of land (katha/taka)	Price of apartment (sq.feet/taka)
1990	481818	1680
2000	1540909	2105
2010	11172727	7941

Note: Price of land is the mean of the prices of land in 22 residential areas (Baridhara, Gulshan, Banani, Mahakhali, Dhanmondi, Azimpur, Mohammadpur, Shantinagar, Shamoli, Uttara, Cantonment, Komolapur, Gendaria, Basabo, Kollanpur, Mirpur, Badda, Goran, Demra, Motijheel, and Kawranbazar) of Dhaka City. Price of apartment is the mean of the prices of land in 17 residential areas of Dhaka City which include Dhanmondi, Gulshan, Banani, Baridhara, Lalmatia, Mirpur, Uttara, Shantinagar, Siddeshwari, Malibag, Mohammadpur, Shamoli, Kolabagan, Moniouripara, Green Road, Elephant Road, and Segun Bagicha.

Source: REHAB, 2012.

In addition to government bodies, private developers, under the *Companies Act of 1913* and the *Real Estate Development and Management Act of 2010*, develop residential areas and construct multi-family apartment buildings and sell plots and apartments on a commercial basis. However, due to high price of land and apartments, only high income people have access to the plots or apartments developed or constructed by the real estate companies. Table 6.17 shows the price of land and apartment in the City of Dhaka in 1990, 2000 and 2010. It suggests that the prices of land and apartments have increased, on an average 23 and 5 times respectively between 1990 and 2000 in the City of Dhaka (REHAB, 2012).⁴² In addition, home buyers have to pay 31.5 percent of the price of land or flats/apartments as registration fee, VAT (value added tax), Stamp duty, and other relevant fees (Hoek-Smit, 1998). Home purchase cost is also artificially

⁴² The author calculated this trend based on data on prices of land and flats in different areas of the City of Dhaka derived from the above source.

inflated by the payoff (as speed money) demanded by the authorities dealing with the files (Begum, 2007). Thus, due to hike of the prices of land and apartments, the middle and low income people have hardly any access to the urban housing market (Begum, 2007).

However, the real estate sector covers only 5 percent of the total housing needs in the urban areas (Ahmed, 2012). Therefore, a large number of people of the urban middle class dwell in private rental apartments/slums supplied by individual home owners. An estimate by Ahmed (2012) suggests that individual owners supply 65 percent of the dwelling arrangements in the urban areas of Bangladesh. Thus, the state and market play a dominant role in housing provisioning for the upper and middle class urban population in Bangladesh.

Engagement of international UN agencies, NGOs and domestic NGOs in urban housing largely directed at addressing the housing needs of the low income people. The urban housing programs for the low income people are mainly joint venture endeavors of the government, NGOs, INGOs, UN organizations, and the business. The *Bustee* Rehabilitation Programs, for example, are jointly funded by UNCDF, UNICEF, and UNDP. The government of Bangladesh provides land for the program (Nawaz, 2004). The apartment construction program for the urban poor (known as the *Vasantek* Rehabilitation Project) is a PPP-based (public-private partnership) initiative under which a private company (the North South Property Development Limited) would construct 15,024 flats on a land provided by the government and sell them among the slum dwellers (total 9024 flats of 215 square feet each) and low income people (6,000 flats of 395 square feet) (Mohit, 2012).

In addition, many non-government organizations and international non-government organization are involved in urban housing under the Slum Upgrading Program (SIP).⁴³ For

⁴³ The Slum Upgrading Program (SIP) is based on the realization that slum dwellers do not have incentives to be relocated to the rehabilitation camps (which are far away from their work places, and, as a result, it has been

example, UNICEF, World Bank, Asian Development Bank (ADB), and CARE have operated drainage and sanitation improvement activities in the slums since the 1980s (Mohit, 2012). Several NGOs promote cooperative housing among the slum dwellers through saving schemes and, thereby, enabling them to purchase land and build cooperative houses for themselves. For example, *Pravati Sangha*, a community-based NGO, has organized the inhabitants of *Khiligaon Bustee* in Dhaka. The program in addition to investing in income generating activities has bought land in a suburban location so that members can build their own home in their own land. Based on their further saving, the members can build their home and move to their permanent residence (Nawaz, 2004). While such initiatives do not necessarily reduce those peoples' dependency on the market or decommodify housing services, they do enhance the target groups' capacity to mobilize their resources to meet their housing and similar needs.

In the rural areas, the family is the most important source of housing, since almost 95 percent of houses are inherited from ancestors or are built on land bequeathed by relatives (Rashid, 2007; Hoek-Smit, 1998). However, International development agencies, UN organizations, international development organizations focus on providing housing support to the rural homeless and the landless population. For example, the *Adarsha Gram* is a joint venture program of the European Commission, the Government of Bangladesh, and domestic NGOs. The EC sponsors earth development, home building, and provide capital or subsidies in interest for local NGOs to operate micro credit activities, the government of Bangladesh provides land, and the NGOs provide literacy and skill development training, and operate micro credit schemes

observed that the rehabilitated families sell their plots, obtained under the rehabilitation programs, to private individuals and return to the slums again) and they do not have the capacity to purchase flats (under the Vasantek Rehabilitation Project). Therefore, the SIP is designed to improve the environment, living conditions, facilities, and services in the slums (Mohit, 2012). While this program does not provide permanent dwellings to the slum dwellers, it tries to improve the condition of where they are.

among the beneficiary families (Sayeed-ur-Rahman, 2011). Similarly, the Vagrants Shelter Program is jointly operated by the Department of Social Services of the Ministry of Social Welfare in partnership with Concern Bangladesh, an international NGO, and the Bangladesh National Women Lawyers' Association (BNWLA). While the government provides shelter, food and cloth, Concerns International provides training and educational support, and BNWLA provides legal support to the beneficiaries (DSSB, 2014).

Thus, we find at least seven players of well-being in the housing policy domain of Bangladesh, which include the state, the market, the family, international development agencies, UN agencies, the international NGOs, and the domestic NGOs. Given that housing provisioning by the state, market, and family largely cover the high and middle income people in the country, international actors and domestic NGOs are largely concerned about housing needs of the rural and the urban poor.

Section 7 Sources of Welfare in the Labour Market Policy Domain

Five categories welfare providers are active in labour market. The active policy orientation that the nation maintains in this domain is supported by several actors which include, besides the state, market, foreign donors and international and domestic NGOs.

Table 6.18		
Social welfare provisions in the labour market policy domain		
Income component	Service component	Legal component
1. National Service Program	1. Rural Social Service	
2. The Employment Program for the Ultra Poor	2. Urban Community Development (UCD) Program	
3. The Income Generation for the Vulnerable Group Development (IGVGD)	3. Rural Mother Care	
4. The Rural Maintenance Program		

Among the job creation programs for poverty reduction in the public sector, the National Service Program, The Employment Program for the Ultra Poor programs are state financed and are members of the Social Safety Net Programs in Bangladesh (Begum, et al, 2014; MoFoodB, 2014). Income Generation for the Vulnerable Group Development (IGVGD) is a BRAC initiative. The Rural Maintenance Program is collectively funded by Government of Bangladesh, Care International, European Commission, and CIDA (ILO, 2014a).

Among the training and micro credit programs for entrepreneurship in the public sector, Rural Social Service and Urban Community Development (UCD) Programs are financed by the state and are housed in the Department of Social Services of the Ministry of Social Welfare. The Rural Mother Centre program is, however, jointly funded by the World Bank and CIDA. The program is also housed with Department of Social Services (DSSB, 2015b; 2015c; 2015d).

Funding source	Amount (Tk. Millions)
International donors	3483.03
International NGOs	1213.85
MFIs' own sources (including savings and service charge)	272, 644.65
Government (through PKSF)	28,099.44
Local banks	34,261.80
Local NGOs	640.31
Others	3178.09
<i>Total</i>	<i>343,530.77</i>

Source: Credit and Development Forum (CDF) (2012), Bangladesh Micro Finance Statistics 2012.

Besides the public provisions of job creation and micro credit for rural and urban unemployed poor, there are many NGOs in Bangladesh which provide similar services. In fact, the NGO sector dominates micro credit services over the public sector in Bangladesh. It is

estimated that the NGO sector disbursed around BDT 498 billion under micro credit programs in 2012, while public sector disbursed only Tk. 3.42 billion in the same year (Credit and Development Forum, 2012; MoFB, 2013). Thus, it is seen that the contribution of NGOs in micro-financing is far higher than that of the government.

However, while public micro credit programs are financed by government, there several sources of funding for the NGO-run micro credit programs. These include international donors, international NGOs, local private banks, government lending at subsidized interest rates, and local NGOs (see Table 6.19). NGOs finance their programs mostly (79 percent) from internal sources.⁴⁴ Government and local banks contribute 8 and 10 percent respectively. Foreign donors share has been reduced to only 1.36 percent. However, overall we find the presence of the state, the market, international development agencies, international NGOs, and domestic NGOs in the housing policy domain.

Section 8 Sources of Welfare in the Women's Policy Area

In the women's policy area, we observe the presence of welfare providers other than the state, market, and family. These include foreign nations, international development agencies, international non-government organizations, domestic NGOs, and civil society organizations (such as women's organizations). Among them, the family has been traditionally the most important source of welfare for women in Bangladesh. Within the traditional three-generational (mainly male breadwinner) family system of the country, women largely depend economically on their parents during childhood, on their husband during adulthood, and on their sons during old age (Begum, 1995). In absence of public provision, it is parents who take the major role in

⁴⁴ Even though the MFIs grew with support from foreign sources, they have eventually achieved solid financial bases (Lewis, 2010).

bringing up girls. According to the Bengali and Muslim religious traditions, it is a husband's responsibility to provide for their wives.⁴⁵ Children (primarily sons) are traditionally responsible to look after their parents in Bangladesh. Moreover, the *Parents Maintenance Act 2013* makes it a legal responsibility for children to take care of their parents (discussed in chapter 5). Due to the strong presence of families as providers or carers, women have rarely enjoyed property ownership in Bangladesh. Less than 10 percent of all women (less than 3 percent of younger women) are named as owners of material property in the country (Britt et al. 2010). This makes families a primary source of social protection for women in Bangladesh.

However, women's dependence on family and their lack of land ownership has also made women vulnerable to deprivation and oppression within the family. Parents discriminate against their daughters when investing in education (Mujeri, 2010). Women are often the last to eat (the already limited stock of food) because "they are expected to defer to husbands, children, and mother-in-laws, resulting in a high rate of malnourishment among women (Britt et al, 2010: 13)".⁴⁶ Moreover, violence against women is very common. A staggering one in two women experience physical violence in the home (Britt et al. 2010).⁴⁷ Dependence on family is also

⁴⁵ About 90 percent of Bangladeshis are Muslim (CIA, 2015).

⁴⁶ It is estimated that 30 percent of all adult women in Bangladesh are chronically malnourished (NIPORT, Mitra and Associates, and Macro International, 2009).

⁴⁷ The *Bangladesh Demographic Health Survey, 2007* indicates that 49 percent of women who are or had been married experienced some spousal physical violence in their most recent marriage, 53 percent had experienced some form of physical and/or sexual violence while 13 percent had experienced both (NIPORT et al., 2009).

associated with women's low status within the households and the prevalence of dowry⁴⁸ demands.⁴⁹

While the family still remains the most important provider for women in Bangladesh, the role of market is growing. The rate of women's participation in the labour market is still low, but it is increasing rapidly with expansion of female education, and explosive growth of the garment and service sectors. According to the *Labour Force Survey* report of 2010, in 2002, 9.4 million women participated in the labour market. The number increased to 10.13 million in 2005-2006 and was 16.2 million in 2010 (BBS, 2011). In recent years, rates of women's entry to the labour market are even higher than those of men. According the *Bangladesh Labour Force Survey 2002-03*, labour market participation among women in Bangladesh has increased by 7.7 percent during the period between 1999-2000 and 2002-2003, while that among men increased by only 3.5 percent during the same period (BBS, 2004). As a result, the traditional male breadwinner model is transforming into a dual-earner model. The greater participation of women in the labour market will alter women's economic dependence on their husbands (or children on later life) as the role of market as a source of women's well-being increases.

The state has recently attempted to promote the status of women and provide legal protection to women against discrimination and violence. Article 28(2) of the Constitution ensures equal rights in every sphere of the state and public life (MoLJPAB, 2011). Bangladesh is a signatory to the Convention on the Elimination of all Forms of Discrimination against Women (CEDAW) with the reservation of Articles 13(a) and 16 (a) (which relate to inheritance and

⁴⁸ Dowry is a payment in cash or kind by the bride's family to the groom's family. This is a common cause of violence against women in Bangladesh. For example, in the first eight months of 2013, 328 dowry-related violent events against women were officially reported. In 110 of the events victims were killed by the perpetrators; in 9 cases the victims committed suicide; and, 208 other incidents involved physical violence against the victims (Hussain, 2014).

⁴⁹ For details about women's domestic status and gender relationship see Planning Commission Bangladesh (2008), World Bank et al., (2009), World Bank and AusAID (2008), Thomas, Helen T, et al. (2004, 2005), and Oxford Policy Management and Social Development Direct (2008).

marriage and which are viewed as contradicting Islamic rules). Bangladesh participated in the women's summits of 1975 (in Mexico), 1980 (Copenhagen), 1985 (Nairobi) and 1995 (in Beijing) and in the Platform of Action adopted at the Beijing Summit (MoWCAB, 2011).

The Women's Development Policy 2011 promotes the equal rights of women in every spheres of state and public life, as well as women's economic, political, social, administrative, and legal empowerment, the establishment of women's human rights, promoting women's security in the state, society, and family, participation in the mainstream of socio-economic life, the elimination of existing inequality between men and women. It also promotes health and nutrition for women, assists socially disadvantaged and disabled women, and fosters the social security of widowed, elderly, destitute, and deserted women. The policy also stands for state's active role in the development of women's entrepreneurship (MoWCAB, 2011).

In order to eliminate inequality between women and men, address the vulnerability of socially disadvantaged women, and promote women's economic independence and social empowerment, the state operates a number of income support and service delivery programs that cut across policy domains such as the women, education, labour market, and health policy (discussed in Section 3.7 of chapter 5). Among those programs, the Female Secondary School Student Stipend Program, the Higher Secondary Female Stipend Program, and The Female Stipend Program for Degree (Pass) and Equivalent Level Program in the education policy domain which are affirmative public measures to promote women's education and participation in the formal labour market are supported through the Government of Bangladesh's partnership with several international development agencies such as USAID, The Asia Foundation, NORAD, World Bank, and ADB (discussed above in section 1). The Essential Service Delivery (ESD) (the primary healthcare program in the rural area) is funded from the donors' pooled fund, bilateral

donations of development partners, and the government of Bangladesh, and Urban Primary Healthcare Services (UPHCS) Program is financed by ADB, DFID, and Nordic Development Fund, and USAID.

Table 6.20
Social welfare provisions in the women’s policy domain

Income component	Service component	Legal component
1. Maternity leave	1. Promotion and Expansion of Women Entrepreneurship	1. Constitution of the Peoples’ Republic of Bangladesh
2. Maternal Allowance Programme for Poor Lactating Mothers	2. Support for Women Entrepreneurship	2. National Women Development Policy 2009
3. Allowance for Urban Low Income Lactating Mothers	3. Specialized Training on Modern Trade	3. <i>Family Violence Prevention and Protection Act 2013</i>
4. Allowance for Widow, Deserted, and Destitute Women,	4. Urban Based Marginal Women Development	4. <i>Prevention of Woman and Child Repression Act 2000</i>
	5. Daycare Program for Lower and Middle Income Working Women	5. <i>Dowry Prohibition Act, 1980</i>
	6. Urban Based Marginal Women Development	

Among other programs, maternity leave is fully financed by employers according to *The Labour Law* of 2013. The Maternity Allowance Program for Poor Lactating Mothers and the Allowance for Urban Low Income Lactating Mother are targeted cash transfer programs. The Promotion and Expansion of Women Entrepreneurship, the Support for Women Entrepreneurship Development, Specialized Modern Trade Training Program, District-based Computer Training Program for Women, and Urban-based Marginal Women Development Program are targeted training programs (services) for poor women to promote small business entrepreneurship and labour market participation among them. These programs are financed by the Government of Bangladesh and housed in the Ministry of Women and Children Affairs (MoWCAB, 2011). The Day Care Program for the Children of Lower and Middle Income

Women is a state financed arrangement to support daycare services to urban low and middle income working women. The Allowance for Widow, Deserted, and Destitute Women Program is a targeted tax financed cash transfer program governed by the Department of Social Services (DSSB, 2014a).⁵⁰ In addition to the above programs, as affirmative action to promote gender equity in public employment, the government maintains special quota for women (10 percent for civil service and 15 percent for 3rd and 4th grade public position and 60 percent for primary school teaching). Moreover, there are a number of state laws aimed at preventing violence and oppression against women. These include *the Dowry Prohibition Act, 1980*, *Prevention of Woman and Child Repression Act 2000*, and *Family Violence Prevention and Protection Act 2013*. Together these legislations make taking and giving dowry in marriage and violence against women legally punishable.

In Bangladesh, NGOs play a significant role in the development of women's economic, social, and political condition. There are about 22,000 domestic NGOs in Bangladesh. Most operate microcredit activities in combination with other services, such functional literature training, maternal health and sanitation related consciousness raising, and group formation. Following the *Grameen* Bank model, they target rural and urban poor women and provide them with collateral-free credit to initiate or run small business or other income-generating activities. In general, NGOs' microcredit activities are guided by the idea that microcredit programs improve women's access to material resources and their control over the sources of power (Amin et al., 1998). Non-government organizations view micro-financing as a strategy to promote women's socio-economic condition and enhance women's empowerment. As Lucy and her colleagues (2008: 23) suggest, "empowering women through microcredit programs not only

⁵⁰ For descriptions of the programs see *Appendix 3* under heading Women's Policy Domain.

builds their economic status and that of their families, but also their business acumen, self-confidence, and political status in their communities”.

While the direct association between microcredit and women empowerment is a contested issues (as it is often argued that microcredit services are insufficient to affect the traditional patriarchal social structure), studies such as Karim (2008), Mason (2005), Narayan, (2005), Malhotra and his colleagues (2003) find that microcredit programs are associated with increasing women’s political participation, greater access to healthcare and education, and their enhanced role in decision making. Similarly, an examination of the association between poor women’s participation in NGO-promoted microcredit programs and their empowerment by Amin and his colleagues (1998) find that women’s membership in microcredit programs are positively associated with their socioeconomic status, life expectancy, and empowerment. Lucy and colleagues (2008: 25-26) conclude that, “in Bangladesh, NGOs have been responsible for the advancement of women by generating employment opportunities through microcredit programs, training to augment skills, raising literacy and increasing awareness about their rights.” Thus, in addition to the family, market, and state, NGOs play a significant role as a source of support for women in Bangladesh.

In addition, women’s organizations play important role in supporting economically disadvantaged women, promoting empowerment and human rights, and providing legal support to female victims of violence. There are a number of national level women’s organizations in Bangladesh. These include *Mohila Parishad* (Bangladesh Women’s Council), *Ain o Shalish Kendra*, Bangladesh *Mohila Ainjibi Samiti* (Bangladesh Women Lawyers’ Association), *Karmojibi Nari* (Working Women) and *Naripokkho*. Among them, Bangladesh *Mohila Parishad* provides awareness training to women on constitutional, legal and human rights and provides

legal support to victims of family violence. The *Ain o Shalish Kentra* and Bangladesh *Mohila Ainjibi Samiti* (Bangladesh Women Lawyers' Association) provide legal support to victims of family violence and working women. *Karmojibi Nari* provides awareness and skill development training to working women and takes initiatives to increase bargaining capacity of women workers. Finally, *Naripokkho*, a women's activist NGO primarily play advocacy role to increase women empowerment and political participation and prevent violence against women (Bangladesh *Mohila Parishad*, 2013; Sørvald et al., 2005).

Again many NGOs of Bangladesh and women's organization receive funding from foreign donors and international non-government organizations. Foreign donors channel about 15 percent of their donations through NGOs (discussed in detail in chapter 7). Similarly, most women's organizations receive financial support from foreign countries and international development agencies. For example, activities of *Bangladesh Mohila Parishad* have long been funded by NORAD. The current project of the organization, entitled "Strengthening Local Government through Empowering Grassroots Women", is funded by the Danish Embassy in Bangladesh (*Bangladesh Mohila Parishad*, 2013). *Naripokkho* previously received funds from Norway, Denmark, and Canada for its activities (Sørvald et al., 2005). Its current project, "Women's Health and Rights Advocacy Program (WHRAP), is financed by the Government of Denmark through the Danish Family Planning Association (*Naripokkho*, 2014). The programs and activities of *Karmojibi Nari* are financially supported by several foreign donors and INGOs, which include The Royal Norwegian Embassy in Bangladesh, Oxfam Bangladesh, The German Technical Corporation (GTZ), the European Commission, Adam Smith International, INFANS (France), and Action Aid International (*Karmojibi Nari*, 2014).

Thus, in the women's policy area, foreign nations, international development agencies, international non-government organizations, domestic NGOs, civil society organizations (such as women's organizations) are involved as sources of welfare, alongside the state, market, and family. While the three generational male breadwinner family system is still the dominant source of support for women in Bangladesh, the role of the market is also becoming increasingly important. The state maintains an official commitment to gender equality. It also operates several programs to promote women's economic independence and social empowerment. In addition, the state has enacted a number of legislations to protect women from several forms of discrimination and harassment. Finally, many domestic NGOs, women's organizations, foreign donors and international NGOs partner in different activities and programs aiming at enhancing women's economic and social advancement and legal protection.

Section 9 Sources of Welfare in the Child Policy Area

Public welfare for children is underdeveloped in Bangladesh. The nation lacks provisions such as child benefit or child tax benefit which are common in the developed world. As a result, the responsibility for ensuring child well-being remains with the family. However, due to widespread poverty, many households cannot ensure the adequate well-being of their children. As a result, children from poor households are malnourished, and are more likely to leave school to engage in economic activities.⁵¹

Many children from poor households, as well as children of single parents and orphans, begin work at early age to help themselves and their families. According to the *Child Labour Survey of 2003*, 12 percent of children between 5 and 17 years of age were involved in the labour

⁵¹ For example, while 20 percent of all children under the age of 5 from the richest 20 percent households are underweight, the rate is 50 percent among children from the poorest 20 percent households (UNICEF, 2013).

market in 2002, and of them 421,426 were domestic workers (BBS, 2003). A notable number of families (8.1 percent) indicated that it would be hard for them to survive if their children were not working (ILO, 2003). Many children work long days at hazardous jobs. The BBS 2005 survey on hazardous child labour reports that 1.3 million children in Bangladesh were involved in hazardous child labour in 2005. According to the survey, 47 out of 300 types of economic activities that children are involved in are hazardous (BBS 2005).

The state also operates a number of programs to promote children's welfare. Discussed in chapter 5, these programs cut across the education, health, and child policy areas. Among those programs National Nutrition Service (NNS) and the Extended Program for Immunization (EPI) belong to the health policy domain. The former is funded by the World Bank and the latter by UNICEF and SIDA. The School Feeding Program, Second Chance and Alternative Education Program, The Basic Education for Hard to Reach Urban Working Children Program, and the ROSC program are housed in the Ministry of Mass and Primary Education. The School Feeding Program is jointly funded by World Food Program, European Commission, and the Government of Bangladesh. The Second Chance and Alternative Education Program, as part of the Primary Education Development Program-III, is collectively funded by nine development partners (ADB, The World Bank, DFID, AusAID, SIDA, CIDA, JICA, UNICEF, and the Netherlands) and the Government of Bangladesh. The Basic Education for Hard to Reach Urban Working Children Program is funded by SIDA, CIDA and the Government of Bangladesh, and the ROSC program is funded by the World Bank, IDA, and SDC (discussed earlier in sub-sections 1.1 and 1.2 of this chapter).

The Grants for Residents in Government Orphanages and Other Institutions and Capitation Grants for Orphan Students in non-Government Orphanages are housed in the

Ministry of Social Welfare. The programs are part of the National Social Safety Net and are fully funded by the Government of Bangladesh (DSSB, 2014c; MoFB, 2014; MoSWB, 2013). The Eradication of Hazardous Child Labor is also a state funded social safety net program. However, it is housed in the Ministry of Labor and Employment (MoFB, 2014).

Table 6.21 Social welfare provisions in the child policy domain		
Income component	Service component	Legal component
1. Grants for Residents in Government Orphanages and Other Institutions 2. Capitation Grants for Orphan Students in non-Government Orphanages	1. Eradication of Hazardous Child Labour in Bangladesh 2. Early Child Development Program	1. National Child Policy 2011 2. <i>Bengal Orphan and Widow Act 1944</i> 3. <i>Family Violence Prevention and Protection Act 2013</i>

The Early Child Development Program is primarily an NGO initiative. Given that the education system of Bangladesh lacks a pre-school component, public provision for early child development and preparation for school is absent in the country. This gap is largely filled by NGO initiatives. At least 225 local level NGOs provide targeted pre-school education, primarily to children from low income families, disadvantage communities, urban slums, and disaster prone areas. The programs are separately funded by Several UN organizations, international NGOs, International development agencies, and donor countries. These include the Aga Khan Foundation, Kingdom of Netherlands, CIDA, UNICEF, UNESCO, USAID, Spanish Development and Cooperation Agency (AECID), Action Aid Bangladesh, Save the Children (USA, Denmark, Sweden, Austria), Care Bangladesh, Caritas Bangladesh, Plan Bangladesh, Terre des Hommes Netherlands, and World Vision Bangladesh. The curriculum and activities of

the early child development programs are coordinated by the Bangladesh ECD (Early Child Development) Network which is housed in the ECD resources Center in the Institute of Education and Development (ECD) at BRAC University of Bangladesh (Hossain Miah, 2011).

In addition to these formal sources, local communities also play significant role in promoting children's well-being, particularly of the orphans. There are thousands of orphanages almost in every village in the country.⁵² While a good number of them are attached to religious institutions, there are many that are established, maintained and operated through community initiatives. Only a selected number of them receive government support through the Capitation Grants program, others are operated through contributions from local community members (Hossain Miah, 2011).

The provisions for children, as with those for women, cut across policy domains, notably among education, health, and labour market policy. While family and market remain the most dominant sources of well-being for children in Bangladesh, other sources include the state, international development agencies, UN agencies, foreign countries, international non-government organizations, domestic NGOS, and local communities.

Conclusion

Through an examination of programming and provisioning in nine different policy domains, we find at least twelve types of welfare providers or financers in Bangladesh. These include the state, market, family, foreign nations, international development agencies, United Nations organizations, international non-government organizations, domestic non-government

⁵² Actual number of orphanages are uncertain because many of them are not registered or do not receive financial support from the government.

organizations, local communities or community-based organizations, business, civil society/activist organizations, and individual altruist and philanthropic initiatives.

Table 6.22
Matrix of Providers in the Social Welfare System of Bangladesh

Providers Policy domains	State	Market	Family	IDA	Foreign nation	UN agencies	INGO	NGO	CBO	Civil society/activist initiatives	Business	Individual initiative
Education	√	√		√	√	√	√	√	√		√	
Food	√	√	√	√	√	√		√				
Health	√	√		√	√	√	√	√				
Elderly	√	√	√									
Housing	√	√	√	√		√	√	√		√		
Women	√	√	√	√	√		√	√		√		
Child	√	√	√	√	√	√	√	√	√			
Disability	√		√	√		√	√			√		√
Labour market	√	√		√			√	√				

The presence of providers varies across policy domains. See Table 6.22. The state is present as a welfare provider in all policy domains, suggesting that even though the welfare state of Bangladesh began with food-based targeted welfare programs, over the years it has expanded programming in all major policy areas. On the other hand, the involvement of donor nations is largely confined to education, food, and health care. Donor nations play coherent and coordinated role in these domains (through supporting formulation and implementation of sectoral or subsectoral programs, as discussed earlier). Their involvement in women's and child policy is more scattered, and they are nearly absent in elderly, housing, disability, labour market policy domains. The business community is active only in the education policy domain (in operating non-formal and TVET programs for child workers in garment factories) and is totally absent in other domains. This indicates a weak corporate social role in the country. Again, while the highest number of providers (9) are present in the education policy domain, there are only

three visible actors in the elderly policy domain, indicating the fit of the Esping-Andersen model in this domain. Thus, it seems that the number of welfare providers and the nature of their involvement differ markedly across policy domains.

The chapter set out to examine how the state-market-family nexus operates in the context of Bangladesh through examining financing for social welfare programs and welfare provisioning in nine different social policy domains of the country. We identified at least twelve different types of providers or funders of support in the nation. This finding leads us to reject hypothesis 5.2 of the study. This means that a narrow view of Esping-Andersen's views of the state-market-family nexus is inadequate for explaining social welfare in Bangladesh. Like Ian Gough's research (2001), this work supports the idea that scholars must reformulate Esping-Andersen's welfare matrix when analysing welfare regimes in developing areas. However, while Gough theoretically anticipated this probability, this study empirically confirms his assumptions and explicitly identifies the actors that might be included if the matrix is to be relevant for welfare analysis in less developed nations. The finding further challenge the functionalist 'logic of economic growth' which suggests that less developed countries cannot have welfare states because they do not have the required economic capacity to introduce social protection programs. Our findings suggests that while social welfare programs exist in Bangladesh and other less developed nations, the way the programs are financed notably differs from that in developed nations. The study also suggests that the applicability of any reformulated welfare matrix may vary across policy domains since the involvements of welfare providers differ across domains. It means that no single matrix may fit across policy domains when analysing social policy programming and provisioning practices in developing nations.

Chapter 7

THE RELEVANCE OF POWER RESOURCES THEORY TO THE BANGLADESHI WELFARE STATE

Introduction

How well does power resources theory explain welfare state development in developing nations?

This question is tackled in this chapter, to test hypothesis 5.3. Power resources theory (PRT)

understands the welfare state as an outcome of the balance of power between capitalist and

working classes, and it focuses particularly on the strength of labour movement. Esping-

Andersen uses power resources theory to explain variations among the ‘three worlds of welfare’.

This chapter explores whether PRT is effective in explaining the ‘welfare hybrid’ case of

Bangladesh.

Year	Public social security spending (as % of GDP)
1990	0.71
1995	1.10
2000	1.12
2005	1.17
2009	2.28
2011	2.69

Sources: World Bank (2013), World Development Indicator; ILO (2014b)

Bangladesh’s welfare state started with monetised and non-monetized food programs in the early 1970s. Since then, it has expanded social interventions in other areas. It increased social spending considerably over the period. In 1990, total social spending in Bangladesh was less

than 1 percent of its national GDP (see table 7.1). In 2011, the country spent about 3 percent of GDP on social affairs. When compared to advanced welfare states, social spending at 3 percent would represent an underdeveloped welfare state, however in Bangladesh, steady growth, and expanded coverage of social contingencies and populations are signs of welfare state growth.

While the other Marxist explanations of the welfare state, such as structural and instrumental Marxism see the capitalist class as the central player, power resources approaches take into account the role of the working class in shaping welfare. PRT theorists suggest that while the capitalist class is dominant in capitalist economies, organized labour movements can move the power balance between the classes significantly and thus can affect social welfare programs and redistribution practices.

Power resources theorists focus on three indicators of labour class strength: (a) rates of unionization, known as union density; (b) the existence of confederations ('peak' federations) that organize unions into one or a few bodies that work/fight together; and (c) the existence of strong, active, popular labour or left/socialist parties (which ideally have elected and held power). The theory claims that nations with high levels of union membership, organized labour federations with 'peak' federations or confederations, and working classes political parties with substantial popular support tend to have much more comprehensive, developed, universal and generous welfare states (Olsen, 2002). This chapter, therefore, asks if the growth of the welfare state in Bangladesh can be understood in terms of the strength of the Bangladeshi working class.

Given that there is a lack of reliable and standard quantitative data for labor strength in Bangladesh, the study assesses the role of labour movement in terms of trade union activities and labour rights. Strong trade union activities and high labour standards may indicate the labor class's significant contribution to the shaping of welfare provisions. Empirical evidence finds

that trade union activities in Bangladesh are weak and fragmented, and that labour standards are also poorly developed. These findings lead to the conclusion that the absence of trade union strength and working class party activity explains the poor working condition and lack of workers' rights. This finding makes PRT relevant to the Bangladesh welfare state. This chapter further suggests that weak labour organization and low mobility in Bangladesh has created room for domestic and international actors - instead of labour - to influence policy and programming. This has resulted in a welfare state in Bangladesh where non-working class related welfare provisions predominate.

The chapter begins with trade union and labour mobilization activities in Bangladesh (Section 1). Then (in Section 2) it accounts for the state of labour rights and labor welfare provisions in Bangladesh. Finally, (in Section 3) the chapter assesses the association between labour mobilization and the welfare provisions in Bangladesh and the role of labor and non-labor actors in shaping the Bangladesh welfare state.

Section 1 The State and Nature of Labour Mobilization and Trade Union Activities in Bangladesh

A widely used indicator of labour strength is union density. However, there is little reliable data on labour unionization in Bangladesh. The Bangladesh Bureau of Statistics, the national source of official statistics, does not collect data on union density rates. In the absence of official sources of information, different studies use different estimates. According to the ILO (2011), as of 2006 five percent of paid employees in the formal sector and 1 percent of those of the total labour force (which includes agriculture and the informal sector) were covered by trade unions. The Bangladesh Institute of Labour Studies (BILS) (2009) estimates that 4.35 percent of the total labour force in Bangladesh has union membership. The study notes inconsistencies among trade

unions in regard to their membership. The Danish Trade Union Council for International Development and Cooperation (LO/FTF Council, 2013) estimates the union density in Bangladesh is 3 percent – 22 percent among all wage employees and a lower 15 percent for female employees in the formal sector. According to the *Labor Force Survey of 2010*, Bangladesh has a labour force of 56.7 million. Of the total labour force, 87.5 percent are employed in the informal sector, with no agreements between employees and employers. Moreover, even in the formal sector, many workers are unregistered. According to the *Decent Work Indicators Pilot Survey of 2005*, only 28 percent of factory workers had a written contract or appointment card (BBS 2009). As Rahman et al. (2008) found, in 2006 only 20 to 30 percent of all employers, and half of the large employers in the garment sector, provided workers with a contract. The Bangladesh Institute of Development Studies (Paul-Majumder, 2007) in 1990 suggested that 95 percent workers in garment factories (the largest area in the industrial sector of Bangladesh) worked on temporary or *ad hoc* basis with no formal employment letter. Therefore, it is very difficult to confidently determine the unionization rate in Bangladesh, a precondition for allowing us to assess the relationship between labour strength and the development of the welfare state. In this dissertation, I focus on trade union activities as a way to assess labour strength in Bangladesh.

Bangladesh has a long history of trade unions going back to nearly a century. The first formal trade union was formed in Ahmadabad in 1920. Different trade and craft based unions emerged and grew in this period. At the same time, another trade union was formed in Madras, called the Madras Labour Union. Trade unions began to proliferate post-WWI. Trade unions were first recognized legally by the *Indian Trade Union Act* of 1926. However, strike and lock-out were first addressed in the *Indian Trade Union Dispute Act, 1929* (which, prohibited strikes

and lock-outs in public utility services as well as general strikes affecting the community as a whole).

During the Pakistan period, three main federations emerged in what was then East Pakistan: the East Pakistan Federation of Labour, the *Mazdoor* Federation, and the *Purbo* Pakistan *Sramik* Federation. In addition, the Revolutionary Socialist Party organized a federation named *Chotkal* (Jute Mill) *Sramik* Federation for jute mill workers. In 1969, the *Trade Union Act* and the *Industrial Dispute Act* were amalgamated into the *Industrial Relations Ordinance, 1969*. In the same year, for the first time, minimum wages for unskilled workers were established by the *Minimum Wages Ordinance, 1969*. In the late 1960s, three politically oriented national centres – the *Jatiya Sramik* League, the Trade Union *Kendra*, and the *Sangjukto Sramik* Federation – emerged under the leadership and direction the *Awami* League, the Communist Party, and the *Samajbadi Dal* (the former Revolutionary Socialist Party).

At the time of independence in 1971, about 80 percent of the industries in Bangladesh were publicly owned. Industries that were owned by Pakistanis (47 percent), East Pakistan Industrial Development Corporation (34 percent), and foreign owners (1 percent) were nationalized. Less than one-fifth (18 percent) of industries owned by Bangladeshis remained private. Jute, textile, and financial institutions were nationalized. Trade unions played a crucial role managing and running these industries in absence of private owners and managers (Hossain, 2005). Workers in public industries enjoyed much freedom and trade union rights. Most plant-level trade unions had joined trade union federations, particularly the *Jatio Sramik League* which was affiliated with the then ruling party, and new trade unions were registered. As Mesbahuddin Ahmed (n.d), President of the national union federation *Jatio Sramik Jot* comments, “the trade union was a powerful menace to get authority of factories, mills, and establishment abandoned

by previous (Pakistani) owners and subsequently taken over by the government.” However, with the adoption of IMF and World Bank backed structural adjustment programs in the early 1980s, denationalization and privatization of state owned enterprises began.¹ Instead of promoting further rights and benefits, the prime concerns of industrial workers became protecting job and trade union rights in newly privatized industries (Ahmed, n.d). The demise of labour strength followed.

The subsequent history of Bangladesh saw a shift in the balance of power in favour of the capitalist class. There has been a gradual decrease in labour strength and a steady increase in the power of the capitalist class. First generation industrial entrepreneurship started in Bangladesh in the late 1980s, with the establishment of garment factories. Garments industries now constitute the dominant sub-sector of the industrial sector of Bangladesh. Currently 3.6 million workers are employed in the garment sector, who comprise 36 percent of the total industrial labour force in Bangladesh. This sub-sector accounts for 78 percent of total exports and 16 percent of national GDP (Tasin, 2013). The garment sector has grown through near absolute denial of union rights. The same is true about emerging industrial sectors, such as textile, pharmaceutical, food processing, and ship breaking (the dismantling obsolete vessels for scrapping).

¹Structural adjustment programs (SAPs) are policy prescriptions imposed by the International Monetary Fund (IMF) and the World Bank (WB) in the early 1980s upon indebted countries of the Third World. Although structural adjustment was originally designed for OECD countries to restructure the economy of OECD countries (the most developed countries in the world), following oil crisis, the emergence of huge deficits in the balance of payment in the United States, and the expected dismantling of multi-fibre agreement and the European Steel price ring, the programs were extended to the developing countries subsequently (Dasgupta, 1997). Formally, the objective of structural adjustment program was to make the economies of indebted countries more efficient and better capable of sustained growth (Bello, 1996). The program involves a number of tough policy conditions which include: trade liberalization, reduction of tariffs, devaluation of the local currency, privatization of state enterprise, the eliminations of pricing and wage controls, cut off subsidies in agriculture and industry, cut off social spending, deregulation of the banking system and export-oriented corporations from government controls, the improvement of infrastructures and the creations of institutions to facilitate the development of export oriented economies (Bello, 1996; Ellwood, 2002; Dasgupta, 1997). It was supposed that these measures would slow the economy and reduce domestic demand gradually resulting in fewer imports, along with more, and cheaper exports, and in time the balance-of-payments deficit would be eliminated (Ellwood, 2002). By the late 1980s, more than seventy Third World countries had submitted to the various conditionalities associated with structural adjustment programs (Bello, 1996).

Workers' right to association is mostly denied in the private industrial sector in Bangladesh. Until recently, there was no permission for trade union activities in the Export Processing Zones (EPZs).² Even though trade unions are permitted outside EPZ areas, they are strongly suppressed by employers. Factory owners impose punishments, harass by filing cases in the court with different excuse, or dismiss workers who initiate or join the trade unions.³ In some instances, factory owners blacklist workers who have joined trade unions. The most common technique used by factory owners to suppress union activities is to employ workers on a temporary or *ad hoc* basis, so that the right to association does not apply, workers remain dependent and obedient, and management can dismiss them any time. As noted earlier, 72 percent of all factory workers in the private sector and 95 percent of the garment factory workers are employed temporarily or without formal appointments.

Due to employer suppression, participation in trade unions is very low in Bangladesh. Trade unions have not grown as the industrial sector expanded. Only 123 out of 5,400 registered garment factories in Bangladesh had a trade unions registered at the Directorate of Labour in January 2014 (ILO, 2014c). According to a survey by BIDS (reported in Paul-Majumder, 2002), only 6 percent of the garment factory workers have union membership. While 80 percent of

² Export Processing Zones have been created in Bangladesh since the 1980s under the legal framework of the *Bangladesh Export Processing Zone Authority Act, 1980* (subsequently amended by Ordinance No. XLIX, 1984 and Ordinance No. LII, 1988) to augment private and foreign direct investment in a zone. The Bangladesh Export Processing Zone Authority (BEPZA) established by the law is the official organ of the government to promote and regulate activities related to EPZs. Under the Aegis of BEPZA, EPZs were set up in several areas of the country such as Chittagong, Dhaka, Gazipur, Comilla, Ishshordi, and Mongla. Since the beginning of EPZs trade union activities were prohibited in EPZ areas since the government exempted EPZ enterprises from some labour related legislations of the country. Only recently due to pressures primarily from US buyers (discussed later), the government has withdrawn those exemptions and factory owners of EPZ areas are now permitting the formation of trade unions (Bhattacharia, 1998; Paul-Majumder, 2006).

³ See relevant newspaper reports: Islam and Karmaker (2013); Islam (2014)

**Table 7.2 (a & b):
Trade unions/ trade union federations registered by the Department of Labour
as of January 13, 2014**

a. Trade Unions

Name of Office	Number of trade unions	Number of members
Department of Labour, Head Office Dhaka	279	406479
Divisional Labour Office, Dhaka	2924	695158
Divisional Labour Office, Chittagong	1370	552469
Divisional Labour Office, Khulna	1005	300712
Total	7260	2319255

b. Trade Union Federations:

Type of Federation	Number of federations	Number of affiliated unions	Number of members
National Federation	32	1352	1076367
Industrial Federation (different type)	82	337	276021
Road Transport Federation (mechanical)	10	63	56093
Road Transport Federation (Rickshaws)	5	27	52747
Garments	34	123	62982
Total	163	1902	1525010

Source: ILO (2014c) The Third Supplementary Report to the Director General: Situations of Trade Union Rights in Bangladesh

garment workers are women, the female union rate is only 3.1 percent (Paul-Majumder, 2002). Although unionization rates in Bangladesh are unknown, none of the studies cited here estimate more than a 5 percent union density rate. Of the total labour force in Bangladesh, about half (47.6 percent) are in the agricultural sector (which is dominated by self-employment and daily-based employment), more than one-third (35.35 percent) are employed in the service sector, and only 17.5 percent are employed in the industrial sector. Again, trade union activities in the industrial sector are highly suppressed (World Bank, 2013). A time series analysis based on US State Department Reports suggests that between 1981 and 2007, workers' rights in Bangladesh

dropped from being “fully protected” to “somewhat restricted” and then fell to “severely restricted” after 2001 (Cingranelli-Richard, 2009). As the ILO (2012: 2) observes, “partly due to privatization and economic reforms, the trade union’s role in protecting the rights of the workers has been severely impacted and has caused the decline of union membership compared to the rapid expansion of the private sector.”

In addition to low membership, trade union activities in Bangladesh are limited and fragmented. There are 32 registered national trade union federations, affiliated with different political parties without organizational strength or the capacity to lead nation-wide movements. As seen in Table 7.2, only 1,902 of 7,260 registered trade unions are affiliated with sectoral or national federations. This means that trade unions mainly function at the plant level. Again, most trade union federations, due to financial limitations, depend on financial support from political parties. As a result, the federations cannot work together to promote the interests of their members. A 2013 study suggests that only 9 of 34 trade union federations in the garment sector are active and alleges that a number of active federations have failed to be registered, despite repeated attempts due to influence of factory owners over public officers (Saha and Alamgir, 2014).

Like labour federations, leftwing politics in Bangladesh are divided and segregated. This segregation predates independence, since leftist political activists were divided between pro-Soviet Union and pro-China camps. After independence, segregation intensified due to internal factions, and the resultant proliferation of leftist political parties. Currently, there are about two dozen leftist political parties in Bangladesh. Among them, only seven are active and the rest exist mainly on paper, with little visible activity. Left parties are now divided into two blocs. The first is comprised of 14 parties that participate in the ruling (‘bourgeoisie’) alliance. The others,

remaining consistent with their communist goals, formed the Democratic Left Alliance. While the alliance has no representation in the national parliament, the former has only three seats (less than 1 percent of the total seats) in the parliament. This signifies the extremely minor influence of leftist political parties in Bangladesh.⁴

As a result of limited capacity and low coverage, lack of centralization, and factory owners' suppressive interventions, the labor movement is especially weak in Bangladesh. As Paul-Majumder and Begum (2006) argue, except for signing a few minor agreements with BGMEA (Bangladesh Garment Manufacturers and Exporters Association), garment worker unions do little for their members. The International Labour Organization (ILO 2012: 6), similarly observes that "trade unions hardly exist in the country's major formal private sectors, such as garments and textiles. As a result, effective social dialogue is almost non-existent."

Section 2 Labour Rights in Bangladesh

Labour rights are underdeveloped and hence working conditions are poor in Bangladesh. Industrial workers, particularly in the private sector, are still deprived of very basic rights such as a maximum 8 hours day, weekends off, minimum wage, regular payment, and the right to association. A survey by BIDS in 1990 found that garment workers worked for 12 -18 hours a day, 7 days a week (Paul-Majumder, 2007). Another study by BIDS in 2004 found that the daily working hours of garments workers had remained unchanged and that most workers work seven days a week (Paul-Majumder, 2007). According to the *Bangladesh Labour Force Survey of 2010*, for more than half of Bangladesh workers, an average working week exceeds the legal limit. The percentage of employees working more than 48 hours per week has grown from 48.1 in 2005 to 51.5 in 2010. As Paul-Majumder (2007) suggests, the state of labour rights by

⁴ For detail about leftist politics in Bangladesh see Alim (2011).

garments workers has remained unchanged since the establishment of the sector in Bangladesh in the early 1980s. Due to long work hours, workers' labour power is not adequately protected. As a result, most workers lose their ability to work within few years. A study by BIDS in 1990 suggests that female garments workers can maintain a job for an average of four years before exhaustion, injury and/or ill health force them out of the labour market (Paul-Majumder, 2007). The study also suggests that there are scarcely any workers who have been employed for more than five years in the same factory.

Since the formation of the first National Minimum Wage Board in 1984, the wages of garment workers' have been revised only four times – in 1984, 1995, 2009, and 2013. The minimum wage grew from Tk. 627 in 1984 to 3000 in 2009, during this period in which the inflation rates averaged about 10 percent. In 2013, minimum wage was Tk. 5300. While BGMEA (Bangladesh Garments Manufacturers and Exporters Association) was willing to increase minimum wage only by Tk. 600 (that is, they wanted to set minimum wage at Tk. 3600) the government played a decisive role in fixing it at Tk. 5300 (US\$ 66). This wage is the lowest among the major garment exporting countries of Cambodia at US\$ 80, India at US\$71, Pakistan at US\$79, Sri Lanka at US\$73, and Viet Nam at US\$78.

Moreover, factory owners often do not pay minimum wage or pay irregularly. According to IndustriAll Global Union, 40 percent of factories in Bangladesh do not pay minimum wage (Forty Percent Factories do not Pay Minimum Wage, 2014). A study by Fair Wear (a non-profit lobby group) finds that some workers receive less than the 2013 minimum wage and that a quarter of workers have seen their pay grade lowered (Tasin, 2013). According to *Bangladesh Labor Force Survey 2010*, casual employees (who comprise 87.5 percent of the total labor force of the nation) receive only two-fifths of the wage of regular employees in terms real income. As

ILO (2013: viii) notes, “By and large, the minimum wage policy has been inadequate in terms of protecting employees, primarily because of non-compliance of employers and non-enforcement by the labour authorities.” A major reason for unrest in the garment sector in 2014 was non-payment or delayed payment of salaries.⁵

The working hour problem is, to some extent, related to low wages. Besides being forced to work longer hours, workers often seek additional hours to compensate for low wages. Two surveys by Centre for Development Dialogue (Rahman et al. 2008; Khatun et. al., 2008) found that workers are often ‘happy’ with overtime hours, since they can earn a higher overtime rate or additional income at the same regular hourly rate. The 2007 *Wage Survey* by Bangladesh Statistics Bureau (BBS 2007) suggests that the average monthly income of wage earners was lower amongst those who worked 60 hours or more (compared to workers who worked for 40 or more and 50 or more hours per week), proof that workers who work longer hours do so to compensate for low wage rates (Berik and Rodgers, 2009).

Compounding the issues of hours and wages, the conditions of workplace safety and health are also very poor in factories. Fires are frequent, with two out of three accidents related to faulty fire extinguishers and electrical short circuits. Between 2000 and 2013, more than 1,500 workers died from industrial disasters caused by fire, building collapses or stampedes (Tasin, 2013; ILO, 2013). In 2008, The Fair Labour Association (FLA) studied three factories in Bangladesh to evaluate compliance with the workplace codes of conducts that the FLA sought to uphold in factories which supplied FLA-affiliated companies. The factories which were audited were large, employing between 963 and 1,958 workers (FLA, 2008).⁶ Monitoring results

⁵ For example, during the months of July and August workers of Tuba Group launched labor and hunger strikes for not being paid for three consecutive months.

⁶ For details of the FLA Workplace Code of Conduct see Fair Labour Association (2011).

revealed numerous violations. Of the 27 violations of the FLA codes, 17 were related to health and safety. Berik and Rodgers conclude that:

Bangladesh has a history of weak adherence to labour standards in industrial production and some of the lowest labour costs in the world. Textile and garment workers have experienced numerous violations of workers' rights supposedly guaranteed in the national labor codes, ranging from long working hours, forced and excessive overtime, illegal pay deductions, lack of safe and sanitary working conditions, and denial of the freedom to associate and bargain collectively (2009: 1)

In Bangladesh, the labour movement has gradually declined since independence. Current union membership is very low, and trade union activities are fragmented and largely limited to the plant. Moreover, trade union federations are weak, incapable of leading nation-wide labor movements. The left-wing parties on which unions depend have little electoral power and few resources. Working conditions and labor rights are very poor, and factory workers are deprived of basic rights to minimum and timely wages and collective bargaining. Bangladesh has yet to introduce some simple working class related provisions such as disability pensions and old age pensions for workers in the private sector – legislation and benefits that were introduced early, when developed nations were industrializing. Child care provisions are also virtually absent in the social security system of Bangladesh.

The weak labour movement and underdeveloped state of workers' rights may be causally related, since weak labor mobilization has resulted in the poor and underdeveloped state of labor standard and workers' rights in Bangladesh. Due loss of strength in post-independence, the working class did not have the capacity to fight for rights and benefits or to influence policy decisions. These findings therefore indicate the high relevance of power resources theory in the context of Bangladesh. Since PRT assumes that high labour mobilization leads to more comprehensive, generous, and supportive welfare state, it can be reasonably claimed that the

state of labour rights and provisions in Bangladesh is poor and underdeveloped because labour and left movements in the country are weak and fragmented. Hypothesis 5.3 is therefore supported.

Section 3 Discussion: Makers of the Welfare State of Bangladesh

The primary objective of this chapter is to assess PRT through studying the association between labour strength and labour rights in Bangladesh. We observed that labour mobilization is weak and that labour rights and working conditions are underdeveloped. This finding has led us to conclude that poor labour mobilization has resulted in poor labour standards and rights.

While this finding indicates relevance of the power resources perspective to Bangladesh, this insight is further substantiated by examining the capitalist class. While the labour movement has waned the capitalist class has consistently grown stronger. This development has shifted the balance of power in favour of the capitalist class. At the time of independence, when foreign owners left the country, most factories were nationalized, the few local private enterprises were small, and the capitalist class was underdeveloped and unorganized in Bangladesh (Hashemi, 1989). As Hashemi (1989: 157) suggests, “Bangladesh lacked an indigenous capitalist class.” However, structural adjustment in the early 1980s resulted in the privatization of national factories and the emergence of export-oriented garment industries in the 1980s. Through this, the capitalist class has presented itself as the pioneer of economic development of the country. The government offered advantage to capital to promote private entrepreneurship and attract foreign investment. It compromised the labour rights established by law by exempting EPZ enterprises from the labour related legislation. While such exemptions allowed both domestic and foreign

entrepreneurs to establish more control over workers, it made the workers vulnerable to the will and interest of the capitalist class.

Moreover, the capitalist class has gained significant political power. Historically, lawyers, professionals, and intellectuals played leading roles in Bangladeshi politics (Firoj, 2013). In the early years of independence, capitalists were detached from national politics. They seemed to be content with the authoritative military regimes.⁷ It was only in the mid-1980s that the capital class started to be an influential pressure group. A number of national level trade associations, such as Bangladesh Garments Manufacturers and Exporters Association (BGMEA), Bangladesh Knitwear Manufacturers Association (BKMEA), Bangladesh Association of International Recruiting Agencies (BAIRA), and Real Estate and Housing Association of Bangladesh (REHAB) were established around that time.⁸ However, since the early 1990s, when democracy returned in the country, capitalists became actively involved in politics. Instead of merely influencing politics from behind the scene (through patronizing particular political parties), businessmen were more interested in holding political positions and participating in policy decisions. The politics of Bangladesh is now largely commercialized. Such commercialization of politics in Bangladesh was a two-way process. While people involved in business increasingly became involved in politics, many professional politicians also transformed into businessmen, taking advantage of power. The commercialization of politics has resulted in more control of the capitalist class over the national politics.

⁷ Since 1971 until August 1975, Bangladesh was ruled by a democratic government. The nation went under military rule in August 1975 with the killing of the Founding Father of the nation by a group of military officers. The nation had been under military dictatorship for fifteen years. Democracy was re-established in the country in 1991 through a mass upheaval that toppled the military dictator of that time.

⁸ BGMEA was established in 1983, BAIRA was established in 1984, REHAB was established in 1991, and BKMEA was established in 1996.

Table 7.3
Occupational backgrounds of members of the first and the post-1991 parliaments in Bangladesh

Parliament	Occupational background						
	Election year	Businessmen	Lawyers	Professionals	Landlords	Politicians	Others
First	1973	23.7	26.5	30.7	2.8	12.7	3.9
Fifth	1991	59.4	18.8	15.5	3.9	2.0	0.4
Seventh	1996	47.8	14.4	8.5	6.9	3.1	18.9
Eighth	2001	52.1	8.7	8.4	8.4	2.1	20.3
Ninth	2008	53.5	13.1	6.4	7.5	6.1	13.4
Tenth	2014	54.5	14.5	14.5	6.7	5.4	3.7

Sources: Firoj, 2013; Bangladesh Election Commission (2015), Candidate Disclosure, The Tenth General Election

The increasing political power of the capitalist class in Bangladesh can be seen through their membership in parliament. Table 7.3 shows that in the first parliament of Bangladesh, only one-fourth of the members of parliament (MPs) came from business background. In that parliament, lawyers, professionals (mainly teachers, intellectuals, doctors, retired civil servants and military officers), and professional politicians were dominant (consisting 70 percent of all elected members). However, since the fifth parliament, businessmen have consistently formed majority in the parliament. Conversely, only about one-fourth or one-fifth of the members were lawyers or professionals in the fifth and subsequent parliament. The presence of professional politicians in the parliament has also become meagre in the post-1991 era (only 5.4 percent in the current parliament). The dominant presence of businessmen among the lawmakers in Bangladesh clearly indicates the increased political influence of the capitalist class.

Thus, we find that the working class in Bangladesh has become weaker since independence while the capitalist class has become stronger. As a result, the balance of power between the classes favors the capitalist class. This change can be understood as a reason for poor working condition and labour rights in Bangladesh. That is, since the working class consistently lost strength and the capitalist class has become stronger, the former is less

successful in generating sufficient pressures on the latter to promote their interests. As a result, the capitalist class has been successful in suppressing the working class. The working class is still deprived of basic rights and benefits. Thus, we find support for the relevance of the power resources perspective in the context of Bangladesh. This finding also consolidates our decision to accept hypothesis 5.3.

While we accept hypothesis 5.3 and claim that weak labour mobilization and shifted balance of power in favor of the capitalist class account for the underdeveloped state of labour rights and welfare in Bangladesh, a pertinent question is: who then plays the key role in shaping the growing Bangladesh welfare state? A popular view is that international actors, rather than domestic ones, enjoy the most important role in shaping the welfare state of Bangladesh. As Schurmann and Mahmud (2009) observe, decisions that affect Bangladesh are made outside the domestic political system, reflecting the disconnect between policy making and the populace. International actors who influence welfare decisions in Bangladesh include foreign buyers, UN agencies, foreign donors, and the international non-government agencies.

Most private sector industries in Bangladesh, particularly garments, knitwear, and shrimp processing industries, are export-oriented. The country is the second largest garment exporting country in the world, and garment factories account for 79.5 percent of Bangladesh's exports. Garments are mostly exported to the developed nations, where labour standards are very high. Currently, 60 percent of Bangladesh's garments are exported to the European Union and 26 percent go to the United States (Berik and Rodgerts, 2009; Bangladesh Bank, 2014). European and American nations consume about 90 percent of the garment produced in Bangladesh.

Given such export dependence, foreign buyers exercise significant direct and indirect influence over working conditions and workers' welfare. For example, until 2000, trade union

activities were forbidden in the EPZ (Export Processing Zone) areas. The Government of Bangladesh exempted EPZs from the provisions of *The Industrial Relations Act of 1969* which recognized ILO Conventions on Freedom of Association (No.87) and on the Right to Organize and Bargain (No. 98) and those of the *Employment of Labour (standing order) Act of 1965* (which included conditions of employment and dismissal procedures) in February 1986. In January 1989, the government exempted EPZ enterprises from the *Factory Act of 1965* which included provisions of safety, health, sanitary conditions, and facilities for women workers and their children. However, due to pressure from US buyers and some US trade union federations, the government withdrew these exemptions and current labour law recognizes workers' rights to association and collective bargaining in all enterprises.⁹

In recent years, some international buyers have applied market mechanisms to enforce ILO labour standard compliance by factories by including ILO labour standards as requirements for contract with supplying factories. They will place orders only with factories that possess certificates of compliance (known as compliant factories, which maintain all facilities for workers following the workplace code of conducts outlined by Fair Labour Association in light of ILO Labour Standards). Foreign buyers also regularly monitor compliance (Paul-Majumder, 2007).

⁹ In 1991, AFL-CIO (American Federation of Labor and Congress of Industrial Organizations), the largest trade union federation in USA, petitioned to revoke Bangladesh's general system of preferences (GSP - tariff concessions) because of violation of labor rights to association and collective bargaining in the EPZs. After a review of the petition, the US government decided to continue Bangladesh's GSP privileges, following Bangladesh government's assurance to allow freedom of association in the EPZs by 1997 (Siddiqi, 2007). In 1994 the Government of Bangladesh signed an agreement with the US Trade Department to withdraw exemptions from *The Employment of Labour (standing orders) Act 1965*, and from the *Industrial Relations Act 1969*, by 1995 and 1997 respectively (Siddiqi, 2007). In June 1999, AFL-CIO filed another petition to revoke the GSP privileges of Bangladesh, based solely on the country's failure to act in accordance with the assurance. Since then the US ambassador has repeatedly threatened withdrawal of GSP privileges on the same grounds. Exemption from the *Factory Act* was withdrawn in 2000. Labor rights to association and collective bargaining were recognized (though under stringent conditions) in the *Labor Law of 2006* (amended in 2013) which consolidated all earlier labor laws.

However, factory owners resort to various techniques to avoid compliance to keep production costs low. They keep their *main* factories compliant, and receive orders from buyers through showcasing the compliant factories. However, they operate their branch factories in the sub-urban areas, outside compliance and/or sub-contract their orders to non-compliant factories. According to Manal and Paul-Majumder (2004), about 40 percent of factories in Dhaka have branches in the sub-urban areas which are outside monitoring by buyers. A study by *Karamjibi Nari* (2003) found substantial differences in the working conditions between sub-contracting and non-sub-contracting factories. As presented in Table 7.4, the percentage of workers having formal appointment, an adequate lunch break, a day off, union membership rates, and promotion rates are much higher in factories which do not produce on sub-contract basis or distribute orders compared to those which produce on a sub-contract basis. Thus, while workers in noncompliant factories are largely deprived of basic rights, a significant portion of them enjoy some rights due to compliance conditions imposed by foreign buyers.

Table 7.4
Work condition and work environment in subcontracting and non-subcontracting factories

Work Condition and Work Environment	Factories that produce garments on sub-contracts	Factories that produce on sub-contract and distribute orders among other factories	Factories that neither produce on sub-contract nor distribute orders among other factories
Average age of workers (year)	21.3	22.2	24.2
% of workers having appointment letter	0.0	14.0	30.0
Length of lunch break (in minute)	40.0	50.0	60.0
% of workers getting more than 2 days off in a month	0.0	0.0	60.0
% workers who got promotion	8.0	10.0	20.0
% of factories having full time doctors	10.0	10.0	50.0
% workers having trade union membership	0.0	0.0	10.0

Source: Karamjibi Nari (2003)

Bangladesh has signed many multilateral agreements promoted by global and international actors. Bangladesh has ratified 33 ILO conventions, including 7 of the 8 fundamental conventions.¹⁰ Moreover, Bangladesh is a signatory of the UN Declaration of Human Rights, The United Nations Convention on the Rights of the Child, The World Declaration on Education for All, The United Nations Convention on the Right to Persons with Disabilities, and the Convention on the Elimination of all Forms of Discrimination Against Women. Participation in international agreements such as these can support workers and shape policy frameworks and programs in the nations, via international and domestic pressure to implement them. For example, as a signatory of ILO conventions, Bangladesh has incorporated the core principles of labour rights in the *Labour Law 2013*.

Based on international and domestic legal provisions, the ILO, with the funding of different international actors, is currently operating a number of programs to promote workers' right to association and collective bargaining and to improve workplace conditions. These include the Decent Work Country Program (funded by the Governments of Canada and Netherlands, and the UK Department of International Development), Promoting Fundamental Principles and Rights at Work in Bangladesh (FPRW - funded by the US Department of Labour), Fundamental Rights at Work and Labour Relations (FRWLR – funded by the Government of Norway), Improving Labour Law Compliance and Building Sound Labour Practice in the Export-Oriented Shrimp Sector in Bangladesh (funded by the Government of Bangladesh), and the Better Work Program (ILO, 2013). Moreover, based on a memorandum of understanding

¹⁰ The 8 fundamental ILO conventions are: Freedom of Association and Protecting the Right to Organize Convention, 1948 (No. 87); Right to Organize and Collective Bargaining Convention, 1949 (No. 98); Forced Labour Convention, 1930 (No. 29); Abolition of Forced Labour Convention, 1957 (No. 105); Minimum Age Convention, 1973 (No. 138); Worst Form of Child Labour Convention, 1999 (No. 182); Equal Remuneration Convention, 1951 (No. 100); and Discrimination (Employment and Occupation) Convention, 1958 (No. 111). Out of these 8 fundamental conventions, Bangladesh has not ratified the convention no. 138. (ILO, 2002).

among representatives of the ILO, the Government of Bangladesh, employers, and workers, The International Labour Organization now monitors the implementation of ILO labour standards in Bangladesh with the financial support of EU. According to the memorandum, Bangladesh is to be held responsible for the ratification and implementation of ILO conventions, formulation and implementation of labour law, trade union registration, labor inspection, formulation of policies, reporting on application of ILO conventions, and responding to ILO supervisory bodies (ILO, 2013).

Many other social policies in Bangladesh are also grounded in the nation's commitment to multilateral conventions or agreements. For example, the National Education Policy 2010 and *the Universal Primary Education Act 1990* relate to the World Summit of Education for All. The National Food Policy 2006 is rooted in the 1996 World Food Summit and the GATT (General Agreement on Tariffs and Trade) Uruguay Round Agreement 1994, and the Millennium Development Goals (MDGs) was adopted at UN Millennium Summit in 2000. According to World Declaration on Education for All 1990, Bangladesh enacted the *(Compulsory) Primary Education Act, 1990* making it obligatory for all parents to send their children to school. The nation has also incorporated the principles of the Declaration in the Education Policy 2010. As a participant of the World Education Forum 2000, Bangladesh formulated the post-Dakar *National Plan of Action* (2003-2015) following the *Framework of Action* adopted in that conference. The PEDP – the sectoral program for primary education that defines the government's approach to primary education – embraces both the Dakar Framework and the National Action Plan (Mujeri, 2010; Rabbi, 2008). Similarly, Bangladesh defines the goals of its food policy in light of the definition of food security – availability of and accessibility to food by all people always - adopted in the 1996 World Food Summit. Finally, the first and second PRSPs of Bangladesh are

strategic tools adopted to achieve the MDGs adopted at the UN Millennium Summit 2000 (Rabbi, 2008; IMF, 2005).¹¹ Thus, multilateral agreements play a significant role in promoting Bangladesh's welfare effort as well as in shaping welfare provisions in the country.

Despite the influence of foreign buyers and multilateral agreements, it is foreign donors who appear to play the most dominant role in shaping welfare provisions in Bangladesh. Even though the contribution of the foreign donors and development agencies in the national economy and the welfare system is slow decreasing, it is still significant. The share of foreign aid is still 1.8 percent of the GDP, which is almost equal to the country's total social protection spending (MoPB, 2014). Foreign donors play a key role in shaping the welfare system in Bangladesh.

The major donors are the United Kingdom, Japan, USAID, EU, Canada, Sweden, Norway, Australia, The Netherlands, Denmark, various UN agencies, the Asian Development Bank, and the World Bank Group (International Development Association). These donors provide aid and assistance in a coherent way. An aid consortium, known as the Paris Consortium, was established in 1974 to coordinate donor countries. The Consortium meeting used to take place in Paris annually, led by the World Bank. The Paris Consortium was replaced by the Bangladesh Development Forum (BDF) in 2005. Members of the BDF are Australia, Belgium, Canada, Denmark, France, Finland, Germany, Italy, Japan, The Netherlands, Norway, Sweden, Switzerland, the United Kingdom, The United States, The Asian Development Bank, The European Union, The International Development Association, The International Fund for

¹¹ The Millennium Declaration of the United Nations was adopted on September 2000 by all member states in the Millennium Summit. The Declaration included eight goals to be achieved by 2015, known as the Millennium Development Goals (MDGs). The MDGs include: 1) eradication of extreme poverty and hunger; 2) achieve Universal Primary Education; 3) promote gender equity and empower women; 4) reduce child mortality; 5) improve maternal health; 6) combat HIV/AIDS, malaria and other diseases; 7) ensure environmental sustainability; 8) develop global partnership for development. In addition the Declaration included 18 targets and 48 indicators in the MDGs (Government of Bangladesh, 2013). As part of Bangladesh's commitment to achieve MDGs, Bangladesh adopted an Interim Poverty Reduction Strategy Paper (IRPSP) titled "National Strategy for Economic Growth, Poverty Development and Social Development 2003". In 2005 the nation updated the PRSP with the title "Unlocking the Potential: National Strategy for Accelerated Poverty Reduction" (IMF, 2005).

Agriculture and Development, and various UN Agencies including UNDP. Saudi Arabia and Kuwait participate in the Forum meetings as observers.

The BDF meetings are held in Bangladesh. Bangladesh prepares a Country Economic Memorandum for the meeting which addresses macro and micro economic performance and assesses the need for future external aid for the following fiscal year. Members of the BDF review and coordinate donor policies, the micro and macro-economic performance of Bangladesh, and make pledges for official development assistance to Bangladesh for the following fiscal year.

In addition to the BDF, there is a Local Consultation Group (LCG) of the donors. The LCG was formed in 1974 under the direction of the World Bank which maintained leadership until 2005. Since then, leadership rotates among donor countries. The LCG has 24 sector-specific groups. Among them are agriculture, fisheries, water management, environment, power, rural infrastructure, railways, urban sector, water supply and sanitation, education, health and population, NGOs, poverty issues, good governance, food aid, technical assistance to coordination, micro finance, private sector development, and women and gender equality. Various donors are responsible for the sub-group activities. The sub-groups meet frequently, sometimes once a month, to identify potential areas of policy and program development (Sørvald et. al., 2005).

Foreign donors exercise influence in shaping social welfare provisions in Bangladesh in three ways: first, through project-based financing; second, by controlling policy and program frameworks in the name of technical support; and third via monitoring the implementation of programs funded fully or partially by donors. Foreign donors often introduce projects in certain policy areas in partnership with the government or local NGOs. They do so as a means to

highlight a problem area which is yet to gain national attention. Later, they influence the government to incorporate these pilot projects as sectoral programs. For example, World Food Programme piloted the School Feeding Program (to promote school enrollment and child nutrition) from 2002 to 2008. In 2009, school feeding was adopted as a national program for primary school attending children, based on the World Food Program (WFP) model.¹² Similarly, the ROSC Program in the education domain was introduced in 2004 as a non-formal education project by the World Bank to cover children who did not go to primary school or who had dropped out from formal primary education. The World Bank provided funding and technical support for the project and NGOs as implementation partners operated it while the Ministry of Primary and Mass Education administered the project. Once the World Bank's ROSC project was closed in 2013, the program and The Second Chance and Alternative Education (SCAE) Program (developed following the ROSC model) were adopted by the government in the ongoing PEDP-III (MoPMEB, 2011).

In recent years, development partners have promoted a sector-wide programming (SWP) approach in Bangladesh. Until now, health and food policy domains have been brought under SWP. Since 1998, the World Bank, a leader of the aid consortium, has dominated a consortium of multilateral and bilateral donors in lending sector-wide reforms, such as the Health and Population Sector Programme 1998-2003 and The Health, Nutrition, and Population Sector Programme 2005-2010. The Bangladesh Development Forum contributes about 27.5 percent of the total cost of the ongoing *Health, Population, Nutrition Sector Development Program* (HPNSDP) (2011-2016) (MoHFWB, 2011). Similarly, the National Food Policy Plan of Action 2008-2015 is the brainchild of concerned staff of FAO who contributed to formulation of the Plan of Action through policy review and drafting the entire content of the Plan of Action. The

¹² Until 2009 The Government of Bangladesh (GoB) had been an in-kind partner to the program.

Bangladesh Country Investment Plan (CIP) for agriculture, food and nutrition was also developed through the technical and methodological support from FAO and IFPRI and financial support from USAID. As indicated in Chapter 6, about one third of the cost of CIP is financed by development partners. Both the SWP in the health domain and the Plan of Action and CIP in the food domain include monitoring and evaluation components (Food Planning and Monitoring Unit, 2008, 2013; MoHFWB, 2011).

With a large portion of share in welfare programming, development partners contribute to moving accountability beyond the country's borders. Due to the dominance of development partners in policy decisions, civil society participation in the policy process is often marginalized. As Schurmann and Mahmud (2009: 542) observe, "the strength and number of external actors means that there is no mechanism or leverage for civil society or citizenry to enforce accountability according to their own priorities and values".

Due to control by foreign donors over the policy processes of the country, the nature and priorities of the welfare state of Bangladesh follow the priorities of those actors. Until the late 1990s, foreign donors favored the NGOs and channelled a major part of their financing through them. Since early 2000s, their priority has shifted to government and MDGs are now the main priorities of donors (Lewis, 2010). The ongoing sectoral programs and investment plans in the areas of education, health and food are primarily designed to achieve the eight MDGs. As a result, issues specific to the needs of the homeless, the disabled, and elderly have lost priority in the welfare agenda of the country. Thus, through financial support, technical support, imposing agenda, directing preferences and priorities, foreign donors play very influential role in the development of the welfare state of Bangladesh.

In addition to foreign donors and supra-national actors, the other actors who have considerable influence in shaping social welfare policy in Bangladesh are NGOs, professional groups, and social activist groups. There is relatively a high density of NGOs in Bangladesh. As indicated in Chapters 5 and 6, the estimated number of NGOs in Bangladesh is 22,000, with 1,250 of them receiving foreign funding (Schurmmann and Mahmud, 2009). In addition, there are 233 international NGOs active in the country (The National Parliament of Bangladesh, 2014). Most NGOs in Bangladesh are small and locally based. However, there are large scale and internationally known NGOs in Bangladesh, including the Bangladesh Rural Advancement Committee (BRAC), the *Grameen* Bank, the Association for Social Advancement (ASA), and *Proshika*. Together the NGOs are said to form an intermediary “sector” (between the public and private sectors) (Kabeer et al., 2010). It is claimed that NGOs are more active in the lives of poor rural people than any other formal association and even public institutions in the country. In fact, the NGO sector evolved in Bangladesh in response to inadequacy of public provision and the impenetrability of the state in rural areas where the most extreme poor live (Lewis, 2010; Kabeer et al., 2010). It is estimated that NGO operation covers more than 78 percent of villages in Bangladesh, and around one-third of the total population of the country directly receive some form of services from an NGO (Kabeer et al., 2010).

In Bangladesh, NGOs generally play two major roles. They deliver services to people (as discussed in detail in Chapter 6) as well as engage actively in policy advocacy (Zohir, 2004). Some NGOs, such as *Nijera Kori* and *Samata*, are entirely devoted to policy advocacy.¹³ Among the NGOs, the Bangladesh Rural Advancement Committee (BRAC) and the *Grameen* Bank have contributed to the innovation and expansion of social programs in the country. The Bangladesh

¹³ *Samata* evolved from small-scale grass-root activism to promote allocation of government *khas* land to landless rural people. *Nijera Kori* (Do by Ourselves) set out to build ‘collective capacities’ of women and men to promote women’s participation in every areas of social life (Lewis, 2010).

Rural Advancement Committee was the first organization to introduce non-formal education in Bangladesh as part of its mission to eradicate illiteracy through establishing and operating BRAC community schools in rural areas (Zohir, 2004). Later, the government incorporated non-formal education in its education policy, adopted the Non-formal Education policy 2006, and established the Bureau of Non-Formal Education (BNFE). Currently the Bureau of Non-Formal Education regulates the activities related to non-formal education. Given that NGOs are the pioneer of non-formal education and have long experience providing education in non-formal setting, (as discussed in Chapter 6), the government implements non-formal educational projects primarily through the NGOs (Mujeri, 2010).

Micro-credit programs, which constitute a large share of governmental poverty alleviation and social empowerment measures, were also innovated and promoted by NGOs. The *Grameen* Bank played a pioneering role in popularizing micro-credit to promote entrepreneurship, income generation, and the rehabilitation of marginalized and disadvantaged sections of the population. The *Grameen* Bank's success in bringing financial services to the extremely poor (mainly through collateral free loans) and good rate of recovered loans led the government to incorporate micro-credit as a key measure for poverty reduction and social development (Zohir, 2004). Currently, a majority of NGOs in Bangladesh are concerned with micro finance services, occasionally on their own and sometimes in combination with social services and awareness training (Kabeer et al., 2010). As discussed in Chapter 5, the dominance of micro-credit programs in some policy domains (such as policies related to women and to the labour market) and welfare sectors (primarily the NGO sector) largely account for the liberal feature of the welfare state of Bangladesh.

The *Pratibandhi Kallyan Samity* (Bangladesh Disabled Welfare Association) (BPKS) played a dominant role in developing the National Disability Policy of 1995. As a pioneering organization supporting persons with disabilities, BPKS has long been engaged in policy advocacy in the disability field. The organization played a leading role in drafting the Disability Policy and the Disability Policy Action Plan. The Policy and the Action Plan are a public version of the PSID (Persons with Disability Self-initiative to Development) model for social inclusion that the organization innovated and has been implementing since 1985 (BPKS, 2009, 2012). Thus, we see that NGOs have significant role in innovating and designing social policies and programs in the Bangladesh welfare state.

However, since many large NGOs are themselves funded by international NGOs and foreign donors, their role as welfare providers and in shaping the welfare policies may not be separable from that of international actors.¹⁴ In the early years of NGO movement in Bangladesh, most NGOs grew based on funding from international NGOs and foundations such as OXFAM, Ford Foundation, Canadian University Services Overseas, War on Want, Swallows, Action Aid, and Diakonia, most of which primarily focused on social justice.¹⁵ Many national level NGOs

¹⁴ While foreign donors currently provide a major portion of their financial aid and assistance to Bangladesh through the public channel (currently 85 percent), they still channel fifteen percent (15 percent) of their financing through the NGOs (Schurman and Mahmud, 2009).

¹⁵ NGO movement started in Bangladesh in the early 1970s through the motivation for reconstruction in the aftermath of the Liberation War and the famine of 1974. Many early leaders of that movement held radical political views and had been influenced by the works of Paolo Freire, Ivan Illich, and Franz Fanon and sought to combine ‘conscientisation’ with organizing and mobilizing the poor as a means to progressive social change. As a result, many pioneering NGOs in the country grew out of funding from international NGOs which shared their vision of social justice (Kabeer et al., 2010). Of course, overtime this relation underwent significant changes. Military rule narrowed the civil society space for radical politics during the 1980s, and foreign donors (who had neoliberal agenda in mind) became more interested in NGOs as an acceptable ‘private alternative’ to the state in the provision of social services. Foreign donors, therefore, emphasized greater partnership between the state and the NGOs. Allocation of foreign aid to NGOs increased significantly from 6 percent in 1990 to 18 percent in 1995. With the availability of large-scale foreign funding, number of NGOs rapidly. On the other hand, funding to national NGOs from international NGOs declined during the same time. The result has been a shift of national NGOs’ priority from social mobilization to service delivery and microfinance services (microfinance services gained priority partly because foreign donors’ emphasis on financial sustainability of the NGOs). Again, since the 2000s foreign donors’ preference has shifted from NGOs to the state due to their policy priority to the MDGs (Kabeer et al., 2010; Lewis, 2010).

grew out of donor projects. For example, *Proshika* (the second largest NGO in Bangladesh) was developed as a donor project that included development objectives (such as micro financing) as well as campaign work. As part of its activism, the organization established a research centre (the Institute for Development Policy Analysis and Advocacy in 1994 as a semi-autonomous research, advocacy, and training institute) and promotes a ‘civil society movement’ with a view to linking other like-minded NGOs, women organizations, trade unions, and newspapers in support of issues such as women’s right, environmental issues, and democratic governance (Lewis, 2010).¹⁶ Given the inseparable role of foreign donors and NGOs, some scholars such as Lewis (2010: 2), define the policy practices in Bangladesh as a “three sector policy model” where a synergy of the influence of foreign donors and NGOs form a third sector besides the state and business.¹⁷

Beside NGOs, professional organizations and social activist groups have considerable ability to shape welfare programs in Bangladesh. Among professional organizations, the role of Bangladesh Medical Association (BMA – a national organization of medical professionals) is particularly notable. It has long prevented the development of a service model in the health sector of Bangladesh. As discussed before, health services in Bangladesh principally cover the entire population with low instances of utilization of the facilities by the people. To promote the quality of services and peoples’ utilization of public health facilities, the government in several attempts tried to ban private practice by public health officials in private offices, hospitals, and

¹⁶ Among its campaigning activities include the Pro-poor National Budget to promote participatory budgeting approaches and campaigning against World Bank’s structural adjustment program (Lewis, 2010).

¹⁷ Of course, this three sector model seems inadequate because it fails to acknowledge the role of multinational companies and foreign buyers in shaping welfare activities in Bangladesh. Moreover, in recent years foreign donors’ preference has shifted from NGOs to the state as the agent to achieve the MDGs. In addition, since for many public social welfare programs service delivery is contracted out to the NGOs (such as in cases of non-formal education programs), NGOs often compete to seek government’s patronage and favor (Lewis, 2010). This emerging trend, to some extent, challenges the three sector model as expounded by Lewis (2010). However, this model, at least, sheds lights on the likely synergic effects of foreign donors and NGOs in affecting welfare policy decisions in Bangladesh.

clinics. However, for decades BMA has been successful in preventing the government from doing so. This has resulted in the proliferation of private hospitals and clinics in the urban areas and further deterioration of the quality of services in public hospitals (Chowdhury and Osmani, 2010). Despite having a public service model of healthcare provisioning in Bangladesh, private sector expenditure on healthcare now exceeds spending in the public sector (as discussed in chapter 6).

Among the social activist groups having considerable impact in social policy decisions are feminist groups. There is a long history of pressure for women's advancement in Bangladesh. The women's movement is one of the most powerful civil society movements in Bangladesh. Unlike the labour movement, the women's movement for economic and political rights and equality is led by progressive women leaders and female leaders of leftist, progressive political parties in the country. This movement is largely free from partisan political cleavage and factions. Women's organizations focus on policy advocacy to promote gender sensitivity in public decisions, to establish women's access and utilization of public and social facilities, the social and economic empowerment of women, and social safety and freedom for women. Women's organizations have been able to see important legislation passed in the national parliament protecting women from violence, oppression, and discrimination. These include the National Women Advancement Policy 2011, the *Anti-Dowry Prohibition Act 1980*, the *Cruelty to Women Ordinance 1983*, the *Suppression of Immoral Traffic Act 1993*, and the *Prevention of Repression against Women and Children Act 2000*. Thus, it seems that instead of the labour class, international actors (foreign buyers, UN agencies, and multilateral agreements) and domestic NGOs and pressure groups play more significant role in shaping the welfare state of Bangladesh.

The view that international actors and domestic civil sector actors play important role shaping the welfare state of Bangladesh seems reasonable. However, this view does not challenge the relevance of power resources theory, nor does it provide an alternative account of the development of the welfare state of Bangladesh. Rather, the fact is that a weak labour movement leaves room for various international bodies and NGOs to step in and shape the welfare state. Leftist organizations and activities often seek support and cooperation of like-minded organizations to protect the vulnerable groups and promote social justice. On the other hand, the capitalist class may allow the international actors to deliver some welfare provisions as this helps them to avoid their own social responsibilities. As it is seen in the case of Bangladesh, it was socialist activists who pioneered the NGO movement in Bangladesh with the support of like-minded international NGOs, and their intent was to bring progressive social change and social justice through organizing and mobilizing the poor (see footnote 15 in this chapter). The capitalist class may remain content as long as the involvement of foreign actors does not affect corporate interests. It is probably for this reason that we observe tensions between some foreign actors such as the ILO and FLA, both of which support greater rights for workers and a developed welfare state in Bangladesh, and the capitalist class, which deploys different techniques to avoid compliance with international labour standards. The dominant role of foreign donors in shaping programs also represents a function of balance of power where the dominant nations and institutions promoting the interests of international capital step in to implement their agenda in absence of pressure from below such as labour movement. Thus, the undeveloped state labour rights and the welfare state of Bangladesh can be seen as a result of inadequate capacity of the working class to mobilize power resources in their favor.

Of course, one may see the relevance of world society theory (WST) in the involvement of foreign actors in shaping social programs in developing nations. Developed by Meyer et al. (2008), world society theory assumes the presence of established global policy models as elements of the world culture which nation-states have historically tended to adopt, leading to a homogenization of state structures and policies. This theory sees the involvement of international actors as supporting nations which lack adequate capacity to develop a 'standard' social welfare system for their citizens.

The contemporary world has witnessed the emergence of many international principles, conventions, and policy approaches, such as Millennium Development Goals, ILO Labour Standards, World Summit of Education for All, CEDAW, Conventions on the Rights of the Child, Food for All world summit, many of which are based on wider agreements among the nation-states. As we have observed in the case of Bangladesh, many of the conventions and approaches play guiding role in policy development across the domains, and donor nations and international organizations contribute through policy formulation, financial support, and monitoring and evaluation of policy implementation. This may be seen to explain steady growth of the Bangladesh welfare state.

World society theory provides interesting and valuable insights into our understanding welfare state development in developing nations. Unlike key welfare state theories, this theory more explicitly focuses on the role of a variety of international actors in shaping welfare states. While this theory is yet to be acknowledged in mainstream welfare state literature, it certainly deserves more serious consideration as a tool for understanding welfare state development.

However, world society theory does not seem to offset the relevance of power resources theory in the contexts of developing nations, such as Bangladesh. It seems unequipped to address

why some international actors are more involved in particular policy areas than in the others. More specifically, it cannot account for why donor nations and dominant global organizations such as the UN agencies, World Bank and IMF are more active in areas such as education, health, and food and less active in areas such as the enforcement of labour standards and addressing the monetary and service needs of the elderly, children, persons with disability, and the homeless in the case of Bangladesh.

World society theory seems to see the involvement of international actors in the welfare systems of nations from a more functionalist lens. It is likely to see the adoption of 'global models' by nation-states as practices of pattern maintenance and the role of international organizations as functional to the maintenance of a 'world culture' or 'world society' (Meyer et al., 2008: 81). Therefore, it tends to present external involvement in an idealized fashion and define all international actors as uniform (functional). World society theorists fail to see, or tend to ignore, the notable differences in the agendas of ILO (which promotes labour rights) and IMF (which represents the interests of global capital).

The structural-Marxist perspective offers a better understanding of the patterns and motives of foreign involvement in shaping policies of nation states, especially in an age of globalizing capital. It can be argued that the foreign actors involve themselves in social programming in developing nations because they need to. In a context where global capital relies on labour located in the developing world for production, foreign actors' greater involvement in education, food and health (as observed in the case of Bangladesh) can be seen as a reflection of their programming priorities in social investment (education that raise labour productivity) and social consumption (food and health that help reproduce labour power). Given that labour

movement is weak, social expenses (projects and services for legitimation) are still a low priority.

While this structural-Marxist explanation seems useful in understanding the reason for, and patterns of, foreign actors' involvement in social programming in developing nations, power resources theory is useful in explaining why labour rights and standards are weak in Bangladesh. The absence of a strong labour movement allows the dominant international actors to prioritize and implement (often in collaboration with the nation-state and/or NGOs) programs that they are interested in. As a result, there are programs that are largely disconnected with the working class's needs. In other words, the involvement of international actors does not compensate for the weakness of the labour movement in the nation.

This finding also indicates a limitation of our early observation about the association between economic development and social spending observed with functionalist lenses. It suggests that higher spending does not necessarily mean that good laws, provisions, support and programs will exist, even though these are indicators of more advanced welfare states. While Bangladesh has increased social spending considerably, its programs are largely project bound, targeted, and means-tested. The nation lacks basic provisions that constitute the foundation of a modern welfare state. Here, again, we find the relevance of power resources theory that suggests that strong labour movement (one that enables the working class to demand and fight for rights) leads to the development of more comprehensive and generous programs and provisions. Bangladesh, it can be said, has an undeveloped welfare state because their labour movement is weak.

However, this analysis also indicates a limitation of the power resources perspective in the contexts of developing nations. This theory largely focuses on the balance of power between

the capitalist and working class, with particular emphasis on the strength of the latter in explaining the welfare state. However, it does not anticipate intervention by other actors (either domestic or international) to compensate for or takes the chance of the weakness of the working class in shaping a welfare state, as we have seen this in the case of Bangladesh. The power resources perspective, therefore, requires some readjustments to fit the context of developing nations.

Conclusion

This chapter examined the role of labour mobilization in shaping the welfare state of Bangladesh in terms of the state of trade union movement and the state of labour rights. We found that labour movement in Bangladesh has become weaker over time. We also found that the state of labor rights is very underdeveloped in the country; issues are still revolving around ensuring minimum and timely payments. We have observed that the capitalist class has gained significant strength and political influence since the independence of the nation which has significantly altered the balance of power between the capitalist class and the working class in favour of the former. Thus, considering the weakness of the labor class, the shifted balance of class power in favor of the capitalist class and the poor labor standard in Bangladesh, we have concluded that poor labour standard is a result of weak labour movement and politically strong capitalist class in the country. Therefore, we have accepted hypothesis 5.3 which assumes that stronger labour movements lead to the development of more comprehensive and generous welfare states

It seems that the Esping-Andersen model, as well as Western welfare state theories, needs some readjustments to fit the context of developing nations like Bangladesh. All mainstream welfare state theories focus on domestic factors and actors, such as industrialization,

urbanization, demographic change, changes in social institutions and economic growth (structural-functionalist), the bourgeoisie (structural Marxist), interest groups (pluralist), autonomous state (neo-institutionalist), and working class (power resources perspective). However, none of the Western theories takes into account the role of international actors such as foreign donors, multinational companies, international agreements, and international non-government organization, which play significant role in shaping welfare provisions in the developing countries. Social issues in developing nations are often problematized through foreign lenses – framed in terms of how the foreign actors see the state of social affairs of developing nations. The perspectives and priorities of domestic actors are shaped (through training public officials and public opinion mobilization through media) to be congruent with the expectations of foreign actors. As a result, social policies are often rooted in their commitment to multilateral conventions or agreements and suggestions and advice of staffs of international donor agencies. The nature and development of welfare states in the developing areas seems to be a synergy of the effects of both domestic and international factors that mainstream welfare state theories are unable to accommodate.

Chapter 8

THE RELEVANCE OF THE CONFUCIAN AND THE DEVELOPMENTALIST WELFARE MODELS IN THE CONTEXT OF BANGLADESH

Introduction

This is the last of the four chapters to explore the nature of the welfare state of Bangladesh in light of the propositions of the Esping-Andersen's welfare regime approach, the Confucian model, and the welfare developmentalist model. This chapter picks up the four hypotheses derived from the Confucian, and welfare developmentalist models: namely hypotheses 6.1, 6.2, 7.1 and 7.2. This chapter examines: (1) if family is the most important welfare sector in Bangladesh, reflecting patriarchal traditions and social importance of family and kinship ties in the country (hypothesis 6.1) and (2) if expenditures on education are relatively higher than other welfare sectors in Bangladesh, in a reflection of the value of education in Bangladeshi society (hypothesis 6.2) – two propositions related to the Confucian model. It further examines two propositions related to the developmentalist model asking if (1) if social policy is subordinated to economic development in Bangladesh (hypothesis 7.1) and (2) if social welfare is primarily a means to economic development (hypothesis 7.2).

This chapter tackles these issues in two sections. The first section deals with the hypotheses derived from the Confucian model, whereas the second section deals with hypotheses derived from the welfare developmentalist model. Although the study finds statistical support for hypotheses 6.1 and 6.2, it argues that the findings may not have the same theoretical implications in the context of Bangladesh as claimed by the Confucian scholars for East Asia. The study, however, does not find support for hypotheses 7.1 and 7.2. Therefore, the chapter concludes that

the Confucian model and the welfare developmentalist model have little relevance in non-East Asian developing countries.

Section 1 The Place of Family and the Relative Importance of Education

This section reports finding on two hypotheses (hypothesis 6.1 and 6.2) derived from the Confucian model. First, it examines both the place of family in the Bangladesh welfare state, and if expenditure on education is relatively higher than other welfare sectors in Bangladesh as a reflection of a high value placed on education. In doing so, this section heavily draws on the evidence presented in Chapter 6.

We find that families are the most important source of welfare support in Bangladesh. As in other East Asian societies, three-generational families predominate in Bangladeshi society. In rural areas, people mainly live in kinship-based clustered homes where members of several generations reside and eat in the same household (known as joint family system).¹ Traditionally, three generational families are the most important sources of care and well-being for people in Bangladesh.

Even though the welfare state has grown steadily over the last four decades and many sources of welfare support are currently active in Bangladesh – ranging from altruistic individuals to UN agencies (as discussed in Chapter 6) – families persist as the central means of addressing the basic needs (food, education, health, and shelter). Well-being and food security for rural Bangladeshis largely depends on family-owned or inherited land to grow food (MoFoodB, 2008; Khandaker, Bidisha, and Suharawardi, 2013). As noted in Chapter 6, people without land are the primary targets of social assistance programs. Moreover, given inadequate

¹ For insightful descriptions of the family system in Bangladesh see Elizabeth Frankenberg and Randall S. Kuhn (2004), Cain (1986).

coverage and benefit levels of social assistance, families often must devise food security by engaging children in income-generating activities as child workers.²

Families also play a central role in the education policy domain. Education in Bangladesh is substantially decommodified through universal provisions such as tuition-fee free primary education, and free textbook distribution, comprehensive stipend programs in secondary and higher secondary education, significant subvention of salaries of secondary and higher secondary level teachers, and nominal tuition and fees in public universities; nevertheless, public provisions do not supersede the contributions of families in education. As discussed in Chapter 6 (Section 2.1), average per-student household expenditure is higher than per-student public spending in primary, secondary, and technical and vocational education. While the average public spending per student is slightly higher than the average per student household spending at the tertiary level (US\$155 and US\$151 respectively, as of 2001), families bear the full burden of cost for education at private universities. The involvement of actors such as NGOs, international non-government organizations, international development agencies, and UN agencies are generally limited to primary education; their involvement in secondary, TVET (technical and vocational education and training), and tertiary education is very low or negligible. Thus, despite substantial decommodification of education by the state and other actors, families still have to play a major role through paying for education via the market.

A similar situation exists in health policy. Although Bangladesh adopted a service model of healthcare and healthcare services are highly decommodified through ESD and UPHCS packages (under which primary care is provided free of charge from public clinics and hospitals

² As noted in Chapter 5, among the beneficiaries of the SSNPs, 60 percent received 100 taka (US\$ 1.2) or less per month, 33 percent received between 100 and 300 taka (between US\$1.2 and US\$ 3.6) and 4 percent received between 301 and 500 taka (between US\$ 3.6 and US\$ 6.2) per month, and SSNPs together cover only 24 percent of the total population of the country (BBS, 2010).

in both rural and urban areas), families still remain a major source of support in the health sector. As discussed in Chapter 6, many rural people are unable to access these provisions due to structural and infrastructural barriers such as distance from community clinics, the high cost of communication, cultural barriers (*pardah*) and concerns of service quality in public facilities. Rural people rely primarily on trained or untrained individual providers for medical service and on family members for medical costs and personal care. Families play a dominant role in drug purchases. As discussed in Chapter 6, 46 percent of health expenditures in Bangladesh is on drug purchases, of which three-fourth is spent by families.

Families are dominant providers in the housing sector, especially in rural housing. While market plays the most important role in urban housing (since 70 percent of people living in urban areas dwell in rented apartments), 95 percent of rural houses are built on inherited lands.

The three-generational traditional families in Bangladesh are the central source of support for children, women, the elderly, and persons with disabilities. Bangladesh lacks child benefits or child tax benefits. Public provisions directed at children mostly target residents of public orphanages and selected private orphanages, and exclude orphans living outside those institutions. The country's small handful of public daycare facilities are found only in urban areas (recall there are only 24 daycare centres in total with total capacity of only 2,000 spaces for the whole country). Moreover, interventions by domestic NGOs and foreign actors (UN agencies and international development agencies) are attached to school enrolment. Therefore, child rearing costs and caring services for young children are a family responsibility.

Families are also major providers of support for women in Bangladesh. Women are traditionally taken care of by their parents during childhood, by their husbands during adulthood, and by their sons during old age. Due to the traditional family-based support system and

religious values, women have long remained in the private domain.³ Despite rising rates of women's education, the recent flourishing of garments factories, and the fact that women have are increasingly participating in the formal and informal labor market, most women remain highly dependent on their families for their well-being (Frankenberg and Kuhn, 2004). In fact, only one-third of working age women participates in the labour market (BBS, 2010).

All public provisions in the women's policy area save maternity leave are mean-tested programs that target destitute and ultra-poor women. Together these programs cover only 1.2 million women. This means that the 30.6 million working age women who do not participate in the labor market are untouched by the public provision.⁴ Like the public programs, NGOs also target poor women in their micro-credit programs. This indicates that poor women excluded from public and NGO programs, as well as unemployed women in middle and high income families, primarily rely on their families for their livelihood and wellbeing. Moreover, due to low benefit levels of income support provisions (at Tk.350.00 per month), participation in these programs by poor women is unlikely to alter their traditional dependence on the family.

Families are also the most important source of well-being for the elderly in Bangladesh. Senior people in Bangladesh depend on their sons during their senior years. Supporting parents is both a religious and legal obligation of sons in Bangladesh, and is an important tenet of Islam. Accordingly, the state formally assigns responsibility for the elderly to their children through *the Parents Maintenance Act of 2013*. As Frankenberg and Kuhn (2004) point out, sons are the best

³ In regards to the economic impact of *Purdah* on women in Bangladesh, Frankenberg and Kuhn (2004) suggest that to maintain this practice women in Bangladesh mostly work on tasks that can be done at home (such as processing harvested rice and producing handicrafts). Since men are in charge of selling whatever women produce, women have little or no access to the profit from their labour. Only due dire financial necessity some women often fail to maintain *Purdah*; this, however, results in the downgrading of the social standing of these women and their families.

⁴ As of 2010 the total population of Bangladesh was 151 million. Forty nine percent (49.2 percent) of the total population are women. The number of working age female population (between 15 and 64 years of age) in the country is 46.82 million (World Bank, 2010). According to the BBS *Labour Force Survey* of 2010, 16.2 million women participate in the labour market. This means that 30.6 million working age women are unemployed.

risk insurance available to women in Bangladesh. Cain (1991) describes the family system of Bangladesh as “patriarchal and gerontocratic.”

Moreover, public provisions for the elderly are inadequate in terms of scope, coverage, and benefit levels. Public provisions primarily focus on income security and do not address housing and care needs of the elderly. The nation lacks provisions such as home care, personal care home, or special hospital facilities for the elderly in the private as well as and public sectors. As a result, families remain the only source of care for elderly people in the country. Income security provisions cover only 45 percent of the senior population. The most generous provision is the national pension system, which covers only .06 percent of the elderly population (only retired public employees), and the benefit level of the Old Age Allowance is so low (Monthly Tk. 300) that it has hardly any affect in reducing elderly peoples’ dependence on the family.

Furthermore, as discussed in Chapter 6, the state-market-family nexus is mostly observed in the elderly policy domain of Bangladesh. That is, interventions by foreign actors and domestic NGOs and philanthropic and volunteer organizations in this domain are negligible or minimal, although they are considerably more developed in other policy areas reviewed in chapter 6. Due to underdeveloped public and market-based provisions and low levels of involvement by other actors, families remain the most important source of support for the elderly in Bangladesh.

Thus, despite steady growth of the welfare state in Bangladesh and the presence of many domestic and foreign non-governmental providers of welfare, the traditional families remain the most important source of support and well-being for the people of Bangladesh. This finding confirms hypothesis 6.1. In Bangladesh, as in East Asian nations, families is the key source of support, reflecting patriarchal traditions and the social importance of family and kinship ties in those societies.

Table 8.1
Public expenditure on education, health and social protection in Bangladesh

Fiscal year	Public spending on education as% govt. expenditure	Public spending on health as% govt. expenditure	Public social security spending as % of govt. expenditure	Total expenditure of health and social security as % of govt. expenditure
2007 - 2008	14.5	6.6	4.8	11.4
2008 - 2009	12.3	5.9	8.2	14.1
2009-2010	12.6	6.1	7.8	13.9
2010-2011	13.9	6.2	7.3	13.5
2011-2012	12.4	5.4	6.8	12.2
2012-2013	11.5	4.9	5.7	10.5
2013-2014	11.7	4.3	5.6	9.9
2014-2015	12.4	4.4	6.1	10.5

Sources: Ministry of Finance, Bangladesh website: “Budget in Brief” for the years from 2007-2008 to 2014-2015

We also find support for hypothesis 6.2 which assumes that developing nations spend more on education than in other policy domains. In 2014-15, for example, Bangladesh allocated 12.4 percent of the national budget for education, 4.4 percent for health, 0.80 percent for housing, and 6.1 percent for social security. Thus, budgeted public expenditure on education are more than twice as high as public expenditure on social security and are about three times greater than public expenditures on health. This pattern of public expenditure has remained largely unchanged for years (MoFB, 2014b). Table 8.1 summarizes public expenditures on education, health, and social security in Bangladesh. It shows that public spending on education is consistently higher than public spending on health and social protection. Except for 2008-2009 and 2009-2010, total public spending on education is even higher than combined public spending on health and social protection. Again, while declining trends in public spending on health and social security are observed in the past few years, allocations for education remain unchanged. If we consider Bangladesh a representative case for least developed nations and consider spending to be an indicator of a social policy domain’s relative importance to the nation state, we find in

Bangladesh as in other East Asian (Confucian) nations, education is the highest priority social policy domains in developing nations.

The dual observations that family is the most important source of welfare and support and that education is the highest priority welfare domain, however, do not necessarily support the Confucian model in non-Confucian cultural contexts. Other theoretical issues are involved too. As Confucian scholars claim, welfare states in East Asia are “small and lean” because the family plays a central role in ensuring citizens’ welfare, making state intervention less urgent. Three-generation families with high household saving provide secure environments, particularly for the non-productive members such as the elderly, children, and women who would otherwise be vulnerable and at risk (Jones, 1990). In other words, decommodification is low in East Asian nations because familization is traditionally high. However the presence of family as the most important source of welfare and education as the most important social welfare domain may not have the same *theoretical* implications for other developing nations as claimed by proponents of the Confucian model for East Asian nations.

While three-generational joint families remain dominant and the family is important, these do not explain the residual-conservative welfare “hybrid” in Bangladesh. In the Bangladeshi context, greater familization may not explain lower decommodification. Rather, it is more likely that the family as the traditional source of welfare support still remains most important in the welfare system of Bangladesh because the welfare state is underdeveloped.

It has been seen in most social policy domains in Bangladesh that families have to play a major role because public welfare provisions are inadequate. While primary education is tuition fee free, families have to play a major role through paying “other fees” to ensure their children’s accessibility to the educational facilities. Again, since the state depends primarily on the private

sector to address enrolment pressures in secondary and higher education, families have to pay more for their children's education. Likewise, although primary health services are free, many rural people cannot access the benefits due to the distance and high transportation costs. They therefore depend on trained or untrained traditional private providers, which results in increased out-of-pocket expenditure on health. Moreover, families have to pay for drugs because there is no drug insurance. Family also play the most important role providing support for the children, the elderly, and persons with disabilities because Bangladesh lacks public provisions such as child benefits or child tax benefits, the coverage and benefit levels of Old Age Allowance for the elderly and income provisions for persons with disabilities are inadequate as well as special care provisions for the elderly and persons with disabilities are absent.

Contrary to what is claimed by proponents of the Confucian model, families in other developing nations may not have sufficient resources to provide for their members. Yet they are the dominant providers because the state and other providers offer even less. One-third of the households (31.5 percent in 2010) in Bangladesh live below the poverty line, unable to afford basic needs (using CBN measure) (BBS, 2011). They are less likely to be able to support members of several generations – children, adolescents, unemployed women, and the elderly. The social safety net programmes in Bangladesh for the poor and the vulnerable together cover only one-quarter of the country's population. This means one in ten low income families remains entirely excluded from public provisions for the poor. In the absence of public provisions, these families automatically remain the best providers for their members, despite their highly insufficient resources and capacities. Families remain the dominant source of support for those covered by the public provisions too, due to the very low benefit levels of means-tested programs. As the MoPB (2014) suggests, the social safety net programs in Bangladesh reduces poverty in

the nation by only 2 percent. Moreover, the fact that 12 percent of children are out of school in waged labour indicates that families need children's income for survival. This is the primary reason why Bangladesh refuses to ratify the ILO convention No. 138, The Minimum Age Convention on the eradication of child labour. The popularity of state and NGO women-focused micro-credit and training programs is not because families have sufficient savings to permit a large number of women in Bangladesh to remain unemployed (as it is claimed by the proponents of the Confucian scholars about the East Asian Nations). Rather, women are unemployed because they lack necessary education, skills, and financial support to engage in income generation activities or to participate in the formal labor market.

Similarly, families may not be adequate or viable source of welfare for the elderly population in Bangladesh. Older persons in Bangladesh have to remain economically active as long as they are mentally and physically able to do so, and for as long as households require their contribution (Erb, 2011). Again, when they become dependent at the later stage of their lives, their children often cannot afford to support them. As one participant Erb's study (2011: 11) says, "Children do not care for their parents as they did in the past. Even sons do not save food for their fathers." Another participant says, "If our children cannot provide for us, we will starve (Erb, 2011: 12)."

Families are often not effective or viable alternative source of welfare for the people of Bangladesh. Yet, it is the most important because the public provisions are inadequate and underdeveloped, and citizens cannot afford to buy private services. In other words, in the case of Bangladesh, it is not the role of families that shapes the welfare state of Bangladesh; rather, it is the weak welfare state that defines their status as the central sources of support in the welfare

system of Bangladesh. The reason why East Asian welfare states are “small and lean” and rely on families does not explain similar findings in other welfare state contexts.

Similarly, high expenditure on education may not necessarily reflect intrinsic respect for education in non-East Asian contexts. Formal learning was not a part of mass culture in Bangladesh until recently. It was British colonial rulers who introduced institutionalized education to the Indian-subcontinent in the middle of the 19th century. Prior to that, education was informal and limited to social elites. Among the Hindus, it was primarily temple/*ashram*-based education under the supervision of a *Guru*, and education was caste specific. While the *Brahmins* (the highest strata among the Hindu caste system) learned about scriptures and religions, the *Kshatriya* were educated in warfare and the *Vaishya* were educated in commerce and other vocational trades. Education for the *Shudra* (the lowest caste) was denied. Outside this religious framework, the kings and princes were educated in subjects such as politics, economics, philosophy, and history (Prabhu, 2006). After the invasion of India by the Muslims in the early 13th century, educational centers similar to *ashrams* were established in the Sub-continent for the children of burgeoning Muslim elites, who were educated in the Persian language to enable them to communicate with the imperial administration.

The introduction of institutionalized education by the colonial ruler was a breakthrough in the caste-based education system in the Sub-continent and acted as a vehicle of caste and class mobilization since there was no formal barrier for the members of any caste to enrol in state regulated institutions. However, the primary objective of that education was to create a “salaried” occupational class to serve the colonial administration. Thomas Macaulay, a key player in introducing English education in India, called for an educational system in his ‘Minute on Indian Education’ in February 1835 “that might create a class of Anglicised Indians who

would serve as cultural intermediaries between the British and the Indian subjects” (Evans, 2002: 260).

However, participation in colonial education was subject to political, religious, class, and gender considerations. It was primarily the children of the *Brahmins* who enrolled in the British introduced English schools. Muslim elites initially refrained from participating because they were unwilling to cooperate with the colonial rulers who had displaced the Muslim rulers (the Mughals). The result was that Hindu *Brahmins* dominated the colonial administration. By 1887, among the mid-level civil servants, 45 percent of places were held by Hindus, 7 percent by Muslims, 19 percent by Eurasians (European father and Indian mother), and 29 percent by Europeans (Moore, 2001). To prevent the Muslims from falling further behind the Hindus, the Aligarh Movement was launched by Muslim intellectuals (led by Sir Syed Ahmed), to encourage the Muslim youth to enroll in English schools (Banerjee, 1984). Because the education system aimed at creating “Anglicized” clerks, it had little relevance to the vast majority of Indians who lived on agriculture and fishing. As a result, until the end of the colonial rule, the literacy rate in the Indian Sub-continent remained low.

Moreover, since the early period, education was male dominated. In the patriarchal social context, it was seen as worthwhile to invest in sons’ education since they traditionally looked after parents during parents’ later ages. By the same gendered logic, investment in educating daughters was unprofitable, because they would move to their in-law’s families after marriage. As a result, female education was historically ignored in the Indian Sub-continent (Rahman, 2006; Mooij, 2007). Table 8.2 displays literacy rates in the undivided Sub-continent from 1901 to 1941. It shows that in the beginning of the 20th century, the total literacy rate in undivided India was only 5.1 percent. While it was 9.8 percent among the males, it was only 0.06 percent

among females. Literacy rates remained very low until 1931, and the extent of gender disparity in literacy remained unchanged. Again, while both male and female literacy rates grew (from 15.6 to 24.9 percent and from 2.9 to 7.3 percent for males and females, respectively) by 1942, the gender disparity in literacy remained stark.

Table 8.2
Crude literacy rates by sex, India, 1901-1941

Census Year	Crude literacy rate ^a		
	Persons	Males	Females
1901	5.1	9.8	0.06
1911	5.9	10.6	1.0
1921	7.2	12.2	1.8
1931	9.5	15.6	2.9
1941	16.1	24.9	7.3

Source: Registrar General and Census Commissioner, India (RGCCI), 2001

^aThe total literate population is divided by the total population.

Table 8.3
Trends of enrolment rates since independence

Indicators		1971	1981	1991	2001	2010
Adult literacy rate (15 years and above)	Total	24	29	35	47	57
	Male	35	40	44	54	61
	Female	11	18	26	41	52
Primary enrolment rate (gross)	Total	51	70	81	97	103
	Male	68	82	88	97	99
	Female	33	58	74	97	107
Secondary enrolment rate (gross)	Total	-	18	20	48	57
	Male	-	26	27	47	48
	Female	-	6	14	52	55
Tertiary enrolment rate (gross)	Total	2	3	4	6	14
	Male	4	5	7	7	16
	Female	0 (.39)	1	1	4	11

Sources: World Bank (2013) and BANBEIS website

During the post-colonial period, and particularly after the independence of Bangladesh in 1971, institutional education became more popular (See Table 8. 3). After liberation, the nation needed educated and qualified public persons to fill public positions. In the early 1980s industrialization took take firm root and the nation became increasingly connected to the global economy, especially through the garment industry.⁵ Together, these developments increased the demand for educated and skilled workers. The nation identified education as key to human development and state building. The Constitution of Bangladesh (Article 17), for example, calls for “relating education to the needs of society and producing properly trained and motivated citizens to serve those needs.” The National Education Policy (2010) of Bangladesh defines the objectives of education as “cultivation of human values” and equipping the nation to acquire the qualities and skills that will “strengthen Bangladesh to work with equal capacity and pace of the global community”. The policy also defines education as “a strategy to counter all problems” (MoEB, 2010). This can better be explained by Marxist theory than by culturalalist explanations of the importance of education to Bangladesh.

Since the 1990s, Bangladesh has participated in global education campaigns. For example, it attended the World Declaration on Education for All (EFA) held at Jomtien, Thailand in March 1990 (Mujeri, 2010), and in order to fulfil its commitment for “education for all,” Bangladesh made primary education compulsory for the citizens through *The (Compulsory) Primary Education Act, 1990*. Bangladesh is also committed to achieving the Millennium Developmental Goals (MGDs), which include universal primary education and promoting gender equality and the empowerment of women. Relatively high public expenditure on education and the recent rapid growth in educational enrollments in Bangladesh may reflect the

⁵ In this time, there was a significant economic policy shift in the country. The nation rapidly moved towards a more open market economic approach, leaving the pro-socialist economic approach that it had been practicing since independence.

nation's post-independence demand for educated and skilled population and compliance with international commitments. Thus, relatively high expenditure on education in Bangladesh may not be necessarily be a reflection of intrinsic traditional respect for education as it is claimed by Confucian scholars about East Asian nations.

Section 2 Relative Importance of Social Policy and Economic Development in Social Welfare Programming in Bangladesh

This section examines two hypotheses derived from welfare-developmental account of the welfare state – hypotheses 7.1 and 7.2 – and examines first if social policy is subordinated to economic development in Bangladesh and second if social welfare is primarily a means of economic development. Are welfare provisions in Bangladesh primarily directed at the productive section of the population as an indicator of subordination of welfare to economic development? Does welfare programming in Bangladesh emphasize employee-contribution-based welfare provisions or social insurance as an indicator of social welfare being primarily a means to economic development (Holiday, 2000; Kwon, 2007)? This section answers these questions

The two hypotheses and their respective indicators are closely inter-related. Directing welfare provisions to the productive sector of the population and emphasizing employee-contributed provisions represent a single practice – the preference for employee contributed social insurance programs. Holiday (2000), a key proponent of the East Asian productivist welfare model, suggests that developmentalist welfare states prefer employee-contributed social insurance because they reduce the need for tax-financed public welfare spending and, at the same time, help capital formation and economic growth. Therefore, observation of the role of social insurance in the welfare system of Bangladesh can test both hypotheses.

Table 8.4
Program types, targets, and beneficiary Types
of public social welfare programs in Bangladesh

Policy Domain	Program	Program Type	Target Group	Beneficiary Type (productive/vulnerable)
Food	OMS	Social Assistance (Food grain price subsidy)	Low income and poor people	Productive/vulnerable
	Fair Price	Social Assistance (Food grain price subsidy)	Low income earners	Productive
	EP	Social Assistance (Food grain price subsidy)	Members of defense, law and other enforcing bodies, hospital patients, residents of students' hostel, and prison inmates	Productive and unproductive
	OP	Social Assistance (Food grain price subsidy)	Employees of public universities and autonomous institutions, teachers of elementary and high schools	Productive (low income)
	LE	Social Assistance (Food grain price subsidy)	Factory workers	Productive (low income)
	FFW	Social Assistance (Income generation)	Ultra-poor	Vulnerable/poor
	VGD	Social Assistance (Food assistance)	Poor women	Poor/vulnerable
	VGF	Social Assistance (Food assistance)	Poor mothers	Poor/vulnerable
	Food Assistance for CHT Areas	Social Assistance (Income generation)	Poor women in CHT areas	Poor/vulnerable
	GR	Social Assistance (Food assistance)	Cyclone/flood victims	Poor/vulnerable
	TR	Social Assistance (Income generation)	Ultra poor (victims of seasonal food crisis/Monga)	Poor/vulnerable
	ER	Social Assistance (Food assistance)	Victims of natural disaster	N/A
	Enhancing Resilience to Natural Disaster and Effect of Climate Change	Social Assistance (Income generation)	Poor people vulnerable to natural disaster and climate change	Poor/vulnerable
	Farmer Training and Information Services	Service Assistance	Farmers	Productive
	Agricultural Rehabilitation Program	Social Assistance	Farmers	Productive
	Farmers Field School	Service Assistance	Farmers	Productive
Elderly	National Pension	Social Insurance	Public Employees	Productive
	Ola Age Allowance	Social Assistance (Income assistance)	Ultra-poor seniors	Poor/vulnerable
	Honorarium for Insolvent Freedom Fighters	Social Assistance (Income assistance)	Insolvent Liberation War Veterans	Poor/vulnerable
Disability	Allowance for Distressed Persons with Disability	Social Assistance (Income assistance)	Persons with disabilities	Poor/vulnerable
	Educational Stipend for Students with Disabilities	Social Assistance (Income assistance)	Persons with disabilities	Poor/vulnerable
	Integrated Education for the Visually Impaired	Special educational Service	Children/youth with visual impairment	Poor/vulnerable
	Deaf School	Special educational service	Deaf children/youth	Poor/vulnerable

Policy Domain	Program	Program Type	Target Group	Beneficiary Type (productive/vulnerable)
Housing	Housing Allowance	Social Assistance (income assistance)	Public Employees	Productive
	Residential Area Development	Housing provision	Professionals	Productive
	Bustee Rehabilitation Camp Development	Social Assistance (Housing assistance)	Urban slum dwellers	Poor/vulnerable /low income
	Guccha Gram	Social Assistance (Housing assistance)	Rural homeless/landless	Poor/vulnerable
	Ghore Fera	Social Assistance (Housing assistance)	Urban slum dwellers	Poor/vulnerable/low income
	Adarsha Gram	Social Assistance (Housing Assistance)	Rural homeless/landless	Poor/vulnerable
	Asrayan	Social Assistance (Housing assistance)	Rural homeless/landless	Poor/vulnerable
	Sorkari Ashroy Kendro	Social Assistance (short-term shelter)	Vagrants	Poor/vulnerable
	Housing Loan by BHBFC	Social Assistance (Housing loan)	Professionals	Productive
Grihayan Tohobil	Social Assistance (Housing loan)	Rural poor, homeless	Poor/vulnerable	
Women	Maternity Leave	Social Insurance	Employed Women	Productive
	Maternity Allowance for the Poor Lactating Mothers	Social Assistance (Income assistance)	Poor mothers	Poor/vulnerable
	Allowance for the Urban Low Income Lactating Mothers	Social Assistance (Income assistance)	Poor/low income mothers	Poor/vulnerable
	Allowance for Widow, Deserted, and Distressed Mothers	Social Assistance (Income assistance)	Rural poor women	Poor/vulnerable
	Urban-based Marginal Women Development	Social Assistance (Training services)	Urban marginal/poor women	Poor/vulnerable
	The Promotion and Expansion of Women Entrepreneurship	Social Assistance (Training services)	Rural/urban women	Socially disadvantaged/vulnerable
	Support for Women Entrepreneurship Development	Social Assistance (Inspiration provision)	Rural/urban women	Socially disadvantaged/vulnerable
	Day Care Program for Middle and Low Income Working Women	Social Assistance (Child care services)	Urban unemployed women	Productive
Child	Grants for Residents of Government Orphanages and Other Institutions	Social Assistance (Capitation grant)	Orphans living in public orphanages	Vulnerable
	Grants for Orphan Students in Non-government Orphanages	Social Assistance (Capitation Grant)	Orphans living in non-government orphanages	Vulnerable
	Eradication of Hazardous Child Labour	Social Assistance (Education and training service)	Child workers	Poor/vulnerable
Labour Market	Employment Program for the Ultra-Poor	Social Assistance (income generation)	Seasonally unemployed agricultural workers	Poor/vulnerable
	The National Services	Social Assistance (Employment generation)	Educated unemployed youth	Poor/vulnerable
	Income Generation for Vulnerable Group Development	Social Assistance (Food assistance and income generation)	Rural poor women	Poor/vulnerable
	Rural Maintenance	Social Assistance (Employment generation)	Rural landless and poor women	Poor/vulnerable
	Rural Social Service	Social Assistance (Micro-credit)	Rural poor families	Poor/vulnerable
	Urban Community Development	Social Assistance (Micro-credit)	Urban poor families	Poor/vulnerable
	Rural Mother Centres	Social Assistance (Training and micro-credit)	Rural poor women	Poor/vulnerable

As discussed in Chapter 5, there are four social insurance provisions in the public welfare system of Bangladesh: old age pensions, maternity benefits, sickness benefits and work injury benefits. Among them, the national pension is a tax financed provision which covers only public employees, and there are no pension provisions for employees in the private and informal sectors. Therefore, social insurance provisions in Bangladesh do not target the whole productive section of the population. Again, for maternity insurance, sickness insurance, and work injury insurance, it is the employers who make contributions. Thus, the exclusion of private sector and informal sector employees from the national pension system and tax financed pension system and employer-contributed maternity and work injury insurance provisions do not reflect a developmentalist welfare orientation in Bangladesh.

Conversely, unlike developmentalist welfare states, Bangladeshi social welfare programs are mostly non-contributory social assistance for low income and vulnerable people. This is evident in all social policy domains, except for education and health which share the global trend of universalistic tendencies (discussed in Chapter 5). Table 8.4 summarizes the types, targets, and beneficiary types of programs in the food, elderly, disability, housing, women, child, and labour market policy domains in Bangladesh. It shows that among social assistance programs, monetized food-assisted programs target some productive low income groups (such as the third and fourth class public employees, members of defense, law and other enforcing bodies, employees of public universities and autonomous institutions, elementary and high school teachers, and factory workers).

There are social assistance programs for the ultra-poor and vulnerable groups. These include Food for Work, Test Relief, Food Assistance for Chittagong Hill Track (CHT) Areas, and Enhancing Resilience to Natural Disaster and Effect of Climate Change in the food policy

domain, Fund for Rehabilitation of Acid Burned Women and Physically Handicap Program in the disability policy domain, and Employment Program for the Ultra Poor, The National Service Program, Income Generation for Vulnerable Group Development, and the Rural Maintenance Program in the labor market policy domain.

Some social assistance provisions are designed to enhance employability, self-employment, and entrepreneurship among the unemployed and economically disadvantaged population. These include The Urban-Based Marginal Women Development Program, The Promotion and Expansion of Women Entrepreneurship Program, The Support for Women Entrepreneurship and Support Program, and the daycare program in the women policy domain, the Integrated Education for the Visually Impaired Program, The Deaf Education and Training Program in the disability policy domain, The *Ghore Fera* Program and *Asrayan* Program in the housing policy domain, the eradication of Hazardous Child Labour Program in the child policy domain, The Rural Social Service Program, the Urban Community Development Program, and The Rural Mother Centre Program in the labour market policy domain.

Finally, there are many social assistance programs in Bangladesh that provide unconditional food or income support, or services to the poor and vulnerable population. These include the Vulnerable Group Development program (VGD), Vulnerable Group Feeding (VGF), Gratuitous Relief (GR), the Emergency Relief (ER), Farmer Training and Information Services and the Farmer Field School programs in the food policy domain, Old Age Allowance and Honorarium for Insolvent Freedom Fighters programs in the elderly policy domain, Allowance for Distressed Persons with Disability and Educational Stipend for Students with Disability Programs in the disability policy domain, the Bustee Rehabilitation Camp Development Program, the *Guccha Gram* Program, *Adarsha Gram* Program, and the *Grihayan Tahabil*

program in the housing policy domain, Maternity Allowance for the Poor Lactating Mothers, and Allowance for the Urban Low Income mothers, Allowance for Widow, Deserted, and Destitute Mothers Programs in the women's policy domain, Grants for Residents of Government Orphanages and Other Institutions, and Grants for Orphan Students in Non-Government Orphanages in the child policy domain.

Thus, in the welfare system of Bangladesh, employee-contribution-based social insurance provisions are not dominant, nor does the system necessarily exclude those who cannot make productive contribution to the national economy. Therefore, there is little support for the hypotheses derived from the developmentalist perspective of the welfare state in the context of Bangladesh. The developmentalist welfare orientation does not accurately define social welfare practices in Bangladesh.

Conclusion

We examined four hypotheses in this chapter derived from the welfare models applied to the East Asian nations. We have found that three-generational families are the most important source of welfare and that public expenditures on education are higher than those on other welfare sectors in Bangladesh. Both findings are consistent with Confucian scholars' assertions about East Asian welfare states. However, these observations do not have the same theoretical implication for non-East Asian nations. Unlike East Asian nations, the dominant role of family as the source of well-being for the people may not define the underdeveloped residual-conservative welfare hybrid of Bangladesh or similar less developed nations. Similarly, high expenditure levels on education may not represent intrinsic respect for education in non-East Asian context. We have also found that social assistance program targeting the poor and the vulnerable people

are dominant in the social welfare system of Bangladesh. Even social insurance provisions do not necessarily target the productive section of the population of Bangladesh, and these are primarily employer-contributed rather than employee-contributed. There is little support for the Confucian or welfare developmentalist perspective in Bangladesh.

Chapter 9

PATTERNS OF SOCIAL WELFARE PROGRAMMING IN BANGLADESH, INDIA, AND PAKISTAN: A COMPARATIVE OVERVIEW

Introduction

This chapter examines hypothesis 5.4 to see if the Esping-Andersen's tripartite regime typology is useful in comparative understanding of social policies in developing nations, using Bangladesh, India, and Pakistan as contrasting cases. These nations have common origins since all three were British colonies until 1947. The beginning of the social security systems in undivided India is found in the *Workmen's Compensation Act 1923* which introduced compensation for industrial accidents (generally considered the first pillar of social insurance in modern welfare states). Over time, the three nations devised their own social policies to promote the well-being of their citizens.

Esping-Andersen orders welfare states into three ideal types (liberal, conservative, and social democratic) using three criteria (the extent of de-commodification; the nexus of state, market and family; and social stratification). The three criteria are represented by relative emphasis upon universal provisions, social insurance, and social assistance. Therefore, we examine if the welfare states of Bangladesh, India, and Pakistan can be differentiated by different types of social programming. We examine policies that protect citizens from the standard risks/contingencies that the modern welfare states aim to address—industrial injury; sickness, maternity, old age, unemployment, invalidity and survivors' support – and we pay particular attention to income provisions.¹ We find strong similarities between Bangladesh and India in

¹ We understand that more complete pictures of the welfare systems in the three nations could be obtained if all social policy domains of the nations could be examined in terms of the income, service, and legal components of the policy domains and if the access criteria, coverage, generosity, duration, and waiting periods for the programs within each component of the policy domains in each nation could be examined. However, we chose this approach to avoid

their social programming and social spending patterns, while Pakistan exhibits different patterns. While Bangladesh and India resemble emerging hybrids of liberal and conservative welfare regimes, with their emphasis on social insurance and social assistance programs, the absolute dominance of social insurance provisions and the meagre presence of religion-attached social assistance provisions, Pakistan approximate a conservative welfare regime. These findings affirm the applicability of Esping-Andersen's model in the analysis of social security systems in developing nations.

This chapter opens with a brief account of the policy and economic structures of Bangladesh, India, and Pakistan. It then accounts for social programming practices in the three nations in Sections 2, 3, 4. The final section of the chapter provides a comparative synthesis of social welfare programming and practices in the three countries.

Section 1 Policy Structures and Economic Contexts in Bangladesh, India, and Pakistan

Among the three countries, India and Pakistan are federal states. There are twenty nine states (provinces) and seven union territories (UTs) in India. In Pakistan there are four provinces, one federal capital territory, two autonomous disputed provinces and a number of federally administered tribal areas. There are constitutional divisions of power between the centers and the provinces in those two countries. In India social policy is largely under the jurisdiction of the states. However, in the areas of food trade and education the center and the provinces largely share responsibilities (of course, primary education is seen primarily as a provincial responsibility). Moreover, there are many social programs in India which are designed and

the volume of work that might be required if we opted for policy domain-wise examination of programs and provisions that we did in chapter 5 in the case study focusing Bangladesh. Moreover, examining welfare states based on contingency-specific programming is also a common practice in comparative welfare state studies (Pestiteau, 2006). Findings of the examination may provide us with initial understanding about the comparability of the welfare systems in the three nations in light of Esping-Andersen's regime typology.

financed by the central government while the state governments execute them. Often the state governments allocate additional funding on top of the amount received from the central government (Mooij, 2007).

Goals	Bangladesh		India		Pakistan	
Proportion of population below the national poverty line	1990	56.7	1990	47.8	1990	26.1
	2000	48.9	2004	37.2	2001	34.5
	2013	26.2	2011	21.9	2010	12.4
	% reduced	53.8	% reduced	54.2	% reduced	52.5
Prevalence of underweight children <5 years of age	1990	60	1990	60	1990	40.0
	2000	57	1999	43	2002	41.5
	2011	36.4	2006	40.4	2012	31.5
	% reduced	39.3	% reduced	32.7	% reduced	21.2
Net enrolment in primary education	1990	60.5	1990		1990	46
	2000	85.5	2000	83	2002	42
	2013	97.3	2011	99.89	2011	57
Ratio of girls to boys in Primary education	1990	0.83	1990	0.76	1990	0.72
	2000	0.96	2005	0.95	2002	0.82
	2013	1.00	2010	1.01	2012	0.90
Share of women in wage employment in the non-agriculture sector	1990	19.10			1990	8.07
	2005	14.6	2005	18.6	1002	9.67
	2010	19.87	2010	18.6	2011	10.45
	% increased	4.0	% increased	-	% increased	21.25
Proportion of seats held by women in national parliament	1990	12.70	1997	9.7	1990	.09
	2000	12.42	2004	9.2	2005	21
	2014	20.0	2013	11.46	2012	22
	% increased	57.7	% increased	18.1	% increased	24334
Child (<5 aged) deaths per 1000 live births	1990	146	1990	125	1990	117
	2000	84	1998	94.5		
	2011	44	2011	55	2013	89
	% reduced	69.9	% reduced	56	% reduced	23.9
Infant (<1 aged) deaths per 1000 live births	1990	94	1990	80	1990	102
	2000	58	2003	60	2002	77
	2011	35	2011	44	2013	74
	% reduced	62.8	% reduced	45	% reduced	27.9
Infant immunization rate (%)	1990	54	1993	42.2	1990	80
	2000	61	2000	50.4	2002	57
	2011	87.5	2009	74.1	2012	81
	% increased	62	% increased	76	% increased	1.25
Maternal Deaths per 100,000 live births	1990	574	1990	437	1990	533
	2001	322	2001	327	2002	350
	2010	194	2009	212	2007	276
	% reduced	66.2	% reduced	51.5	% reduced	48.2

^a 1990 is considered the benchmark year for the MDGs.

Sources: MDG reports for Bangladesh, India, and Pakistan for the year of 2014

Similar to India, in Pakistan social welfare is under the jurisdiction of the provincial governments (Mooij, 2007). While the major social security programs are largely regulated by legislations enacted by the central government, there are considerable variations in social expenditures among the provinces in the country. Conversely, Bangladesh is a unitary state, and, therefore, policies and programs are initiated and implemented from a single sovereign authority.

In regards to their economic conditions, all three nations are listed the World Bank among the lower-middle income countries. The per capita GNI is \$ 5760 and \$ 5100 for India and Pakistan respectively and it is \$ 3340 for Bangladesh (for the year of 2014 according to GNI PPP in current international \$) (World Bank, 2015). Thus, the per capital GNI of India is almost two time (1.72 time) higher than that of Bangladesh and the per capita GNI of Pakistan is more than 1.5 time higher than that of Bangladesh. In other words, India is economically the most developed and the Bangladesh is the least developed among the three nations.

In all three nations, a large majority of the national labour forces is involved in the informal sectors of their economies. In India, 93 percent of the labour force is involved in the informal economic sector, and in Bangladesh and Pakistan the rates are 87.5 and 73 percent respectively (Pawar, 2012, BBS, 2011, Shaikh, 2012). Again, in all three nations there is prevalence of poverty. While the rate of poverty in Bangladesh is 31.5 percent, it is 29.8 percent in India and 22.3 percent in Pakistan (according to poverty headcount ratio at national poverty line for the year of 2010) (World Bank, 2013). Poverty reduction is, therefore, a common concern in these three nations. Moreover, achieving the Millennium Development Goals (MDGs) has been a primary focus for public social intervention in these nations for the last one and half decades. All three nations have developed their Poverty Reduction Strategy Papers (PRSP) with support and cooperation from development partners, such as World Bank, IMF, and

European Union, to achieve the MDGs. Table 9.1 displays the nations' success in achieving some social millennium goals. It is observed that while all three nations have been successful in halving national poverty rates, Bangladesh has performed better than the two other nations in achieving the other millennium goals.

Section 2 Social Programming Practices in Bangladesh

We observe a varying distribution of social insurance and social assistance provisions when we consider only the standard areas of social security programs in Bangladesh. As discussed in chapter 5, the nation has social insurance provisions to address several contingencies such as industrial injury, sickness, maternity, medical care, and old age (including invalidity and spousal pensions). While the national pension system covers only public employees, maternity leave, sickness benefits, medical benefits, and industrial accident insurance cover both public and formal private sector employees. However, none of the social insurance provisions cover the self-employed or those employed in the informal sector.

Of course, there are many supplementary social assistance provisions in Bangladesh to cover those involved in the informal sector to address different contingencies. For example, while the national pensions system of Bangladesh covers only the public sector employees and their survivors, there are social assistance provisions, such as Old Age Allowances, Allowances for Widows, and grants for orphanages, to support those and their survivors who had been involved in the informal sector or are economically vulnerable in their older age. This programming practice has resulted in the emergence of a single layer social security system for the elderly in Bangladesh. There is also a combination of social insurance and social assistance programs to address risks associated with maternity. There is a social insurance provision of

maternity leave under the *Labour Law of 2013* for women engaged in the public and formal private sectors. However, for poor women and those low income women involved in the informal sector, there are several social assistance provisions for maternity such as Maternity Allowance Program for Poor Lactating Mothers and Allowance for Urban Low Income Lactating Mothers). Again, while there are medical allowances or on-site medical facilities for formal sector employees under the *Labour Law of 2013*, poor and low income people involved in the informal sector have free access to primary care under the Essential Service Delivery (ESD) and Urban Primary Health Care Services (UPHSC) Programs. However, unlike in the formal sector, there is no program to cover industrial injury in the informal sector in Bangladesh. Conversely, while Bangladesh lacks unemployment insurance or unemployment assistance for formal sector workers in the country, there are several social assistance and active labour market programs to support the unemployed and underemployed in the informal sector (such as daily workers and seasonally unemployed workers in the agricultural sector) and women's self-employment. The nation also operates several programs to assist destitute women and persons with disabilities who are unable to fully participate in the labour market.

Thus, we observe a combination of social insurance and social assistance programs in Bangladesh to cover the standard social security areas. However, in absence of unemployment and disability insurance and statutory provisions of child benefits, there is an emphasis upon means-tested social assistance provisions in the country to address poverty.

Section 3 Social Programming Practices in India

Like Bangladesh, the social security system in India is largely built on a combination of social insurance and social assistance programs. The system was initially social insurance focused,

emphasizing the needs of public and formal sector employees. Subsequently, it expanded coverage towards the poor and informal sector workers through a mix of social insurance, welfare fund, and social assistance provisions.

The origin of the welfare state of India had two dimensions: the removal or reduction of social “diswelfare” and the establishment of a social welfare system (Aspalter, 2003). The first involved the elimination of certain social norms and practices of different ethnic and religious communities (such as restrictions on inter-caste marriage and widow remarriage and child marriage) that suppressed specific groups in the society such as the *Dalits* (the untouchables in the Indian caste system), women, widows, and the tribal people (Aspalter, 2003). With the aim of altering these practices, the British colonial rulers introduced several pieces of social legislations from the early 19th century until the independence of India in 1947. These include the *Regulation No. 17 of 1829* (which made it illegal to burn widows of *Hindus* alive), the *Caste Disabilities Removal Act 1850* (which forbade denial of inheritance for those who convert to another religion or caste), the *Hindu Remarriage Act 1856* (which allowed remarriage for *Hindu* widows), the *Hindu Inheritance (Removal of Disabilities) Act 1928*, the *Child Marriage Restraint Act 1929* (which fixed the minimum age of marriage for girls at 14 years and boys at 18 years), and the *Hindu Women’s Right to Property Act 1937* (which established *Hindu* widows’ inheritance of their deceased husbands’ shares in the joint families) (Aspalter, 2003).

The second dimension of the early growth of the welfare state of India was primarily social insurance focused. The colonial authorities introduced a number of social insurance and workers’ welfare legislations and programs in line with the social security initiatives in the West. These included the *Workmen Compensation Act 1923*, the *Provident Fund Act 1925*, and the *Coal Mines Labor Welfare Fund Act 1944* (Aspalter, 2003).

Immediately after independence the Government of India introduced several other social insurance and worker's welfare legislations. These include the *Industrial Disputes Act 1947*, the *Coal Mines Labour Welfare Act 1947*, the *Factory's Act 1948*, the *Dock Workers (Regulation of Employment) Act 1948* (which both addressed the issue of work hours, condition of work, leisure time, and health and safety), the *Minimum Wages Act 1948*, the *Coal Mines Provident Fund Act 1948*, the *Family Pension and Bonus Scheme Act 1948*, the *Employees State Insurance Act 1948*, The *Employee's Provident Fund Ordinance 1951*, the *Employees Provident Fund Act 1952*,

The introduction the *Workmen Compensation Act 1923* was the first most important step towards the development of a modern welfare state in India (Aspalter, 2003). This legislation includes provisions of compensation for accidents leading to death, total or partial disablement for more than three days provided that the accident occurred in the course of employment. The legislation also includes compensation for occupational diseases. Factory, mines, and plantation workers earning less than IRs (Indian Rupees) 1000 (as of 1985) per month are covered by the provisions under the *Workmen Compensation Act 1923* (Chowdhry, 1985).

The enactment of the *Employees State Insurance Act 1948* was the second significant step towards the development of a modern welfare state in India (Aspalter, 2003). This *Act* offered the legislative ground for a comprehensive social security system in India. It included provisions for medical care treatment, sickness allowances, maternity benefits, employment injury benefits, and pensions for dependents of workers due to employment injury to the insured persons in factories or specialized workshops employing 20 persons or more, as well as other labourers and clerical staff with a monthly wage up to IRs 1000 (as of 1985) (Aspalter, 2003).

The third significant development towards the development of a social security system in India was the enactment of the *Employees State Provident Fund Act 1952*. The *Act* introduced

contributory provident fund schemes for Central Government employees, employees of public sector undertakings, and other autonomous organizations such as the Steel Authority of India, The Indian Airlines Corporation, Air India, and the Port Trust, news agencies, railways, and mining companies (Aspalter, 2003).

Since the 1960s, India has introduced series of social insurance and workers' welfare provisions to address different risks. These include the amendment of the *1929 Maternity Benefit Act* in 1961, the *Employees' Family Pension Scheme 1971*, *Employees Provident Fund and Miscellaneous Provisions Act 1972*, the *Beedi Workers Welfare Fund Act 1976*, *Iron Ore, Mine Manganese Ore, and Mines and Chrome Ore Mines Labour Welfare Fund Act 1976*, *Deposit – Linked Insurance Scheme 1979*, *Chine Workers Welfare Fund Act 1981*, and the Implementation of the Employee's Pension Scheme in 1995.

Based on these legislations, particularly on the *Employees State Insurance Act 1948*, the *Employees State Provident Fund Act 1952*, the *Maternity Benefit Act 1961*, the *Employees' Family Pension Scheme 1972*, *Deposit –Linked Insurance Scheme 1979*, and the *Employees' Pension Scheme 1995*, India now has social insurance provisions for employment injury, maternity, sickness, disability, old age, and deposit-linked insurance (which is similar to life insurance) (Aspalter, 2003), and unemployment. However, all these social security provisions apply only to public sector and formal private employees. People working in the informal sector (that is, the self-employed, seasonal workers, agricultural workers, workers in establishments employing less than 20 workers) are not covered by these provisions (Aspalter, 2003; Pedicini, 2011). Given that the formal sector covers only 7 percent of the total labour force of India, the social insurance provisions in India, in reality, leave out the large majority of the labour force of the nation (Pedicini, 2011).

Of course, the legislations on labour welfare fund that have developed in parallel with the social security legislations for the formal sector (such as the *Coal Mines Labor Welfare Fund Act 1944*, *The Mica Mines Labour Welfare Fund Act 1946*, *The Lime Stone and Dolomite Mines Labour Welfare Fund Act 1972*, *The Iron Ore, Manganese Ore and Chrome Ore Mines Labour Welfare Fund Act 1976*, *The Beedi Workers Welfare Fund Act 1976*, *The Chine Workers Welfare Fund Act 1981*, the *Building and Other Construction Workers (RECS) Act 1996*, and the *Building and Other Construction Workers Welfare Cess Act 1996*) include some provisions for workers of specific fields in the informal sector. These funds are maintained to support workers in mica mine factories, lime stone and dolomite mine factories, iron ore, manganese ore, and chrome ore factories, *beedi* (tobacco) workers, cine workers, and building and other construction workers in situations of economic hardship, illness, disability, work injury or death (Parwar, 2012).

Recently that India has expanded social insurance measures to the informal, unorganized sector workers. The nation enacted the *Unorganized Sector Workers Social Security Act* in 2008, and in light of the *Act* India has introduced a package of social insurance for informal sector workers called unorganized sector workers social security which includes provisions for life and disability, health benefits, and old age protection.²

While social insurance measures have been dominant in the emergence and growth of the welfare state of India, the nation has lately introduced several national level, large scale social assistance measures to protect the poor and the vulnerable sections of the population. In 1995, the government of India introduced an all-India type social assistance scheme called the National

² This is a complex form of social insurance consisting of means-testing and both contributory and non-contributory components. Registered unorganized sector workers have to pay one (Indian) Rupee per day. However, for workers whose earning fall below the poverty line (or whose yearly earning is less than 6500 rupees), the central government pays their share). While the *Act* came into effect in May 2009, except for establishing the National Social Security Board under the *Act*, nothing else has moved yet. See for detail about the program MoLJI (2008) and Parwar (2012).

Social Assistance Program (NSAP). The National Social Assistance Program includes four national social assistance schemes: the Indira Gandhi Old Age Pension Scheme, the Indira Gandhi Widow Pension Scheme; the Indira Gandhi Disability Pension Scheme, and the National Family Benefit Scheme.³

Besides the NSAP programs, there are other social assistance programs in India targeting several socially disadvantaged communities such as the poor, members of religious minority groups, Scheduled Castes (SC), Scheduled Tribes (ST), Nomadic and Semi-Nomadic Tribes, women, children, and persons with disabilities. These programs are operated by different central ministries and departments such as the Department of Distribution, Department of Social Justice Empowerment, and the Ministry of Women and Child Development. Among those programs include the subsidised food grain (rice or wheat) distribution (such as the Targeted Public Distribution System and the *Antyodaya Anna Yojana*), affirmative action type programs to promote education and economic conditions of the Scheduled Caste, Other Backward Classes (OBC), and persons with disabilities (such as Free Coaching Scheme for SC and OBC, Self-Employment for Manual Scavenger Program, Pre-Matric Scholarship for Schedule Caste Students, Post-Matric Scholarship for Schedule Caste Students, Pre-matric Scholarship to the Children of Those Engaged in Unclear Occupations is a Central Sector Assistance program, Upgrading the Merit of Scheduled Caste, Scheme of Pre-Matric and Post-Matric Scholarships for OBC Students, Rajiv Gandhi National Fellowship for Students with Disabilities, and the Deendayal Disabled Rehabilitation Scheme), and the programs designed to financially support and to promote and empowerment of women (such as Nutrition Programme for Adolescent Girls,

³ In 1995, the NSAP started with three programs. These include the National Old Age Pension Scheme, the National Family Benefit Scheme, and the National Maternity Benefit Scheme. Later in 2009, the National Old Age Pension Scheme was renamed as the Indira Gandhi National Old Age Pension Scheme (IGNOAPS), and two other programs – the Indira Gandhi National Widow Pension Scheme (IGMWPS) – were introduced, and the National Maternity Benefit Scheme was abolished (MoRDI, 2014).

Scheme for Women in Difficult Circumstances, the Rajiv Gandhi Scheme for Empowerment of Adolescent Girls, and the Indira Gandhi Conditional Maternity Benefit Scheme).⁴ Thus, while dominated by social insurance provisions in the initial years, there is an emerging mix of social of social insurance and social assistance in the social welfare system of India.

Section 4 Social Programming Practices in Pakistan

The public security system in Pakistan is primarily social insurance based. There are four main social insurance schemes in the country. These include (a) Employee Old Age Benefits (EOAB); (b) Government Employees Pensions Scheme; (c) Employees Social Security Institutions (ESSI); and (d) Worker Welfare Fund (WWF). The EOAB is a compulsory, federally administered pension scheme for employees of establishments employing 5 or more persons (SSA, 2015; GoP, 2010). Introduced in 1976 through the *Employees Old-Age Benefit Act 1976*, the program provides old age pensions, invalidity pensions, and survivor's pensions and old age grants. This is a joint liability program contributed by the employer and the employee. While the employers contribute 5 percent of the wage of insured workers and an insured worker pays 1 percent of the national minimum wage (which is 10,000 Pakistani Rupees) (Shaihk, 2012; SSA, 2015; GoP, 2010).⁵

The Government Employees Pension Scheme is a separate pension scheme for public sector employees. This is a fully employee contributed program where the public employees deposit a certain percentage of their salary in a General Provident Fund and are repaid on retirement (at the age of 60 or earlier after 25 years pensionable service) with a relatively higher interest rate paid by the government. This is the most comprehensive social insurance program in

⁴ For descriptions of these programs see *Appendix 8*.

⁵ Until 1995 the federal government used to contribute another 5 percent of the wage of insured workers as matching grant to the scheme, but it withdrew thereafter (Irfan, 2003).

Pakistan which covers all employees of the federal and provincial governments, semi-autonomous institutions, and statutory bodies (Shaihk, 2012).⁶

The Employee Social Security Institution (ESSI) is a social insurance scheme for formal private sector workers, which includes provisions for sickness, maternity, work-related injury, invalidity, and death. Established in 1967 under *the Provincial Employees' Social Security Insurance Ordinance 1965*, the program applies to commercial and industrial establishments employing five workers or more. Workers earning less than PRs. (Pakistani Rupee) 10,000 per month are covered by the program. This is a fully employer contributed program which requires the employers to pay 6 percent of the wage of each eligible employee (SSA, 2015).

The Workers Welfare Fund (WWF) was established under the *Workers Welfare Fund Act of 1971* with a capital of PRs 100 million provided by the federal government of Pakistan. While the fund is mandated to undertake many welfare activities for the workers, such as construction of houses for workers (which workers can purchase at concessional prices), development of medical facilities, purchase of medical equipment for provincial social security organizations, providing scholarship and free books to workers' children, marriage grants (to pay dowries on marriage of workers' daughters), and death grants to families of deceased workers, the Fund primarily focus of constructing houses for workers. The fund is financed through a 2 percent levy on taxable income of employers whose taxable income is PRs 100,000 or more and, more importantly, from Workers' Participant Fund (equivalent to 5 percent of the profit of a company) under the *Workers Participation Act 1968*. Factories employing 50 or more persons, or those with a paid-up capital of PRs 2 million or more, or those with fixed-asset valued at PRs 4 million or more are covered under this provision (Shaihk, 2012).

⁶ Government servants who have worked for less than 25 years are not entitled to receive pension, and the contract employees of the government are not entitled to this benefit (Shaihk, 2012; GoP, 2010).

Thus, based on Employee Old Age Benefits, Government Employees Pensions Scheme, Employees Social Security Institutions, and Workers Welfare Fund Pakistan has provisions for old age, maternity, sickness, industrial injury, invalidity, and death. These are purely employment-based social insurance provisions. While the pension provision for public employees is fully employee contributed, the pension scheme and social security provision for the private sector employees are largely employer contributed. The state does not contribute to financing the programs.

These social insurance programs cover only formal sector employees in Pakistan. Unlike India, Pakistan does not have any social insurance provisions directed at workers in the informal sector or even in formal sector employees of small enterprises (those employing less than 5 persons). Moreover, unlike Bangladesh and India, Pakistan does not have many social assistance programs to support those who are not covered by social insurance provisions or those who are vulnerable or poor.

There are three major social assistance (cash transfer) programs in Pakistan. These are: (a) the *Zakat* Program; (b) the Pakistan *Bait-ul-Mal Program*; (c) the Benazir Income Support Program. Among these three major social assistance programs, the first one is affiliated with the Muslim religious tradition. *Zakat* is a principle of redistribution of resources from the rich to the poor in Islam. It is considered as one of the five fundamental tenets of the religion. In Pakistan *Zakat* is administered by the state under the *Zakat and Ushr Ordinance of 1980*. Under this program 2.5 percent of all interest bearing financial wealth (such as saving bank account, fixed deposit saving certificates, mutual fund certificates, government securities on which return is paid, annuities and life insurance policies and provident fund credit balances) is levied from all

Sunni Muslim citizens (Shaihk, 2012).⁷ The collected fund is distributed by the Local *Zakat* Committees which spend 75 percent of the fund for distribution among the poor individuals among the *Sunni* Muslims (in the forms of monthly income support to poor individuals, educational stipends, healthcare assistance, Eid grant, and marriage assistance) and the remaining 25 percent through institutions (such as Islamic religious schools, public hospitals, and vocational training institutions) (Shaihk, 2012). However, the program does not provide any support to the Non-Muslims and *Shia* Muslims in Pakistan (Shaihk, 2012).⁸

Unlike the *Zakat* Program, the Pakistan *Bait-ul-Mal* program and the Benazir Income Support Program are tax-financed assistance programs. The *Pakistan Bait-ul-Mal* program is a cash transfer program that supports widows, orphans, persons with disabilities, and the poor. Introduced in 1992 under the *Pakistan Bait-ul-Mal Act 1991*, the program assists those who are not covered by the *Zakat* Program, including the *Shia* Muslims and the non-Muslims. This is an umbrella program comprising several programs such as the Child Support Program, Individual Financial Assistance, Institutional Rehabilitation (Grant-In-Aid) to NGOs, grants for the National Centre for Rehabilitation of Child Labor, orphanages, and vocational centers, and the Langer (mass feeding) Program.⁹

The Benazir Income Support Program (BISP) is the newest and the largest among the social assistance programs in Pakistan. Introduced in 2008, the program includes both cash transfer and micro financing for the low income families. Female applicants with a family income less than PRs. 6000, widowed or divorced women without adult male members in the

⁷ Of course, this levying system contradicts with the Islamic religious injunctions which suggest that *Zakat* has to be paid at the rate of 2.5 percent of all the wealth over and above NISAB (the minimal amount of property liable to the payment of *Zakat* (Irfan, 2003).

⁸ In the fiscal year of 2011-12, *Zakat* constituted about 0.15 percent of the national GDP of Pakistan, and it covered 1.04 million individuals (Ministry of Finance, Pakistan, 2013).

⁹ In the fiscal year of 2011-2012, Pakistan spent PRs1780 million (0.08 percent of the national GDP) and financially assisted 0.84 million individuals under the *Bait-ul-Mal* Program (Ministry of Finance, Pakistan, 2013).

family, physically or mentally ill persons in the family, or any family member suffering from chronic diseases, are financially supported through the program. Selected women receive PRs. 1000 per month. The micro financing component of the program provide up to PRs. 300,000 as soft loan (at low interest rates) to randomly selected women from low income families to help set up small businesses, as a poverty exit strategy known as *Waseela-e-Haq* (Shaihk, 2012).¹⁰

Thus, while there are several social insurance provisions covering the public and formal private sector employees in Pakistan, there are only a few generalist social assistance programs in the country. The nation does not develop contingency specific social provisions to protect the vulnerable population and those engaged in the informal sector of the national economy.

Section 5 Comparative Overview

There are different combinations of social assistance and social insurance in Bangladesh, India, and Pakistan across the social security programming areas. While there is a mix of social insurance and social assistance in the social security systems of Bangladesh and India, the social security system in Pakistan is mostly social insurance based.

The welfare state of Bangladesh developed several social assistance programs, and they dominate welfare provisions in the nation. The nation has a few universal provisions in the education and health policy domains, such as universal primary education, tuition fee free female education, free text book distribution, tuition fee free tertiary education in public universities, free primary healthcare, vaccination, and vitamin A supplementation. However, if only the standard social security areas are considered, there is largely a mix of social insurance and social assistance in Bangladesh with a dominance of social assistance.

¹⁰ Under the Banazir Income Support Program, Pakistan spent PRs. 40,400 (1.95 percent of the national GDP of Pakistan) in the fiscal year of 2011-12 and total 3.961 million people benefited from this program in that year.

There are only four social insurance programs in the nation: industrial injury insurance, old age pensions (including invalidity and survivors' provision), sickness, and maternity leave. Among the social insurance programs, the pension program covers only the public sector employees, and the three other social insurance programs cover both private and public employees in the formal economic sector. However, there are numerous large scale, medium scale, and small scale social assistance programs in Bangladesh to support the poor, destitute and vulnerable, and those engaged in the informal economy.

Unlike Bangladesh, there is a more dominant presence of social insurance in both India and Pakistan. Compared to Bangladesh, these two nations have more social insurance programs covering wider social contingency areas. These include industrial injury, maternity, sickness, invalidity, old age, survivor, death, and unemployment (particularly in India). These social insurance programs largely cover public and private employees in the formal sector. Even while the pension system in Bangladesh covers only the public employees, in India and Pakistan it covers both public and private sector employees in the formal economy. Moreover, India now has social insurance provisions for informal sector workers that include benefits for death and disability, health benefits, and old age protection.¹¹

Like Bangladesh, India also has several social assistance programs to support the poor, the vulnerable, and disadvantaged people involved in the informal sector. As indicated above, India has recently introduced several national level social assistance programs for the elderly,

¹¹ As indicated above, even though the *Unorganized Sector Workers Social Security Act 2008* of India came into effect in May 2009, the nation is yet to initiate programs under this Act.

Table 9.2 Social security provisions for formal and informal sector employees in Bangladesh, India, and Pakistan				
Contingency area		Bangladesh	India	Pakistan
Industrial injury	<i>Formal sector</i>	Social Insurance (Labour Law 2013; mandatory employer liability)	Social Insurance (Employees State Insurance Act; Workmen Compensation Act; Payment of Gratuity Act)	Social Insurance (under Employee Social Security Institution-ESSI- and Industrial and Commercial Employment [Standing Orders] Ordinance 1968)
	<i>Informal sector</i>	No provision	Social Assistance from workers welfare funds	No Provision
Sickness	<i>Formal sector</i>	Social insurance (fully paid medical leave for 14 days/year; Labour Law 2013, employer liability)	Social insurance (Medical leave on full pay for public sector employees; sickness leave under the Employee State Insurance (ESI) Act for private sector workers)	Social Insurance (up to 120 of paid medical leave in a year with 70% replacement rate for ordinary ailments and 365 days of paid medical leave with 100% replacement for cancer or tuberculosis under ESSI.)
	<i>Informal sector</i>	No provision	No provision	No provision
Medical care	<i>Formal sector</i>	Social insurance (medical allowance or on-site medical facility; Labour Law 2013, employer liability)	Social Insurance (Free treatment in hospitals and free drugs or reimbursement for public sector employees; free medical care in designated facilities operated by Employee State Insurance Corporation for private sector employees.)	Social Insurance (medical benefits including general and specialized medical care, medicine, hospitalization, maternity care, and transportation under ESSI)
	<i>Informal sector</i>	Free primary care under ESD and PUHCS)	Treatment in public hospitals; free supply of drugs to a limited extent through Primary Health Centres	Full medical care for domestic workers at employer's cost (under ESSI)
Maternity	<i>Formal sector</i>	Social insurance; 24 weeks of maternity leave with 100% replacement rate; Labour Law 2013; employer liability)	Social Insurance (maternity leave for 12 weeks with full pay under ESI Act 1948, Maternity Benefit Act, 1961 or Central Civil Service Rules 1972)	Social Insurance (Maternity Leave for 12 months with 100 % replacement under the Maternity Benefit Ordinance 1958; and ESSI)
	<i>Informal sector</i>	Social assistance (Maternal Allowance Programme for Poor Lactating Mothers; Allowance for Urban Low Income Lactating Mothers)	Social Assistance (Indira Gandhi Conditional Maternity Benefit Scheme; Janani Suraksha Yojana)	No provision
Old age	<i>Formal sector</i>	Social insurance (public employees); tax financed; Public Service Retirement Act 1974)	Social Insurance (Pension and Gratuity under Employees' Provident Fund, Miscellaneous Provision Act, and Payment of Gratuity Act	Social Insurance (Pensions or grant under the Employees' Old Age Benefit (EOAB) Act 1976 for private sector employees and under Government Employees Pension Scheme for public sector employees)
	<i>Informal sector</i>	Social assistance (Old Age Allowance)	Social Assistance (Indira Ghandi Old Age Pension Scheme)	No provision
Unemployment	<i>Formal sector</i>	No provision	Social Insurance (50% of employee's average earning for 1 year under EST Act	No provision
	<i>Informal sector</i>	Social Assistance (National Service Program; Employment Program for the Ultra Poor; Rural Maintenance Program; IGVGD)	Social Assistance (National Rural Employment Guarantee Scheme)	Social Assistance (Benazir Income Support Program; National Internship Program)
Invalidity	<i>Formal sector</i>	Social Insurance (Labour Law 2013	Social Insurance (benefits under ESI Act 1948 and Workmen Compensation Act 1923	Social Insurance (Invalidity Pension under the EOAB Act and ESSI)
	<i>Informal sector</i>	Social Assistance (Allowance for Distressed Persons with disabilities)	Social Assistance (Indira Ghandi Disability Pension Scheme	No provision
Survivor	<i>Formal sector</i>	Social insurance (spousal pension for public sector employees; Public Service Retirement Act 1974)	Social Insurance (survivor benefits from provident funds, deposit-linked insurance scheme, spouse pension, orphans' scheme, gratuity scheme)	Social Insurance (Survivors' Pension to spouse or children of insured employees under the EOAB Act; Death Grant under the Worker Welfare Ordinance 1971.
	<i>Informal sector</i>	Social Assistance (Allowance for Widows; grants to public and private orphanages)	Social Assistance (Indira Ghandi Widow Pension Scheme; The National Family Benefit Scheme)	Social Assistance (assistance to widows and grants to orphanages through <i>Bait-ul-Mal</i> and <i>Zakat</i>)

widowed, disabled, and poor households and several affirmative action programs for mainstreaming socially disadvantaged castes and communities. Conversely, Pakistan's welfare efforts have largely remained formal sector employment focused. The nation's efforts to cover those involved in the informal sector or to assist the poor are minimal. The social assistance programs that currently exist in the nation are largely religiously segregated and access to those programs is determined by faith.

Table 9.2 demonstrates the social security provisions related to different social contingencies in the formal and informal economic sectors of Bangladesh, India, and Pakistan. It shows that in the standard social security areas, Bangladesh lacks any provisions for old age and survivors for formal private sector employees and any provisions on unemployment for the formal sector employees (either public or private). The nation also lacks any provisions for industrial injury and sickness for those who are employed in the informal sector. However, the nation maintains provisions on old age, maternity, medical care, unemployment, and invalidity for those engaged in the informal sector, the poor, or the vulnerable population through several social assistance programs. Bangladesh also operates several social assistance provisions for the survivors of the informal sector employees in terms of allowances for widows and grants for public and private orphanages.

Unlike Bangladesh, India has social insurance provisions for formal sector employees covering all eight standard areas of social security. Except for the area of sickness, the nation also has social assistance provisions to support those involved in the informal sector in all other areas of social security. Pakistan does not have any provision for unemployment for the formal sector, but the nation has social insurance provisions for the formal sector in all other areas of social security. However, the nation lacks any provisions (in the form of social insurance or

assistance) in the areas of industrial injury, sickness, medical care (except for the domestic workers), maternity, and invalidity for those involved in the informal sector. The nation has some provisions for widows, orphans, and persons with disabilities under the religion-based *Zakat* program and the *Bait-ul-Mal* program.

Country	All Social insurance	All Social assistance	All labour market	Total
Bangladesh	19	45	36	100
India	14	46	40	100
Pakistan	77.4	19.2	2.8	100

*Based on Social expenditures in the nations in the fiscal year of 2008-09.

Sources: Shaikh, 2012; Islam, 2012; Rawat, 2012.

Table 9.3 shows the distribution of expenditure on social insurance and social assistance in the three countries. It is seen that about four-fifths of the social protection expenditures in Bangladesh is directed at social assistance measures to support the poor and active labour market programs (such as employment generation and training programs). A similar pattern is also observed in the case of India. However, the scenario is largely different in the case of Pakistan. In that nation, about fourth-fifths of the social protection expenditures are directed to social insurance programs. The nation spends only a minor portion of its social expenditure on social assistance. This practice of social programming may represent the nation's preference for social insurance and to support those who are engaged in the formal economic sector. The nation seems to provide little support to those who are involved in the informal sector and those who are disadvantaged or poor.

Thus, considering social programming practices in the eight standard areas of social security in the three nations, we find largely similar patterns in Bangladesh and India. Both

nations maintain several social insurance provisions for the productive section of the population and many social assistance programs for those who are involved in the informal sectors, or who are poor or vulnerable. Although there is a stronger presence of social insurance provisions in India compared to Bangladesh, both nations possess an overall mix of social insurance and social assistance provisions, largely reflecting liberal-conservative welfare hybrids. Conversely, with its clear preference of social insurance over social assistance and limited and largely religion-attached social assistance programs, Pakistan seems to represent a conservative programming orientation. Therefore, we may order the welfare states in the Sub-continent into two groups: Bangladesh and India on one side, representing conservative-liberal welfare “hybrids” and Pakistan, on the other side, approximating an ideal conservative welfare state.

Concluding Remarks

Bangladesh, India, and Pakistan have significant variances in their social programming. By examining their social security programming practices, we see that Bangladesh, with weaker social insurance provisions, makes many social assistance provisions for its poor and vulnerable population. India has a strong base of social insurance and exhibits as well a tendency (like Bangladesh) of prioritizing the poor and disadvantaged through targeted social assistance provisions. The social security system in Pakistan is, however, largely limited to social insurance provisions for the formal sector employees.

Given that the social security measures in these nations are still emerging, it may be too early to define them in terms of regime types. However, considering their current pattern of social programming across different social contingencies, they can be arranged in terms of Esping-Anderson’s welfare regime typology. Bangladesh and India have similar patterns of

social programming, and both approximate conservative-liberal welfare “hybrids”. Conversely, social programming practices in Pakistan are break from the two other nations. In Pakistan, there is a strong focus on employees in the formal sector, and the country protects formal sector employees mainly through employer-contributed social insurance provisions. Social assistance provisions for those in the informal sector or who are poor or vulnerable are meagre, and largely attached to religious traditions and principles. Pakistan therefore resembles a conservative welfare state. Esping-Anderson’s ordering of welfare state proves useful for the analysis and classification of welfare states in the developing countries. This observation leads us to accept hypothesis 5.4, and to argue that Esping-Andersen’s welfare typology is an effective tool for understanding welfare states in developing nations.

Chapter 10

CONCLUSION

Introduction

In this study we examined eighteen hypotheses. Our central objective was to examine the applicability of mainstream welfare state theories, typologies, and models in the contexts of developing nations which are rarely addressed in welfare state theorizing and empirical study. To this end, we examined eleven hypotheses derived from functionalist, neo-institutionalist, and power resources theories of the welfare state as well as Gøsta Esping-Andersen's welfare regime typology, all originally developed for the developed world. We examined three elaboration models to further test the empirical robustness of the theoretical assumptions in the contexts of developing nations. We examined four hypotheses related to Confucian and welfare developmentalist models, originally developed in the context of East Asian nations. We used a combination of quantitative methods, a qualitative case study approach, and comparative methods to examine the hypotheses. We have generated findings which have implications for the theories of the welfare state as well as for social welfare programming in less developed nations. This chapter summarizes the findings related to each theory and model. It then elaborates the scholarly and applied implications of our findings.

Findings Related to the Functionalist Approach

We found the functionalist approach was relevant in the context of developing nations. All three hypotheses derived from the functionalist approach were supported. Findings from the hypothesis that examined the sequences of social security program development in the

developing nations (hypothesis 1.1) were particularly interesting. While we showed similar sequences of social security program development in both developing nations and developed nations, our study also revealed that social security program development in the developing nations is more advanced today than was the developed world in the immediate post-WWII period, the moment when welfare state literature blossomed in the developed world. This finding suggests the presence of a well-developed condition for welfare state studies in that part of the world and for the importance of expanding our foci of inquiry to include the developing world.

We also find support for the two other hypotheses derived from the functionalist perspective which assume an association between industrialization, economic development and the development of the welfare state (hypotheses 1.2 and 1.3). These hypotheses hold in both bivariate and multivariate analyses. That is, when we examined the original (or the zero-order) association between industrialization and welfare state development and between economic development and welfare state developing including the variables related to the neo-institutionalist perspective, the observed original associations remain largely unmediated by the political structure variables. This suggests that the association between industrialization, economic development and welfare state development is mostly direct and unmediated by political systems in developing nations. Based on these findings, we find strong relevance of the functionalist approach in the contexts of developing nations.

However, we also observed some mediation effects of labour mobilization on the association between industrialization, economic development and welfare state growth, especially in terms of the comprehensive measure of labour mobilization. Given that the comprehensive measure of labour mobilization is more likely to represent the real picture of labour strength in developing nations, we can conclude that industrialization and economic

development affect welfare state development largely through labour mobilization in developing nations. Since the measures of labour mobilization included only 24 nations, we, however, consider this finding tentative

Of course, one may reasonably question the merit of testing a long-established theory like the functionalism in the contexts of developing nations and criticize its many limitations, such as its inability to account for why some less industrialized nations often have more developed welfare states than many relatively more advanced industrialized nations and its tendency to assess welfare state development only in terms of social spending ignoring other indicators of welfare state development such as coverage, program type, benefit levels, and welfare outcomes. However, it was interesting and worthwhile to assess the functionalist theory in the contexts of developing nations because this 'old' theory had been largely untested in context of the developing world.

Moreover, the observations that the developing nations demonstrate similar patterns of social spending and similar sequences of social program development support the critics of Hort and Kuhnle (2001) (elaborated in Chapter 2, pages 45). Hort and Kuhnle claimed the development of social security programs in East Asian countries at relative lower levels of socio-economic development than the European countries was a marker of welfare-developmental policy orientation. However, as we argued, they fail to see the possibilities of policy borrowing by the developing welfare states from developed nations. Once a developing nation gains economic capacities, it does not have to invent programs. Rather it can simply copy or adopt policies or programs that exist elsewhere. Referring to C. E. Black (1975), we argued that less developed countries have the advantage of being able to borrow expertise without the cost of invention, and with the benefit of skipping some non-essential stages associated with the process.

The more advanced state of social programming in the developing nations relative to their underdeveloped labor market and their having sequences of program development similar to the developed nations indicate the possibility that developing nations effectively adopt policies from the developed welfare states, a practice which Olsen (2002) calls ‘emulation’. This practice, thus, may not necessarily represent any alternative welfare orientations.

Findings Related to the Neo-Institutionalist Perspective

We find partial support for the neo-institutionalist perspective in the contexts of developing nations. We tested this perspective in terms of three hypotheses related to the association between political structure and welfare state development. Hypothesis 2.1 assumed that unitary states are likely to be more comprehensive and developed as welfare states than federal states. Hypothesis 2.2 assumed that parliamentary democracies are likely to be more developed and comprehensive as welfare states than non-parliamentary democracies. Hypothesis 2.3 assumed that democratic states are likely to be more advanced and comprehensive as welfare states than authoritarian states.

We did not find support for hypotheses 2.1. However, we did find support for hypotheses 2.2 and 2.3. That is, we did not observe considerable difference in welfare state development between unitary and federal states. However, we found that parliamentary democracies are likely to have more advanced and comprehensive welfare states than presidential democracies. We have also found a positive association between democratic form of governance and the level of welfare state development. These findings suggest that it is not the *structure* of the state, but rather the form of democracy and the *extent* of democratic governance that largely determine the degree of welfare state in developing nations. That is, nations where the legislative and executive

branches of movement are tightly linked and political executives are recruited through open and competitive elections, executives are accountable for their decisions, there are opportunities for the people to freely express their opinions and preferences and engage in political activity, and secular political groups can regularly compete for political influence are likely to have higher level of welfare state development, at least in some forms or domains. The reason may be that popular and competitive political participation require political parties or governmental representatives to maximise electoral support. Under democratic arrangements political groups have greater opportunities to pressure governmental representatives for support of their desired programs (Pampel and Williamson, 1988). Social and governmental spending is thus a political process (Tuffe, 1978). Moreover, since in parliamentary democracies there are fewer veto points, movements can reform policies more easily than presidential democracies (Olsen, 2002).

This finding is also consistent with Peng and Wong's (2010) explanation for the differences between selective and inclusive developmental welfare states in East Asia, identifying the presence of competitive electoral systems and democratic governance as crucial factors in shaping the nature of welfare states in that part of the developing world. As they summarize,

democratic reform and specifically the imperatives of electoral competition and political entrepreneurship created a set of incentives to deepen welfare state reform and to effect greater coverage and redistribution [in the inclusive developmental welfare states in East Asia] (Peng and Wong, 2010: 668).

Of course, our claim is strictly limited in the sense that we measured welfare state development only in terms of social spending. High social spending does not necessarily lead to more comprehensive coverage and redistribution, important markers of welfare state development and welfare inclusiveness.

Findings Related to the Power Resources Perspective

Our findings about the relevance of the power resources theory are limited by a lack of data on union density. The observed zero order relationship between labour mobilization and welfare state development based on the narrow measure of labour mobilization provides some support for the relevance of power resources theory in the contexts of developing nations. However, in terms of the comprehensive measure of labour mobilization, we find strong relevance of the power resources perspective in the context of the developing nations. The comprehensive measure of labour mobilization is more likely to represent actual labour class strength in the developing nations since the calculation of the comprehensive measure of union density include employment in both formal and informal sectors. In the developed nations employment in the informal sector is very low. As a result, inclusion or exclusion of employment in the informal sector does not make much difference in the calculation of the labour strength. However, since the informal economy is very large in developing countries, calculation of union density based on merely formal employment is more likely misrepresent labour class strength in the contexts of those nations (Hayter and Stoveska, 2011). Moreover, as we showed, the absence of a well-organized working class through unions and political parties opened up space for increased capitalist class power. Therefore, the relationship between labour mobilization and the level of the welfare state based on the comprehensive measure is more likely to represent the real picture of the relevance of the power resources perspective in the developing world. However, since this measurement of association included only 24 nations, our findings must be considered tentative. The results might change if the association were examined with a larger number of developing nations.

Findings Related to Esping-Andersen's Welfare Regime Approach

We have very interesting findings about Esping-Andersen's 'three worlds of welfare' approach. We find support for three of the four hypotheses about regime type. Using Esping-Andersen's model, we analysed social programs in nine social policy domains in Bangladesh. We did not observe uniformity in the pattern of social programming across the domains. As a result, we organized the social policy domains/areas in the nation through the three categories of social democratic, conservative, and liberal. Based upon our observations, we concluded that Bangladesh resembles a 'welfare hybrid,' rather than reflecting any one type. While this finding does not directly support hypothesis 5.1 (which assumed that welfare states in the developing nations will resemble one of the three pure types of welfare regime as proposed by Esping-Andersen), it supports Esping-Andersen's notion of 'welfare hybrids'.

We did not find support for the second hypothesis derived from Esping-Andersen's welfare regime approach (hypothesis 5.2). This hypothesis assumed the presence of the state-market-family nexus as the key welfare providers in developing nations. Examining programming and provisioning in Bangladesh, we observed at least twelve different types of welfare providers or financers in Bangladesh. In addition to the state, market, family, these providers and financers of social welfare in Bangladesh included foreign nations, international development agencies, United Nations organizations, international non-government organizations, domestic non-government organizations, local communities or community-based organizations, business, civil society/activist organizations, and individual altruist and philanthropic initiatives. This finding led us to reject hypothesis 5.2. Instead, our observations supported Ian Gough's (2001) anticipation about the need for reformulating Esping-Andersen's

welfare matrix when analysing welfare regimes in developing areas, considering the probable presence of a large variety of welfare providers in those nations.

Two other hypotheses derived from Esping-Andersen's welfare regime approach (hypotheses 5.3 and 5.4) are supported by our study. Hypothesis 5.3 assumes the relevance of power resources theory in explaining the welfare states in the developing areas. Hypothesis 5.4 assumes the usefulness of Esping-Andersen's approach in comparative understanding of social policies and programming in developing nations.

We examined hypothesis 5.3 in terms of relative strength of labour movement and labour rights and working conditions in Bangladesh. We found that the strength of the working class has waned in Bangladesh while the political influence of the capitalist class has increased significantly. The state of labour rights has remained poor and underdeveloped in the nation. These observations led us to conclude that due to poor and fragmented labor movement the working class and unfavourable balance of class power, the working class in Bangladesh has failed to demand and fight for rights successfully, which has resulted in the underdeveloped state of labour rights and welfare state in Bangladesh (and this helped inform our understanding of power resources theory). We further assume that the weak working class and absence of union strength has created room for international and domestic actors (such as foreign donors and NGOs) to step and influence social policies in Bangladesh, another reason why the welfare nexus of state-family-market must be expanded.

We found support for hypothesis 5.4, which assumes Esping-Andersen's approach is useful in comparative analysis of social policies in developing nations. Focusing on Bangladesh, India, and Pakistan as comparative cases, we reviewed programs in eight social security arenas – industrial injury; sickness, maternity, old age, unemployment, invalidity and survivors' support.

We observed significantly different patterns in social programming across the nations. While Bangladesh and India tend to cover employees and the socially disadvantaged through a combination of social insurance and social assistance, Pakistani policy is largely social insurance based and primarily targets formal sector employees. With this observation, we order the three nations of the Sub-continent into two regime types. We categorize Bangladesh and India as liberal-conservative ‘welfare hybrids,’ and determine Pakistan is a conservative welfare state. Thus, support for three out of the four hypotheses derived from Esping-Andersen’s welfare regime approach. It is powerful to note that the approach which has dominated comparative welfare state studies in the developed world for over two decades is also relevant in the contexts of developing nations.

Findings Related to the Confucian and the Welfare Developmentalist Models

We examined four hypotheses derived from the Confucian model, and the welfare developmentalist model: hypotheses 6.1, 6.2, 7.1 and 7.2. Hypotheses 6.1 and 6.2 were derived from the Confucian model. While hypothesis 6.1 assumed family to be the most important welfare sector in less developed nations, hypothesis 6.2 assumed that expenditures on education are higher than other welfare sectors in developing nations as a reflection of the social value of education. We find statistical support for both hypotheses in the case of Bangladesh as the representative case for developing nations.

However, while empirically true, these findings likely do not have the theoretical implications claimed by Confucian scholars in East-Asia. As Catherine Jones (1990) suggests, welfare states in the East Asian region are “small and lean” because the family plays a central role ensuring citizens’ welfare, making state intervention less urgent. Yet, in the case of

Bangladesh, the family is the central source of welfare for citizens because public provisions are inadequate and underdeveloped, and market provision is both scarce and unaffordable. Here, it is not because family and kinship ties are culturally important that family is the central source of welfare support. Rather it is that the family is the central provider because the state provides so little. In other words, in Bangladesh, it is not the role of the family that shapes the welfare state of Bangladesh; rather, it is the underdeveloped or weak welfare state that defines that status of the family as the central provider. Therefore, even though the dominant welfare role of the family may explain the “small and lean” welfare state in East Asian nations (as claimed by the Confucian scholars), this does not always explain the welfare states in other contexts.

Likewise, the observation that Bangladesh allocates more resources on education than in other social policy areas may not reflect value of education in the Bangladeshi society. In fact, in Bangladesh as well as in the Indian Sub-continent formal, institutionalised education was not very popular historically. Rather, it was a legacy of the elite classes and castes in India. Originally designed to meet colonial needs under the British rule, education was prioritized and promoted by the political authorities after independence as an element of nation building and later in response to international covenants. The high priority of education in Bangladesh best reflects a structural Marxists orientation and the nation’s compliance with international commitments, and not that education is a deep cultural Bangladeshi value as claimed by Confucian scholars in the context of East-Asian nations.

Hypotheses 7.1 and 7.2 were derived from the welfare developmentalist model. Hypothesis 7.1 assumed that social policies are subordinate to economic development as national objectives in least developed nations; hypothesis 7.2 assumed that, in developing nations, decommodification is a means to achieve economic development, rather than being an end in

itself. We examined both hypotheses in terms of whether there is a preference for employee-contributed social insurance provisions in Bangladesh, and whether social welfare provisions largely target the productive sections of the population in the country. We did not find employee-contribution-based social insurance provisions dominant in Bangladesh. Nor did we find that the system necessarily prefers only the productive section of the population, leaving out those who cannot make productive contribution to the national economy. Rather, we observed a large number of social assistance programs in Bangladesh, some of which provide income assistance to vulnerable populations and others aimed at making the most vulnerable people economically active or self-dependent. Therefore, we did not find convincing support for the hypotheses derived from the developmentalist perspective of the welfare state in the context of Bangladesh.

Overall Observations

Through quantitative empirical analyses based on a relatively large sample of developing nations, a qualitative case study focusing on Bangladesh, and a comparative study of social policies in three Sub-continental nations we found support for a large majority of the hypotheses derived from the theories and models grounded in the developed world. We did not find adequate support for the models grounded in the East-Asian nations in the non-East Asian contexts. The findings may have important implications for the literature on origins, development, and character of the welfare state today. They pose a challenge to any claims about the irrelevance of theories of the welfare state to the developing world or for limiting the focus of welfare state research to the developed world. Quite the opposite: these findings make a strong case for including the developing world to the study of welfare states.

Some Additional Observations

While we find overall support for the mainstream, developed world-focused theories and models, we also observe some distinctive features of social policies and programs in the developing nations. Consequently, it is useful to consider those features which distinguish social policies and programs in the developing nations from those in developed nations.

First, social security systems in the developed nations are organized around standard social contingencies: industrial accident, sickness, maternity, old age, disability, unemployment, and family income. There are also standardized programs that operate across developed nations to address those risks. However, while these social contingencies are increasingly being incorporated in social welfare programming in developing nations, other risks such as hunger and poverty, are the major priorities in social welfare programming. Again, while specific risks are addressed through specific programs in developed nations, developing nations address a particular risk through multiple small or medium scale programs, and often individual programs are designed to address multiple risks. As it was seen in the case of Bangladesh, for example, there are more than a dozen monetized and non-monetized programs addressing the single risk of food and nutrition deficiency among the poor. Conversely, the school stipend programs are designed to address food insecurity, child labour, household poverty, right to education, and gender and spatial inequality. Similarly, the *Baitul-Mal* Program in Pakistan consisted of multiple components such as child support, individual financial Assistance, rehabilitation of child labor, employment training, and mass feeding.

Second, social security systems grew in developed nations primarily around the risks and needs of the working class. Programs largely cover those workers involved in the formal economic sector. Given that most workers in the developed world earn income in the formal

sector, social security provisions for the formal sector include virtually the entire labour force. However, in developing nations, most of the labour force is in the informal sector. Therefore, social security provisions that cover the formal sector protect only a very small portion of the national labour force. As a result, developing countries must operate different programs to cover workers in the informal sector – a distinct difference from the developed world.

Third, social security provisions in developed nations are generally right-based and supported by legislation. However, while social security provisions for workers in the formal sector in the developing nations are also statutory, those concerning the informal sector are *ad hoc* and project-bound and time-bound. Provisions targeting the informal sector are primarily based on executive decisions. The reasons may be that, due to economic uncertainties and unstable foreign financing, governments in less developed nations do not want make any commitments to support those involved in the informal sector or the poor. Additionally, the *ad hoc* nature may be a political strategy to limit legislative obligations.

Fourth, social welfare practices in developing nations often challenge established concepts used in the developed world. For example, expenditure on education is rarely considered in welfare state analyses in the developed world. The International Labour Organization (ILO) also does not even include expenditure on education in its measurement of national public social security expenditure because such expenditure does not fit its concept of income security (ILO, 2015). However, the perceived separation between educational expenditure and income security does not apply to the developing nations. This is evident in the amalgamation of income security provisions with public expenditure on education in Bangladesh, where stipend programs are primarily designed to provide income support to the families of school age children to prevent child labor and so children do not drop out of schooling. General frameworks of social policy

analysis applied in the developed world may not automatically fit the context of developing nations.

Fifth, there is more probability of inconsistencies in provisions across policy domains in the developing nations. While in the developed nations, a particular policy orientation may explain more or less the overall welfare system, in developing nations nature of provisions is likely to vary significantly across policy domains, indicating an absence of commitment to redistributive ideology. One reason for this may be dependence on foreign assistance for social programs. Since programming decisions in many instances are initiated by different development partners, nations agree to comply with the conditionality associated with external cooperation, probably, compromising their own ideologies if there is any. This may explain why there is more focus on education and health in Bangladesh (because there is more foreign funding available for these sectors) while issues related to housing, old age, disability, gender, and childhood are largely unaddressed.

Sixth, a project-bound approach to social programming (instead of rights-based statutory social programming) may account for the patron-client relationship in the social protection system in developing nations (Schurmann and Mahmud, 2009). Citizens, without statutory rights over the provisions and in the absence of standard and adequate provisions, depend on favour, knowledge or attention of the patrons. This may also reflect the political will of the policy makers who may see welfare provisions as means of distributing to vote banks, “not according to needs established through epidemiological and demographic data” (Schurmann and Mahmud, 2009: 541).

Seventh, instead of Esping-Andersen’s stress on decommodification, defamilization is a more important marker of welfare state development in developing nations. In developed nations size

of the formal labour market is generally big, capable of accommodating most of the national labour forces. As a result, decommodification is a major marker of the extent of welfare state. In the least developed nations, in absence of a developed labour market, the family, as the traditional institution, still plays the central role as the provider of welfare support.

In sum, while we find overall support for the relevance of mainstream theories and models in the context of developing nations, these theories and models may need some rethinking and readjustments to be useful in welfare state analyses in those nations. All mainstream welfare state theories largely focus on domestic factors and actors, such as industrialization, urbanization, demographic change, changes in social institutions and economic growth (structural-functionalist), capitalism (structural Marxist), interest groups (pluralist), autonomous state (neo-institutionalist), the capitalist class (instrumentalism), and the working class (power resources perspective). However, none of the Western theories take into account the role of international factors and actors such foreign donors, multinational companies, international agreements, and international non-government organization, which play significant role in shaping welfare provisions in the developing countries. Social issues in developing nations are often problematized through foreign lenses – framed in terms of how foreign actors see social affairs in developing nations. The perspectives and priorities of domestic actors are therefore shaped (through training public officials and public opinion mobilization through media) to line up with the expectations of foreign actors. As a result, social policies find roots in multilateral conventions or agreements and suggestions and the advice of international donor agencies. The nature and development of welfare states in developing countries seems to be a synergy of the effects of both domestic and international factors, a complex political reality

which mainstream welfare state theories must accommodate to fit the context of developing nations.

Contribution of the Study

The most important contributions of this study are the ways it recommends the expansion of welfare state scholarship beyond the developed world. The quantitative component of the study supports some key theories of the welfare state, using a reasonably large sample of developing nations (82.73 percent for hypothesis 1.1 and 65.5 percent for hypotheses 1.2 – 2.3 and 4.1). The hypotheses related to Esping-Andersen's tri-polar regime approach are also largely supported by the case study. Empirical support for these theories and models in the contexts of the developing nations provides a ground for their further investigations in the non-Western contexts.

If the development, solidification, and sophistication of theories are the hallmarks of a mature discipline as claimed by May (2001), then this study constitutes a step in the further advancement of the field of welfare state studies. Social policies and programs in the developing nations can be systematically understood in the light of mainstream Western theories of the welfare state. The welfare state literature is too confined to the developed world today.

Therefore, in addition to challenging current practices of limiting the study of the welfare state within particular geographical areas, the study provides rationale for increased efforts to understand welfare policies and programs in developing nations. This will increase our knowledge about the applicability of theories in the developing world and will enrich the understanding of the developed world, and thus contribute to the advancement of welfare state scholarship.

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APPENDICES

Appendix 1

Data to Test Hypothesis 1.1 (Social Security Programs Throughout the World Surveys 2013, 2012a, 2012b, 2011)¹

NATION	DEVELOP	INCROU	ACCIDINS	SICKINS	OLDINS	UNEMPINS	FAMALLOW	ACCORRDER	SICORRDER	OLDORDER	EMPORDER	FAMORRDER	NUMPROG
Bangladesh	1	1	1923	1939	1972			1	2	3			3
Benin	1	1	1959	1952	1970		1955	3	1	4		2	4
Burkina Faso	1	1	1959	1952	1960		1955	3	1	4		2	4
Burundi	1	1	1949	1980	1956		1971	1	4	2		3	4
CARepublic	1	1	1935	1952	1963		1956	1	2	4		3	4
Chad	1	1	1935	1952	1977		1956	1	2	4		3	4
Gambia	1	1	1940		1981			1		2			2
Guinea	1	1	1932	1960	1958		1956	1	4	3		2	4
Haiti	1	1	1951		1965			1		2			2
Kenya	1	1	1946	1966	1965			1	3	2			3
KyrgyzRepublic	1	1	1922	1922	1922	1921	1944	2	2	2	1	5	5
Liberia	1	1	1943		1972			1		2			2
Madagascar	1	1	1925	1952	1969		1952	1	2	4		2	4
Mayanmar	1	1	1923	1954				1	2				2
Nepal	1	1	1959		1962			1		2			2
Niger	1	1	1961	1952	1967		1955	3	1	4		2	4
Rwanda	1	1	1949		1956			1		2			2
Sierra Leone	1	1	1939		2001			1		2			2
Tajikistan	1	1		1997	1993	2003			2	1	3		3
Tanzania	1	1	1948	1997	1964			1	3	2			3
CongoDR	1	1	1949		1956		1951	1		3		2	3
Ethiopia	1	1	1963		1963			1		1			2
Malawi	1	1	1946		2011			1		2			2
Mali	1	1	1932	1952	1961		1955	1	2	4		3	4
Togo	1	1	1964	1956	1968		1956	3	1	4		1	4
Uganda	1	1	1946		1967			1		2			2
Zimbabwe	1	1	1990		1993			1		2			2

¹ 2013 (for African nations), 2012a (for European nations), 2012b (for Asia-Pacific nations), and 2011 (for North and South American nations).

Armainia	1	2	1955	1912	1956	1921	1944	4	1	5	2	3	5
Bolivia	1	2	1924	1949	1949		1953	1	2	2		4	4
Cameroon	1	2	1944	1956	1969		1956	1	2	4		2	4
Cape Verde	1	2	1960	1976	1957		1957	3	4	1		1	4
CongoRep	1	2	1959	1956	1962		1956	3	1	4		1	4
Cote d' Ivor	1	2	1957	1955	1960		1955	3	1	4		1	4
Djibouti	1	2	1958	1957	1976		1969	2	1	4		3	4
EgyptAR	1	2	1936	1959	1950	1959		1	3	2	3		4
Elsalvador	1	2	1949	1949	1953			1	1	3			3
Georgia	1	2	1999	1964	1956	2006	2006	3	2	1	4	4	5
Ghana	1	2	1940	2003	1965			1	3	2			3
Guatemala	1	2	1947	1952	1969			1	2	3			3
Guyana	1	2	1916	1969	1944			1	3	2			3
Honduras	1	2	1959	1959	1959			1	1	1			3
India	1	2	1923	1948	1952	1948		1	2	4	2		4
Kiribati	1	2	1949		1976			1		2			2
LaoPDR	1	2	1999	1999	1999			1	1	1			3
Lesotho	1	2	1977		1983			1		2			2
Mauritania	1	2	1932	1952	1965		1965	1	2	3		3	4
Micronesia	1	2			1968					1			1
Moldova	1	2	1991	1993	1956	1992	1977	3	5	1	4	2	5
Morocco	1	2	1927	1959	1959		1942	1	3	3		2	4
Nicaragua	1	2	1945	1956	1956		1956	1	2	2		2	4
Nigeria	1	2	1942		1961			1		2			2
Pakistan	1	2	1923	1962	1976			1	2	3			3
PapuaNewguinea	1	2	1958		1980			1		2			2
Paraguay	1	2	1927	1943	1943			1	2	2			3
Samoa	1	2	1960		1972			1		2			2
Saotome and Pri	1	2	1979	1979	1979			1	1	1			3
Senegal	1	2	1932	1952	1975		1955	1	2	4		3	4
Solomon Island	1	2	1952		1973			1		2			2
Sri Lanka	1	2	1934		1958		1990	1		2		3	3
Sudan	1	2	1947		1974			1		2			2
Swaziland	1	2	1963		1974			1		2			2
Syrian ArabRep	1	2	1959		1959			1		1			2
Ukraine	1	2	1912	1912	1922	1921	1944	1	1	4	3	5	5
Uzbekistan	1	2	1955	1955	1956	1992	1944	2	2	4	5	1	5
Vanuatu	1	2			1986					1			1
Vietnam	1	2	1947	1961	1961	2006		1	2	2	4		4
Yemen Rep	1	2	1991		1980			2		1			2
Indonesia	1	2	1951	1957	1977			1	2	3			3

Philippines	1	2	1974	1954	1954			3	1	1			3
Zambia	1	2	1929	1973	1966			1	3	2			3
Albania	1	3	1947	1947	1947	1947	1947	1	1	1	1	1	5
Algeria	1	3	1919	1949	1949	1994	1941	1	3	3	5	2	5
Argentina	1	3	1915	1944	1904	1967	1957	2	3	1	5	4	5
Azerbaijan	1	3	1956	1912	1956	1991	1944	2	1	2	5	4	5
Belarus	1	3	1939	1955	1956	1921	1944	2	4	5	1	3	5
Belize	1	3	1979	1979	1979			1	1	1			3
Botswana	1	3	1936		1996			1		2			2
Brazil	1	3	1919	1923	1923	1965	1941	1	2	2	5	4	5
Bulgaria	1	3	1924	1918	1924	1925	1942	2	1	2	4	5	5
China	1	3	1951	1951	1951	1986		1	1	1	4		4
Colombia	1	3	1915	1938	1946	1990	1957	1	2	3	5	4	5
Costa Rica	1	3	1925	1941	1941		1974	1	2	2		4	4
Cuba	1	3	1916	1934	1963			1	2	3			3
Dominica	1	3	1938	1975	1970			1	3	2			3
DominicanRep	1	3	1932	1947	1947			1	2	2			3
Ecuador	1	3	1964	1935	1928	1951		4	2	1	3		4
Fiji	1	3	1965		1966		2000	1		2		3	3
Gabon	1	3	1935	1952	1963		1956	1	2	4		3	4
Grenada	1	3	1982	1983	1969			2	3	1			3
Hungary	1	3	1900	1891	1928	1957	1938	2	1	3	5	4	5
Iran	1	3	1936	1949	1953	1987	1953	1	2	3	5	3	5
Jamaica	1	3	1938	1965	1965		1941	1	3	3		2	4
Jordan	1	3	1978	1978	1978	1978		1	1	1	1		4
Kazakhstan	1	3	1955	1999	1991	2003	2001	1	3	2	5	4	5
Lebanon	1	3	1943	1963	1963		1943	1	3	3		1	4
Libya	1	3	1958	1958	1957			2	2	1			3
Malaysia	1	3	1929	1951	1951			1	2	2			3
Marshal Islands	1	3		1991	1967				2	1			2
Mauritius	1	3	1931		1950	1983	1961	1		2	4	3	4
Mexico	1	3	1943	1943	1943		1973	1	1	1		4	4
Namibia	1	3	1941	1994	1956		1960	1	4	2		3	4
Palau	1	3			1967					1			1
Panama	1	3	1916	1941	1941			1	2	2			3
Peru	1	3	1911	1936	1936			1	2	2			3
Romania	1	3	1912	1930	1912	1991	1950	1	3	1	5	4	5
Serbia	1	3		1922	1937	1927	1949		1	3	2	4	4
Seychelles	1	3	1970	1979	1971			1	3	2			3
South Africa	1	3	1914	2001	1928	1937	2004	1	4	2	3	5	5
St. Lucia	1	3	1964	1978	1970			1	3	2			3

St.Vincent/grad	1	3	1939	1986	1970			1	3	2			3
Thailand	1	3	1972	1990	1990	1990	1990	1	2	2	2	2	5
Tunisia	1	3	1921	1960	1960	1982	1944	1	2	2	5	4	5
Turkey	1	3	1945	1945	1949	1999		1	1	3	4		4
Turkimesnistan	1	3	1995	1994	1956	1991		4	3	1	2		4
Venezuela	1	3	1923	1940	1940	1940		1	2	2	2		4
Andorra	2	4	1966	1966	1966		2008	1	1	1		4	4
Antigua and Barbuda	2	4		1972	1972				1	1			2
Australia	2	4	1902	1944	1908	1944	1941	1	4	2	4	3	5
Austria	2	4	1887	1888	1906	1920	1948	1	2	3	4	5	5
Bahamas	2	4	1943	1972	1956	2009		1	3	2	4		4
Bahrain	2	4	1976		1976	2006		1		1	3		3
Barbados	2	4	1916	1966	1937	1981		1	3	2	4		4
Belgium	2	4	1903	1894	1900	1920	1930	3	1	2	4	5	5
Bermuda	2	4	1965	1970	1967			1	3	2			3
Brunei	2	4	1957		1955			2		1			2
Canada	2	4	1908	1957	1927	1940	1944	1	5	2	3	4	5
Guernsey	2	4	1925	1964	1925	1964	1943	1	4	1	4	3	5
Channel Islands	2	4	1930	1951	1951	1930	1972	1	3	3	1	5	5
Chile	2	4	1916	1924	1924	1937	1937	1	2	2	4	4	5
Croatia	2	4	2006	1954	1922	1952	1949	5	4	1	3	2	5
Cyprus	2	4	1957	1957	1957	1956	1987	2	2	2	1	5	5
Czech Republic	2	4	1887	1888	1906	1991	1945	1	2	3	5	4	5
Denmark	2	4	1898	1892	1891	1907	1952	3	2	1	4	5	5
Estonia	2	4	1924	1924	1924	1991	1922	1	1	1	5	4	5
Equatorial Guinea	2	4	1947	1947	1947		1950	1	1	1		4	4
Finland	2	4	1895	1963	1937	1917	1948	1	5	3	2	4	5
France	2	4	1898	1928	1910	1905	1932	1	4	3	2	5	5
Germany	2	4	1884	1883	1889	1927	1954	2	1	3	4	5	5
Greece	2	4	1914	1922	1934	1954	1958	1	2	3	4	5	5
Hong Kong	2	4	1953	1968	1971	1977	1971	1	2	3	5	3	5
Iceland	2	4	1925	1936	1909	1956	1946	2	3	1	5	4	5
Ireland	2	4	1897	1911	1908	1911	1944	1	3	2	3	5	5
Isle of Man	2	4	1948	1951	1948	1948	1951	1	4	1	1	4	5
Israel	2	4	1953	1953	1953	1970	1959	1	1	1	5	4	5
Italy	2	4	1898	1912	1919	1919	1937	1	2	3	3	5	5
Japan	2	4	1911	1922	1941	1947	1971	1	2	3	4	5	5
Korea Rep	2	4	1953	1963	1973	1993		1	2	3	4		4
Kuwait	2	4	1976		1976			1		1			2
Latvia	2	4	1927	1924	1922	1991	1990	3	2	1	5	4	5
Liechtenstein	2	4	1910	1910	1952	1969	1958	1	1	3	5	4	5

Lithuania	2	4	1936	1925	1922	1919	1990	4	3	2	1	5	5
Luxembourg	2	4	1902	1901	1911	1921	1947	2	1	3	4	5	5
Macao	2	4	1930	1944	1944		1938	1	3	3		2	4
Malta	2	4	1929	1956	1956	1956	1974	1	2	2	2	5	5
Monaco	2	4	1930	1944	1944		1938	1	3	3		2	4
Netherlands	2	4	1901	1931	1901	1949	1939	1	3	1	5	4	5
New Zealand	2	4	1908	1938	1898	1930	1973	2	4	1	3	5	5
Norway	2	4	1894	1909	1936	1906	1946	1	3	4	2	5	5
Oman	2	4	1977		1991			1		2			2
Poland	2	4	1984	1920	1927	1924	1947	5	1	3	2	4	5
Portugal	2	4	1913	1935	1935	1975	1942	1	2	2	5	4	5
Qatar	2	4			2002					1			1
Russia Federation	2	4	1903	1912	1922	1921	1944	1	2	4	3	5	5
San Marino	2	4	1983	1955	1955	1967	1976	5	1	1	3	4	5
Saudi Arabia	2	4	1969		1969			1		1			2
Singapore	2	4	1933	1953	1953			1	2	2			3
Slovak Republic	2	4	1887	1888	1906	1991	1945	1	2	3	5	4	5
Slovenia	2	4	1922	1922	1922	1927	1949	1	1	1	4	5	5
Spain	2	4	1900	1929	1919	1919	1938	1	4	2	2	5	5
St. Kitts and Nevis	2	4	1955	1977	1968			1	3	2			3
Sweden	2	4	1901	1891	1913	1934	1947	2	1	3	4	5	5
Switzerland	2	4	1911	1911	1946	1924	1952	1	1	4	3	5	5
Taiwan	2	4	1929	1950	1950	1968		1	2	2	4		4
Trinidad and Tobago	2	4	1960	1939	1939		1939	4	1	1		1	4
United Kingdom	2	4	1897	1911	1908	1911	1945	1	3	2	3	5	5
United States	2	4	1908	1965	1935	1935		1	4	2	2		4
Uruguay	2	4	1914	1958	1929	1934	1943	1	5	2	3	4	5
Virgin Islands	2	4	1994	1979	1979			3	1	1			3

VARIABLE NAME AND LABELS

NATION Name of the nation

DEVELOP: Whether it is a developing or a developed nation

- 1 Developing nation
- 2 Developed nation

INCGROUP Income group of the nation

ACCIDINS Year of first introduction of a social security program on industrial accident

SICKINS Year of first introduction of a social security program on sickness

OLDINS Year of first introduction of a social security program on old age

UNEMPINS Year of first introduction of a social security program on unemployment

FAMALLOW Year of first introduction of family allowance

ACCORDER Order of the program for industrial accident

- 1 First
- 2 Second
- 3 Third
- 4 Fourth
- 5 Fifth

SICORDER Order of the program for sickness

- 1 First
- 2 Second
- 3 Third
- 4 Fourth
- 5 Fifth

OLDORDER Order of the program for old age

- 1 First
- 2 Second
- 3 Third
- 4 Fourth
- 5 Fifth

EMPORDER Order of the program for unemployment

- 1 First
- 2 Second
- 3 Third
- 4 Fourth
- 5 Fifth

FAMORDER Order of the family allowance program

- 1 First
- 2 Second
- 3 Third
- 4 Fourth
- 5 Fifth

NUMPROG Number of social security programs existent in the nation

Appendix 2

Data to Test Hypotheses 1.2- 4. 3

NATION	REG ION	INCGR OUP	SSE	INDE MP	URBA N	ELEC	INDG DP	GNIP ERUS	GNIP ERPP	STR UC	GOV TYPE	POL DE M	DENSIT YN	DENSI TYC
Afghanistan	5	1	1.87	17.940	23.239	382.140	23.251	510	1310	1	2	6		
Bangladesh	5	1	2	14.500	27.894	274.381	28.456	690	1780	1	1	6		
Benin	6	1	4	9.500	44.258	83.692	13.128	710	1450	1	2	7		
Burkina Faso	6	1	4.9	3.100	22.667	662.270	22.959	600	1340	1	2	2		
Burundi	6	1	1.84	10.590	10.642	662.270	18.289	200	520	1	3	7		
Cambodia	1	1	2.35	16.200	19.814	143.753	23.252	740	2050	1	1	3		
Chad	6	1	2.8	10.590	21.739	662.270	48.840	680	1310	7	2	1		
Gambia	6	1	4.14	10.590	56.656	662.270	12.329	580	1900	1	7	0		
Guinea	6	1	0.77	10.590	34.968	662.270	44.803	360	910	1	2	3		
Kyrgyz Republic	2	1	8.47	20.600	35.304	1374.842	29.203	840	2090	1	2	6		
Liberia	6	1	14.23	9.200	47.801	662.270	4.836	270	470	1	2	7		
Madagascar	6	1	2.28	3.700	31.930	662.270	16.000	420	930	1	7	3		
Nepal	5	1	2.93	13.400	16.656	103.442	15.634	540	1350	1	1	6		
Niger	6	1	2.42	11.100	17.616	662.270	17.121	320	600	1	7	4		1.10
Rwanda	6	1	4.9	3.800	19.119	662.270	14.962	510	1160	1	2	0		
Sierra Leone	6	1	2.72	6.500	38.876	662.270	8.110	450	1080	1	2	8	46.80	3.60
Tajikistan	2	1	3.35	17.900	26.500	1807.711	23.390	730	1920	1	2	1		
Tanzania	6	1	4.46	4.300	26.279	77.624	24.663	530	1410	1	1	2	18.70	2.20
Ethiopia	6	1	9.58	6.600	16.575	51.690	10.316	370	980	2	1	1	12.90	1.00
Mozambique	6	1	3.96	3.400	30.958	433.049	23.000	430	890	1	2	5		
Togo	6	1	2.35	6.800	37.533	103.859	16.633	460	830	1	2	1		
Uganda	6	1	2.34	6.000	15.158	662.270	25.467	460	1150	1	7	1		1.10
Zimbabwe	6	1	3.93	9.300	38.130	982.643	35.271	460	460	1	4	3		
Armenia	2	2	5.91	16.799	64.066	1676.061	35.962	3330	5880	1	4	5	56.20	27.40
Bhutan	5	2	3.04	6.700	34.793	382.140	44.559	1990	5270	1	1	3		
Bolivia	3	2	7.62	20.000	65.957	602.662	37.290	1760	4510	1	2	7		26.60
Cameroon	6	2	1.96	12.600	51.512	257.899	31.033	1140	2140	1	2	1		
Congo Rep	6	2	1.79	20.600	63.223	143.006	75.377	2210	3130	1	2	0		
Cote d' Ivor	6	2	1.77	10.590	50.557	218.005	26.117	1210	1870	1	2	4		
Egypt AR	4	2	14.07	25.300	43.375	1670.648	37.525	2550	6360	1	7	1	26.10	16.10
Elsalvador	3	2	6.56	21.400	64.280	851.694	26.901	3350	6640	1	2	8	11.90	6.70
Georgia	2	2	6.39	10.400	52.742	1742.948	22.242	2680	4950	7	3	7	40.70	14.90
Ghana	6	2	4.22	13.600	51.215	299.387	19.446	1260	1620	1	4	8	70.00	
India	5	2	4.05	22.400	30.930	625.909	27.567	1290	3430	2	1	9		2.40
Lao PDR	1	2	1.34	18.630	33.121	1678.520	31.802	980	2330	1	7	0		
Mauritania	6	2	2.33	10.590	41.230	662.270	45.454	980	2300	1	2	0		
Moldova	2	2	17.5	18.700	47.656	1049.111	13.166	1820	3360	1	1	8	40.00	26.80
Mongolia	1	2	12.29	14.900	67.567	1554.518	37.519	1900	3710	1	4	10		
Pakistan	5	2	1.91	20.100	35.882	457.807	25.430	1050	2770	2	1	6	15.70	
Papua Newguinea	1	2	3.82	3.600	12.459	1678.520	44.754	1300	2400	1	1	4		
Senegal	6	2	3.6	14.800	42.252	187.482	22.354	1040	1830	1	3	7		
Solomon Island	1	2	4.66	18.630	20.005	1678.520	6.058	1050	2250	7	1	9		
Sri Lanka	5	2	6.09	24.200	15.041	449.184	29.430	2260	5040	1	4	5	6.00	
Sudan	6	2	1.56	10.590	33.084	134.385	28.264	1200	1810	7	7	1		
Ukraine	2	2	19.65	23.400	68.685	3549.848	31.337	2990	6590	1	4	6		
Uzbekistan	2	2	10.69	19.400	36.204	1648.146	32.836	1310	3170	1	2	0		
Vanuatu	1	2	3.41	7.000	24.589	1678.520	12.316	2700	4310	1	1	4		
Vietnam	1	2	4.93	21.300	30.393	1034.607	41.095	1160	3060	1	7	0		
Yemen Rep	4	2	6.62	19.000	31.742	262.707	29.431	1220	2610	1	7	1		
Indonesia	1	2	2.32	19.300	49.924	639.165	46.905	2500	4180	1	2	8		
Philippines	1	2	3.21	15.000	48.648	641.473	32.568	2060	3950	1	2	8	3.20	1.70
Zambia	6	2	4.03	7.100	38.725	609.443	35.968	1080	1390	1	4	7		
Albania	2	3	10.36	19.899	52.322	1800.870	16.060	4040	8710	1	1	9		
Argentina	3	3	12.84	23.200	92.349	2907.176	30.934	5170	11740	2	2	8	37.60	
Azerbaijan	2	3	8.46	13.700	53.401	1603.431	64.720	5380	9240	1	2	0		

Belarus	2	3	18.04	34.000	74.615	3563.857	42.909	5990	13590	1	2	0	79.70	28.40
Belize	3	3	3.76	17.900	44.963	1817.500	22.659	4060	6570	1	1	8		
Brazil	3	3	12.68	22.100	84.335	2380.511	28.069	9520	10980	2	2	8	20.90	17.80
Bulgaria	2	3	16.85	33.300	72.524	4476.468	29.500	6320	13460	1	1	9		
China	1	3	5.97	28.700	49.226	2943.790	46.719	4240	7540	1	7	0		
Costa Rica	3	3	9.52	19.500	64.186	1850.874	26.186	6860	11290	1	4	10		
Dominica	3	3	8.59	19.800	67.060	1817.500	15.202	6570	11990	1	1	8		
Dominican Rep	3	3	4.45	14.900	69.073	1429.299	32.036	4980	8920	1	2	8		
Fiji	1	3	5.21	18.630	51.837	1678.520	19.286	3610	4460	1	1	0		
Hungary	2	3	19.43	30.700	68.965	3876.491	31.033	12860	19720	1	1	10	19.90	14.00
Iran	4	3	10.23	32.200	68.938	2634.903	44.475	4290	10320	1	7	0		
Jamaica	3	3	3.51	15.900	51.992	1222.790	20.940	4570	6660	1	1	9		
Jordan	4	3	12.56	18.700	82.473	2225.934	30.725	4140	5810	1	7	2		
Kazakhstan	2	3	6.24	18.700	53.732	4727.602	42.410	7440	10530	1	2	0		
Lebanon	4	3	5.28	21.000	87.136	3475.623	23.239	8360	13450	7	4	8		
Macedonia	2	3	21.75	31.300	59.189	3519.619	27.881	4580	10960	1	1	9		
Malaysia	1	3	6.45	27.600	72.006	4135.581	41.094	8130	14770	2	1	6	10.30	7.60
Maldives	5	3	8.85	24.300	39.994	382.140	15.536	5490	6960	1	2	6		
Marshal Islands	1	3	19.78	18.800	71.532	1678.520	28.244	3750	3750	1	1	4		
Mauritius	6	3	7.99	28.200	41.779	662.270	26.594	7950	14250	1	1	10	28.20	14.80
Mexico	3	3	7.4	25.500	77.825	1915.098	34.689	8590	14430	2	2	8	17.00	11.20
Montenegro	2	3	20.75	20.000	63.096	5649.289	20.638	6670	12720	7	1	9		
Namibia	6	3	6.78	17.700	37.818	1549.358	29.537	4430	6540	1	4	6		
Panama	3	3	10.29	18.700	74.611	1751.978	16.349	7710	14310	1	2	9		
Romania	2	3	14.86	28.700	52.792	2392.341	39.578	7950	14600	1	3	9	32.30	21.40
Serbia	2	3	19.4	26.300	56.033	4358.812	26.645	5550	10760	7	1	9	29.10	19.00
Seychelles	6	3	16.71	10.590	53.235	662.270	13.970	10390	22250	1	1	4		
South Africa	6	3	12.35	24.500	61.546	4802.536	29.844	6100	10350	2	1	9	39.80	24.90
St. Lucia	3	3	5.15	16.100	18.326	1817.500	16.785	6510	10690	1	1	8		
St. Vincent/grad	3	3	6.8	19.600	48.918	1817.500	19.248	6030	10240	1	1	8		
Thailand	1	3	4.74	20.600	33.730	2335.295	44.654	4620	8480	1	1	5	2.10	1.40
Tonga	1	3	4.69	30.600	23.368	1678.520	20.421	3470	4630	1	1	4		
Tunisia	4	3	9.82	33.000	66.098	1349.973	31.070	4150	8950	1	2	1		
Turkey	2	3	13.7	26.200	70.487	2498.172	26.950	9980	15810	1	1	8	25.10	14.60
Tuvalu	1	3	11.73	18.630	50.148	1678.520	10.639	4790	3470	1	1	4		
Venezuela	3	3	3.99	22.100	93.314	3262.923	52.156	11520	11900	2	2	1		

VARIABLE CODING

REGION: Region of the nation

- 1 East Asia and Pacific
- 2 Europe and Central Asia
- 3 Latin America and the Caribbean
- 4 Middle East and North Africa
- 5 South Asia
- 6 Sub-Sahara Africa

INCGROUP: Nation's income group (as defined by World Bank 2013)

- 1 Low income economy
- 2 Lower-middle income economy
- 3 Upper-middle income economy

SSE: Public social security expenditure as percentage of national GDP

INDEMP: Proportion of factory workers in national labour force (in percentage)

URBAN: Urban population as percentage of total

ELEC: Per capita electricity consumption in 1000 watt hour

INDGDP: Industry value added to GDP (in percentage)

GNIPERUS: Per capita income in current US dollar at Atlas Method

GNIPERPPP: GNI per capita in current international dollar

STRUC: Structure of the state

- 1 Unitary
- 2 Federal
- 7 Other

GOVTYPE: Type of government

- 1 Parliamentary
- 2 Presidential
- 3 Semi-presidential
- 4 Mix of presidential and parliamentary
- 7 Other

POLDEM: Polity Democracy Scale

DENSITYN: Union density (Narrow)

DENSITYC: Union density (comprehensive)

Appendix 3 Trajectory of Social Welfare Programs in Nine Social Policy Domains in Bangladesh

This trajectory of social programs includes programs in nine social policy domains. It covers the public, private and the civils sectors as sources of provisions across the policy domains and contains basic information about the programs such as the origins, objectives, goals, and targets of the programs. Since Bangladesh does not have any official trajectory of social programs ordered in terms of policy domains, this trajectory arranges programs into the policy domains in terms of three criteria: (a) the risk addressed; (b) the beneficiary groups; (c) administrative affiliation of programs. It is to note that most social welfare programs in Bangladesh are project and time bound and often are of “short-term buffer” type. As a result, new programs are regularly introduced and old ones are dropped. Therefore, a trajectory may need to be updated on a regular basis. This trajectory contains programs that were active in the fiscal year of 2014.

A. Programs in the Education Policy Domain

- I. **Food for Education:** The food for education program (FFE) is an innovative social security provision within the social policy domain of education.² It is a conditional food resources or cash transfer program for poor families in rural areas with children attending primary school or for children from poor families attending primary school. The goals of the program are to increase primary school enrolment and attendance, reduce dropout, and improve the quality of primary education in the short run and develop human capital and alleviate poverty in the long run (Mujeri, 2010; Ahmed and Ninno, 2002; Meng and Ryan, 2008). The program is designed to address the risks of poverty and food and nutrition insecurity associated with children’s education among the extremely poor households in Bangladesh.³ The food for education program was first introduced in Bangladesh in 1993 in the form of food for schooling. The program provided a free monthly ration of rice or wheat to families if their children attend primary school. However, the food for education schooling program was

² This program is innovative in the sense that it was an offshoot the of Bangladesh government’s search for more effective and efficient means to promote food security of the rural poor households. Originated in the food policy domain (developed under the Ministry of Food), the program was introduced in the education policy domain (to be implemented by the Ministry of Primary and Mass Education). See for detail about the origin of the program (Ahmed and Ninno, 2002). Moreover, until 2007 no country other than Bangladesh has implemented FFE as a separate program (Ahmed and Babu, 2007).

³ Children from poor families attend schools less frequently, have higher dropout rates, and their performance is low because they cannot attend school regularly, continue education, or invest enough time in education because they have to provide earning support to their families as child labourers or by working with parents in the fields or selling products. Moreover, poor families in both rural and urban areas of Bangladesh rely heavily on their children to help with a variety of household-based tasks such as caring for younger siblings, cooking, cleaning, and carrying water which often keep them from sending their children to school and without education (Mujeri, 2010; Ahmed and Ninno, 2002). As a result, for many poor children, work and school attendance are largely substitutes for one another. The food for education program is aimed at releasing the children from household obligations, reduce food and income insecurity of poor households, provide incentives for poor families to send their children to schools, and reduce child labour (Mujeri, 2010). As Ahmed and Ninno put it, “the FFE food grain ration becomes an income entitlement enabling a child from a poor family to go to school. The family can consume the grain, thus reducing its food budget, or it can sell the grain and use the cash to meet other expenses. The FFE program provides immediate sustenance for the poor, but perhaps more importantly, it has the potential to empower future generations by educating today’s children” (Ahmed and Ninno, 2002: 2)

converted to cash for education or Primary Education Stipend Program (PES) in 2002.⁴ Accordingly, under this program cash assistance (instead of food grains) was provided to poor families if they sent their children to primary school. The program was terminated in 2013 and fully replaced by school-feeding program since 2014.

- II. School Feeding Program: School Feeding Program is the current form of the Food for Education.⁵ The program was first introduced in the country in 2002 on pilot basis in chronically food-insecure areas as a complement to the Food for Education Program with the support of the World Food Program (Ahmed and Babu, 2007; World Food Program, 2011). The program provides mid-morning snack to all children in the intervention schools. In addition to the general goals of the food for education program, the school feeding program aims at reducing micro-nutrient deficiencies among school going children. Accordingly, it provides schoolchildren with high energy biscuits everyday they come to school. In 2009 school feeding was adopted as a national program to feed primary school attending children based on the World Food Program (WFP) model.⁶ Since 2013, the program also provides cooked school meals (freshly prepared meals made from fortified rice and oil, protein rich pulses, vegetables and spices) (World Food Programme, 2014).⁷ The National School Feeding Program is being carried out through separate projects – School Feeding Project in Poverty Stricken Areas (GOB and WFP) and EC (European Commission) Assisted School Feeding Programme (World Food Programme, 2014).
- III. The Ananda School (Schools of joy) Program: This program has been formed under the Reaching Out-of-School Children (ROSC) Project which is designed to give disadvantaged children a second chance to continue their education. *Ananda* schools are learning centers that target children from ultra-poor families who cannot afford their education, children who had dropped out of school and started working to support their families, and disadvantaged children in remote areas of the country with limited access to education and opportunities. The *Ananda* School Program was launched in 2004 which delivers primary education in non-formal arrangements through the *Ananda* schools and Child Welfare Trust Schools, provide stipends, and distribute free books, stationeries and school uniforms to the children, thus offers them an opportunity complete primary education and proceed towards secondary education (MoPMEB, 2013).
- IV. The Second Chance and Alternative Education (SCAE) Program is a complementary program to the ROSC program introduced by the Government of Bangladesh in 2013 within the Primary Education Development Program III (PEDP III), following the ROSC model.⁸ Following the same intake criteria as ROSC, the program is operated in areas which are not covered by the ROSC program. This means that ROSC and SCAE together cover the whole country in offering a second chance to children of 8-14 years age group who did not go to primary school or complete primary education. Like the ROSC program, the SCAE program

⁴ The primary reason for converting the food for schooling program into PES was increased leakage (pilferage) in food distribution over the years (Ahmed and Babu, 2007).

⁵ Given that Bangladesh has already reached almost 100% primary school enrollment and disparity between male and female enrolment has been removed, the government now puts addition focus on the quality of education. Therefore, in the current form of the food for education program, emphasis is given to transfer the benefits directly to children instead of their families (Ahmed and Babu, 2007).

⁶ Until 2009 The Government of Bangladesh (GOB) had been an in-kind partner to the program.

⁷ Local women are recruited as paid cooks or earn income by selling vegetables from their own cultivation for the school meals in their village school (World Food Program, 2014).

⁸ For details about the Primary Education Development Program III see MoPMEB, 2011).

provides stipend, school uniforms, textbook (covered by the national free textbook distribution program discussed later), and stationeries to the enrolled children (MoPMEB, 2013).

- V. The Female Secondary Stipend Program (FSSP): This is a nation-wide conditional cash transfer program in the educational domain in Bangladesh. The program is implemented in two forms: ,The Female Secondary School Stipend Program (FSSSP) and the Higher Secondary Female Stipend Program (HSFSP), The Female Secondary School Stipend Program (introduced in 1994) covers all female secondary students in rural areas of Bangladesh (484 sub-districts of the country). That is, the program provides a uniform stipend, tuition and examination fees, and textbook allowance to any girl enrolled in a secondary school in rural areas. The stipend and allowances are expected to cover fifty percent of the costs of textbooks, uniforms, stationary, transportation, examination fees and other educational expenses for eligible students. The stipends and allowances are paid in two installments annually through the students accounts in *Upazila* (sub-district) branches of a nationalized bank while the tuition subsidy is paid directly to the school for each girl receiving the stipend (Begum et al, 2012). The Female Secondary School Stipend Program is one of the large-scale and longest-running cash-transfer programs in the educational domain as well as in the country. The program is designed to address risks associated with early marriage and early childbearing, and to increase school enrolment among secondary aged-girls, improve secondary school completion rate for girls, and empowerment of women. The program received a World Bank gold medal for excellence in 2000 (Schurmann, 2009).
- The higher Secondary Female Stipend Program (HSFSP) is an extension of FSSSP, which is, like FSSP, a nation-wide conditional cash transfer program and covers all higher secondary female students in the rural areas of the country who remain unmarried. Introduced first in 2005, the HSFSP aims at raising marriage age of girls, reducing population growth, and increasing women’s participation in economic activity, and thus, enhancing their prestige in the community (MoEB, 2014). The program provides uniform stipend, subsidy for tuition and examination fees, and book allowance to eligible female students.
- VI. Female Stipend Programs for Degree and Equivalent Level: This is a newly introduced means-tested selective conditional cash transfer provision for underprivileged and meritorious female students enrolled in the Bachelor (Pass) degree program. This provision was introduced in 2012 under *The Prime Minister’s Education Assistance Trust Act 2011*. It provides stipend, book allowance, and tuition and examination fee to underprivileged female students (with special priority to students from indigenous communities in Chittagong Hill Tracts, those from wetlands and drought affected areas and destitute and underprivileged families, and those are children of insolvent freedom fighters or handicapped parents) enrolled in post-secondary Bachelor (Pass) and equivalent level and are still unmarried (MoEB, 2014).
- VII. Stipend Programs for TVET Education: This is a post-secondary stipend program that targets students enrolled in technical and vocational education training under the Technical and Vocational Education and Training (TVET) program. This program provides conditional means-tested stipend for boys and universal stipend for girls enrolled in technical institutes in the country (World Bank, 2013).
- VIII. The Higher Education Loan Program (HELP): This is a monetary support program designed to finance university education through loan. Started in 1998, this program targets

intellectually talented university students who are originally from villages and have demonstrated the need of financial support. The program provides student loan at a considerably low interest rate (5% while the bank charges 12% for this type of loan) which continues until graduation, as long as the students maintain good results. The recipients do not pay interest for their study period and begin to repay one year after graduation (Grameen Kalyan, 2014).

- IX. Textbook Distribution: This is a public program under which all students from grade one to grade nine enrolled in all kinds of primary and secondary schools, madrashas, and technical institutes are provided textbooks for free (MoEB, 2014).
- X. Basic Education for Hard- to-Reach Urban Working Children (BEHTRUWC). This is a program designed for urban child workers. It provides basic education for children active in economic activities in the urban areas of the country that did not go to school or could not complete primary education. Recognizing the fact that children’s earnings are important for their families, the program adopts a “earn-and-learn” approach to education, and in cooperation of their employers, the program offers basic literacy, numeracy skills, and knowledge of life skills and healthcare to working children.⁹ The program has established 6646 learning centers in six largest cities in the country. Since its inception in 1997 BEHTRUWC has provided basic education to 512,150 urban working children until 2011. The program is jointly financed by, CIDA (Canadian International Development Agency, SIDA (the Swedish International Development Agency), UNICEF and the Government in Bangladesh (UNICEF, 2014).
- XI. The Post-Literacy and Continued Education for Human Development Program (PLCEHP): This program was started in 2006. It aims at retention and consolidation of knowledge and skills earned by children through non-formal literacy programs. The PLCEHP provides survival skills training to individuals who have completed the non-formal literacy curriculum. This program is jointly financed by ADP, SDC, DFID (Department of International Development, United Kingdom), and the Government of Bangladesh (BNFEB, 2012).

B. Programs in the Food Domain

Montized-programs

- I. Open Market Sales (OMS): Open Market Sales is a targeted montized program in the food domain operated by Directorate of Food of the Government of Bangladesh. Under this program the state sales foodgrains among the urban and rural poor at subsidized prices. Introduced in 1980, the OMS program is designed as a non-distortive market intervention mechanism to stabilize retail prices of foodgrains and enhance accessibility to foodgrains by the poor. Under this program the government sells rice or wheat from the publicly managed stocks. In the largest cities and labor-intensive towns foodgrains are sold from open trucks and through dealers at the district, sub-district, and union levels. The program starts when the

⁹ According to the *National Child Labour Survey 2002-2003*, there are 7.4 million working children (who work one or more hours per day for their employers) in Bangladesh, representing 17.5% of the total child population of the country (which is 42.2 million). Out of all child workers, 1.5 million live in urban areas (UNICEF, 2014).

market prices of foodgrains in an area rise 15% above the prices at which the government procures foodgrains from the farmers (Koht Norbye, 1993). While the poor households are the intended beneficiaries of the program, there is no formal selection process in this program. The program itself possesses an auto selection mechanism. Since coarse rice is sold through this program, well-off households are usually not interested in participating in OMS (Food Planning and Monitoring Unit, 2013).

- II. The Fair Price Program: the Fair Price Program is a newly introduced urban-based targeted program. The program was introduced in 2010 and is designed to promote food security for urban poor and destitute households. Under this program, urban households (those living in the cities or district level towns) with low or limited income, having no cultivable land, permanent sources of income and are not covered by any other social safety net programs (such as VGD, VGF, GR and FFE) are provided with fair price cards. Special priority is given to households headed by women, low-paid government employees and teachers of government and non-government schools meeting the mentioned criteria in the selection process. The fair card holders can buy a certain amount of foodgrains at subsidised prices (prices and purchase limits are pre-determined by the government and announced publicly) from government authorised dealer shop.
- III. Essential Priorities (EP): Essential Priorities is a targeted rationing program. Under this program, members of defense and law and other enforcing organizations, hospital patients and residents of student hostels and orphanages, and prison inmates qualify for ration. The prices of foodgrains under EP are lower than those under OMS and Fair Price Card. Coverage under this program is not made public (Koht Norbye, 1993).
- IV. Other Priorities (OP): Other Priorities is also a public food rationing program. Under this program all employees of public universities, teachers of primary and secondary schools and colleges, students' hostels and employees of government and autonomous bodies not covered by other social safety net programs (such as VGD, VGF, GR, FFE) are eligible for ration.
- V. Flour Mills (FM): This is a price subsidizing program under which registered flour mills are allocated wheat at OMS price. The mills then sell wheat to government and bakeries at a price predetermined by the government (Koht Norbye, 1993; Food Planning and Monitoring Unit, 1986).
- VI. Large Employers (LE): This is a rationing program designed to promote food security among the factory workers. Under this program, foodgrains (rice and/or wheat) are distributed among factory workers and employees at subsidized prices. Employees of factories or establishments employing more than 50 persons are eligible under this provision. (Workers get 33 kg. of wheat or rice a month a subsidized price under this program). As an income group population covered under this program are much above the population under the poverty line however defined.

Non-Montized programs

- VII. The Food for Work (FFW): The Food for Work is a non-montized employment generation program in the food domain. Introduced in 1975, the program is operated in the rural areas to provide food against specific work (related to rural infrastructure development such as irrigation, flood control and drainage projects (Koht Norbye, 1993; Food Planning and Monitoring Unit, 1986). The work is primarily earth work. (Benefit level: the male workers

get 3 seers of wheat for 70 cubic food (cft.) of earth work and the female workers get the same amount for 50 cft. of earth work.

- VIII. The Vulnerable Group Development (VGD): an unconditional program exclusively target poor women with 2 or more children, and provides a monthly food ration for 24 months.¹⁰ Although it was introduced as a relief program in 1975, it has evolved over time to integrate food security with development objectives (Begum et al. 2014). The development package includes training on income generating activities and awareness raising for social, legal, health and nutrition issues, and basic literacy and numeracy in order to engage the most vulnerable women in sustainable income generating activities (Begum et al. 2014 and Shahabuddin, 2010).
- IX. The vulnerable Group Feeding (VGF) : This program, like VGD, targets helpless and poor mothers with children. However, this VGF as its objective focus more on meeting the nutritional needs of children poor mothers. Mothers covered under this program 33 kg. of wheat per month (Food Planning and Monitoring Unit, 1986; Koht Norbye, 1993).
- X. Gratuitous Relief (GR): Gratuitous Relief is a random or a contingency element with the social safety net provisions. It is a short-term intervention measure in cases of natural disasters such as flood or cyclone. Amount of allocation under the program and periods of its operation depend on the occurrence of natural hazards (Food Planning and Monitoring Unit, 1986).
- XI. Test Relief (TR): Test Relief is a seasonally operated employment generation program designed to address seasonal food crises such as *Monga*. Food or cash are given to rural poor against similar work as FFW.
- XII. Emergency Relief (ER): This is a food assisted program designed as immediate response to natural disaster such as flood and cyclone.
- XIII. Food Assistance in Chittagong Hill Tracts Area: this is a non-montized food assisted program specially designed to support ultra-poor women in the three south-eastern hilly districts in Bangladesh – Rangamati, Khagrachhari, and Bandarban. Under this program poor women in this area receive 3.5 kg. of rice or wheat on a daily basis for public work.
- XIV. Enhancing Resilience to Natural Disaster and Effect of Climate Change of Program: This program combines the Food for Work Programs with sustainable developmental activities. It started in 2013 as a joint venture program of the Government of Bangladesh, The World Food Program and local community based NGOs. The program is designed to increase disaster resilience capacity among the ultra-poor men and women in the north-western flood prone and southern cyclone prone coastal areas of the country. The program provides the recipients cash and food for work, training on disaster preparedness and response, hygiene, sanitation and nutrition and different income generating activities, cash grant for investment, and monthly cash allowance (WFP, 2014).
- XV. Farmer Training and Information Services Programs¹¹: This is a government run program to provide training to farmers on environmentally sustainable practices in the use of soil, water,

¹⁰ Under this program a vulnerable group is defined as divorced, separated or abandoned women who do not have access to productive assets and regular source of income (Shahabuddin, 2010).

¹¹ In Bangladesh, foodgrains are, to a large extent, cultivated for subsistence. Most (80%) of the farmers are small and marginal farmers, tenant farmers, or sharecroppers who cultivate lands primarily to feed themselves, instead of producing crop for commercial purposes (Food Planning and Monitoring Unit, 2008; Khandaker, Bidisha, and Suhrawardi, 2013). There are many programs which are apparently designed to increase agricultural production, but they practically increase availability of food for the subsistence farmers. Therefore, these programs have been included in the food policy domain.

and chemical fertilizers. The program is operated by the Department of Agricultural Extension (DAE). In 2010-11 total 12.78 lakh and in 2011-2012 total 12.79 lakh farmers were trained under this program (USAID, 2011). In addition, farmers are provided information support from 105 Agricultural Information and Communication Centres (AICCs) (where the farmers can receive one-stop services) and The *Krishi* Radio (an agricultural community radio station). The FAO provided the technical and financial support to establish the *Krishi* Radio station (Food Planning and Monitoring Unit, 2013).

XVI. The Agricultural Rehabilitation Program (ARP): This is a targeted program designed to rehabilitate the small and marginal farmers. Under this program, poor and marginal farmers are provided with agricultural inputs such as seeds, fertilizers, and farm machineries (such as power tiller, threshers, batch dryers, irrigation pumps, and fishing nets). The program is operated by the Department of Agricultural Extension (Begum et al., 2014).

XVII. Farmer Field School (FFS): Farmer Field School is a training and awareness development program that aim at increasing access to nutrient-rich food such as poultry, vegetable, and fish by poor households, especially those with pregnant or lactating women and children under the age of two years. This program provides the targeted families with training on nutrient rich food production and links agricultural topics to household food consumption. The program ensures the production of appropriate vegetable, fish, and poultry to meet the nutrition needs and promote nutrition status of the members of the targeted households. The program also focuses on intra-household food distribution and household dietary distribution especially for women and children (Food Planning and Monitoring Unit, 2013). The program is operated in the poverty prone North and Northwest and natural disaster prone Southern coastal (Greater Noakhali and Barishal areas) regions of the country.

The FFS is a joint venture program of DANIDA and the Government of Bangladesh. It was first introduced in Bangladesh in 1989 with the assistance of the FAO Inter-Country Program for IPM (Integrated Pest Management) in rice and the financial support from UNDP, CARE-Bangladesh, and DANIDA. However, since 2000 the FFS program is being operated by DANIDA under its ASPS II (Agricultural Sector Program Support-II) and the Department of Agricultural Extension under the Ministry of Agriculture of Bangladesh.

XVIII. Borga Chashi Unnanyan (Sharecropper Development) Program (BCUP):¹² this is a targeted agricultural credit program designed particularly to meet the agricultural credit demand

¹² Many landless or poor people cannot even sharecrop or lease lands because they do not have capital or access to credit. As a result, they cannot get rid of hunger or food insecurity. The association between access to cash or credit and food security has been confirmed by many studies. Khandaker, Bidisha, and Suhrawardi (2013), for example, argue that small and marginal farmers require cash to purchase agricultural inputs such as seeds, fertilizers, pesticides, irrigation, different farming equipments and drought animals. Barkat et al. (2010) find that 58% farmers use credit for buying fertilizers, 27% for purchasing seeds, 38% for paying wage labours, 11% for the use of tractors, and 13% for the cost of power tillers. Thus, the poor peoples' engagement in foodgrain production largely depends on availability of cash or credit.

While agricultural credit programs operated by several national commercial and specialized banks and private banks have existed for a long time in Bangladesh, small and marginal farmers and sharecroppers usually do not have access to them because they do not meet the qualifying criteria.¹² Small and marginal farmers mostly depend on informal sources such as local *Mohajons* (money lenders) under unfavourable conditionalities. Khanam (1989) suggests that credit from informal sources often do not help the farmers in the preferred manners because: first, informal credit is usually inadequate in terms of loan size, and second, it is available only at high interest rates. As Akhunji (1982) puts it, while the normal rates of interest on formal credit do not exceed 17.5% per annum, the rates of interest on informal credit range between 50 to 100 percent per annum, and in certain cases it rise up to 150 percent per annums (Khandaker, Bidisha, and Suhrawardi, 2013). Khandaker, Bidisha, and Suhrawardi (2013: 19)

among the sharecroppers cultivating less than 200 decimal of land. This program provides short term loans to sharecroppers without collateral or security and under very low interest rates.

This is a joint venture program of the Bangladesh Bank and BRAC. Under this program, the Bangladesh Bank has provided BRAC a fund of Tk. 5 billion. BRAC disburse credit among the targeted farming population at 5% interest rate through village organization that manage credits and promote savings and under flexible and soft conditions (Food Planning and Monitoring Unit, 2013).¹³ Loan duration varies from six and ten months. One third of the loan is to be repaid in monthly instalments and the rest at the end of the crop season or just after harvest. In 2010 238,071 sharecropping farmers benefited from the program, and, in 2013, the number rose to 578, 210 (Food Planning and Monitoring Unit, 2013).

- XIX. Grameen Bank Agricultural Loan: *Grameen* Bank is one of the largest micro financing NGOs in Bangladesh that targets the poor in its loan disbursement activities. More than half of its credit activities involve providing loan facilities to landless women and men for milch cow, cow fattening, and paddy cultivation (*Grameen* Bank, 2010).
- XX. Fertilizer subsidizing: This is a comprehensive and universal provision in the welfare state of Bangladesh where all farmers have access to the benefits based on their needs. Fertilizer subsidizing plays a major role in promoting food availability and access to food to the small and marginal farmers by the state (Food Planning and Monitoring Unit, 2013).
- XXI. Khas Land Distribution Programs: There are number of *khas* land (government own land) distribution programs in Bangladesh under which government own land allocated to the landless and rootless people. These programs include *Ghore Fera* (Returning home), *Thikana/Adorsho Gram* (Ideal Village) Program, and *Ashroyan/Abason* Program. These programs cut across the food security and housing policy domains since they are aimed at intervening with homelessness and food security. The programs are primarily designed to intervene with homelessness. Under these programs the target population are provided with home, land to grow crops and vegetable, and support their self-sufficiency (therefore, these programs are placed and discussed under the housing policy domain).

C. Programs in the Health Policy Domain

- I. The Health, Population and Nutrition Sector Development Programme (HPNSDP) 2011-2016: This is the third in a series of sector-wide programming in the health policy domain of Bangladesh. In light of the stated policy goals of the National Health Policy 2010 (to ensure primary health and emergency medical services for all citizens; second, to increase and expand the accessibility of demand-based quality and equitable health services; and finally, to inspire the citizens to utilize preventive and curative health services on the basis of right and dignity), the HPNSDP 2011-2016 sets the sector strategic objective as, “to ensure quality and equitable health services for all citizens by improving access to and utilization of health, population, and nutrition services and ... to improve both access and utilization of such services particularly to the poor.” (MoHFWB, 2011). The HPNSDP 2011-2016 outline seven

conclude that “due to lack of access to bank channels and micro financing institutions enforces the tenants and small farmers to depend on monopolistic moneylenders who insist on tied credit-marketing contracts.” Thus, within the contexts of the demand for credit among small and marginal farmers and the observed association between lack of access to credit and food insecurity, agricultural credit programs have been included among the programs of the food policy domain.

¹³ The interest rate under the BCUP program is 50% of the agricultural credit programs operated by nationalized commercial and specialised banks (Khandaker, Bidisha, and Suhrawardi, 2013).

areas of public intervention to promote healthcare services to the citizens: a) maternal, neo-natal, child, reproductive, and adolescent health; b) population and family planning services; c) nutrition and food safety; d) communicable and non-communicable disease; e) climate change and health protection; f) alternative medical care; g) behavioral change communication related program.

- II. Essential Service Delivery (ESD): Essential Service Delivery is one of the two primary healthcare packages designed to provide primary healthcare services to the people of Bangladesh. Essential Service Delivery is operated to provide services to the rural population. Services under the program includes: a) child health care, safe motherhood, family planning, MR, post-abortion care, and management of sexually transmitted infections; b) communicable diseases (including TB and Malaria); c) emerging non-communicable diseases (such as Diabetes, Mental health, Cardio-vascular disease); d) nutrition; and e) limited curative and behavioral change communication on issues such as safe motherhood, breast feeding, climate change, food safety, emerging and re-emerging diseases, vaccination, violence against women, family norms, and neonatal care (MoHFWB, 2011).
- III. Urban Primary Health Care Service (UPHCS) Program: This is another primary healthcare packages designed to provide primary healthcare services to the urban pupation of Bangladesh. UPHCS includes the same services as ESD does.
- IV. The National Nutrition Service (NNS): This is a large scale nutritional intervention program that aims at sustainable improvement of nutrition status primarily of pregnant women and children and vulnerable groups.¹⁴ Introduced first as a World Bank funded project titled “Bangladesh Integrated Nutrition Program (BING) in 1995, the program was incorporated in the HNPSDP 2003-2010 as the National Nutrition Program (NNP) and in the ongoing HNPSDP 2011-2016 as the National Nutrition Service (NNS). The program contains a counselling component that focuses on changing behaviour among pregnant women and mothers of young children by informing them about the causes and consequences of under-nutrition, care practices and prevention of malnutrition before, during, and after pregnancy. In addition, micro-nutrient supplements are also distributed among the targeted groups under the program. The National Nutrition Service (NNS) program is housed in the office of DGHS (Directorate General of Health Services) and is implemented through Community Clinics as well as partnering with non-government organization (NGOs). Until 2009, the program was operated in 173 sub-districts (out of total 464 sub-districts in the country), covering 37.24% areas of the country, and the remaining sub-districts are planned to be covered under the HNPSDP 2011-2016 (Chowdhury and Osmani, 2010; MoHFWB, 2011).
- V. The Expanded Program of Immunization (EPI): The Expanded Program of Immunization program was introduced in 1985 that vaccinates children for tuberculosis, DPT, measles, and polio, all to be administered by 12 months of age.¹⁵ Under this program immunization is administered at the community level through a variety of facilities such as outreach centres, district and sub-district level hospitals, union-level clinics, annual campaigns, and catch-up days to reach children who had missed. National Immunization Days (which were instituted

¹⁴ Maternal and child under nutrition is a major health issue in Bangladesh. More than one third (41%) of the children under the age of 5 are underweight, and iron deficiency anemia is prevalent among 51% pregnant women and 48% pre-school children. More than one-third of the pregnant women and 34% of children of age 6-12 year are iodine deficient (MoHFWB, 2011).

¹⁵ The first large-scale program of immunization began in Bangladesh in 1979 with the funding of UNICEF. However, the provision was inadequate and vaccines were frequently not available. As a result, less than 5% of the children were not covered by the mid 1980s.

in the 1990s) are observed to deliver two doses of polio vaccine a year. The EPI program is funded by several donors such as SIDA, UNICEF, along with technical support from the World Health Organization. Currently 95% of the children of the country are fully covered by this program (MoHFWB, 2014). Percentage of children who completed vaccination was 81.9 in 2007 from only 52 in 1996-97 (MoHFWB, 2011).

- VI. Vitamin-A capsules distribution (VAC): Vitamin-A capsules supplementation is one of the long lasting and large-scale health programs in Bangladesh. Introduced in 1973, the program is designed to intervene with the problem of high child mortality and night blindness among children in the country.¹⁶ Under this program Vitamin-A capsules are distributed among children aged 12-59 months twice a year. Until the mid-1990s, Vitamin-A capsules were distributed by health workers on door-to-door basis. However, since 1995, this activity has been linked with the National Immunization Day (NID) at 120,000 fixed sites in the country. The VAC is financed by UNICEF and CIDA. Currently 95% of the children aged 12-59 months are covered by the program (MoHFWB, 2013).
- VII. The Voucher Program for Maternal Health Services Utilization: This is a pilot program separately introduced by the government of Bangladesh and several NGOs to intervene with low utilization of public health services by the rural population. The purposed of the program is to increase the use of qualified birth attendants and ease the financial cost of delivery. This is a demand side financing (DSF) program that specifically targets rural pregnant women and neo-born children and pays cost for drugs, tests, and transport as incentives to utilize institutional maternal facilities (Chowdhury and Osmani, 2010; Haque, 2012).¹⁷ The maternal health voucher program is currently being piloted by several agencies. The MoHFWB is piloting it in 44 sub-districts. Besides this, there are three other small scales voucher programs for maternal health care operated by different NGOs. The International Centre for Diarrhoeal Disease Research, Bangladesh (ICDDR,B) is piloting a program in *Chakaria* sub-district of Cox's Bazar district. Another voucher scheme titled "Demand-based Reproductive Health Commodity Project" is being jointly piloted by ICDDR,B, RTM and the Population Council in the same area. An NGO called Marie Stopes Clinic Society is also implementing a voucher scheme in three districts: Shariatpur, Bhola, and Barishal.
- VIII. Sickness Benefit: This is an insurance provisions under which an employee receives 100% of earnings paid for up to 14 days a year. Employees in manufacturing and in firms with five or more workers are covered under this provision. Contributions for this benefit are fully made by the employers. However, household workers, family labourers, self-employed persons, and informal-sector workers are not covered under it.
- IX. Medical Benefit: Medical benefits include both medical services and cash benefits. Under the Labour Law of 2013, there must be on-site medical facilities for employees of firms with at

¹⁶ Currently, 37 out of 1000 new born babies die in Bangladesh. The rate was 45 per 1000 in 1990 and more than 60 per 1000 in the 1970s (MoHFWB, 2011).

¹⁷ Although Bangladesh has made significant progress in maternal and child health in recent years, the rates of maternal and child mortality are still high. The rate of maternal mortality is currently 1.94 per 1000 which was 3.2 in 2001, and neonatal mortality has reduced from 45 in 1990 to 33 per 1000 in 2011. Only 52% pregnant women receive antenatal care by skill provider, which was 21% in 2004. Percentage of delivery by trained persons is 26.7 in 2010 from 18 in 2007. Distance of the facility from home, lack of information on sources of care, lack of awareness of the value of maternal health services, high access cost, cultural barrier (such as *purdah*) are some of the reasons for which a large number of pregnant women are not covered by the maternal health services (Haque, 2012). The voucher program includes both the private and NGO facilities in addition to the public facilities.

least 300 workers. However, a flat rate medical allowance of Tk. 100 a month is paid to workers whose employers do not provide medical facilities.

- X. Work Injury Benefit: This is an employer-liability system of provision. Under this provision, workers receive income replacement at rates determined by the nature of injury. For temporary disability, full salary is paid for the first two months, two-third for the next two months and half for subsequent months of disability or for up to a year, whichever is shorter. The disability must stay for three days to be eligible for the benefit. For permanent disability Tk. 1,25000 is paid and for permanent partial disability a percentage of Tk. 1,25,000 according to the assessed loss of earning capacity as proportion of full earning. Employees of railways, docks, estates and factories with five or more workers are covered by this program. However, household workers, family labourers, self-employed and informal sector workers are not covered by this program.

D. Programs in the Elder Policy Domain:

- I. The National Pension System: In Bangladesh, the pension system is designed to ensure income security retired government employees. Regulated by *The Public Servant (Retirement) Act 1974*, the program provides generous benefits to the retired public employees, determined by their length of services and the amount of emoluments last drawn. After attaining the age of 59, the government employees receive retirement benefits as pensions, gratuity, and lump sum amount from the compulsory group insurance program. The government employees enjoy pensions until death, and after their death their spouses get the pension until death. Currently 3.98 hundred thousand retired public employees or their spouses are covered by the pension system.
- II. Old Age allowance (OAA): The Old Age Allowance program is a targeted program in the elderly policy domain. Introduced first in 1998 the program targets poor elderly individuals who are at least 65 years old (62 years for women) have annual income less than Tk. 3000.00 and have not worked in the formal sector. Among those are selected for the program, 50% must be women. The beneficiaries get Tk. 300.00 month from the program. Currently the program covers 2.5 million old people (Begum et al. 2014; DSSB, 2014a).
- III. Honorarium for insolvent Freedom Fighter Program: This is an income security provision for the insolvent Freedom Fighters. The program was introduced in 1999. Under this program, Freedom fighters experiencing economic hardship receive monthly income support. landless/ jobless/ wealthless Freedom Fighters are eligible for getting the allowance. Priority is given to the oldest freedom fighters, homeless and landless freedom fighters who has no cultivable land and who has no other earning member in his/her family (DSSB, 2014a).

Besides the public provisions, some programs have developed from the civil society in recent years. These include the Bangladesh Association for the Aged, Resources Integration Centre (RIC), Service Centre for the Elderly People (SCEP), Elderly Development Initiatives (EDI), and Elders and Children Rehabilitation Centre.

- IV. The Bangladesh Association for the Aged and Institute of Geriatric Medicine (BAAIGM): This is a national level not-for-profit organization that aims to address the care and service needs of the elderly. Established in 1960, the organization has 42 branches all over the country. It provides health, medical, and recreational services and monetary support to the elderly people. The organization operates a 50 geriatric hospital with outdoor programs and

pathological services. Other services offered by BAAIGM include a 50 capacity dormitory for the elderly, recreation and library program, vocational training and management of revolving funds, research and publication.

- V. The Resource Integration Centre (RIC): This organization provides community-based habitation, credit, and medical services for the elderly people. Besides, it provides housing grants, elderly club, day care centre, monthly pension, and funeral support. Activities of RIC are funded by Help Age International (HAI), an international non-government organization dedicated to promote welfare of the elderly populations.
- VI. The Service Centre for the Elderly People (SCEP): The Service Centre for the Elderly People is local non-government organization located in the district of Rajshahi. Established in 1994, this organization offers health and recreational services to the local elderly people. The activities of SCEP include listening radio and watching television, reading newspapers and magazines, and playing indoor games. The organization also provides regular medical check up to its registered members. Elderly Development Initiatives (EDI) is also a local program based in the District of Manikgonj that provides services similar to those of SCEP to the local elderly people.
- VII. The Elders and Children Rehabilitation Centre: The Elders and Children Rehabilitation Centre is an individual initiative established in 1987 in the District of Gazipur. It is a full-fledged old home where destitute older people can live. This the first initiative for residence for the elderly in the nation, initiated not by the state but an individual person. This 50 bed capacity centre provides free accommodation, food, clothing, medical services and medicine facilities to the destitute elderly residents.

E. Programs in the Disability Policy Domain

- I. Allowance for Distressed Persons with Disabilities: This is a targeted unconditional cash transfer program within the Social Safety Nets Programs designed to support poor persons with physical disabilities. Persons with disabilities with annual income less than Tk. 6000 and above 30 years of age are provided income support under this program. The program is governed by the Ministry of Social Welfare of Bangladesh.
- II. Educational Stipend for Students with Disabilities: This is a social assistance program which provides stipend to poor students with disabilities at all levels of education. This program is designed to intervene with the traditional disincentives among parents of children with disabilities to send them to school. To be eligible for this targeted program a recipient must be a disabled person as per *Bangladesh Handicapped Welfare Act*, and annual family income is less than taka 36,000. Disabled children from poor, landless and homeless families, autistic child, children studying at the specialized school for disabilities managed by the Department of Social Services/NGOs are given priority. It is conditioned that 50 percent attendance is maintained by the students and must be successful at the yearly exam and have to attend all examinations.
- III. Fund for Rehabilitation of Acid Burned Women and Physically Handicapped: This program assists burned women and disabled through provision of credit and skills, training, and creating income generation activities and raise social awareness. It is case-based and benefit amount depends on condition of the beneficiaries. This program is funded by the Government of Bangladesh, and is housed in the Ministry of Women and Child Affairs (DDDB, 2014b).

- IV. The Child Development Centre (CDC) (Shishu Bikash Kendro): This program provides services for developmental disabilities and neurological impairments. Established in 1992, the CDC is the first of its kind within the Dhaka Child Hospital in Bangladesh. The services provided by the Centre include outpatient neurodevelopmental screening & care of acute neurological cases and follow-up programs. The objective is to improve functional skills and adaptive behavior of the children. While all children with developmental disabilities have access to this service for free of charge, mostly those living in the Dhaka City area benefit from this service (*Shidhu Hospital website*).
- V. Integrated Education for the Visually Impaired Program: This program is designed to provide primary/basic educational facilities to the blind as part of the nation's commitment to "education for all." Under this program one residential blind educational centre is operated in every district of Bangladesh. The program allocates to the centers monthly Tk. 2000 against each resident blind. The program is administered by the Ministry of Social Welfare.
- VI. Schools for the Visually Impaired: Under this program five (5) schools are operated in five divisional cities by the Ministry of Social Welfare to provide visually impaired children primary education. The Ministry of Social Welfare allocates monthly Tk. 2000 to the schools against each student of the schools.
- VII. Deaf Schools: This program is designed to make the Daff children self-reliant. Accordingly, it provides basic education and vocational training to the Daff children through daff schools. There are seven such schools in the country operated by the Ministry of Social Welfare. The total capacity of the schools is 620. The Ministry allocates monthly Tk. 2000 against each daff children admitted to the schools.
- VIII. Vocational Training Centre for the Blind: This is the only public vocational training centre for the blind with total capacity of 50. The program intends to make the targeted blind self-reliant through enabling them to engage in earning activities. The Centre is operated by the Ministry of Social Welfare. The program allocates monthly Tk. 2000 against per child with visual disability enrolled in the Centre.
- IX. Employment Training and Rehabilitation Centre for the Physically Handicap (ERCPH): There are two Employment Training and Rehabilitation Centres for the Physically Handicap persons operated by the Ministry of Social Welfare. Persons with physical disabilities are provided training on trades such as book binding, cane furniture making, chalk-pencil making, PABX operation, and computer operation so that they can effectively involve with labour market. The total seat capacity of the Centres is 115. The Ministry of Social Welfare allocates monthly Tk. 2000 for each persons with physical disabilities enrolled in the program.
- X. Institution for Persons with Mental Disability: This institution is established and operated to provide especial support to persons with mental disability. Mentally disabled children are provided with mental health services and vocational training so that they can engage in earning activities once they are recovered. The total capacity of the program is 75. The Ministry of Social Welfare Allocates monthly Tk. 2000 for each person with mental disability admitted to the Centre.

Besides the public provisions, a number of national and local level NGOs are involved to support and promote welfare of persons with physical, mental and visual disabilities. These are introduced below:

- XI. Access Bangladesh Foundation: Established in 2008 with the financial support of some generous, altruist persons. Situated in Savar, Dhaka, the organization operates programs to empower persons with disability who are extremely poor and disadvantaged. The organization provides skill development training, healthcare, nutrition, and sanitation facilities, entrepreneurship training, and employment placement through partnership with government and non-government agencies. The Organization also runs a project titled “Disabled Small Entrepreneurship Project.” Under this project Access Bangladesh Foundation provide training on small business to persons with disability and provide interest-free micro-credit to initiate small business or income generating activities. In addition, the organization sponsors education of children with disabilities. It provides tuition fee and supply educational materials for the sponsored children. Access Bangladesh Foundation as part of its activities form groups among persons with disabilities at the community level so that they interact with each other and share experiences. (Access Bangladesh Foundation, 2014).
- XII. Bangladesh Protibandhi Kollyan Samiti (Bangladesh Disabled Welfare Association) (BPKS): This is one of the pioneering organizations providing services to persons with disabilities and doing policy advocacy in favor of those persons. This organization was established by some disabled persons in 1985 and is run by persons with disabilities. The organization provide persons with disability appropriate vocational and entrepreneurship training, financial support to initiate small-business with aims to enable the participants to gain economic independence and self-reliant and participate equally in the developmental activities. The organization has 35000 members organized through 1240 grass root organizations (called Grassroots Disabled Peoples’ Organizations to Development – GDPOD) (BPKS, 2014).
- XIII. Blind Education and Rehabilitation Development Organization (BERDO): Established in 1991, BERDO operates educational and training programs and micro-credit services for persons with visual disability to develop entrepreneurship among them and engage them in income generation activities. The organization also operates medical centres to provide healthcare to persons with disability, schools for visually disabled children (The School of Happy World), and organizes groups composed of disabled and non-disabled persons to operate small business and economic activities. The activities of the organization are mostly financed through donations from community people (BERDO, 2014).
- XIV. Centre for Disability in Development: Centre for Disability in Development is an organization which operates several programs such as pre-primary education and child care to children with disabilities, supplies of education materials appropriate for disabled children, training to teachers of disabled children, training persons with disabilities on life skills, basic working practices, small business management, and practical livelihood training such as poultry and cattle rearing, horticulture, handicap aquaculture, and tailoring, micro-credit services for persons with disabilities, and supporting persons with disability in finding jobs in government and non-government organizations. The organization was Established in 1996. Activities of the organization are supported by the Ministry of Social Welfare, European Commission, Sense International, Light Future World, Handicap International, *Manusher Jonno* (a renowned Bangladeshi NGO), Operation Clift, Far-East Knitting and Dying Industries Limited, and individual donors everywhere in the world.
- XV. Gram Bikash Shangstha (Village Development Organization) (GBS): This is a regionally based organization situated in the Gabtali Sub-District of Bogra District. The organization was established in 1991. It operates several rehabilitation programs for persons with

disability to improve their economic and social conditions. Among the programs operated by GBS include income generating skill training, financial support and medical care to the hearing and visually disabled persons, supporting employment in government and non-government organizations, micro-credit services to support entrepreneurship among persons with disabilities and marketing products produced by disabled entrepreneurs. Activities of the organization are supported by a number of national and international organizations which include: Action Aid Bangladesh, Bangladesh NGO Foundation, BRAC, Care-Bangladesh, DFID, *Manusher Jonno* Foundation, NGO Forum Bangladesh, Sight-Savers International, UCEP-Bangladesh, and UNDP.

- XVI. Social Assistance and Rehabilitation for the Physically Vulnerable (SARPV): Social Assistance and Rehabilitation for the Physically Vulnerable was established in 1988 by a person with physical disability with the support of two France-based international non-government organizations - Aide Médicale & Développement (AMD) and Kinesitherapeutes Du Monde (KDM). With aims to promote social inclusion in mainstream life and self-sufficient livelihood of persons with physical disability, the organization provide house, poultry and cattle for availability of food, plantation of trees, sanitation facilities and safe drinking water assistive devices, and healthcare services. The organization also provides pre-primary, formal primary and non-formal primary education to children with physical disability. In order to promote economic and social independence of disabled persons, the organization provides training and engage persons with physical disability in income generating activities through micro-credit services. Programs of SARPV are operated in 17 sub-districts of 6 Districts in Bangladesh. Activities of the organization are supported by UNICEF, Bangladesh *Shishu* (Children) Academy, BRAC, and Amis des Enfants du Monde (AEM) (France), Care-Bangladesh, Aide Médicale & Développement (AMD) (France), Kinesitherapeutes Du Monde (KDM) France), *Manusher Jonno* Foundation, SOLiNFO (France), Work for Life (Bangladesh) and *Polli Karma Sahayak* Foundation (PKSF, Government of Bangladesh) (SARPV, 2012. 2014).
- XVII. Deaf and Sign Language Users (supported by Action Aid Bangladesh): The SDSL is a Disabled People Organization (DPO) in Bangladesh which is run by Sign Language Users. The organization was established in 2008. It advocates for the rights of sign language users in Bangladesh.

F. Programs in the Labour Market Policy domain

- I. The 100 day Income Generation Program: The 100 day Income Generation Program is a targeted public income maintenance initiative in the labour market policy domain which has both active and passive policy components. It is designed to provide limited time income support to the extreme poor and the unemployed. Under this program beneficiaries are selected from the registered unemployed and issued employment cards. However, if a cardholder cannot be given an employment he/she receives unemployment allowance. In such cases, a cardholder gets Tk.40.00 a day for first 30 days and Tk. 50.00 a day until the end of the program (Begum, et al, 2014).
- II. The Employment program for the Ultra poor was introduced in 2009. The program is designed to provide income support to the seasonally unemployed daily-based agricultural workers who become victims of *Monga* and associated food crisis during the lean seasons. Under this program, short-term (up to 80 days) employment opportunities are created for the ultra-poor persons enabling them to buy food from earned income.

- III. The Income Generation for the Vulnerable Group Development (IGVGD): This is a BRAC initiative for the poor. The objective of the program is to transform food assisted programs in to development program so that the participants can get rid of poverty and achieve sustainable economic self-sufficiency. With this aim, the program targets the recipients of VGD program of the public sector. During the time the selected women receive foodgrains under the VGD program, BRAC under its IGVGD program form groups among the VGD recipients, provide them training on poultry raising and other contextually relevant income generation activities, provision of microcredit, and health and nutrition education. By the time the Food Security VGD (FSVGD) program ends, the participant women are able to initiate their own self-employment projects through participating in BRAC’s regular microcredit programs and gradually gain economic stability.
- IV. The Rural Maintenance Program: This is an employment generation program for rural young, poor landless women. Under this program landless and poor women aged between 18 and 35 years old, who are the head of their families, are employed and engaged in maintaining local infrastructures such as roads, markets, and river embankments. The program is funded by Government of Bangladesh, Care International, European Commission, and CIDA. The program is housed in the Local Government Engineering Department and is implemented by Union *Parishads* (the lowest level of the local government).
- V. The Rural Social Services (RSS) Program: This is a nation-wide public micro credit program operated by the Department of Social Services under the Ministry of Social Welfare. Introduced in 1974 as a pilot project in 19 Thana (sub-districts) of 19 districts, the program is operated all over the country. Under this program rural poor and disadvantaged families are provided micro-credit at the rate of TK. 2000 to 5000 to start and run income generating activities such as agriculture, poultry farming, cattle raising or small business and provide appropriate training. In addition, the program provides informal education on health, nutrition, parenting and child care, use of safe drinking water, motivation on family planning, and social forestation to improve the living conditions of the program participants. The program also organizes the beneficiaries into groups at the village level and forms Project Village Committee (PVC) and Village Executive Committee (VEC) to identify community problems and find solutions to them. Thus, in addition to promote economic solvency of the participants through self-employment, the program aims at enhancing self-reliance and empowerment among them. Until date 2.77 million families participated in the program (DSSB, 2015a).
- VI. Community Development (UCD) Program: The Urban Community Development (UCD) Program is similar to the RSS; however, it targets the poor slum dwellers in the urban areas. The program is operated through 80 units in 80 towns of the country. It provides the participants training on several trades and interest free micro credit at the rate of Tk. 2000 to 5000 to initiate self-employment. In addition, the program provides family planning assistance to the participants and educational and healthcare support to their children. To promote local leadership, the program forms Project-Coordination Council including the participants, which is expected to identify problems in the community and initiate welfare activities at the community level (DSSB, 2015b).
- VII. Rural Mother Centre: This program is especially designed to improve economic and social conditions of rural poor women having children. Under this program the targeted women are organized through establishing “Mother Centers.” The women are provided professional and vocational training and informal education on education on health, nutrition, parenting and

child care, use of safe drinking water, motivation on family planning, and social forestation. The participants are also provided interest-free micro-credit at the rate of Tk. 2000-5000 to initiate self-employment-based income generation activities. The Rural Mother Centre program is jointly funded by the World Bank and CIDA, and it is housed with Department of Social Services of the Ministry of Social Welfare (DSSB, 2015c).

G. Programs in the Housing Policy Domain

- I. Residential Area Development: In order to provide housing to the urban population, the government develops residential areas or subdivisions and allocate residential plots among the citizens. In addition, the government develops high rise multi-family apartment buildings on different publicly own lands or on the residential projects and allocate them among those needing urban housing arrangements. A number of government agencies such as The National Housing Authority and The Public Work Department of the Ministry of Housing and Public Work, The City Corporations operate these programs. While the City Corporations develop residential areas and construct multi-family apartment buildings in large cities, the National Housing Authority develops residential areas known as ‘Housing Estates’ in smaller cities and district level towns (Hoek-Smit, 1998).
- II. Cooperative housing: Cooperative housing programs are organised under the *Cooperative Societies Ordinance of 1984*. In most instances individuals of similar occupational status initiate cooperative housing. They receive tax advantages to form a cooperative preferential treatment in the allocation of land from the government and can access fund from the National Cooperative Bank – The apex bank of the cooperative movement of Bangladesh, which receives a large part of its funds from government (Hoek-Smit, 1998).
- III. The Bustee Rehabilitation Camp Development Program: This program is aimed at relocating the slum dwellers and squatters and providing them with adequate housing services and facilities in nearby areas of the cities. Introduced in 1975, the program develops rehabilitation camps for slum dwellers and settles them in the camps. Slum dwellers of Dhaka City are resettled in three rehabilitation areas: Dattapara in Tongi, Chanpara in Demra, and Vashantek in Mirpur. The beneficiaries are provided with a house with title deed at highly subsidized prices which they are supposed to pay off by monthly installments in 10/15 years. The National Housing Authority ensures necessary services and facilities for the camp residents and their children in cooperation with other national institutions. Besides providing houses, the government also allocates apartments among the slum dwellers and low income people under the *Bustee Rehabilitation Program* (Nawaz, 2004; Mohit, 2012).
- IV. Housing Allowance: Housing allowance is a cash/kind provision for public employees. Public employees receive housing allowance equivalent to 35-65% (depending on whether they are posted in metropolitan or non-metropolitan areas) of their basic salaries. Employees can either rent public housing against this allowance or they can opt for private housing arrangements (MoFB, 2009).
- V. The Guccha Gram (Cluster Village) Program: The *Guccha Gram* Program was introduced in 1972, right after independence, to settle the cyclone affected and river eroded homeless/rootless families on *khas* lands in the *char* (accreted land near rivers or sea) areas. Under this program, the homeless/landless people are provided with land to build home and title right to adjacent agricultural land so that they can make their living through cultivating the land and settle permanently. Under this program, each beneficiary is given 0.30 acres of land for homestead and 2.20 acres of land for cultivation.

- VI. The Ghore Fera (Back to Home) Program: This program is aimed at addressing three contingencies: landlessness, homelessness, hunger or poverty, and rural-urban migration. It is based on the assumption that landlessness causes hunger and food insecurity which in turn cause population migration from the rural to the urban areas causing faster growth of urban slums. The *Ghore Fera* program is designed to inspire and assist urban slum dwellers return to and settle in their original areas and gain economic self-sufficiency (Mohiuddin, 2002; COHRE and ACHR, 2000). The *Ghore Fera* Program was introduced in 1999 by the Bangladesh *Krishi* Bank. Under this program, slum dwellers interested to return to their original areas are offered monetary support to travel to home and settle down there and given generous loans to initiate income generation activities to that they gain sustainable economic self-sufficiency.
- VII. The Adarsha Gram (Ideal Village) Program: The *Adarsha Gram* program was introduced in 1988 as “Operation Thikana (Adress)” and later renamed as Adarsha Gram in 1990 (European Commission, 2000). The program was designed to provide settlement support and services to otherwise landless poor families. Under this program the selected families were provided with home, homestead land, skill development training, financial credit facilities, and cooperative support. Accordingly, selected families would be organized as a co-op and settled in a defined *khas* land. The families would receive a two-roomed dwelling house, a homestead plot (of between 300-400 square metre) along with title deeds, communal services such as tube well water, pond, sanitary latrine, a community centre, educational and health facilities and flood protection.
- VIII. The Asrayan (providing with shelter) Program The *Asrayan* Program is a rural housing program introduced in 1997 and later renamed as the *Abason* Program. While like other rural housing programs, it has the primary objective to settle landless people, the program emphasizes providing strong, permanent, and cyclone and flood resilient shelters/homes and income generation, educational, nutritional, health, and community recreation services packages for the beneficiaries. Under this program, beneficiaries are provided with a homestead with a size of 0.08 acres with dwelling space (01 room) and kitchen and two block latrines for ten (10) families, one tube well for each barrack¹⁸, and one community centre for social purposes. Adjacent land is distributed among the beneficiaries through registered deeds and mutation of records. The Program is sponsored by the Prime Minister’s Office and operated in association with the Ministry of Land, Local Government and the Armed Forces Departments.
- IX. Sorkari Ashroy Kendro (Vagrant Homes): These are temporary shelters providing arrangements for the vagrants. Introduced in 1947 under the Bengal Vagrancy Act 1943 these Centres provide shelter, food, clothing, training, and informal education to the vagrants and professional beggars and equip them with skills so that they can earn their living and integrate into the mainstream society. There are currently 6 vagrant centres with the total capacity to admit 1900 vagrants at a time. The program is jointly operated by the Department of Social Services of the Ministry of Social Welfare in partnership with Concern Bangladesh, an International NGO, and the Bangladesh National Women Lawyers’ Association (BNWLA) (DSSB, 2015d).
- X. Bangladesh House Building Finance Corporation (BHBFC): Bangladesh House Building Finance Corporation is the main public institution that provides housing loans at subsidised

¹⁸ Housing under the *Asrayan* Program are of barrack style tine structure with cooking arrangement near a common pond for fishing and other needs (Nawaz, 2004).

rates for construction, repair and remodelling of dwelling houses and apartments. Established in 1952, the BHBFC used to provide housing loans to public servants until 1973. However, it now provides loans to private citizens and citizens groups too (Hoek-Smit, 1998).

- XI. Grihayan Tohobil (Housing Fund): In the urban areas, *Grihayan Tohobil* is the main public housing financing program for rural housing. Established in 1998 through the Bangladesh Bank, the *Grihayan Tohobil* targets rural poor and homeless people and provide them long term housing grants as well as loans through NGOS at highly subsidized rates. (Started with Tk. 500 million, the current state of the fund is Tk. 1600 million. The program provides loans to selected NGOs at the rate of 2 percent simple interest while the NGOs distribute loans to the low income and poor people at the rate of 6 percent simple interest for a period of 10 years. This is a national program covering all districts and sub-districts of the country. Currently 523 NGOs are involved with this program (UNEP, 2013).

H. Programs in the Women's Policy Domain

- I. Maternity Leave: This social insurance program covers all employed women in Bangladesh operated under the Labour Law of 2006 (amended in 2013). Under this program an employed women receives paid leave up to six months since childbirth up to two live births. Unpaid leave is provided for the third and subsequent births. The employer contributes the total amount of the benefit.
- II. Maternity allowance program for the Poor Lactating Mothers: This program is designed to provide income support to rural poor mothers with a neonatal child. Under this program, beneficiaries receive Taka 350 per month per person for two years. At present one hundred thousand and sixteen thousand women are covered under this program (MoFB, 2014).
- III. Allowance for Urban Low Income Lactating Mother: This program is aimed at addressing the problem of malnutrition among pregnant and lactating low income mothers in the urban areas. Under this program the targeted group is provided cash benefits two enable them to purchase nutritious food during pregnancy and after childbirth. Each beneficiary of the program receives Tk. 350.00 per month for 24 months after the first or second pregnancy or birth of the child. Urban working women earning less than Tk. 5000.00 are eligible to access the program. Under the program, 67,000 working and lactating mothers in the garments factories are covered. Total 86000 urban low income lactating mothers are currently (as of the fiscal year of 2013-14) covered by the program (MoFB, 2014).
- IV. Allowance for Widow, Deserted, and Destitute Women: This program was introduced in 1998 to promote security and social protection of rural widowed and husband deserted destitute women (Hossain, 2012). This is a national program covering the entire nation. Housed in the Ministry of Social Welfare, the program provides monthly allowance to the targeted population. The primary of objectives of the program are to reduce poverty among the targeted population, empower them with enhanced financial capacity, and improve their status in family as well as in the society. It is one of the long lasting components of the National Social Safety Net Programmes. Under this program each selected women receive monthly Tk. 300. In 2013-14, the program covered 1.12 million destitute women (MoFB, 2014).
- V. Promotion and Expansion of Women Entrepreneurship: This is a project bound program started in 2014. The program provides women training on different kinds of trade to enable them to become independent entrepreneurs. The program is operated in nine districts (Gazipur, Narshingdi, Bandarban, Rangamati, Cox's Bazar, Gopalganj, Madaripur, and

Comilla) of the country. The program is financed by the Government of Bangladesh and implemented by the Federation of Bangladesh Chambers of Commerce and Industries (FBCCI) (Ministry of Women and Children Affairs website).

- VI. Support for Women Entrepreneurship Development: This women focus program is designed to promote marketing of the products of women entrepreneurs. Under this program, sales centers (stalls) are constructed and allocated to women entrepreneur associations in popular, publicly owned shopping malls in urban areas and women shopping centers are constructed at the sub-district level. Until date 140 women's associations have been provided stalls in the Rapa Plaza, a popular shopping Centre in Dhaka City, and one women shopping centre have been constructed in Haloyaghat thana of Mymensing District. (MoWCAB, 2014).
- VII. Specialized Modern Trade Training Program: This program is designed to train women in beautification and food processing trades as these trades are gaining increasing popularity in the country but suffer from inadequate labor supplies (Ministry of Women and Children Affairs website). Introduced in 2013, the program is operated in 30 districts (out of total 64 districts in the country). This project bound program aims to train 21600 women during its project period between 2013 and 2016.
- VIII. District-based Computer Training Program for Women: This program is designed to train educated unemployed women in computer application. The primary objective is to develop skills and self-confidence among the targeted population and encourage them to initiate self-employment and engage in productive activities.
- IX. Urban-based Marginal Women Development Program: This is a project-bound program aimed at enhancing economic participation and empowerment among marginal, poor women in the urban areas. Under this program poor and disadvantaged women are trained in different trades. The program is operated through 46 skill development centers in six divisional cities. The program targets to train 27600 poor women within this duration (from 2013 to 2016).
- X. Day Care Program for the Children of Lower and Middle Income Women: This program is designed to provide day care services of low and middle income urban working women. There are only 24 public daycare centers in Bangladesh. Among them, ten are in Dhaka city (7 for the children of low income women and 3 for those of middle income women). Besides there are 14 public daycare centers in 14 districts (one in each of the 14 districts). The total capacity of these 24 daycare centers is 2000 (Alam, 2013).

I. Programs in the Child Policy Domain:

- I. Grants for Residents in Government Orphanage and Other Institutions: This program targets poor orphans living in public orphanages and similar institutions. (There are 94 such public arrangements which include 85 public orphanages (known as *sorkari shishu poribar*), 6 centres for left out babies of age between 0-7 years (known as *Chottomoni Nibash*), one daycare centre for street children, and three residential centers for destitute children.) This is a generous program in terms of benefit level but limited in terms of coverage. It covers orphans living only in the institutions and live out those who do not get chance to live in an orphanage or live with single parents or other arrangements. As of 2013-14, the program covered 18 thousand orphans have been covers. Orphan children from poor family aged between 6 to 9 years receive a grant of Taka 2000 per inmate per month (DSSB, 2014c).

- II. Grants for Orphan Students in Non-government Orphanages: This program is designed to support living and education of orphan children staying in private orphanages (those are established by individual, social, religious initiatives. This program provides in kind support to the targeted orphans through their respective orphanages. Under this program Tk. 1000 is allocated against each resident orphans to the selected orphanages per month. In the fiscal year of 2013-14, total 59300 orphans were covered under this program. (MoSWB, 2013).
- III. Eradication of Hazardous Child Labor in Bangladesh: This is a skilled development program for urban working children. The goal is to provide working children additional skills to allow them to transition out of hazardous occupations. The program is financed by the Government of Bangladesh and is operated in partnership between the Government and local NGOs.
- IV. Early Child Development Program: The education system of Bangladesh lacks a pre-school component. As a result, public provision for early child development and preparation for school is absent. This gap is largely filled up by NGO initiatives. At least 225 local level NGOs provide pre-school education, primary to children from low income families, disadvantage communities, urban slams, and disaster prone areas. The programs are separately funded by Several UN organizations, international NGOs, International development agencies, and Donor Countries. These include Aga Khan Foundation, Kingdom of Netherlands, CIDA, UNICEF, UNESCO, USAID, Spanish Development and Cooperation Agency (AECID), ActionAid Bangladesh, Save the Children (USA, Denmark, Sweden, and Austria), Care Bangladesh, Caritas Bangladesh, Plan Bangladesh, Terre des Hommes Netherlands, and World Vision Bangladesh. Total 1347418 children from the disadvantaged families and communities are covered by the programs. The curriculum and activities of the early child development programs are coordinated by the Bangladesh ECD (Early Child Development) Network is housed in the ECD resources Center in the Institute of Education and Development (ECD) at BRAC University of Bangladesh.

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Appendix 4

List of Social Welfare Programs and Provisions across Social Policy Domains in Bangladesh

Policy Domain	Income component	Service component	Legal component
Education	<p>8. The Food for Education Program</p> <p>9. Reaching Out-of-School Children (ROSC) Program</p> <p>10. Second Chance and Alternative Education Program</p> <p>11. The Female Secondary School Student Stipend Program</p> <p>12. The Higher Secondary Female Stipend Program</p> <p>13. The Female Stipend Program for Degree (Pass) and Equivalent Level</p> <p>14. Technical and Vocational Education and Training (TVET) Stipend program</p>	<p>7. Free primary education (through public primary schools, publicly funded private primary schools, and NGO-run (publicly supported) formal and non-formal education;</p> <p>8. Secondary education (mostly) in private schools through largely subsidised tuition fees</p> <p>9. Tertiary education in public colleges and universities with nominal tuition fees, subsidized tertiary education in private colleges and non-subsidized tertiary education in private universities</p> <p>10. Free textbook for primary and secondary education.</p> <p>11. TVET education in public, private and NGO-run technical institutes (or centers)</p> <p>12. Basic Education for Hard to Reach Urban Working Children Program</p>	<p>14. The Constitution of Bangladesh (Article 17)</p> <p>15. United Nations Convention on the Rights of the Child</p> <p>16. World Declaration on Education for All, 1990</p> <p>17. Summit of Nine High Population Countries, 1990</p> <p>18. United Nations Millennium Development Goals</p> <p>19. <i>The Compulsory Primary Education Act 1990</i></p> <p>20. Public Universities Ordinance 1973</p> <p>21. <i>University Law 1993</i></p> <p>22. <i>The Non-Government (Private) University Act 1992 (Amended 1998 and 2002)</i></p> <p>23. The National Education Policy 2010</p> <p>24. The Nation non-Formal Education Policy 2006</p> <p>25. National Skill Development Policy 2011</p> <p>26. <i>The Prime Minister's Education Assistance Trust Fund Act 2011</i></p>

Policy Domain	Income component	Service component	Legal component
Food	19. Open Market Sale (OMS) 20. The Fair Price Program 21. Essential Priorities (EP) 22. Other Priorities (OP) 23. Large Employers (LE) 24. Food For Work (FFW) 25. Cash for Work 26. Vulnerable Group Development (VGD) 27. Vulnerable Group Feeding (VGF) 28. Test Relief (TR) 29. Gratuitous Relief (GR) 30. Emergency Relief (ER) 31. Food Assistance to Chittagong Hill Tract Area 32. Enhancing Resilience to Natural Disaster and the Effect of Climate Change Program 33. <i>Barga Chashi Unnayan</i> Progam (BCUP) 34. <i>Grameen</i> Bank Agricultural Credit Program 35. Fertilizer Subsidy 36. <i>Khas</i> Land Distribution 37. Agricultural Rehabilitation Program (ARP)	3. Farmer Training and information services 4. Farmer Field School	5. The Constitution of Bangladesh (Article 15a) 6. World Food Summit Declaration 1996 7. United Nations Millennium Development Goals (MGDs), 2000 8. The Poverty Reduction Strategy Paper (PRSP), 2005 9. The National Food Policy 2006 10. The National Agriculture Policy 2013

Policy Domain	Income component	Service component	Legal component
Health	5. Sickness Benefit 6. Medical Benefit 7. Work Injury Benefits 8. Assistance for Cancer, Kidney, and Liver Cirrhosis Patients	9. Essential Service Delivery (ESD) 10. Urban Primary Healthcare Services (UPHCS) 11. The National Nutrition Service (NNS) 12. Expanded Program of Immunization (EPI) 13. Vitamin-A capsules distribution (VAC) 14. Voucher Program for Maternal Health.	9. National Health Policy 2000 10. HNPSDP 2011-16 11. National Drug Policy 1982 (revised in 2004) 12. <i>The Municipal Administrative Ordinance of 1960</i> 13. <i>The Pourashova Ordinance of 1977</i> 14. <i>The City Corporation Ordinance of 1983</i> 15. <i>The Local Government Act (Pourashova) 2009</i> 16. <i>Labour Law 2006 (amended in 2013)</i>
Elder	5. Pension system for public employees 6. Old Age Allowance 7. Honorarium for insolvent Freedom Fighters 8. Honorarium and medical benefit for injured Freedom Fighters	1. Bangladesh Association for the Aged and Institute of Geriatric Medicine (BAAIGM) 2. Resource Integration Centre 3. Service Centre for the Elderly Population 4. Elderly Development Initiative 5. The Elders and Children Rehabilitation Centre	1. <i>The Public Servant (Retirement) Act 1974</i> 2. <i>Parent Maintenance Act 2013</i>
Housing	Housing allowance	11. Urban Residential Area and Flat Development Program 12. <i>Bustee</i> Rehabilitation Program 13. Slum Upgrading Program 14. Subsidized urban housing financing 15. <i>Ghore Fera</i> Program 16. <i>Adarsha Gram</i>	4. National Housing Policy 1993 (Revised in 1999 and 2004). 5. <i>The Bengal Vagrancy Act 1943</i>

Policy Domain	Income component	Service component	Legal component
		Program 17. <i>Ashrayan/Abason</i> Program 18. <i>Sorkari Ashroy</i> <i>Kendro</i> 19. <i>Grihayan Tohobil</i>	
Women	5. Maternity leave 6. Maternal Allowance Programme for Poor Lactating Mothers 7. Allowance for Urban Low Income Lactating Mothers 8. Allowance for Widow, Deserted, and Destitute Women	1. Promotion and Expansion of Women Entrepreneurship 2. Support for Women Entrepreneurship 3. Specialized Training on Modern Trade 4. Urban Based Marginal Women Development 5. Daycare Program for Lower and Middle Income Working Women 6. Urban Based Marginal Women Development	1. Constitution of the Peoples' Republic of Bangladesh 2. National Women Development Policy 2009 3. <i>Family Violence Prevention and Protection Act 2013</i> 4. <i>Prevention of Woman and Child Repression Act 2000</i> 5. <i>Dowry Prohibition Act, 1980</i>
Disability	3. Allowance for distressed persons with disabilities 4. Educational stipends for students with disabilities	7. Fund for Rehabilitation of Acid Burned Women and Physically Handicapped 8. The Child Development Centre (CDC) 9. Integrated Education for the Visually Impaired Program 10. Schools for the Visually Impaired 11. Vocational Training Centre for the Blind Employment Training and Rehabilitation Centre for the Physically Handicapped (ERCPH) 12. Institution for Persons with Mental Disability	3. The National Disability Policy in 1995 4. <i>Rights of the Persons with Disabilities and their Protection Act, 2013</i>

Policy Domain	Income component	Service component	Legal component
Child	3. Grants for Residents in Government Orphanages and Other Institutions 4. Capitation Grants for Orphan Students in non-Government Orphanages	3. Eradication of Hazardous Child Labour in Bangladesh 4. Early Child Development Program	4. National Child Policy 2011 5. <i>Bengal Orphan and Widow Act 1944</i> 6. <i>Family Violence Prevention and Protection Act 2013</i>
Labour Market	5. National Service Program 6. The Employment Program for the Ultra Poor 7. The Income Generation for the Vulnerable Group Development (IGVGD) 8. The Rural Maintenance Program	1. Rural Social Service 2. Urban Community Development (UCD) Program 3. Rural Mother Care	

Appendix 5

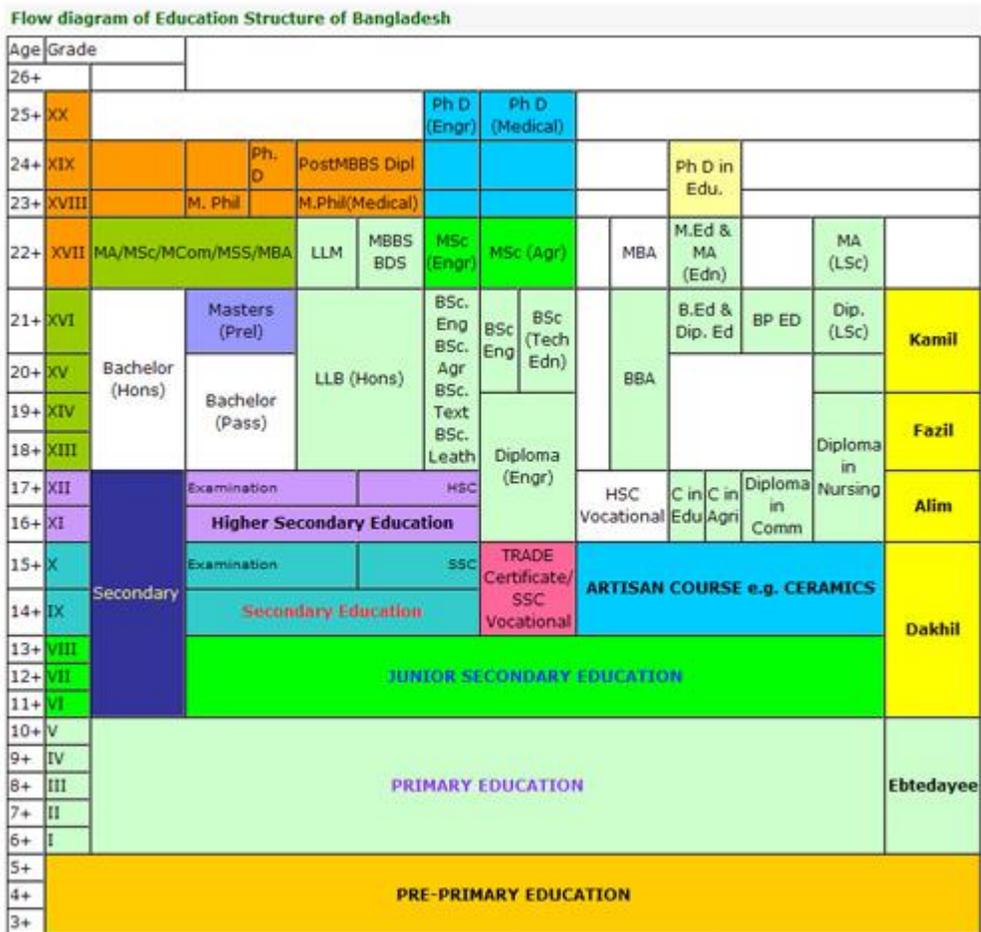
Structure of the education system in Bangladesh

The educational system of Bangladesh is diverse and complex. As usual it has three major stages: primary, secondary, and higher educations. However, the system is segregated from the very basic level. This segregation is in terms of school education and madrasha (Islamic religious) education. Primary school education is a 5-year cycle (from grade 1 to 5), generally, for children of 6-10 year age group. There is also a non-formal primary education (or mass education) stream (as complementary to primary school education) for those who have not been able to go to school or dropped out before completing the primary education. Non-formal primary education is of two types: a) adult education aimed at educating adult persons aged 15 or above, who did not complete primary education, with basic literacy and survival skills; and b) non-formal education for children of 8-14 age group who did not go to school or dropped out before completing primary education. Children enrolled in non-formal primary education can admit into a grade in formal mainstream education based on assessment of achieved skills and continue education to higher levels (MoEB, 2010, 2013).

Secondary school education in Bangladesh is a 7-year cycle with three sub-stages: three years of junior secondary, two years of secondary, and two years of higher secondary education. Junior, secondary, and higher secondary stages are designed for age groups 11-13, 14-15, and 16-17 respectively. Secondary school education has two major streams: general and technical-vocational. Technical-vocation education at the higher secondary state has several streams such as diploma engineering, certificate in education, certificate in agriculture, diploma in commerce, and diploma in nursing.

Higher education in Bangladesh has two main streams: general and technology education. The general education stream includes college/university level education through the Pass/Honours Courses (of 3 years for pass and 4 years for honors) in pure and applied sciences, arts, business and social sciences (known as Bachelor Degrees). Masters degrees in this stream are of one year duration for holders of Bachelor Degrees in Honours and of two year duration for those who obtained Bachelor Degrees in Pass. Post-secondary technology education includes degrees in agriculture, engineering, medical, textile, leather technology, and information and computer technology. While it is possible to change track from science, technology and business to arts and social sciences at the higher secondary and post-secondary levels, it is not possible to move from arts and social sciences streams to commerce or technology streams.

Similar to school education, madrasha education has three major stages: primary, secondary, and higher education. The primary level of madrasha education is called ebtedayee which is designed from children of 6-10 year age group. The secondary madrasha education has two sub-stages: dakhil and alim. Dakhil education is a cycle of 5 years designed from children of 11-15 year group and alim education (which is equivalent to higher secondary school education) is of two years designed from age group 15-17. Post-secondary madrasha education has two sub-stages: Fazil and Kamil, each of which is a two year program. While madrasha education shares some core courses with school education of the same levels, it particularly emphasizes Islamic religious education (Ministry of Education website).



Source: Ministry of Education, Bangladesh Website

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Appendix 6 Health Service System in Bangladesh

The health service system in Bangladesh can be divided into three major sectors: public, private and NGO. Given that Bangladesh adopts the national health service model of healthcare, the public sector is most important in terms of both infrastructure and resources. This sector structured into three major levels: Upazila (sub-district) health system, secondary health system, and tertiary health system.

The Upazila health system is three tiered system. At the top is the Upazila Health Complex; Union Health Centres in the middle; and the Community Clinics (CCs) at the base/grass root level. Together these facilities provide primary health services or deliver the ESD (Essential Service Delivery) in the rural areas. The Community Centres, staffed by a Health Assistant and Family Welfare Assistants, are the ward-level one stop primary health care (PHC) and family planning service facilities, catering to the day-to-day health needs of about 6000. They also serve as the first entry and contact point to the health referral system. The Union Health and Family Welfare Centre (UHFWC) or Union Health Centres (may be with or without beds) are staffed by three paramedics, sub-assistant Community Medical Officer, Family Welfare Visitor, and Pharmacist. The UHFWCs provide family planning, maternal and child health services, and some curative care. There are also some UHFWCs which are staffed and equipped to conduct normal deliveries and provide obstetric first aid and offer adolescent health services (of course, the ongoing HNPSDP plans to strengthen all UHFWCs with these capacities). The Upazila Health Complex, a hospital with 31/50 beds, that cover about 27,0000 people on average. It serves as the first-level referral level facility and provide outpatient, general health and maternal and child health plus and in-patient care. Above this level are the district hospitals which range from 100 to 250 beds and provide specialized in addition to primary health care. Top of the district hospitals are the divisional hospitals, specialized tertiary and medical college/teaching hospitals (250-1700 beds) which provide specialized services.

Primary health care in the urban areas is provided under the Urban Primary Health Care Programs (UPHCS). In lieu of the Ministry of Health, these programs are operated by Ministry of Local Government and Rural Development and Cooperatives. This is because according to *The Municipal Administrative Ordinance of 1960, The Pourashova Ordinance of 1977, The City Corporation Ordinance of 1983, and The Local Government Act (Pourashova) 2009*, provision of preventive health and limited curative care is a responsibility of city corporations and municipalities. Primary health services in the urban areas are delivered under two urban primary healthcare projects through contracted NGOs in the project areas. However, urban areas which are not covered by those projects are covered by the Ministry of Health and Family Welfare through satellite centres, urban dispensaries under the Directorate General of Health Services which provide outdoor patient services including EPI and maternal and child health services. Thus, in principle, the entire population of Bangladesh is covered by the public health service system of Bangladesh. While the primary healthcare services in both the rural and urban facilities are fully free, there are only nominal fees in the secondary and tertiary facilities. However, with rapid growth of the urban population, public healthcare facilities in the urban areas are increasingly becoming inadequate, and, as a result, private facilities are increasing becoming more dominant over in the urban areas, especially in secondary and tertiary healthcare. Similarly, at the village level, side by side the Community Clinics, services are provided by private individuals, trained and untrained practitioners and pharmacists (Chowdhury and

Osmani, 2010). Moreover, the NGO sector also provides preventive and some basic care among the poor in both the rural and urban areas (Chowdhury and Osmani, 2010).

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Appendix 7 Housing Arrangements in Bangladesh

Dwelling patterns and arrangement are different in rural and urban areas in Bangladesh. In the rural areas, most (95%) of the people live in their own houses. However, about half of the housing units are 'raw houses,' made of temporary materials (such as straws, leaves, bamboo, mud, and jute sticks) which need replacement within 1-5 year periods (Rashid, 2007; Hoek-Smit, 1998). Moreover, these types of houses are also vulnerable to storm, heavy rain, flood, and cyclone. The other types of houses in the rural areas include those made of corrugate iron/metal sheets, bamboo/wood and those made of corrugated iron/metal sheets and part/full brick walls (See figures 1-7 for different types of rural houses). The latter types of houses are generally more durable and sustain for five or twenty years if properly managed, and if not damaged by disasters such as flood or cyclone (Rashid, 2007).

In the urban areas there are mostly multi-family housing units and slums. The higher and middle income groups are housed in either low-rise single-family houses or, increasingly, multi-family apartment buildings (See Figure 7 and 8). The lower income households, who constitute about 70 percent of urban households are housed in a variety of house types which include *bustees* (informal settlement areas that include both private rental and private ownership), conventional tenement slums (largely crowded multi-unit buildings originally built to compliance with the code), government provided squatter resettlement camps, government employee housing (mostly small apartments in high rise complexes), plots of land with basic services (provided on a leasehold basis), squatters who have built makeshift houses on illegally occupied public and private houses, and pavement dwellers. A study conducted by Islam (1998) based on data from 1985-1986 suggests a distribution of housing arrangements in the City of Dhaka as presented in Table 1

Table 1 Distribution of housing among the income groups in the Dhaka City

<i>Income group/housing approximate sub-system</i>	<i>Approximate proportion of city population (%)</i>	<i>Approximate coverage of city residential land (%)</i>
Upper income group	2	15
Middle income group	28	65
Low income group	70	20
a. Squatters (including pavement dwellers and vagrants)	2.5	.5
b. Refugee rehabilitation colonies/squatter resettlement camps (government-assisted housing)	6	2
c. Bustees (private rental and owner occupied)	35	11
d. Conventional tenement slums (private rental and owner occupied)	12	4
e. Employee housing		
f. Other low income	7	2
	2.5	.5

Source: Islam (1998).

In terms of the nature of development urban housing is categorised into two major types: formal and informal. It is estimated that in the City of Dhaka, about 60 percent of the housing stock belong to the informal sector while rest 40 percent in the formal sector. Housing in the formal sector includes public housing (10%), social housing (1%), private formal (5%), and individual formal (25%). Housing in the informal sector includes private informal (21%), slum/squatter (35%), and other (4%) (Ahmed, 2012).

Table 2 Housing arrangement in the urban areas of Bangladesh

Sector	Sub-sector	Description	Actor
Formal	Public housing sub-system	Developed by the Public Work Department (PWD) for government employees. This is readymade housing arrangements in the forms of apartments, independent houses, and duplex units	Ministry of Housing and Public Work through PWD and the National Housing Authority (NHA)
	Cooperative housing sub-system	The associations of groups develop housing most of similar economic and occupational status (normally higher income groups) under the Cooperative Act, 1985.	Groups of Associations
	Private formal sub-system	Private developers construct housing in the form of apartments. This generally takes place in the form of partnership between landowners and developers	Developers and landowners work under Cooperative/Companies Act
	Individual formal sub-system	This sub-system includes housing by individuals with proper permission on their own land	Individual
Informal	Private informal sub-system	Individuals build their own housing through procurement of land and through extension, remodeling and conversion of private housing into apartments without proper permission	Individual
	Slum sub-system	Individuals and owners of land create low quality housing. This sub-system is of two types: family dwelling units and mess housing used for single men/women in shared accommodation.	Individual
	Squatter housing sub-system	Mostly, very poor migrants develop housing on public or semi public land	Individual

Source: Islam 2004

The fact that 40% of the urban people are squatter or slum dwellers means 40% of the urban people live below standard and inhumane life. Slum and squats areas are overcrowded and lack many urban services since they, in most cases, grow illegally (UNEP, 2013). The average floor space in the slums of Dhaka City is 3.7 square metres. In the densely populated slums the floor area per person is as small as 1.2 square metres (Begum, 2007). More than half urban slums have no predetermined place for garbage disposal, and there is no mechanism for regular garbage

collection in these areas. About forty percent of the slum household share their drinking water source with more than eleven families and about fifty percent share latrines with, at least, six families (UNEP, 2013). Due to such inadequate safe water and sanitation facilities slums and squats are environmentally very unhygienic. Moreover, since many slums grow illegally without the permission of respective authority, there is constant anxiety among the slum dwellers about being evicted by the law enforcing agencies. As Nawaz (2004: 2) comments, “overnight these poor people lose their shelter and their meagre belongings, often means of livelihood, not to mention their dignity.”

While a large number of urban people live in slums and squatters in the urban areas, Bangladesh is experiencing rapid urbanization. Many people migrate to the urban areas in search of job opportunities or better educational facilities for their children. Urban areas are growing in the country at a rate of 4 percent. Only to Dhaka City 300000-400000 people are estimated to migrate each year (World Bank, 2007). Bonetti and de Feraudy (2013) suggest that the annual demand for urban houses in Bangladesh is 300000 units.

With rapid urbanization and increasing demand for urban housing, the price of urban land, flats, and rental price have increased remarkably. For example, the prices of land and apartments have increased, on an average 23 and 5 times respectively during 1990 and 2000 in the City of Dhaka (REHAB, 2012).¹⁹ In addition, home buyers have to pay 31.5% of the price of land or flats/apartments as registration fee, VAT (value added tax), Stamp duty, and other relevant fees (Hoek-Smit, 1998). Home purchase cost is also artificially inflated by the payoff (as speed money) demanded by the authorities dealing with the files (Begum, 2007). Similarly, rental price of increased by 250 percent between 1990 and 2007 (Dewri et al., 2012).

With such hike of the prices of land and apartments, the middle and low income people have mostly been excluded from the urban housing market. As Begum (2007) suggests, urban house building has become prohibitive for the majority in Bangladesh. As a result, the landless and the poor who migrate to cities from the rural areas in search of job opportunities mostly resort to squatting or cheap lodging in the slums since most of them do not have the capacity to acquire land, even in the fringes of cities (Begum, 2007). Therefore, rapid urbanization also means rapid growth of urban slums and squat dwellers.

Table 3 Price of land and flat in Dhaka City since 1990

Year	Price of land (katha/taka)	Price of apartment (sq.feet/taka)
1990	481818	1680
2000	1540909	2105
2010	11172727	7941

Source: Dewri et al. (2012)

Note: Price of land is the mean of the prices of land in 22 residential areas (Baridhara, Gulshan, Banani, Mahakhali, Dhanmondi, Azimpur, Mohammadpur, Shantinagar, Shamoli, Uttara, Cantonment, Komolapur, Gendaria, Basabo, Kollanpur, Mirpur, Badda, Goran, Demra,

¹⁹ The author calculated this trend based on data on prices of land and flats in different areas of the City of Dhaka derived from the above source.

Motijheel, and Kawranbazar) of Dhaka City. Price of apartment is the mean of the prices of land in 17 residential areas of Dhaka City which include Dhanmondi, Gulshan, Banani, Baridhara, Lalmatia, Mirpur, Uttara, Shantinagar, Siddeshwari, Malibag, Mohammadpur, Shamoli, Kolabagan, Moniouripara, Green Road, Elephant Road, and Segun Bagicha.



Figure 1: Structural arrangement of traditional house around the court yard (*Source: Rashid, 2007*)



Figure 2: Bamboo house (*Source: Rashid, 2007*)



Fig 3: Bamboo mat wall with C.I. sheet roofing (*Source: Rashid, 2007*)



Figure 4: Mud house (*Source: Rashid, 2007*)



Figure 5: Timber house with C.I. sheet roof (*Source: Rashid, 2007*)



Figure 6 House with C.I. sheet walls and roof (*Source: World Habitat Awards, 1998*)



Figure 7: House with brick walls and C.I. sheet roof (*Source: bikroy.com, 2012*)



Figure 7: Urban private multi-family apartment houses in Dhaka (*Source*: Larawan sa lente, 2011)



Figure 8: Private single family house in Dhaka (photobucket.com).



Figure 10: Urban *Bustee* (1)



Figure 11: Urban *Bustee* (2)



Figure 12: House of marginal farmers in rural country areas.

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Appendix 8 Selected Social Assistance Programs in India

National Social Assistance Programs (NASP)

The NSAP is fully centrally sponsored (as Additional Central Assistance). The States are responsible to implement the programs under NSAP, following the guidelines and conditions laid down by the central government (MoRDI, 2015); Kumar and Anand, 2006). There are four programs under NSAP. These include the Indira Gandhi Old Age Pension Scheme, the Indira Gandhi Widow Pension Scheme; the Indira Gandhi Disability Pension Scheme, and the National Family Benefit Scheme.

Among these four social assistance programs, the Indira Gandhi Old Age Pension Scheme (IGNOAPS) targets elderly persons above the age of 60 who live below the national poverty line and do not have any regular means of earning on his/her own or through financial support from other family members or other sources. Beneficiaries between the age of 60 and 79 years receive monthly IRs 200 and those who are 80 or above receive IRs 500 per month (MoRDI, 2015).

The Indira Gandhi National Widow Pension Scheme (IGNWPS) and the Indira Gandhi Disability Pension Scheme (IGNDPS) were introduced in 2009. The former targets widows of between 40 and 59 years of age who live below the national poverty line and provides a monthly benefit of IRs 300.00 to each selected beneficiary. The IGNDPS targets low income persons with severe or multiple disabilities who are between 18 and 59 years of age. The program provides monthly benefits of IRs 300.00 per beneficiary. The National Family Benefit Scheme (NFBS) is designed to support low income families losing the primary breadwinners aged between 18 and 64 years. Under this program a lump sum amount of IRs 20,000.00 provided to bereaved household. Besides these four programs, there is another program under the NSAP titled *Annapurna*. This is a food-assisted program which supports those senior citizens who are eligible for the IGNOAPS but not yet covered by that. Under *Annapurna* each selected beneficiary receives 10 kilogram of food grains per month for free (MoRDI, 2015).

National Overseas Scholarship for Scheduled Castes (SC)

The National Overseas Scholarship for the Scheduled Castes Programs provides scholarships to members of low and medium income Scheduled Caste, Nomadic, or Semi-Nomadic households (annual household income not exceeding IRs 6,00,000) for higher education (Masters or PhD) abroad. The scholarship covers travel expenses, tuition fee, and other educational expenses such as maintenance and contingency allowances. Annually 100 students from low income Scheduled Caste and Nomadic or Semi-Nomadic background are provided scholarships under this program (MoSJEI, 2015a).

Free Coaching Scheme for SC and OBC

This program provides free coaching and stipend to candidates from economically disadvantaged Scheduled Caste (SC) and Other Backward Classes (OBCs) seeking jobs in public and private sectors to enable them to appear in competitive examinations (such as examinations for positions in federal and state level civil services, banks, insurance companies, and public sector undertakings and premier entrance examinations for admissions in engineering, medical, and

professional courses such as management) and succeed in obtaining an appropriate job. The program was introduced in 2007 (MoSJEI, 2015b).²⁰

Under this program, different public organizations, universities, and NGOs are selected for providing coaching to the beneficiaries. The duration of coaching is five months for civil service examinations and four months for examinations for recruitment in banks and insurance companies and entrance examinations for admissions in engineering, medical and professional education. The program provides IRs 20000 to institutions for each student and IRs 1500 to local students and IRs 3000 to outstation students as stipend to enroll the program (MoSJEI, 2015).

Self-Employment for Manual Scavenger Program

Introduced in 2007, the Self-employment Scheme for Rehabilitation of Manual Scavengers Program provides cash assistance, project-based capital subsidy, training, stipend, and soft loan with the objectives to promote self-employment among the manual scavengers so that they can find alternative occupations. It is estimated that there are 1,18,474 manual scavengers in India. The government plans to assist all identified manual scavengers through the program. Until 2013, the government assisted 78941 manual scavengers through this program.

This is a kind of universal program in this sense that any identified manual scavengers irrespective of their family income are eligible to participate in it. One member of an identified household of manual scavengers is provided IRs 40,000 as cash assistance immediately after identification. The beneficiary is then given training on a non-traditional profession for up to two years. He/she receives a monthly stipend of IRs 3,000 during the training period. After the completion of training, the beneficiaries are provided loans to initiate self-employment at subsidized interest rates with longer moratorium and repayment periods. A beneficiary may receive up to IRs 15,00,000 of loan under this program, the period of repayment is five years for loans up to IRs 500,000 and seven years for loans above IRs 500,000. Interest rates for loans are 5% per annum (4% for female beneficiaries) for projects up to IRs 25,000 and 6% for projects above IRs 25,000 (MoSJEI, 2015c).²¹

Pre-Matric Scholarship for Scheduled Caste Students

This is a centrally sponsored scholarship program targeting secondary students from low income Scheduled Caste families. The program aims to assist the targeted population in successful transition from secondary to higher secondary education. Any regular full-time Scheduled Caste

²⁰ Other Backward Class (OBC) is a roughly settled term used by the Government of India in the allocation of resources among the population. The constitution of the country authorizes special preferential treatment for the “Other Backward Classes” along with the Scheduled Castes (SC) and the Scheduled Tribes (ST), with no specific definition of the term. However, after several unsuccessful attempts to give a uniform meaning to the term, the Government of India has left the matter of to the state-level political bodies. In most states in India, OBC is defined as castes or groups other than those belonging to the SC or ST which are socially, educationally, and economically disadvantaged. In some states, members of certain castes and occupations are also defined as OBC (Galanter, 1978; Deshpande and Ramachandran, 2014).

²¹ Manual scavenger means a person engaged or employed by an individual or a local authority or a public or private agency, for manually cleaning, carrying, disposing of, or otherwise handling in any manner, human excreta in an insanitary latrine or in an open drain or pit into which human excreta from insanitary latrines is disposed of, or on a Railway track, before the excreta fully decompose (MoSJEI, 2015c).

students of grade nine or ten with family income not exceeding IRs 2,00,000 and not receiving other centrally funded pre-matric scholarship are eligible to participate in the program. Under this program, each eligible non-residential student receives a monthly stipend of IRs 150 for ten months and annual book and *ad hoc* grant of IRs 750. The monthly stipend for each eligible residential student is IRs 350 and the annual book and *ad hoc* grant for them is IRs 1000. The scholarship is payable for ten months in an academic year and it is renewable for grade ten after successful completion of grade nine. All eligible Scheduled Caste students are covered by the program.

The stipends under this program are supplemented by further allowances for eligible Scheduled Caste students with disabilities enrolled in private un-aided recognized schools.²² Under this program, Scheduled Caste blind students receive a monthly Reader Allowance of IRs 160, non-residential Scheduled Caste students with disabilities receive monthly Transport Allowances of IRs 160, and mentally related and mentally ill Scheduled Caste students receive a monthly benefit of IRs 240 (MoSJEI, 2012).

Rajiv Gandhi National Fellowship for Providing Scholarship to Scheduled Caste Students to Pursue Programs in Higher Education

This program provides generous scholarships to students from Scheduled Caste backgrounds to pursue M. Phil or PhD. Started in the fiscal year of 2005-06 (revised in 2010), the program is implemented by the University Grants Commission of India. Under this program, annually 2000 scholarships are provided to Scheduled Caste students. Any students from Scheduled Caste background who are pursuing M. Phil or PhD in an institution in India are eligible for this scholarship. The period of the fellowship is up to five years. Selected students annually receive IRs 18,000 in the first two years and IRs 20,000 in the last three years of their programs (MoSJEI, 2015d).

Post-Matric Scholarship for Schedule Caste Students

This is one of the oldest centrally sponsored social assistance program targeting post-secondary students from low income Scheduled Caste families. Started in 1944, the program provides financial assistance to post-secondary students belonging to the Scheduled Caste enrolled in recognized institutions. Any regular full-time Scheduled Caste post-secondary students with family income not exceeding IRs 2,50,000 are eligible to participate in the program. Currently three million Scheduled Caste students are covered by the program. The program provides tuition fees, monthly stipends, and allowances for study tour, thesis typing and printing, and book purchase to the beneficiary students. Levels of benefits, however, vary across different types of post-secondary education, such as degree and non-degree programs and sciences, commerce or Arts degrees. .

²² In India, there are three types of low-income educational schools. The first type of schools is the government school which are fully funded and operated by the government. More than four-fifth of the Indian Children enroll in the government elementary schools. The second type of schools is the private-aided schools. These schools are privately run, but they receive financial support and supervision from the government. The third type of schools is also privately operated, but they do not receive any financial support from the government. Performance of private non-aided schools is generally better than the two other types of schools (Bob, 2008)

The stipends under the program are supplemented by further allowances for eligible Scheduled Caste students with disabilities. Under this program, Scheduled Caste blind students receive a monthly Reader Allowance of IRs 160, non-residential Scheduled Caste students with disabilities receive monthly Transport Allowances of IRs 160, and mentally ill and mentally ill Scheduled Caste students receive a monthly benefit of IRs 240 (MoSJEI, 2010).

Pre-Matric Scholarship to the Children of Those Engaged in Unclean Occupations is a Central Sector Assistance program

Pre-Matric Scholarship to the Children of Those Engaged in Unclean Occupations is a Central Sector Assistance program which provides financial assistance to children of scavengers, tanners, and flayers. Introduced in 1977, the program provides monthly IRs 110 to the eligible children of grade 1 and 2. Among the eligible students of grade 3 to 10, day scholars receive monthly IRs 110 and hostellers receive monthly IRs 750 as stipends. Moreover, each beneficiary receives an annual *ad hoc* grant which is IRs 750 for day scholars and IRs 1000 for hostellers (MoSJEI, 2015e).

Central Sector Scholarship of Top Class Education for SC students

Introduced in 2007, this program is a financial assistance provision for students from low income Scheduled Caste families (annual family income not exceeding IRs 4,50,000) pursuing higher education in engineering, medicine, law and management. It covers full expenses of higher education for the beneficiaries. This is a merit based provision, and a total of 1250 scholarships are provided annually under this program. The program provides full tuition fee (up to IRs 200,000 per annum per student to study in private institutions and up to 375,000 per annum per student for commercial pilot training), monthly living allowances of IRs 2220, annual book and stationary allowance of IRs 3000, and one time assistance of IRs 45,000 to purchase a computer to each selected student (MoSJEI, 2015f).

Upgrading the Merit of Scheduled Caste Student

This is a fully centrally sponsored and State/UT implemented program aimed at mainstreaming the Scheduled Caste (SC) communities. Under this program, SC students of grades 9-12 are provided with special coaching to remove their deficiencies caused by their socio-economic disadvantages so that they can effectively participate in competitive examinations for entering professional courses (such as engineering, medical, and management) and administrative and technical occupations. The duration of the coaching is four years which starts at grade 9 and ends at the completion of grade 12. The program allocates a package of IRs 25,000 per year per student (monthly hostel fee IRs 900 for ten months; monthly IRs 300 as pocket money for 10 months; book and stationary allowances IRs 3,000 once a year; and IRs 10,000 per student as payment to institutions providing coaching to the participants). The program covers 2050 Scheduled Caste students at a time (MoSJEI, 2015g).

Centrally Sponsored Scheme of Assistance to State Schedule Caste Development Corporation

This is a micro credit program targeting poor and low income persons belonging to the Scheduled Caste. Started in 1977-78, this program is jointly financed by the central and the state governments (at the ration of 49:51) implemented by the State Scheduled Caste Development Corporations (SCDC). Under this program the SCDCs identify eligible Schedule Caste

individuals, motivate them to undertake economic development schemes (such as small business in transport, trade or services or minor irrigation), sponsor the schemes to financial institutions for credit support at low rates, and provide subsidy to reduce repayment liabilities. Currently, the program is functioning in 23 states and 4 United Territories through 27 state level SCDCs (MoSJEI, 2015h).

Scheme of Pre-Matric Scholarship for OBC Students for Studying in India

This is a program jointly financed by the central and the state governments in India (for Union Territories, the central government contributes the full amount) with the aim to promote education among the Other Backward Classes (OBCs) in India. Under this program stipend is provided to school going children of low income (annual income not exceeding IRs 44,500) parents belonging to the OBCs. Coverage and benefit levels for the program differ between the day schooler and the hostellers. For day scholars, the program covers from grade 1 to grade 10. The benefits are IRs 25 per month for students of grades 1-5, IRs 40 for students of grades 6-8, and IRs 50 for students of grades 9-10. For hostellers, the program covers from grade 3 to 10. The benefits are IRs 200 per month for students of grade 3-8 and IRs 250 for students of grades 9-10. All beneficiaries receive the benefit for ten months in an academic year. In addition, all beneficiaries receive IRs 500 once a year as *ad hoc* grant (MoSJEI, 2015i).

Scheme of Post-Matric Scholarships for OBC Students for Studying in India

This is fully centrally sponsored program which provides financial assistance for post-matric education to students belonging to the Other Backward Classes which includes maintenance allowances, tuition fee, and stipends for study tour and thesis preparation. It covers all OBC students pursuing post-secondary education who are not covered by any other post-secondary scholarship programs although benefit levels vary across the disciplines of education ((MoSJEI, 2015j).

Dr. Ambedkar Interest Subsidy on Education Loan for Overseas Studies for Other Backward Classes

This program is designed to support OBC students from low income families (annual family income including self and parents' income not exceeding IRs 300,000) to pursue higher education (MA, M. Phil, or PhD) abroad. This is a central sector scheme under which the state pays interests for educational loans taken by eligible students for the period of moratorium (program period plus one year or six months after getting a job, whichever is earlier) (MoSJEI, 2015k).

National Fellowship for OBC Students

The program was introduced in 2014. It offers research fellowship to OBC students admitted to M. Phil or PhD programs. The duration of the fellowship is 2 years for M. Phil and 5 years for PhD or M. Phil leading to PhD. Total 300 fellowships were available in the fiscal year of 2014-2015 under this program (MoSJEI, 2015l).

Dr. Ambedkar Pre-Matric and Post-Matric Scholarship Program

This is a centrally financed program introduced in the fiscal year of 2014-2015. The program is designed to promote education among the children belonging Denotified, Nomadic or Semi-Nomadic Tribes (DNT) tribes. With this aim, the program provides financial assistance to

students of low income (annual family income not exceeding IRs 200,000) DNT families enrolled in any grades from grade one to the highest levels of education. The benefits are IRs 1500 per annum for pre-Matric students and these are IRs 3000 per annum for post-Matric students (MoSJEI, 2015m).

Dr. Ambedkar Post-Matric Scholarship for the Economically Backward Class Students

Introduced in the fiscal year of 2014-2015, this is a centrally sponsored program to provide financial support to student from economically disadvantaged families pursuing post-secondary education. Students whose annual family income is less than IRs 1,00,000 are eligible for stipends under this program. The amount of stipends, however, varies across areas of studies (MoSJEI, 2015n).

Rajiv Gandhi National Fellowship for Students with Disabilities

This is a Central Sector scheme introduced in 2012, which provides scholarships to students with disabilities to pursue higher education such as M. Phil or PhD. The program is administered by the central Department of Disability Affairs under the Ministry of Social Justice and Empowerment. Under this program annually 200 scholarships are provided among the targeted population. Any student with disabilities who has secured M. Phil or PhD admission in any recognized universities or Institutions in India are eligible for the scholarship. The program provides monthly allowances IRs 16,000 – 25,000 (depending on area of studies) and IRs 3,000 per year as departmental assistance to each beneficiary. In addition, it provides monthly IRs 2,000 to each visually or physically disabled beneficiary as escort assistance (MoSJEI, 2015o).

Pre-Matric Scholarship and Post-Matric Scholarship for Students with Disabilities

Introduced in 2014, this program targets poor pre-matric and post-matric students with disabilities and provides them with financial assistance to continue education. This is a centrally sponsored program. Disabled students of grades 9, 10, 11, 12 or those enrolled in post matric and post-secondary diploma, degree or certificate programs whose parents' total annual income is not above a particular ceiling (for pre-matric students it is IRs 200,000 and for post-matric students it is IRs 250,000) are eligible for it. Benefits under this program include monthly scholarship, annual book grants, monthly coaching allowance as well as readers allowance for blind students, transport allowance for non-hosteller students (also called day scholars), and escort assistance for students with severe disability. In addition to the mentioned benefits, post-matric students also receive coaching allowance, study tour grants, and allowances for project report preparation (MoSJEI, 2015p).

The National Overseas Scholarship for Students with Disabilities for Studying Abroad

The program was introduced in 2014 to support higher education of students with disabilities. Under this program annually 20 scholarships are offered to students with disability to pursue Masters or PhD in a foreign nation. This is a centrally sponsored program, and it is implemented by the central Department of Disability Affairs. The program covers tuition fee, round trip air fare, annual maintenance allowance and health insurance of the beneficiaries (MoSJEI, 2015q).

Deendayal Disabled Rehabilitation Scheme

This is a centrally financed program that provides grants to voluntary organizations which delivers services to children and persons with disabilities in areas such as pre-school and early intervention, special education, vocational training and placement, psycho-social rehabilitation of persons with mental illness, and rehabilitation of leprosy-cured persons. The program was introduced in 1999 (MoSJEI, 2015r).

Swadhar (A Scheme for Women in Difficult Circumstances)

This program is designed to support women in difficult circumstances (such as widows deserted by family or relatives, women prisoners released from jail without family support, women survivors of natural disasters who have been rendered homeless without social and economic support, trafficked women or girls rescued or runaway from brothels or other places, and women or girls victims of sexual crimes who are disowned by family or who do not want to go back to respective family) with provisions of food, shelter, clothing, care, rehabilitation training with the aim to reduce vulnerability of the targeted population and improve their socio-economic conditions. Introduced in 2002 on pilot basis, this program is financed by the central government of India and implemented through relevant departments of the States or UTs or by non-governmental organizations. Under this program the government provides grants to the implementing agencies to purchase land, construct centres, rent shelters and provide food, shelter, clothing, medical, psychological, legal, and rehabilitation support to the beneficiaries (MoWCDI, 2002).

Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (or SABLA)

This is a pilot program introduced in 2011 with the aim to enhance health and nutrition status of adolescent girls in India. The program targets both out-of-school as well as school going adolescent girls of age between 11 and 18 years and provides them with nutrition-rich meals or take home ration, iron and folic acid supplementation, education about health, hygiene, nutrition, adolescent reproductive and sexual health, and vocational training on different training. This program is financed by the central government of India and the provisions under the program are delivered through local NGOs and voluntary organizations. The program is currently in operation in 200 districts in different states of India (MoWCDI, 2011).

Indira Gandhi Conditional Maternity Benefit Scheme

This is a pilot program introduced in 2011 with the aim to provide financial assistance to low income pregnant and lactating women. Under this program women of 19 years or above age are provided IRs 6000 in two installments during pregnant and lactating period (first in instalment I the third trimester and the second instalment is in six months after delivery) for first two live births, subject to the fulfilment of certain conditions such as taking iron folic acid tablets, regular vaccination for mother and the child, breastfeeding, and attending child growth monitoring and counselling sessions). The program is fully contributed by the central government and implemented by State or UT administrations. Currently the program is in operation in 53 districts in India on a pilot basis (MoWCDI, 2013).

Targeted Public Food Distribution System

The Targeted Public Distribution System is jointly administered by the Central and State/UT governments of India. The program was introduced in 1997 under which selected low income households are given Fair Price Cards, who can purchase foodgrains from Fair Price Shops (FPSs) (registered dealer shops) at subsidized price. A beneficiary family can buy maximum 20 kg of rice or wheat from FPSs at subsidized rates per month. However, the amount of subsidy per kg of rice or wheat is decided by State governments or UT administrations (DoFPDI, 2015).

The Antyodaya Anna Yojana (AAY) program

The *Antyodaya Anna Yojana* (AAY) program was introduced in 2000 which targets the poorest section of the population. The program aims to reduce hunger among the poor and distributes foodgrains among the targeted group at highly subsidized rates through the FPSs. Under this program, per kg rice is sold for IRs 3.00 and per kg wheat is sold for IRs 2.00 by the FPSs to the beneficiary families. Each beneficiary family can purchase maximum 35 kg of rice or wheat per month under this program. As on September 2014, 24.2 million households were covered by the *Antyodaya Anna Yojana* program, and in the fiscal year of 2013-14, India distributed 138.2 million tons of foodgrains under this program (DoFPDI, 2014).

Inclusive Education of the Disabled at the Secondary Stage

The Inclusive Education of the Disabled at the Secondary Stage is a centrally sponsored program implemented by the Department of Human Resources Development to assist disabled secondary students. Under the Student Oriented Component of this program, annually IRs 3000 is provided to a disabled student of secondary stage studying in a government local body or government aided school (MoSJEI, 2014s).

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