A review of social protection in South Asia

TEMPORARY DRAFT – FINAL VERSION AVAILABLE SOON

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1. Clarifying the boundaries of social protection in the South Asian context

This paper provides an overview of social protection strategies in the South Asian context, focusing on Bangladesh, India, Nepal, Pakistan and Sri Lanka which together account for over 95% of the region's population. It discusses the relationship between economic growth and social development in these countries and their past efforts to deal with poverty and vulnerability. It reviews some of the key interventions in the field of social protection within the different countries and draws out a number of issues that bear on the future evolution of these strategies.

First, however, it is important to clarify what is included under social protection in this paper. The challenge is to delineate social protection in ways that reflect local realities and that distinguish it from the broader but related concepts of poverty reduction and social development. As an ADB report that attempts to do this points out, the terminology of social protection is relatively new within the international development community and has not passed into common currency in policy discourse in the Asian context. Country level workshops carried out by ADB found that the most frequently used terms relating to social protection within the region are social security, social assistance, social safety nets and social welfare targeted to key vulnerable groups such as children with special needs, the elderly, under/unemployed, sick and disabled people and poor households. The case of microfinance posed a particular challenge in this discussion as it was not clear whether it should fall under the rubric of social protection or loan-based job creation. However, the majority of experts consulted agreed that it represented one of the most prevalent forms of assistance to poor people, particularly women, in a number of countries. It was decided that the ADB would include microfinance programmes in its definition of social protection interventions, but only if they were linked to micro-insurance (which was generally not the case) or if they promoted community self-help and other social protection policies.

The terminology of social security and social assistance captures the extremely dualistic structure that has evolved in most of South Asian countries. Formal social security provision, influenced by the colonial legacy, by trade union pressure and by ILO conventions, largely benefits the minority of the workforce employed in public and large scale private enterprise. For the destitute and socially handicapped at the other end of the economic spectrum, those who are considered unable to fend for themselves, the state has generally provided social assistance/ social welfare. For the vast majority of waged and self employed workers in the informal sector, the 'working poor', who fell between these two categories, there was neither social security nor social assistance Instead, there were various poverty reduction programmes intended to promote livelihoods and enhance capabilities. The assumption was that such strategies for poverty reduction would make social security both more affordable in the long run and less intensely crucial (Dreze and Sen).

There has been renewed interest in the 1990s in the idea of social security within the region as in the rest of the world. It was becoming clear that the risks and insecurities generated by globalisation necessitated greater attention to social protection. It had also become evident that the informal sector was not going to wither away with development; on the contrary, the pursuit of flexible markets in the context of globalisation was both expanding informal work and giving rise to new forms of informality within the formal economy. However, debates about the provision of social security in the South Asian context are also strongly influenced by an awareness of the constraints imposed by the nature of their economies and the inapplicability of the formal social security systems of more industrialised countries. These were summarised by Guhan (1995):

- Credit and insurance markets are underdeveloped, restricting the scope for private insurance.
- The scope for social insurance is limited because the labour market is characterised by high proportions of self-employment and unstable and irregular wage employment.
- Rural populations were spatially scattered, occupationally diffuse and difficult to reach administratively.
- High occupational diversity and employment instability also characterised the urban informal sector.
- The problem of poverty was not open unemployment, the focus of formal security systems but irregular and informal employment in diverse activities with low returns.

A great deal of the discussion about social protection in the South Asian context has been framed by an influential contribution by Dreze and Sen (1991) which distinguished between 'protection' and 'promotion' as different aspects of social security. While *protection* was concerned with preventing declines in living standards in general, and basic conditions of living in particular, *promotion* was concerned with the broader goal of poverty eradication. Their view was that the major thrust of social security policy in developing countries had to be in the field of promotional measures because of the sheer scale of the problem of poverty and also because success on the promotional front would make social protection both more affordable as well as less intensely crucial.

An alternative reading of policy options was provided by Guhan. He recognised the importance of promotional measures in a context of widespread poverty, but was concerned that Dreze and Sen confined their discussion of protective measures to the 'prevention' of declines in living standards in extraordinary situations like famine. This overlooked both the need for basic entitlements for those in chronic poverty as well as for protection against 'ordinary' threats to livelihoods and living standards of poor people (eg. sickness, old age, disability and other forms of idiosyncratic risk). As Kannan suggested, social protection in developing country contexts had to deal with both deficits in basic needs (basic social security) and protection in times of adversity (contingent social security). These discussions have therefore given rise to a number of different elements in social protection strategies in the South Asian context: social provision to meet basic needs *deficits* among the poorest sections of the population; preventive measures in the face of contingencies and promotional measures to provide trajectories out of poverty.

2. Mapping development progress in South Asia: commonalities, contradictions and paradoxes

An overview of broad development trends in South Asia suggests that there are certain commonalities within the region which make for commonalities in the nature of the challenges they face. First of all, it remains among the poorest regions in the world. While poverty rates are higher in SSA, South Asia has the largest concentrations of people below the international poverty line in the world: around 400 million. Chronic poverty is a major concern in the region: according to the Chronic Poverty Report, nearly half of the world's chronically poor people live in South Asia. Over one third live in India. Around one in every 8 people in South Asia is chronically poor.

Secondly, underlying these high levels of poverty and differentiating their socio-economic implications are group-based or 'horizontal' inequalities[i] of various kinds (Stewart). Long standing ideologies of difference and inferiority, rooted in the hierarchical relations of caste, gender, language, religion and ethnicity, go some way towards explaining the apparent intractability of poverty and social exclusion across the region. People from indigenous, dalit and minority religious groups tend to be over-represented amongst the chronically poor. There is also some overlap between these group-based inequalities and the spatial distribution of poverty, for instance, in the case of indigenous groups in India and Bangladesh, ethnic and linguistic divisions in Sri Lanka and Pakistan.

Table 1 : Selected Indicators for South Asian Countries

Countries	% below poverty line*	Adult literacy rate (2004)	Infant mortality rates (2004)	% of dependents in population
Nepal	31	48	61	42.8
Pakistan	35	53	76	42.5
Sri Lanka	23	93	11	30.6
Bangladesh	50	49	65	39.1
India	26	61	63	47

Note Source: SAARC, 2006. *Devarajan and Nabi (2006)

In addition, the prevalence of extreme forms of gender discrimination, particularly in the northern plains of the subcontinent, have resulted in excess levels of female mortality and the adverse (disproportionately masculine) sex ratios in the overall population. While the situation is improving in Bangladesh and to some extent in Pakistan, India has not only failed to improve its sex ratios but has seen the phenomenon of adverse ratios spread to regions and social groups in which they were previously unknown. Restrictions on women's economic activities and the reliance on the male breadwinner leave women without male support in a very vulnerable position (patriarchal risk). While gender inequalities are not confined to any particular class, they interact with other socio-economic inequalities to place women from poor and marginalised groups, particularly those who are older, widowed or disabled, at a greater disadvantage than the rest of the population.

Third, South Asia has also been the location of some of the world's major natural disasters in recent times, including floods, droughts, earthquakes and the tsunami. Some regions in South Asia are more prone to natural disasters than others: the frequency of floods and cyclones in the eastern regions of India and in Bangladesh is well known. Other regions are ecologically fragile: the low-lying char areas of Bangladesh, the arid and semi-arid zones of northern India and Pakistan. The impact of climate change may explain the increased frequency of these disasters as well as the intensification of environmental stress over the long term.

Fourth, South Asia is undergoing demographic transition, more rapidly in some countries than others. The transition took place earliest in Sri Lanka where ageing is emerging as a important policy issues. The relative recentness of the change elsewhere means that its population remains a youthful one. Nevertheless, India along with China has the largest numbers of older people in poverty in the world followed by Bangladesh.

Fifth, and this may be a short-lived phenomenon in the light of the current financial crisis, all the countries in the South Asia region have been enjoying 'strong and steady' rates of growth in recent years (Table 3). Bangladesh, India, Nepal and Sri Lanka all reported average annual GDP growth rates exceeding 5 per cent since 1996 and 2005. Pakistan experienced lower growth rates in the 1990s but since 2005, India and Pakistan were both averaging 7 per cent per annum (World Bank, 2007).

Sixth, income inequalities have also risen in all countries of the region, slowing down the pace at which growth has translated into poverty reduction. These growing economic inequalities frequently map into pre-existing 'horizontal inequalities' and underlie a great deal of the conflict within the region. South Asia has the world's largest conflict-affected population in the world– around 71 million.

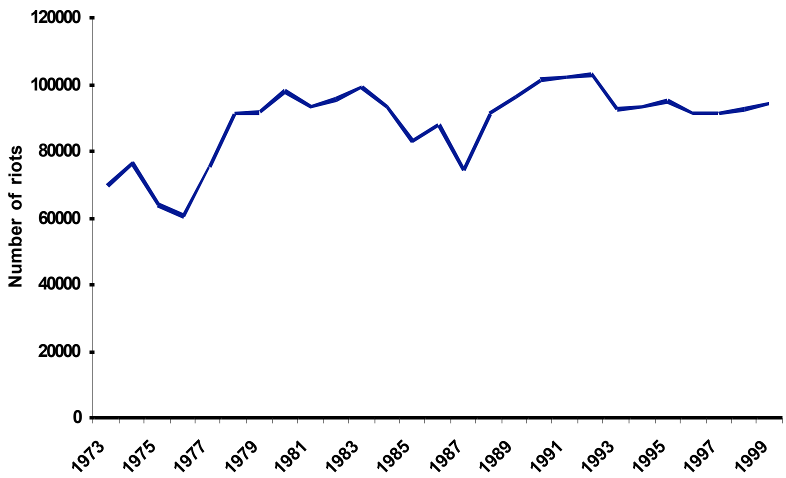
Table 3. Measures of human development and income inequality in South Asia

Year 2006	GDP Growth rates*	HDI Rank	share of income of poorest 20%	share of income of richest 20%	Ratio of richest 20% to poorest 20%	Gini co-efficent
Sri Lanka	6.8	93	8.3	42.2	5.1	33.2
India	8.0	126	8.9	43.3	4.9	32.5
Pakistan	7.8	134	9.3	40.3	4.3	30.6
Bangladesh	5.4	137	9	41.3	4.6	31.8
Nepal	2.5	138	6	54.6	9.1	47.2

Source: online HDI statistical database (from Kohler, 2008) * World Bank (2007)

Bangladesh came into existence through one such conflict. It then had to deal with a secessionist movement in the Hill Tracts, a product of internal inequalities vis-à-vis tribal groups. India has periodic bouts of civil unrest, generally caused by clashes between different castes, and between opposite ethnic and religious interests (largely between Hindu and Muslim communities), as a response to disparities in the distribution of employment conditions, access to land and other assets, use of and access to social services and access to institutional power and legal institutions Figure 1, which tracks the incidence of civil unrest in India since the early 1970s, shows it has remained high. Pakistan and India have engaged in constant border skirmishes which have occasionally flared into open war, Bangladesh and Pakistan have had to deal with the growth of radical, often militant, Islam and an upsurge of terrorist attacks. Pakistan has to also contend with bloody ethnic and political riots

FIGURE 1: INCIDENCE OF RIOTS IN INDIA, 1973 TO 1999



Source: Government of India, *Crime in India* (New Delhi: National Crime Records Bureau, Ministry of Home Affairs, various years). Taken from Justino

and on-going influence of the Taliban on its borders with Afghanistan. Both Sri Lanka and Nepal have experienced prolonged armed conflict rooted in socio-economic inequalities in which poverty intersected with caste, ethnic and religious identity. In Sri Lanka the main divisions have between the majority Sinhalese and the minority Tamils, a religious, cultural and linguistic division. In Nepal, divisions have occurred along caste and ethnic lines.

Some of these commonalities have meant that social protection strategies in South Asia are clustered around certain shared forms of vulnerability. These include life course vulnerabilities (childhood, old age, reproductive years, illness and widowhood), economic vulnerabilities (unemployment, chronic poverty, destitution) and agro-climatic vulnerability (seasonality, floods, droughts, earthquakes). Some of the commonalities also reflect a certain degree of 'learning-by-osmosis' within the region as countries imitate what appears to have worked elsewhere in the subcontinent.

However, social protection strategies are also the products of the particular histories and political economies of the different countries in the region: past patterns of growth, the role and legitimacy of the state, the influence of donors and the degree of integration into the global economy. These have given rise to important variations in the evolution of their social protection strategies. This is evident from the indicators used by ADB to calculate its Social Protection Index as well as from the Index itself. The indicators are: social protection expenditure as percentage of GDP; coverage of key vulnerable groups (children, elderly, sick, disabled, poor and un/underemployed); percentage of poor people receiving social protection and the value of social protection received by poor people as percentage of the poverty line.

Table 2: ADB social protection indicators (2004-05)

	Social protection expenditure as % of GDP	Coverage of key target groups*	% of poor receiving any social protection	Impact on poverty **	Social Protection Index
Japan	**16**	**.86**	**100**	**100**	**0.96**
Sri Lanka	**5.7**	**.41**	**85**	**26**	**0.47**
India	**4.0**	**.33**	**100**	**26**	**0.46**
Bangladesh	**5.3**	**.23**	**53**	**24**	**0.33**
Nepal	**2.3**	**.18**	**35**	**7**	**0.19**
Pakistan	**1.6**	**.07**	**8**	**3**	**0.07**

**value of social protection to poor people as percentage of poverty line

The values of these indicators are weighted to form a Social Protection Index for each county. Japan was identified as having the highest value (0.96) and Papua New Guinea as having the lowest (0.02). Table 2 reports on the indicator and the SPI for South Asia. Sri Lanka scores the highest value with an index of 0.47, closely followed by India with 0.46. The SPI 0.33 for Bangladesh, 0.19 for Nepal and 0.07 for Pakistan. In fact, after PNG, Pakistan had the lowest SPI for the Asia region as a whole. Yet Pakistan has one of the highest income levels in South Asia.

The extent to which different countries have sought to, or failed to, address both newly emerging and older inequalities have given rise to a variety of paradoxes and conundrums which challenge conventional wisdom about the relationship between economic growth, poverty reduction and human development. We will be discussing these in the course of the report.

3. Mapping social protection in South Asia: Sri Lanka

We will begin with Sri Lanka which has often featured in the development literature as a canonical case study of the possibility of achieving high levels of human development at relatively low levels of per capita GNP (Osmani, 1993; Ghai, 1997). As the previous tables showed, Sri Lanka continues to have higher levels of human development than the rest of South Asia. It currently has the highest SPI in the South Asian region although it is closely followed by India.

Sri Lanka's high levels of human development are generally seen as the product of very active state intervention in the provision of basic needs dating back to the early years of independence. An extensive system of food subsidies had been put in place across South Asia by the colonial government during the Second World War. After independence, and the coming to power of a left wing government, these subsidies were expanded to include free education, from kindergarten to tertiary levels, and free health services. The programmes achieved near universal coverage and were funded by highly progressive taxes on the commercialised plantation sector.

However, deteriorating terms of trade and increasing government deficits slowed down economic growth rates dramatically and in 1977, the United National Party which had been voted into power defend food subsidies began a process of neo-liberal reform with the support of the international financial institutions

(Samaratunge and Nyland, 2006). The share of social expenditure fell from 9% of the GDP in 1976-80 to 5.5% in 1981-85. The largest cuts were made in the food subsidy programme: from 3.4% of GDP to 0.02. Safety net programmes were restricted to low income groups although health and education continued to be provided on a free and universal basis. The reforms contributed to a significant acceleration in growth from 2-3 per cent per annum in 1970-77 to nearly 6 per cent in 1977-84.

The Sri Lankan case has been used by some to argue for the complementary relationship between equity and growth: strong welfare policies contributed to progress on equity but needed growth to sustain them over time. This was contested by Bhalla and Glewwe (1986). Writing in support of the reforms, they argued that once differences in initial conditions had been taken into account, Sri Lanka had performed no better in terms of either growth or welfare during the period of high social expenditures (1960-1978) than countries with lower levels of social expenditure. Moreover, they pointed out that the post-reform period had resulted in higher levels of per capita growth and overall increases in consumption expenditures without adding to inequ

As Dunham and Jayasuriya (2000) suggest, this argument overlooked the role of social welfare expenditures in 'buying' social peace. While economic growth rates did indeed double between 1977 and 1985, social tensions erupted in 1983 giving rise to prolonged period of civil war along ethnic lines. Declines in social expenditure were swiftly offset by the diversion of state revenues into the military budget which rose from 0.5% of GDP in the 1970s to 5-6% of GDP in the 1990s. This crowded out the possibility for a range of pro-poor public provision – although a sharp increase in development assistance flows helped to restore social spending to pre-reform. Expenditure on health and education were protected at around 4% of the GDP.

While overall growth rates were maintained at around annual rates of 4.4% during the conflict years (1983-2001) compared to 4.6% in the pre-conflict years (1964-1982), progress on growth and social development have been slowed down by rising inequalities and a sharp deteriorations in living standards in the conflict-affected areas. It has been estimated that Sri Lanka would have grown 2-3 percentage points faster without civil conflict (Arunatilake et al. 2000). Economic growth was accompanied by a rise in the Gini co-efficient from 32 in 1990 to 40 in 2002 - making it one of the less equal societies in South Asia today. Much of the growth in the 1990s was concentrated in the Western Province where it led to a halving of poverty but it by-passed the conflict-affected north and east where the Sri Lankan Tamil population was concentrated. As a result, national poverty fell by just 3 percentage points in the 1990s.

The north and eastern regions also lag behind the rest of the country in terms of economic infrastructure, access to financial services and key human development outcomes. For instance, 46% of children in these regions were underweight compared to 29% in the rest of the country. Literacy rates in the eastern province were the lowest in the country. The worst conditions, however, prevail among the Indian Tamils who were brought over during colonial rule to work as indentured labour in the tea estates of the central highlands.

Nevertheless, Sri Lanka continues to perform more strongly than the rest of South Asia in terms of its human development indicators and social protection coverage. And while the provision of social security is tied, as in the rest of south Asia, to participation in the formal economy, a new state-sponsored scheme offering pensions, disability and survivor insurance to farmers and fisherman, started in the

1990s reaches a significant percentage of this population, despite its voluntary nature. Together these programs cover a third of the population, higher than anywhere else in South Asia (World Bank, 2006). Nevertheless, two thirds of the labour force lack protection against major contingencies.

Social safety net spending amounted to 1 per cent of GDP in 2004. The main safety net programme in Sri Lanka is **Samurdhi, a large cash transfer programme** for the income poor which is managed by the Ministry of Samurdhi and Poverty Alleviation. The programme has 3 components: the cash transfer itself which accounts for 80% of the programme budget, a small micro-credit and micro-insurance component and a rural public works component. The latter two components are intended to help recipients smooth their consumption flows and graduate out of poverty. Recipient households provide the labour of one member for small scale infrastructure development projects. While wages well below the market rate are offered on these projects, this does not act a as a self-targeting mechanism since recipients have already been selected for the income transfer. In 2002, around 1.9 million families, or 41% of the population, had received income transfers. It is mainly male household heads (over 80%) who have collected the transfers.

The income transfer is received as commodity and encashment stamps that can only be used to purchase goods at government co-operative stores at unsubidized prices which are often higher than those prevailing in the open market. The value of the cash transfer is not adjusted for inflation and has hence deteriorated over time. It has been estimated that at best, it increased the food consumption of the poorest 40% of households by 7%. There is also evidence that the programme suffers from both leakages to non-eligible households and exclusion of eligible ones. 44% of households in the top three quintiles received transfers in 2000 while only 60% of households in the bottom quintile were covered. Only 13 percent of households in a sample survey of the estates had received a cash transfer. A major reform is being undertaken by the government to improve transparency in its targeting procedures and to ensure exit clauses to help people move off the eligibility rolls.

There are a number of other measures directed at poor and vulnerable groups. The largest is the **Public Assistance program** administered by the Provincial Councils and targeted towards specific vulnerable groups: the elderly and disabled poor, families without breadwinners, destitute women and orphans. In 2005, 365,000 families received average monthly transfers that were much smaller than the average Samurdhi grant. In conflict-affected areas, a **separate social welfare program** provides dry ration and cash assistance to internally displaced people.

The **Triposha programme,** administered by the Ministry of Health, is a targeted nutrition supplement program for pregnant and lactating women and children (age 6–59 months) from poor families. It had 580,000 beneficiaries in 2005. In addition, a mid-day meal scheme for children was implemented in select schools, with plans for rapid and expanded coverage. There is also provision for free textbooks and school uniforms by the Ministry of Education. There is some evidence to suggest that the Triposha program has contributed substantially to the improvements in nutritional status among women and children. It also appears far more equitable in its coverage, given that surveys show high coverage even in the estates.

Historically Sri Lanka has had presence of several NGOs and philanthropic efforts which have made substantial contribution to ensure social security through welfare programs and microfinance. Around 8% of the population is served by

microfinance services, a significantly higher percentage than any other South Asian countries with the exception of Bangladesh. Most providers offer a mix of consumption and small micro enterprise loans, within a graduated system of loans. The providers often involve savings groups and societies and use revolving fund 'seed' funding. Credit-plus services include non-financial inputs such as business development services, management training, financial and accounting training, and access to information, markets, product design and packaging .

Gant et al (2002) found least coverage in the North and East. Microfinance services to the poorest in the northern and eastern regions of Sri Lanka have been provided by international agencies and organizations such as CARE and FORUT, along with national organizations such as the Cooperatives, Sarvodaya, Sewalanka and other NGOs.

The tsunami highlighted some important lessons for **post-disaster social assistance** in Sri Lanka. In the immediate aftermath, the primary concern was to protect the consumption of families, until alternative means of livelihood could be re-established. Within 3 months of the disaster the government provided unconditional grants of $50 per affected families for a total of four payments. An interim assessment conducted after the first payment indicated that the program was successful in covering a very high percentage of the affected population, but also included people who had been minimally affected by the disaster. Within a year after the disaster, there were encouraging signs of longer-term recovery in sources of livelihood, including critical sectors like fishing and tourism. In keeping with its objective, the cash grant program disbursed its last payment in December 2005. Indigenous NGOs were very active along with governments and multilateral agencies in launching several Tsunami relief initiatives. While the main government programmes included cash transfers and loans, NGOs and international organisations successfully launched a number of public works programmes.

4. Mapping social protection in South Asia: India

The co-existence of remarkable achievements and staggering shortfalls in the Indian context has given rise to what has been described as the 'two India' phenomenon (Devarajan and Nabi, 2006). India's growth rates have increased from around 5.8% in the late 1990s to around 8% in 2005 while poverty has fallen 29% to 22%. These national averages conceal considerable state-level variation. In 2002-03, national per capita GNP was $480. The poorest seven states (with 55% of the national population) had two-thirds of the national average. The richest seven states (with 33% of the population) had double the average of the poorest. The two poorest and largest states (25% of the population) had half the national average income and third of that of the richest states. State level per capita GDP in Punjab, the richest state in India was 4.7 times higher than that of Bihar, the poorest.

As we saw from Table 3, the value of the Social Protection Index in India was second highest within the region after Sri Lanka. While India has not proved as effective as Sri Lanka in reaching various vulnerable groups within its population, it has been more effective in reaching the poor section of the population. The Indian social protection system is characterised by the strong dualism that prevails in most of South Asia. As Guhan has observed: 'Public employees are served best, or have ensured that they are best served, with free of highly subsidized medical care, leave on full pay for sickness and maternity, insurance for death while in service, pension and gratuity on retirement, and life pensions for survivors. They also receive subsidized housing and other perquisites and are not vulnerable to contingent unemployment'. Industrial workers in formal enterprise also have recourse to a structure of legislation that address various contingencies including medical, sickness, maternity, disability, employment injury, old age and survivor benefits.

These formal social security provisions against certain well-defined contingencies, a product of colonial legacy, trade union bargaining and ILO conventions, are confined to estimated 8% of the work force that located in public, quasi-public and large-scale private enterprise. They benefit from budgetary funds, directly in the case of public employees or through social insurance to which the exchequer makes a sizeable contribution to supplement employer and employee contributions.

The rest of the population relies on a variety of national and state-level social assistance programmes which seek to address basic need deficits, provide safety nets or promote livelihoods. It should be pointed out that India has gone furthest in explicit recognition of the legacy of discrimination. Along with 'reservations' for members of scheduled caste/tribal group in education, public employment and local government, many of its anti-poverty programmes also have explicit provision for these groups as well as for women or female household heads.

As far as life course vulnerabilities are concerned, there has been long standing concern on the part of the state with the needs and interests of children. The **Integrated Child Development Scheme (ICDS)** which was started in 1975 is a centrally sponsored scheme implemented through State Governments. It aims to deliver a package of services for the comprehensive development of children below the age of six years, integrating efforts at improving child health and nutrition, non-formal education, as well as maternal health and nutrition into a single service delivery window. ICDS services are provided through an Anganwadi (childcare centre) where the beneficiaries including infants, mothers and pre-schoolers gather on a daily basis to receive the services provided to them. These include nutrition supplements, health and nutrition education to mothers, pre-primary teaching for the 3-6 years age group and immunisation services for all. Severely malnourished children are given double the daily supplement provided to the other children. In addition to calories and proteins, specific micro-nutrients are also provided in accordance with the requirements of various age groups. Recent estimates suggest that the scheme reaches out to 4.8 million expectant and nursing mothers and 22.9 million children under six years of age, through a network of 4200 projects, covering nearly 75 per cent of the development blocks and 273 urban slum pockets in the country.

The **Mid-Day Meal Scheme** was first pioneered in Tamil Nadu and was adopted as the National Programme of Nutritional Support to Primary Education (NPNSPE), in August 1995. It provides for a cooked meal for children in government and government-aided schools, thereby ensuring that it is largely targeted to poorer chldren. Its objective is increasing enrolment in primary schools and encouraging regular attendance and retention, and improving the nutritional status of children in the primary school age group. An evaluation of the programme in ten States, conducted by Operations Research Group (ORG) indicates an average coverage across the country of 59 per cent of eligible students. Caste-wise, the programme reveals a higher coverage of Scheduled Castes and Scheduled Tribes to the extent of 71 per cent of the beneficiaries being from these categories. Also, 94 percent of the ST and 88 per cent of the SC children belonged to BPL families with a monthly income of below Rs. 2000.

While a number of states had social assistance programmes for the elderly, India introduced a **National Social Assistance Scheme** in 1995. This has three components, including a family benefit scheme, a maternity scheme and a national old age pension scheme. The latter is intended for destitute men and women of 65 or more years old. Local government authorities or village heads responsible for verifying the age of applicants. Studies carried out by the Ministry of Rural Development which manages this programme found a high level of take up of the benefit and an increase over time in the percentage of beneficiaries from socially excluded groups. In 1999-2000, 31% of claimants were from the scheduled castes and 14% from scheduled tribes, a higher percentage than their share of the total population. However, only 37% of claimants were women, which suggests it is under-serving this group.

The **Public Distribution System** has its origins in the 'rationing' system introduced by the British during World War 2. It was retained when India embarked on its path of planned development as an important component of the policy of growth with justice and it became a 'social safety system' making food grains available at a 'fair price'. Today it is the country's costliest single programme and most far-reaching, distributing rice, wheat, edible oil, kerosene and sugar at subsidised prices through a network of 400,000 fair price shops. It operates directly through the Food Corporation of India which was set up in 1965 to counter dependence on imports, to speed up logistics of distribution and to regulate the market by competing with it. The FCI in turn operates through millers and private traders who procure food grains from farmers.

The PDS started out as a minimally targeted rationing scheme with a strong urban bias. There were attempts since the the end of the 1970s to extend its rural coverage; the number of fair-price shops more than tripled to 400,000, and the bulk of these were located in rural areas (Patnaik, 1999). However, it did not become any more pro-poor; according to Dev and Suryanarayan, 1991, all income groups benefited to approximately the same extent from the PDS. While there has been added emphasis on the safety net function of the PDS since the economic reforms because it is perceived to the main form of protection for the poor against the short-run, price-induced adverse effects of economic reforms (World Bank, 1991; Mooij, 1994), there has also been considerable pressure to offer it on a more selective basis. A targeted PDS (TPDS) was introduced in 1997 which links state-level allocations (and so the PDS subsidy) to each state's share of population living below poverty line and to provide poor households with 10 kgs of cereals each month at half prevailing economic cost. Subsidies to household above the poverty line are being phased out.

Apart from these measures, there are several state governments, measures of social security for different segment of workers in the unorganised sector. Over 60 schemes for unorganised sector have been implemented by various state governments of which over 25 are being implemented in the state of Kerala alone. This reflects the fact that the state has evolved a more comprehensive social security system over time, including pensions and social insurance for workers belonging to various occupations and trades are provided with (NCEUS, 2006).

Employment generation programmes have existed in India for a number of years. Some of these sought to promote self-employment. The IRDP which was initiated in 1979 was described as the world's largest rural credit programme. It provide subsidized asset-based lending to households below the poverty line. Training of Youth for Self Employment (TRYSEM) was subsequently attached as a sub-programme to IRDP as was DWCRA (Development of Women and Children in

Rural Areas) which was designed to address the needs and constraints of women from poorer households. In 1999, these and a number of other smaller self employment programmes were scrapped and replaced by a single programme, the Swarnjayanti Gram Swarozgar Yojana (SGSY). In place of subsidized lending to individuals, the SGSY provides subsidized lending to self-help groups (???).

There is also a long tradition of reliance on public works programmes of various kinds to generate waged employment in times of crisis or to address seasonal unemployment. They include:

- The Food for Work (FFW) programme was begun in the 1970s to make food grains available to poor landless households in lieu of work on public construction projects during the lean agricultural season. They were replaced by the National Rural Employment Programme (NREP) in 1980 and the Rural Landless Guarantee Scheme in 1983, both of which were subsequently merged in 1989 into the *Jawahar Rozgar Yojana* (JRY). 75% of JRY funds earmarked for rural infrastructure and housing, both targeted at Scheduled Caste/Scheduled Tribe (SC/ST) households, and the rest to social forestry.
- The Maharashtra Employment Guarantee Scheme (MEGS), which was started during the a major drought in 1977-78 and 'stands out among rural public works programmes in developing countries for its size, longevity, the generosity of its funding arrangements and the political sophistication of its design' (Moore and Jadhav, 2006). It has provided the basis for a rights-based approach to employment generation at the national level, the NREGS.
- The Employment Assurance Scheme (EAS) was launched in 1993 in pre-identified 'backward' blocks located in drought-prone, desert, tribal and hill areas in which the TPDS was in operation. It provided a guarantee of 100 days of unskilled manual labour for those seeking work during the lean season. JRY and the EAS were intended to be work in a decentralised manner, with work plans and contracts administered by village *panchayats* within a decentralised management framework.

Varying degrees of success and failures have been attributed to these programmes. These programmes have generated enormous number of employment days. Between its inception in 1989 and 1998, the JRY had generated 7596 million days of employment (Sharma and Mamgain). It is estimated to reach around 30-40% of potential beneficiaries. The MEGS generated an average of 120 million days of employment a year in the three decades after it commenced.

Limitations include little involvement of local community in selection and implementation, centralized character, absence of social monitoring, pilferage of resources, leakages and corruption, supply-driven wage-employment schemes, inadequate employment generation because of limited outreach of the programme, inability to provide minimum livelihood security, cheating and delay in wage payment, lack of amenities for workers, low participation of women and employment opportunities inflexible to workers' demand. Notwithstanding these limitations, these programmes have made a contribution to smoothing income flows and tightening of the rural labour markets. The existence of large scale programmes of this kind helped in mitigating to some extent the adverse impacts of liberalisation in the early years (Sharma, 2004).

The National Rural Employment Guarantee Act (NREGA) 2006 draws on the lessons from these various wage employment programmes, and particularly the positive features of the MEGS, to put in place a comprehensive guaranteed employment programme to be supported by Central and State governments. The NREGS merges the SGRY and the NFFWP. It provides a minimum of 100 days of ensured employment to every household initially in a number of selected districts but subsequently in all districts in the rural areas. NREGA is also an attempt towards partial fulfilment of a constitutional obligation under Article 41 of the Indian Constitution that provides a non-justiciable 'Right to Work' to the citizens of the country. Its key provisions are:

- All rural households are eligible, including temporary migrants to a state. More than one person per household can apply for work. One third of jobs should go to women.
- Registration for work is open throughout the year. The registration registry is kept at the gram panchayat. Any disputes over eligibility must be heard in public and cancellations made in public
- Job cards have to be issued within 15 days of application in presence of local community. The cost of photography and lamination to be taken from programme. Cards are valid for 5 years. Any amendments to them must be made by the gram panchayats and read out in the gram sabha.
- Equal wages have to be paid to both women and men. Wages must be paid by cheque on weekly basis in a public place with muster rolls read out aloud. The wage must not be less than the state minimum wage but can be paid on a time rate or piece rate basis.
- Medical aid, shade, crèche (if more than five children below six years present on work site) must be provided.
- If employment not provided within 15 days, an unemployment allowance must be paid on weekly basis at Gram panchayat level.
- The public has a right to information about the rules, norms and progress of the scheme. Copies of REGS have to be made available within 7 days of request. All key documents must be available on the internet.
- Committees made up of members from the village where work in implemented must be set up to exercise vigilance and monitor quality and progress have to be elected through the gram sabha. SC/ST and women must be represented in the committees

NGOs also play a role in the provision of social protection. Over 55 schemes ranging from micro credit, micro insurance schemes to food for work and employment generation are administered at the local level through community participation by the NGOs. In recent years, the Indian micro-finance sector has undergone dynamic growth centred on both the Grameen-influenced microfinance model and the Self Help Group Model. The savings led Self Help Group model was pioneered by Indian NGOs: this encourages poorer women to come together as groups and to save into a collective fund which is then distributed to group members for their various needs. The immediate aim is to promote regularity of savings and the strengthen money management skills before linking them up to government lending to the poor through rural banking system. The SHG Model has been picked up and promoted by by NABARD, the national apex agricultural bank of the country. The self help group approach has led to the large-scale mobilization of women, particularly in the southern states of India, and promoted their participation in civil society and in the political process. Currently there are over a million self-help groups representing over 150 million poor women. However, the southern and eastern states of the country account for 95 per cent membership in the MFI model and the share of the four southern states in cumulative SHG loans in 2005 stood at an overwhelming 58 per cent (Ghate, 2006).

There are also examples of community-based or micro-insurance schemes in India. The Sardar Patel Arogya Mandal in Gujarat was established for the workers of the AMUL dairy cooperative, and is allied to a specific healthcare provider, the Tribhuvandas Foundation, set up by AMUL's chairman. The 83,000 members covered by the scheme may attend any of 9 trust hospitals, with which the Foundation has signed an MOU. The scheme also works to preserve AMUL's monopsony: in order to gain coverage, milk producers must sell only to AMUL.

SEWA has run a number of local micro health insurance schemes since 1984. These include a health insurance scheme, which in 2004 was active in 55 villages covering around 20,000 women, also coordinates an integrated insurance scheme (Vimo SEWA), which covered 57,001 women in 2004 (SEWA 2007). The organisation coordinates funders, state and private providers to provide diverse insurance products to its local cooperatives. For example, its health scheme has involved collaborators relating to each of its activities. UNFPA has funded its reproductive health services, the WTO and the Government of India and the Ahmedabad Municipal Corporation together funded a tuberculosis diagnosis and treatment drive in the North Zone of Ahmedabad. Health education is supported by the state, UNFPA and the Ford Foundation. While these organisations have an interest in large-scale interventions, SEWA's local contacts make effective coverage possible.

5. Mapping social protection Bangladesh

Bangladesh represents the paradox of remarkable progress on human development juxtaposed with abysmal standards of governance. Although it is still classified as a 'least developed country'[1], it has been growing at 5% a year for much of the past 15 years, reported a steady decline in poverty rates at around 1 per cent a year, achieved universal primary education, gender parity at secondary education as well as lower child mortality rates than other countries in South Asia. Yet it was ranked the world's most corrupt country for 5 consecutive years according to Transparency International's index. Confrontational zero-sum politics generates an environment of constant insecurity. While its very active NGO community is widely credited with some of the country's achievements, it is clear that these same organizations have not succeeded in improving the quality of governance in the country.

Progress on the social front also represents government commitment. The resources in Bangladesh's Annual Development Programme devoted to education, health, social welfare and family planning has more than doubled from around 11% in the late 1980s to around 23% in the late 1990s (World Bank, 1998). The ADB's Social Protection Index calculations suggested that it spent 5.3% of its GDP on social protection in 2004-2005, the second highest after India. However around 60% of this is on microfinance, the highest in the Asian region. A BIDS survey has revealed that the country's safety net programmes cover about 10 million people, falling drastically short of the 23.9 million people who belong to the hard-core poor category.

[1] LDC status is defined by the ECOSOC and determined by the Committee on Development Policy; there are currently 50 LDCs globally.

The early history of social assistance in Bangladesh was dominated by food for work programmes which provided work in periods of crisis and during the agricultural lean season but with the restoration of democracy in the early 1990s, a wider range of programmes have come into existence, including a number dealing with life course vulnerabilities.

The Food for Education which was begun in 1993 and was subsequently replaced by Cash for Education programme in 2002. It provides monthly cash transfers to poor households on condition that children are enrolled at school and have a minimum attendance level. This is now a major component of the education budget, accounting for about one third of annual development budget earmarked for primary education. This is fully financed by the Government and it is the largest conditional cash transfer programme in the country with an annual budget of about Tk 6.6 billion. Till June 2001, the programme has been in operation in 1,254 Unions of 464 Upazilas, with coverage of 17,811 schools. An estimated 5.5 million pupils benefit from this programme. According to one study, it promoted a 9-17 percentage point rise in school enrolment rate (from a base of 55 per cent), and nearly full attendance among beneficiaries.

The female secondary stipend programme aims to encourage girls in rural areas to attend secondary schools. Its objectives are to increase and retain female students in grade six to ten and reduce early marriage among girls. It has operated since 1993 and led to significant increases in enrolments of girls. There are four female secondary stipend programmes: The Female School Stipend Project (FSSP), financed by the Government and covering 282 Upazilas; the Female Secondary School Assistance Project (FSSAP), financed by the Government and the World Bank and covering 118 Upazilas; the Secondary School Development Project (SSDP), co-financed by the Asian Development Bank and covering 53 Upazilas; and the Female Secondary School Education Stipend Project (FSSESP), financed by NORAD, and covering 17 Upazilas. Currently, about 4 million girls receive stipends from these four programmes.

The Vulnerable Group Development (VGD) programme has been in operation since 1975 and provides monthly food transfers to destitute women in rural areas. It is carried out by the government in collaboration with the World Food Programme. Since 1987, it was renamed Income Generation for Vulnerable Group Development and BRAC was brought in to provide a complementary package of development services including health and nutrition education, training, loans and support in launching income-earning activities. Evaluations show that in-kind transfers of wheat increased wheat consumption dramatically – by 70 per cent for VGD households compared to 13.9 per cent for cash-based equivalent transfers. This high wheat consumption stems from heavy transaction costs faced by female-headed households in accessing local markets to sell their grain.

Until the late 1990s, Bangladesh's only real pension scheme had been established for public sector workers in 1974. In 1997-98, the government introduced the "Old-Age Allowance Scheme" in all rural areas of Bangladesh as well as in municipal areas. This was intended for the ten poorest elderly men and women in each ward. At present, this programme is operating in 42,991 wards of six divisions of Bangladesh. An elaborate system of committees and sub-committees extending from national to ward level is responsible for identifying eligible persons according to well-defined criteria of age, economic condition and health status.In 2007 the benefit was extended to cover city-dwellers. The pension scheme is centrally funded and is administered by the Ministry of Social Welfare (HelpAge 2008).

Between 1998 and 2006 the number of beneficiaries increased from 0.5 million to 2.2 million, comprising 0.6 million widows and 1.6 million elderly persons. A study of 480 recipients by Bangladeshi NGO the Resource Integration Centre (RIC) found that recipients on average spend 60% on food, 30% on healthcare and 10% on income-generating activities. (HelpAge 2008).Evaluations show that the programme has been successful in reaching the elderly poor in rural areas but that it covers only a fraction of the eligible (Mazumdar and Begum, 2001).

The *Food for Work programme,* which is administered by the World Food Programme, and the *Rural Maintenance programme,* which was administered till recently by CARE, are two nation-wide employment generation programmes. FFW provides wages in kind, usually wheat, to rural labourers for working in labour-intensive infrastructure projects implemented by the Water Development Board, the Ministry of Relief and Rehabilitation and the Local Government and Engineering Bureau. It is self-targeting so that any one who is willing and available to engage in waged work in return for food can be hired. The average wage rate for major FFW projects is around 4.6 kg. of wheat a day. There is a post-monsoon rehabilitation component which is designed for rural women and covers social forestry and fisheries development schemes although in some regions, women work alongside men in dry season FFW. The program was found to be well targeted to the poor, who made up 74% of participants, but not particularly successful in reaching out to poor women. The Food for Work was subsequently relaunched as the *Rural Infrastructure Development Programme in 2002.*

The Rural Maintenance Program, which began in 1976 as a component of the Food for Work programme, targets destitute women in rural areas to work for wages on the maintenance of earthen roads for a period of four years. The physically demanding nature of work led to the adoption of an age criteria (18-35 years old). An evaluation carried out in 1986 found zero inclusion error: 89% of participants were divorced, deserted or widowed and mainly household heads, supporting an average of 3.5 dependents; 70% owned no land and 30% owned only homestead land; most suffered from food deficits (Smillie et al. 1992). Over time, a number of components were added to the programme in order to prepare the women to earn their own living when this period was over rather than leaving them to return to their previous destitution. The aim was to create new micro-entrepreneurs with necessary skills and capita. They were given training in 'life-management' skills and part of their monthly earnings was put aside as compulsory savings in a bank deposit to form a capital fund when they left (CARE, 2006).

The state's response to the recent food crisis in Bangladesh was to institute a 100 day employment generation programme for a limited period of time. Although the programme was put into place at a very short notice (15 days), it had an estimated outreach of 2 million households. Although there were no gender specific guidelines, around 28% of beneficiaries were women, indicating the strong demand for jobs among poorer women in Bangladesh.

More than the other countries in south Asia, development NGOs play a strong role in providing social protection to poor people in the Bangladesh context. The struggle for independence, widespread mobilisation to reconstruct the economy in the post-independence period and the virtual absence of the state from the lives of the rural poor had led to a proliferation of development-oriented NGOs in the 1970s engaged in social mobilisation, social development and service provision. These relied largely on funds from international NGOs, progressive bilaterals and private foundations.

Over time, however, donor aid to the NGO sector in Bangladesh has risen, even as other sources of assistance dried up. This has been accompanied by the growing dominance of microfinance to the exclusion of all other activities. Consequently, only a very small minority of NGOs continue to give priority to social mobilisation of the poor combine with advocacy activities. This shift in NGO activity is reflected in the expenditure patterns of the 11 largest NGOs: social services and social mobilisation activities made up around 43% of their combined expenditures in 1989 and had fallen to 28% in 1998. Within this category, social mobilisation activities declined from 11% to 6% (Devine, 2003).

A World Bank survey of 300 development NGOs in 2004 found that 92% of them offered some form of micro-credit. Many confine themselves to financial services, but around half combined them with health and sanitation followed by provision of clean drinking water and schooling. Most also included awareness raising on at least one issue, usually health, sanitation and nutrition, but less than a half engaged in lobbying or advocacy with the state.

The combined outreach of MFOs is impressive. Grameen Bank alone has 2,226 branches in 71,371 villages of Bangladesh. The total number of borrowers in Bangladesh is roughly 18 million: Grameen Bank has around 6 million borrowers while BRAC and ASA have around 5 million each. The Palli Karma Sahayak Foundation (PKSF) was set up by the government in 1990 to work as an apex funding and capacity building organisation providing credit ands skills development through 192 partner organisations. It has disbursed 2347.49 million dollars in loans to 5198359 borrowers, as of September 2004. The Micro-finance Regulatory Act 2006 is expected to streamline reporting requirements and performance assessment procedures, besides providing a central database for micro-credit clients.

A considerable proportion of MFOs in Bangladesh have adopted a financial sustainability approach and many are indeed become less dependent on external funds. This means that most fall squarely within the 'promotional' side of social protection rather than the protective. At the same time, a large number of studies have pointed to the critical role played by MFOs in helping poor households to cope with crisis and to minimize fluctuations in their incomes and consumption levels. They have also highlighted the role of these organisations in promote children's education. A number of organisations, including BRAC and Proshika, have played a very direct role on this front. Grameen Bank's housing loan which provides loans to build or upgrade housing on condition it is registered in women's names has important security connotations for women.

More recently, BRAC has been experimenting with a programme intended for women from the ranks of the extreme poor, those who were not benefiting from its IG-VGD programme. Challenging the Frontiers of Poverty Reduction/Targeting the Ultra Poor (CFPR/TUP), extends the 'laddered strategic linkage' approach of VGD to the very poorest. It builds up the asset base of the poorest, beginning with transfer of income generating assets, health and education support, training, social development and later integrating with micro-credit programmes. The main objective of the programme is to reduce poverty among the poorest and support income generating activities. In a 2004 mid-term assessment study on the 2002 entrants and a comparison group, it was found that the programme participants fared significantly better in nutrients and in overall calorie intake, with a calorie gap from RDA(Recommended Dietary Allowance) at 8 percentage points lower for participants; 97 per cent of participants reported to be in 'food deficit' at the baseline, but this was reduced to only 27 per cent two years later; severe malnourishment among children under five years was reduced by 27 percentage points for participants but only 3 percentage points for the comparison group.

6. Mapping social protection in Nepal

Nepal is not only one of the poorest countries in the Asian region, it is also the most unequal with a Gini coefficient of 47. Globally, it is ranked at the mid-level, but measurement of group inequality place it as one of the most unequal countries in the world surpassed only by Zimbabwe, according to Foreign Policy Magazine's 2007 Failed States Index[2.] (cited in Kohler). Nepal was a feudal, autocratic and centralized state for many centuries and feudal values continue to dominate society (Kohler). It has around 62 'nationalities' or ethnic groups (janajati). While none command a majority, the predominant Khas group which is drawn from the Brahmin-Ksetri caste, speak Nepali and practice Hinduism can be considered a single majority group. They have used their control of state institutions to preserve their privileged economic, social and cultural position. It was only in the 1980s that international and domestic pressure forced political reforms. Multi-party democracy was introduced in 1990 for the first time, Nepal was declared a multi-caste and multi-lingual country and elections were held but Nepali was retained as official language and Hinduism as the sole 'state religion'. The unitary, centralised and non-inclusive state structure remains largely unchallenged. "The political parties failed to adequately integrate issues of marginalisation into their action plans, and even aid agencies, focused on their political need to disburse aid, did not for the most part insist on fundamental changes in the rules of the game."

There is broad consensus that high and rising inequality and social exclusion fueled the Nepal's decade-long armed conflict which ended with the November 2006 Jana Andolan. The Maoist party that had been engaged for several year in armed struggle came to power through a democratic election in 2008, bringing with it a strong impetus for radical change.

Democratic Nepal has opened up space for the growth of civil society organisations, many based on ethnic and caste identity. Self-chosen terms like Dalit and Janajati emerged to displace those like "tribal", *Matwali* and "*sano jat*" ("small" caste) that had been used to describe ethnic and "low caste" groups. Post 1990 guarantees of political and civil liberties significantly altered the consciousness of Nepalis even in rural areas.

The evidence that Nepal is undergoing a major political transition can be found in its policy documents. Although it has completed almost half a century of planned development, l its Eighth Plan (1992-1997), the first one to be formulated by the democratic government, was also the first public document to address the caste/ethnic issue (DFID/World Bank). The plan disaggregated the "poor" and

[2] Foreign Policy Magazine's 2007 Failed States Index http://www.foreignpolicy.com/story/cms.php?story_id=3865&page=7. There are 177 states included in the 2007 index. Based on "uneven development" – one of the 12 indicators of the failed state composite index- Nepal ranks 9.1 (the maximum being 10) and is only surpassed by Zimbabwe that ranks 9.5.

attempted to target particular ethnic and caste groups under the somewhat vague and unspecified category of "disadvantaged groups". Primary school scholarships for Dalits, but not other socially excluded groups, were introduced.

The Ninth Plan addressed Dalits and Janajatis by name – for the first time – and had a separate chapter subsection dealing with Adivasi Janajatis in development. It also began allotting a portion of Village Development Committee (VDC) and District Development Committee (DDC) grants for income-raising and skill development programmes for Janajatis and envisaged founding an autonomous Janajati Council at the district level. DDC and VDC level commitments were not fully implemented, however. In 1997 the government formed a National Committee for the Development of Nationalities (NCDN). The National Foundation for the Development of Indigenous Nationalities (NFDIN) Act was enacted in 2002.

The Tenth Plan/PRSP has been described as the most serious and comprehensive government statement about inclusion to date. It identifies social exclusion as one of the three main aspects of poverty and the main reason for the deprivation suffered by certain caste and ethnic groups, women and people living in remote areas. It recognises lack of voice, political representation and empowerment as important dimensions of poverty in addition to the economic and human development dimensions. It also understands exclusion as one of the factors behind the current conflict and includes a detailed caste, ethnicity, and gender-disaggregated analysis showing Dalits at the bottom of almost all Human Development Indicators. The PRSP further mentions the need for "affirmative action" to level the playing field.

However, the actual programmes recommended by the PRSP are narrowly-based and inclusion is not a specific criterion for prioritisation. The document does mention caste straightforwardly while describing strategies for Dalit inclusion but reverts to terminology of "deprived communities elsewhere. Thus while a significant step has been taken in acknowledging social exclusion as a development problem, the important next step of translating this into concrete policies has yet to be taken.

Around half of the expenditure on social protection is spent on social security for formal workers while a third is spent on microcredit. Just around 7% goes on social assistance while an additional 6% goes on child-related interventions. Less than a quarter of the population in poverty receives some form of social protection assistance, primarily micro-credit.

Child-related interventions include scholarships for girls and children from disadvantaged groups, including dalits to promote attendance at primary school level. There is also provision of free textbooks and meals for primary school children.

There is a Food for Work programme handled by the national government: this gives cash and in-kind payments to the poor in return for work done on labour-intensive public works projects. There has been an increasing focus on building rural infrastructure at the community level and the program has been re-named Rural Community Infrastructure Works. The programme currently covers 30 out of 75 districts in the country. The government also provides block grants to the VDCs to spend on local infrastructure projects and employment generation. The 'One Family One Employee' scheme in the Kamali zone provides 100 days of paid work in public works schemes at minimum wage.

A number of cash transfer programmes have been recently introduced. A social pension scheme which includes an Old Age Allowance Programme; the Helpless Widows Allowance and the Disability Pension (DP) was begun in 2005. It provides unconditional cash transfers to all citizens over the age of 75; to destitute widows aged 60 and over and to disabled individuals who are unable to work. Nepal is the only country with a universal old age pension. It has also been expanding a maternal birth grant scheme which provides cash incentives to health institutions and workers, transport and free delivery services to mothers as well as a cash transfer.

While agriculture development programs through co-operatives have existed since the 1950s, microfinance has been increasingly adopted since the 1990s as a poverty reduction strategy. The government has set up two Grameen Bikash Banks as well as an apex institution to support micro-finance institutions by giving wholesale credit, initiating training and other necessary support to the Microfinance institutions (MFIs). However, despite the relatively large share of microfinance in expenditure on social protection in Nepal, it covered only 700,000 poor clients as of 2003. The Grameen Bank approach has been widely adopted. Self-help groups, co-operatives and individual lending are most likely to be found in the hilly and remote areas.

Nepal has a long tradition of local civic organisations. Many of the traditional groups were organised on the basis of religion but their functions also encompassed secular management of common resources. Over the last 30-40 years, the customary groups have been supplemented by "sponsored groups" – most formed by state agencies, donors and NGOs for specific development objectives such as service delivery, livelihood improvement, infrastructure building, resource management, credit extension and empowerment.

Some grassroots groups have begun to replicate themselves and have organized themselves into larger federations – some at the district level, some at the national level and a few that even articulate loosely with international interest groups. These higher-level associations give voice and added political representation to their constituents through lobbying for policy change, networking and publicity campaigns (DFID/World Bank). When such groups federate, some like FECOFUN, SPOSH and NEFSCUN have been able to exercise considerable influence at district and national levels.

7. Mapping social protection in Pakistan

Pakistan has been characterized as exemplifying the paradox of 'growth without development' because of its failure to achieve levels of human development commensurate with levels achieved by other countries at similar levels of per capita GNP. Using cross-country regression analysis, Easterly (2001) found that, compared with countries at similar levels of per capita GNP in the 1990s, Pakistan had 11% more babies born with low birth weight; 27% more infant deaths; 19% more child deaths; 66% higher death rates among girls than boys in the1-4 age group; 24% more illiterates (32% more females and 16% more males); 20% lower gross enrolment ratios (40% less for females and 2% less for males); 0.6 more childbirths per woman and 21% lower contraceptive prevalence

As the World Bank (2002) points out, this 'social gap' is not primarily one of resource availability since it is defined *relative* to per capita income levels: in fact, capita income at purchasing power parity by 1999 was higher in Pakistan at the end of the 1990s than a third of the world's countries. Instead, according to Easterly, "Pakistan's poor level of human capital investment for a given level of income is related to its high degree of ethnic and class polarization" (p. 30): the persistence of feudal relations and the fragmentation of the social structure along lines of caste, kinship, ethnic, religious and other divides are discussed in Hooper and Hamid, 2003; and Gazdar, 2002).

The 2004-05 share of social protection expenditure to GDP in Pakistan was the lowest in South Asia and the second lowest in the Asia region, according to ADB estimates[ii]. The bulk of its social protection expenditure is on social insurance and health care costs for selected groups, viz government and formal sector employees and army personnel (Sherami, 20?). Only 5% of the total population in poverty were beneficiaries of some form of SP assistance. The two most comprehensive social security schemes for the working poor are the Provincial Employees Social Security Scheme (PSSS), introduced in 1967, and the Employees Old-Age Benefits Institution introduced in 1976. These are subsidised by the Federal Government but they reach less than 5% of the total employed labour force (ADB).

The most recent PRSP was written while the country was still under the military government. It identified social protection as one of the pillars of the country's poverty reduction strategy but merely recommended the continuation of continuation of existing safety net programmes for the poor (*Zakat* and Pakistan *Bai-tul- Mal*) and social security for workers in the urban formal economy.

The first major form of social assistance in Pakistan was the Zakat programme, which draws on the Muslim concept of *zakat* as religious duty. It was introduced in 1980 as part of the Islamisation drive undertaken under Zia-ul Huq's military regime. It is financed by 2.5 % taxe deducted compulsorily at source once a year from specified financial assets (bank accounts, saving certificates and share dividends). The tax is levied on Muslims and intended for Muslims. In a country in which over 97% of the population are Muslims, this had, in principle, near-universal coverage. However, in response to protest, Shias were given exemption from the tax and a Supreme Court judgement later allowed a number of other Sunni sects to also seek exemption. The Zakat programme was intended to to assist 'the needy, the indigent and the poor, particularly orphans and widow, and the handicapped and the disabled' as well as to those affected by natural calamities (Sherami). It is managed by the Ministry of Religious Affairs and allocated to a number of categories. The Guzara allowance is a cash transfer to poor households and accounts for 60% of the fund. The rest is divided between education stipends (18%) stipends to religious seminaries (8%) health care (6%) social welfare (4%) and marriage assistance (4%). Local Zakat committees are responsible for identifying who is eligible for assistance.

The impact of Zakat funds on poverty and vulnerability has been limited, mainly because of the small amount of aggregate transfers. It has about 2 million beneficiaries but a number of studies have attested to poor targeting, due to patronage and misidentification. The system of collection and disbursement of Zakat has been recently reorganized to improve its efficacy by strengthening the institutional framework for implementation and monitoring of the program and by raising the amount of grants to beneficiaries.

The Pakistan Bait-ul-Mal was created in 1992 as a semi-autonomous organisation within the Ministry of Social Welfare to assist those who were excluded by the Zakat programme, including non-Muslims. It is the second most important form of social assistance in Pakistan and has similar functions to Zakat. It is made up of a number of programs. The most important is the Food Support Program (FSP) which was launched in 2000. It provides a monthly cash transfer to poor households and is intended to meet the basic nutritional needs. It was put in place to compensate the poorer families for the rise in wheat prices due to reduction in the wheat subsidy. In 2003 around 1 million families received this form of assistance. 3% of beneficiaries are selected from minority groups.

Bait-ul-Mal has also been funding a primary school feeding programme for girls in 29 high poverty districts since 2002. It is implemented by NGOs. The aim of the programme is to promote their school attendance and nutritional health. School Tawana Committees made up entirely of women from the community play a central role in planning and managing the feeding programme. There were 4000 STC in 2005. One assessment suggests larger gains in weight and height among girls in schools with the feeding programme than those without (Khan, 2005). There is also a Child Support programme provides a cash transfer to parents conditional on children's attendance of school. It is targeted at chronically and extreme poor households with children aged 5-12, beneficiaries of the Food Support Programme.

A new scheme currently under formation is the Benazir Income Support Programme (BISP), which the government has created to provide monthly support of Rs 1000 to 3.5 million poor women, to be extended to 7 million households over the next couple of years.

There has been a long history of public works programmes in Pakistan but they have not been effective in creating infrastructure and providing safety nets to the poor (Naseem, 2000). The main programme of this kind is the Khushal Pakistan Programme which was initially launched for a period of two years (2000-2001) and later extended. The programme finances public works and temporary employment in 17 sectors; the activities included farm-to-market roads, water supply, sanitation, etc., and the program provided temporary employment to 0.9 million persons. Employment generated by KPP has varied from 0.4 million in 2000-01 to 0.27 million in 2001-02 and 0.3 million in the first six months of 2002-03. The quantum of employment generation given high rates of unemployment and poverty is thus still small.

The character of the program has since then been changed and renamed Tameer-e-Pakistan under which each member of the National Assembly has been allotted Rs. 10 million during FY04 to undertake schemes in five areas covering rural electrification, gas supply, etc. Under the revised Tameer-e-Pakistan program, the emphasis is more on providing access to basic utilities and infrastructure than on providing temporary employment generation for the poor.

Civil society efforts in the field of social protection straddle both NGOs and philanthropic organisations. A study by SDPC estimates that there are around 45,000 registered and non-registered non-profit organisations. 46% were believed to be working in the area of education and research, 18% in civil rights and advocacy; 8% in social services; 6% in health and round 5% in religion. However, it should be noted that of NGOs classified as working in education and research, about 64% had a primary focus on religious education, sometimes in conjunction with basic primary education. The study also estimated that 78% of all non-profit organisation were based in urban areas. 56%were in Punjab, 34% in Sindh and 5% each in NWFP and Baluchistan.

A number of NGOs have been implementing integrated rural and urban development programmes in different parts of the country and provide a range of development services. Most have adopted a participatory approach and work closely with local communities. Among the better known are the Agha Khan Rural Support Programme and the Orangi Pilot Project. The AKRSP works in .Pakistan's Northern Areas where government presence is weak and reaches close to a million people in 1,100 villages.

AKRSP has also played a leading role in the promotion of microfinance in Pakistan. In the early 1990s, the government promoted the replication of the AKRSP model nationally by providing grant funding to set up the National Rural Support Programmes which operate largely as civil society organisations. By the end of 1999, 62 districts were covered by the RSPs. While they are present in all the provinces, they tend to be concentrated in the north. There are very few in Sindh and Baluchistan. More recently, the government has taken a more direct role in the promotion of microfinance. The Pakistan Poverty Alleviation Fund (PPAF) was set up in 1997 to provide public financing for community development programmes and NGO projects. It operates through NGOs and the RSPs. To qualify for funding, the NGO has to have a track record of at least two years. Market interest rates are levied on all loans. By June 2001, PPAF had disbursed Rs. 471 million to 46, 260 beneficiaries. Only 28% were women.

The Microfinance Sector Development Programme (MSDP) has been launched, with the assistance of Asian Development Bank, to broaden and deepen the micro-finance market in order to reduce poverty. It represents a major initiative to create a pro-poor financial architecture in the country and the programmes objective is to provide a stable sectoral environment for the promotion of MF institutions and creating institutional capacity to retail financial and social intermediation services to the poor, especially to women. The Government has initiated a number of policy actions for the development of the MF sector. These include (i) developing an enabling policy framework conducive to MF growth; (ii) establishment of *Khushali* Bank (KB); (iii) development of a legislative and regulatory framework to encourage establishment of licensed private sector MF Institutions; (iv) developing long-term mechanisms for social capital build-up of poor households; and (v) restructuring micro-finance institutions (Government of Pakistan 2003).

The Khushali or Microcredit Bank lends at market based interest rates and community based organisations substitute for traditional collateral requirements. By the end of 2001, the Bank had disbursed an amount of Rs. 100 million to 15,0000 beneficiaries of whom 30% were women. The Bank is also supposed to support social mobilisation activities within poor communities and development of infrastructure such as water channels and road links in neglected rural areas. Currently over 700,000 households are members of Microfinance programmes in the country.

Pakistan's first micro-insurance scheme began in 2005 with the government-created Rural Support Program Network (RSPN), which today covers 600,000 rural households in 87 districts (amounting to 1,000,000 people in all). The scheme is run by the NGO in partnership with a national insurance company (Adamjee Insurance), and offers catastrophic coverage (accident and hospital costs) to rural residents (Pakistan Daily Times, 2008). RSPN works with Pakistan's Micro-finance Finance Network (PMN).

8. Discussion: emerging themes

The discussion in this paper helps to highlight a number of themes and challenges which are drawn out in this section. First of all, it is evident from this discussion that certain social protection instruments appear to be more widely used in the South Asia region than others. There has been far less emphasis on unconditional transfers and much greater emphasis on employment generation. Unconditional transfers tend to be confined to those who are perceived to be unable to fend for themselves: elderly, disabled and destitute. The idea of social security as a right has very shallow roots across much of the sub-continent and tends to be associated with government employees and the formal sector. There has been a greater stress on poverty reduction through the generation of employment opportunities so that poor people are seen to be working for their entitlements. Subsidies to the affluent tend to go unquestioned.

The discourse across South Asia is not uniform of course. Sri Lanka had the strongest commitment to a rights perspective on social protection, a product of a highly active and politically engaged civil society. Despite its move away from universal social provision, research on attitudes among government servants in Sri Lanka suggests that state responsibility for social security continues to have strong legitimacy. However, amongst the private sector there are fears that greater state intervention on social policy would damage the country's capacity to compete in global markets.

Civil society organisations in India have been bringing the language of rights into public discourse steadily and visibly in ways that have had a bearing on the provision of social protection. There has been an upsurge of activism around the right to food, to work, to education and to information in India in recent years. The government has been taken to court on a number of occasions for failure to uphold constitutioinal rights.

The United Progressive Alliance came to power in 2005 on an election manifesto that included a Common Minimum Programme committed the government 'to ensure the welfare and wellbeing of all workers, particularly those in the unorganised sector who constitute 93% of our workforce'. A major innovation of the government has been the passage of the National Rural Employment Guarantee Act in 2006 which provided an employment guarantee to any rural worker who demanded it. NREGA is seen as a realisation of the right to work embodied in the constitution while the Right to Information movement has succeeded in making the demand for transparency one of the features of the NREGA.

It also set up the National Commission for Enterprises in the Unorganised Sector to explore measures for self employed workers in the unorganised sector. However, the recommendations of the Commission that old age pensions and maternity benefits be provided to all workers in the informal economy has been modified to include only those below the poverty line.

There is a somewhat different emphasis in the discourse on social protection in Bangladesh. Perhaps because of its designation in the 1970s as an 'international basket case' and the role of safety nets in providing relief during famines and floods, there is a strong association in the minds of many between 'safety nets' and welfare handouts. This is evident in the PRSP in relation to social protection: 'A cautionary note to bear in mind here is that upscaling the focus on safety nets and social protection should not come at the cost of a return of the 'relief mentality' which used to be our bane but which the nation has so convincingly put behind itself ….'

As analysis of the attitudes of local and national elites in Bangladesh suggests, there is considerable aversion to any form of policy that risks encouraging the dependency of the poor (Hossain). There appears to be greater interest in the Bangladesh context in the promotional function of safety nets, the extent to which 'safety nets' could be designed to provide 'opportunity' ladders out of poverty (Kabeer, 2002). This is evident in the Bangladesh PRSP, 'While effective targeting is a perennial concern in this regard, there is an additional design challenge in adopting a net-and-ladder approach wherever opportunities for such externalities effectively exist. A net-and-ladder approach emphasizes the importance of integrating programme elements which not only provide social protection but also assist in the eventual graduation out of poverty'. The language of opportunity ladders is also to be found in BRAC's programme for assisting the ultra-poor out of their destitute condition and in the documents of PKSAF.

Attitudes may, of course, change over time. It is also worth noting that the language of guarantees as a way of assuring rights seems to have some resonance across South Asia than the language of rights. For instance, a 100 day employment guarantee programme, along the lines of the Indian NREGA, featured in the election manifesto of the Awami League which came to power in 2008. The interim report on 'Stabilisation with a Human Face' in Pakistan also contains recommendation of an employment guarantee scheme.

The language of guarantees also features in the SAARC Social Charter signed by SAARC leaders in 2004. The Charter commits South Asian governments to ensuring that every member of society is enabled to satisfy their basic human needs and to realise their personal dignity, safety and creativity. It also goes on to declare: 'State Parties agree that access to basic education, adequate housing, safe drinking water and sanitation and primary health care should be *guaranteed in legislation, executive and administrative provisions*, in addition to ensuring of adequate standard of living, including adequate shelter, food and clothing. State parties underline the imperative for providing a better habitat to the people of South Asia as part of addressing the problems of the homeless'.

What has featured less in the social protection discourse in South Asia till recently are some of the concerns that led to the adoption of social security in a number of European countries: fear of social instability and the desire to stave off revolution. While it is evident that politicians of various hues have used the visibility of certain forms of social protection to advance their own agendas, the more invisible ways in which redistributive policies might help to forge social unity has not had the same appeal within short term political horizons. Yet strong redistributive policies did appear to buy social peace in Sri Lanka until economic reforms led to the dismantling of universal provision. Nepal's government has recognised that its policies will have to go some way towards addressing the causes of the conflict and has included social inclusion as of the strategic pillars of its interim 2008-2010 development plan. A study of Indian states found that the incidence of civil and labour unrest was generally lower in statues which had strong redistributive policies in place (Justino). The lack of political stability in Pakistan can be partly traced to its overspend on the military budget and its under-spend on social policy. The anger and alienation towards the state expressed by those interviewed by during Participatory Poverty Assessment study led to authors to conclude If even half the evidence reported is valid and reliable, the anger is on such a scale that the authorities would be well-advised not to ignore it' (Gov. of Sindh, 2003: p.153).

Secondly, recent evaluations have started to pay more attention to the developmental potential of social protection in the broader sense, highlighting synergies, spill-over and multiplier effects that go beyond the immediate safety net functions. Evaluations of microfinance programmes have pointed not only to their effects on household asset base and capacity for livelihood diversification but also to their implications for the human capabilities of the next generation of workers as well as on local interest rates and labour markets. Evaluations of public works programmes have pointed to effects on the local economy of infrastructural development: the impetus to trade along newly built roads, higher levels of agricultural productivity as well as greater mobility of women and children in access to services. The employment generation aspect has also helped to reduce distress migration, increasing workers' bargaining power in the local economy and raised real wages. These developmental impacts place the question of the affordability of social protection in a somewhat different light.

Thirdly, there are growing demands – and efforts – across much of the region to both expand the coverage of social protection beyond the small group of formal workers but also to systematise these efforts. It is evident that programmes and projects have been introduced in a piecemeal manner, many added over time in response to political expediency or to some emergency. There is a clear need to rationalise, to unify and to systematize these efforts in the interests of both cost-effectiveness as well as equity.

In Pakistan, an interim government report on economic stabilisation has suggested that the quality of social protection within the country can help to provide the 'human face' to stabilisation policies and called for the institutionalisation of a Social Protection Platform as a comprehensive institutional mechanism for implementing and monitoring social protection policies. It also highlighted the lack of a clearly defined 'universe' for various social protection measures with errors of duplication compounding errors of inclusion (of the non-eligible) and exclusion (of the eligible).

The report of the Commission on the Unorganised Sector in India pointed out that while there were a number of schemes in place for those not covered by the formal system, the only one with national coverage at that time was the National Social Assistance Programme (1995). It recommended the need to build a national system of social security within the existing framework of programmes for social and human development.

The Bangladesh PRSP pointed out that there was no integrated national policy for social protection and safety net programmes. The extent, nature and mechanisms of most of the safety net programmes change with the change of the Government. There was also lack of integration and coordination among various safety net programmes and providers. A number of Ministries are involved in implementing and monitoring safety net programmes. Many were funded with donor money. Budgetary provisions are ad-hoc and given as block allocations. It called for a coherent national social protection policy and suggested that rather continuing to add new programmes, attention could be given to the extension of existing safety nets, adapting them where necessary to to take account of the particularities of specific excluded groups.

Fourth, an overview of social protection schemes also makes the importance of the role of the state very clear. This is not because the state always does social protection better. On the contrary, it has been non-governmental organisations that have often provided a lead on a number of fronts. They have experimented with new models of social provision and helped to place 'participatory' approaches on the development agenda. They have mobilised groups of poor people to claim their rights and lobbied with the state to change its policies. They have often been more effective in reaching poor and excluded groups. However, it is very clear that NGOs have neither the national outreach nor the mandate to take responsibility for ensuring social protection coverage for all. The best-case scenario is when states are able to incorporate good practice lessons from the NGO sector into national policies. We have alluded to examples of this and there are others in the literature.

However, the repeated findings from various evaluations of government programmes of failures to achieve their objectives have pointed to the challenge of 'governance' in social protection. Evaluation after evaluation of national programmes in India point to regional variations in their performance, with some states systematically outperforming others. Evaluations from other countries within the region also point to persistent problems of leakage, inefficiency, patronage and rent seeking on part of government officials. Programmes work best where there is a strong political will to ensure their performance.

However, they can work well even in the absence of such will - if there is bottom up pressure to ensure transparency and accountability on those responsible. It has been the engagement by an active and informed civil society as much as a responsive state that helps to explain the high quality of government efforts in places like Kerala, Tamil nadu and Andhra Pradesh. Rajasthan, which used to be one of the more poorly performing states, has reported far better outcomes for the NREGA than expected, an outcome that is partly attributed to the activism of the Right to Information movement in the state.

Donor-driven homogenisation of the NGO sector in Bangladesh and the drive to commercialise the provision of microfinance across the sub-continent has meant that a major force for better governance has been channelled away from the advocacy, lobbying and mobilising role and into service provision. This is starkly evident in Bangladesh where we noted the move out of a variety of social roles by the NGO sector and into microfinance. A recent survey of six NGOs ranging from minimalist organisations like ASA to organisations like BRAC which combine microfinance with social development activities to purely social mobilisation organisations like Nijera Kori and Samata found that it was the latter whose membership reported the strongest impacts within the wider community and policy domain. They were more likely to be approached for advice and support by other members of the community, to have taken active part in the informal justice proceedings of their village, to be active in local committees responsible for the informal governance of the village community, to know the names of key political figures and organisations, to interact with local administration and locally elected officials and to participate in collective protests and campaigns around their rights and to challenge injustice. ASA members were least likely to report any of these impacts.

Some of the issues raised in this section highlight other roles that international NGOs or donors could play in the field of social protection, located within a particular reading of the good governance agenda from a south Asian perspective. Donors have tended to define the good governance agenda in terms of public sector reform and downsizing. However, as the work on citizenship at IDS points out, good governance entails both a democratic and responsive state and an active and informed civil society. Poor and marginalised groups in South Asia face a dual challenge of citizenship.

There is the challenge of 'vertical citizenship rights' which relates to state society relationships and the distance that separates them from basic access to state provision as well as the ability to contest the terms of provision. There is also the challenge of 'horizontal citizenship' which relates to the terms on which different groups within society relate to each other.

Organisations of the poor that are active at the interface between state and civil society are best positioned to address both these challenges. Such organisations are unevenly spread across South Asia, taking the form of co-operatives, NGOs, trade unions, social movements and activist groups. There is a stress on the importance of grassroots participation is found in every country. In our concept note on social protection and citizenship, we stressed three ways in which civil society organisations have sought to promote economic and social rights. One is through collaboration with the state, working alongside the state in various programmes in order to reap the benefits of comparative advantage. The second is to act as intermediary between the state and marginalised citizens, lobbying on their behalf, engaging in advocacy roles and taking the state to court for failure to respect rights. The third is to empower poor people to mobilise on their own behalf. A great of this mobilisation is relevant to social protection because it consists of demands around land and housing, around social provision and services and around livelihood rights. It is evident that livelihood security issues provide as an incentive for collective action and that the achievement of some degree of livelihood security can provide the basis for mobilisation around a broader set of rights.

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