

# Social Safety Net for Employment Generation and Capacity Development: Current State and Policy Dynamics

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## Abstract

More than one third of the total population in Bangladesh fails to meet their basic needs with the income they earn. Basically poor people, senior citizens, poor women, and geographically-disadvantaged people are the most vulnerable, striving to get a minimum living standard. This is why Government, donors and NGOs are implementing different aspects of social policies at local level to help general people to meet their basic needs by creating income generating activities and capacity development. Although previous results of research represent the situation of policy implementation quite well, it is hard to get the evidence of which factors influence the implementation of social protection policy and how they do so. Against this backdrop, this paper tries to answer some specific questions including who played what role from the policy initiation through the policy formulation stages? what were the priorities and concerns of these stakeholders? And, how has such a policy genesis affected policy performance? In this research, National Service Program has been taken as a case. Core activities of the project are capacity development and two years temporary employment generation. The article found that National Service Program is an exceptional policy where ruling political party expressed their greater concern and allocated money to implement the program. In this policy process political commitment is a determinant factor which gives the guaranty of policy success i.e resource allocation and maximum utilization of financial and non-financial allocation. The finding confesses that if political party generates the idea and owns the policy then its implementation becomes easy.

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*Index terms—*

## 1 Introduction

he performance of developing countries to tackle the poverty was not satisfactory from last 1990s. In South Asia and Africa, poverty situation was dismal and 10 percent more people has fallen into poverty after this time. It is well evident, therefore, that a business-asusual approach is inadequate to pull up the poverty stricken people in the mainstream of development (Coady, 2004). Most of the development thinkers and international development agencies, including World Bank suggested that a more effective poverty reduction strategy is required. More specifically, a renewed comprehensive approach is demanded for reducing poverty rate within a stipulated time frame whereas ad-hock or isolation activities are failed to achieve the desired result ??Haddad et al. 2003, Sahn andStifel 2000). To make the poor people free from chronic poverty, malnutrition, and disease a widely accepted approach is "social safety net". Social safety net programs refer to such programs whose main focuses are to reduce poverty directly in a sustainable manner.

Bangladesh is a developing country in South Asian country where 142.319 million people live in 147,570 square kilometers (Bangladesh Population and Household Survey, 2011). Around one third of its total population lives

# 1 INTRODUCTION

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below the poverty line which is considered as the main obstacle of development of the country. The national poverty rates of this country were 70% in 1970, 40% in 2005 and 31.5% in 2010 (BBS, 2011). As per the Article 15(d) of the constitutional of Bangladesh, state will give social security of poor and vulnerable people, which may be termed as "social safety net". In every year, Government of Bangladesh takes various initiatives for improving the socioeconomic condition of poor people. Social Safety Net (SSN) Programs are implemented to give the social protection of poor people or to save them from any kind of shock. Even though the ultimate goals of such programs are to bring benefit for the disadvantaged section of the society, but very often it fails to attain desired goal. As per latest evidence, 24.5 percent of the population received any one services from social safety net services 1 and among them only 10% is not really poor and they are not eligible to receive the services (BBS, 2011). In 1980s two studies found that leakage ranged between 24 per cent and 29 per cent (Osmani and Chowdhury 1983, Asaduzzaman and Huddleston 1983). An national level survey showed that 40 percent of beneficiary households belong to the top three quintiles (BBS, 2006). Carlo del Ninno (2001) estimated leakage as 26 per cent. In a recent study of Khuda (2011) mentioned that leakage of resources is around one-third of the total allocation. Even though Government has introduced the SSN since its independence to create a poverty free Bangladesh but till date outcome SSN programs are not up to the mark to tackling the challenges of poverty. Many researchers (Rahman and Choudhury, 2012; Rahman, 2006; IDS, 2003) have conducted study on SSNs, and they focused on the issues of implementation where policy making dynamics remain as untouched. In this backdrop, this study uncovered policy dynamics of SSN in Bangladesh because policy dynamics determine the nature of ownership which ultimately influences the outcome of specific policy.

## II. Social Safety Net in Bangladesh: an Overview

In Bangladesh, SSN was introduced immediately after independence. Pervasive poverty was seen since its independence in 1971 (around 75% of its population was below the poverty line) in Bangladesh which is legacy of past. Social protection or safety issues came out as a prominent agenda while the state was framing its Constitution. The issue was then included in the constitution. Bangladesh Constitution, Part II, Articles 15 describes: "It shall be a fundamental responsibility of the State to attain, through planned economic growth, a constant increase of productive forces and a steady improvement in the material and cultural standard of living of the people, with a view to securing to its citizens-(a) the provision of the basic necessities of life, including food, clothing, shelter, education and medical care; (b) the right to work, that is the right to guaranteed employment at a reasonable wage having regard to the quantity and quality of work; (c) the right to reasonable rest, recreation and leisure;

and the right to social security, that is to say to public assistance in cases of undeserved want arising from unemployment, illness or disablement, or suffered by widows or orphans or in old age, or in other such cases" (Constitution of Bangladesh).

Even though the Constitution of Bangladesh gives the assurance that state will ensure the social protection of the disadvantaged people, only two programs e.g. food rations and relief work were considered as safety net tools after independence (Awal, 2012). In 1974 Bangladesh faced a famine situation, and to tackle this situation new programmatic initiatives had been taken by the state, and Food for Work (FFW) program was one of them. This program was basically a component of the integrated rural development Comilla Model. In Bangladesh this program emerged as a separate and vastly scaled-up program for addressing the seasonal unemployment.

The end of 1980s was considered as a turning point. Urban and rural rationing was phased out, and stakeholders raised question about efficacy of the program as an anti-poverty program. Bangladesh experienced devastating floods again in 1988 and 1989. Due to devastating floods people had been fallen in trouble to meet their basic needs. This situation twisted a concern to expand the coverage of SSN. In this connection, two new programs were implemented in late 1980s which brought positive changes in infrastructure maintenance and social forestry. The main focus of this program was to utilize the unproductive labor force of rural area. The 1990s brought a number of changes. Another two new safety net frontiers were initiated keeping the human development and social empowerment issues in the central point of the programs. The programs were known as "primary stipend program" and "secondary female stipend program". The second frontier was opened in the late 1990s to give the social protection of elderly and destitute women such as widows and abandoned women. The other benchmark in the end of 1990 was the institutionalization of post-disaster food security program. After the 1998 floods Vulnerable Group Feeding (VGF) has become the mainstay as the post disaster safety net. In 2008 the 100 days employment program launched for the seasonal poverty stricken pockets of Bangladesh (Barkat, 2012).

In fiscal year 2011-12 Government implemented 89 SSNs and allocated Tk. 225560.5 million which was 13.79 per cent of the budget and equal to 2.51 per cent of the gross domestic product (GDP). In the revised budget of 2010-11 showed that in Social Protection and Empowerment sector Government has spent Tk. 208935.2 million which was 16.07 per cent of the total budget and equivalent to 2.64 per cent of the GDP. At least eight ministries are involved with the implementation of the programs of SSNs. Apart from education related programs (e.g food for education, Female Secondary School Assistance Program), all SSNs benefits are distributed through the local government bodies and NGOs (Zohir and et.al, 2010). Because of multiplicity of service providers it is very tough to make a clear cut demarcation between government and NGOs provided SSNs. Recent evidence showed that SSNs recipient households have brought positive changes on three indicators, such as savings, land access through lease and livestock assets by using SSNs (Rahman and Choudhury, 2012).

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## 2 III.

### 3 Theoretical Discussion

To dig out the policy dynamics of social safety net in Bangladesh a theoretical framework has been developed after consulting a set of theories in the discipline of "public policy", such as, three streams model of agenda setting, sub-system theory and policy ownership theories.

Policy making process happens in a specific environment which consists of different factors, like economic, political, social, geographical, demographical, cultural, institutional, international, etc (Malone, 2005). In this complex interaction, both actors and institutions play their roles which are shaped by different factors. Some of these are involved in the process due to their formal authority to promote the agenda, to provide technical and financial support, while others are to advocate in favour of their own interests (Rhodes, 1997). According to sub-system theory, in public policy all actors are generally divided into two parts: state/governmental actors and societal actors/nongovernment actors. Elected officials (executive and legislative) and appointed officials reside within the state actors. Research organizations, CSOs/NGOs and mass media reside within societal actors or non-state actors (Romesch and Howlett, 1995). In every country, these two actors play vital roles, but both may not present equal influence. Role and influence of actors depend on nature of interest, capability and technical knowledge, power of actors as well as intensity of the importance of the factors. Especially, the role and influence of actors depends upon the dynamics of the role of these factors and actors (Verschuere, 2009). As in other developing countries, public policy-making goes through a complex and ambiguous process. The process is also ambiguous and complex in Bangladesh because there is no formal, established and visible process and institutional arrangement in the public policy-making (Aminuzzaman, 2002).

Kingdon (1995) applied a model of organizational decision-making in the policymaking processes. Kingdon described that policy processes are neither elite nor pluralist in their entireties. Instead, completion was found in separate "streams" of policymaking activity among pluralist forces and elite forces. According to Kingdon's view, an issue becomes an agenda item with the confluence of three "streams": the problem stream, the proposal stream and the politics stream. "Problem stream" refers how and who makes a specific issues as prominent policy problem among the existing societal problems (Laraway and Jennings, 2002). In proposal stream advocates of specific solution and opponents of a specific solution describe both proponent and opponent sides of a specific problem. Considering the policy solutions, policy coherence and viability of these solutions in the specific context, decision-makers take decisions (Stout and Stevens, 2000). This stream considers the factors in the political environment that have a powerful influence on the agenda-setting. Kingdon identified three major components that make up the political stream: the national mood, organized political forces, and events within the Government (Laraway and Jennings 2002). Successful agenda setting requires that three streams come together at a critical time and then a "policy window" opens. (Kalu, 2005 ;Kelly 2005). Through this window specific agenda items become subjects of policy decision.

Policy ownership and implementation are internal linked. If politician and bureaucrats do not appreciate the future benefits of the policies and do not take necessary action policies will not bring the ultimate result. In order to assess the ownership it is necessary to analysis who generate the policy idea, who take strategies to promote the issue as policy agenda, who adopted or recognized the idea, to what extent policy actors are committed to allocate fund and to take strategies to implement the policies (Osman, 2005 ;Nyamugasira, 2000).

Public policy analysts who have contributed in the field of public policy of Bangladesh revealed that traces of hundred year long colonial administration and law are profound in the policy process of Bangladesh (Bhuiyan, Faraizi and McAllister, 2008). Some researchers ( Rabbani, 2012 ;Schurmann and Mahmud, 2009;Panday, 2008 ) argued that after the year 2000 a new trend was found, and it was revealed that politicians and CSOs or NGOs have been found playing the role of key policy actors in policy formulations in social sectors of Bangladesh with support from donors in creating evidences and policy advocacy . Political actors, especially Prime Minister and concerned Minister showed their leadership role in social policy related agenda setting and policy formulation which did not happen before 2000. Under this circumstance the questions have been raised who won the policy and to what extent they will play proactive role to implement these policies since success of social policy in Bangladesh depends to a large extent on the financial and technical support from the state and non-state actors. In this perspective, this research explored the policy dynamics in safety net in Bangladesh and "national service program" has been considered as case.

IV.

### 4 Policy Dynamics in Social Safety Net

All social policies have not been taken only for reducing burden of poverty since many programs were the outcome of narrow bureaucratic or political interests (Rahman and Choudhury, 2012). In the social sector of Bangladesh a good number of interest groups including government agencies, local government bodies, political parties and NGOs who try to maximize their interest and influence the policy making process and budget allocation. Apart from the interest issue, features of safety nets also invite policy debates, such as food The trained youths will be offered temporary employment for two years in different local organizations. This temporary employment starts in this financial year (2010-11) and designed to be ended in financial year 2012-13. Fields of employment are given below:

166 ? Teaching at primary and secondary school levels ? As a computer teacher in schools where computer  
167 course has been in operation. that the real unemployment rate (28.7%) is higher than the calculated rate. In  
168 Bangladesh there are some poverty prone pockets such as monga and sidr/aila affected areas where permanent  
169 unemployment and seasonal unemployment rate are comparatively higher than any other region of Bangladesh.  
170 Economic recession and price hike of oil and essential commodities bring new miseries in their lives. For ensuring  
171 minimum standard of the poor people, Government has taken many initiatives but educated young people who  
172 have lot of potentiality to contribute in nation building are out of social safety net coverage. In this connection,  
173 Government has taken NSP for the educated people for maximizing the use of potentiality of youth to contribute  
174 in nation building. Government have started to piloting the NSP in monga affected and sidr affected area both  
175 are known as poverty affected area in Bangladesh.

176 Bangladesh has achieved significant success in poverty reduction and national headcount rates of poverty 5  
177 declined from 49% to 40% between 2000 and 2005, those in the southwest changed very little. According to HIES  
178 study, 52 percent of people in Barisal division were poor estimated on the basis of Head Count Rate using the  
179 upper poverty line ?? HIES, 2005). The situation of poverty in Khulna and Dhaka divisions is comparatively  
180 better off except, Gopalganj, Madaripur and Shariatpur. The estimates of head count rates (CBN) by divisions  
181 using upper poverty line found that higher portion of poverty affected people live in Barisal division with 39.4  
182 percent than among all other divisions followed by Rajshahi including Rangpur (35.7 percent), Khulna (32.1  
183 percent), Dhaka (30.5 percent) and Sylhet (28.1 percent). (Cited in, ??itumir and Rahman, 2011 : 10 ).

184 Borguna district, where NSP has been started in pilot basis is a costal district of Barisal division. The coastal  
185 zone is one of the regions of Bangladesh where number of unemployed people is higher compared to national level  
186 and average per capita GDP (at current market price) in the coastal zone was Tk 21,379 in 1999-2000, compared  
187 to Tk 22,684 outside the coastal zone (Ahmad, 2003). Though the data is about 12 years back but till today  
188 vulnerability situation is not improved against the vulnerability. A study of ILO (2008 ) showed that people do  
189 not get adequate employment opportunities because of catastrophic disasters to meet up their basic need, such  
190 as food. So, food security situation is vulnerable in this area.

191 Among the three piloting districts, Kurigram is situated in the northern part of Bangladesh. Poverty situation  
192 is much worse in northern districts than other regions of Bangladesh. The worst situation was brought in the  
193 day light by the media and development thinkers after 2000s. According to the World Food Program (WFP)'s  
194 estimation 80-90% people of this area are employed in agriculture whereas the national rate of agricultural  
195 employed is 51 percent (Khandoker: 2005). In this area, 54 percent of the people are identified as employed  
196 person but among these, 60 percent of them work only 110 days to 160 days in a year (The Prothom Alo, 22  
197 July, 2005). Also their labor wage is the lowest in the country. During monga some people eat only one meal a  
198 day or even one meal for two to three days (Shabuddin and Ali, 2006). People, particularly the poor, also suffer  
199 from more diseases during the lean season because of insufficient food and inadequate nutrition. Sometimes they  
200 even eat things that are hazardous to their health.

201 Even though media and development practitioners have been highlighting the chronic poverty issues in  
202 Bangladesh, but till now the socio-economic situation of this region is comparatively lower than other regions.  
203 A recent study (Khondker, 2010) retrieved that considering the some development indicators status of northern  
204 part is lower than three hill districts. In the north, 44.2% of all household members had no schooling whereas  
205 the number was 55.2% in the south. Percentages of secondary education completed people of three hill districts  
206 are higher than the greater Rangpur and the figure are respectively 13.3% and 16.6%. Same trend has also been  
207 found in secondary and above higher secondary education.

208 To reduce different kind of vulnerabilities and shocks concerned stakeholders raising voice for taking necessary  
209 initiatives so that people of the poverty prone pockets in Bangladesh get opportunities to meet up their basic  
210 needs.

## 211 5 c) Proposal Stream

212 In this steam different interest groups come forward with solution to solve the problems. For solving the  
213 unemployment situation of Bangladesh, especially in the poverty prone pockets policy advocates prescribed  
214 a number of solutions. Among the salutations extended the coverage of social safety nets, providing credits and  
215 assets and organizing capacity development training were the prominent options. Main theme of policy advocacy  
216 activities was put pressure on decision makers to take decisions to extend the safety nets coverage.

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## 219 7 d) Politics Stream

220 Political priority is not only important in agendasetting phase but also important in other phases, likepolicy  
221 formulation, policy implementation and evaluation. Recognition of a specific problem is not necessary guarantees  
222 that the government will implement programmes effectively providing financial and other resources (Shiffman  
223 & Ved, 2007;Spiller, Stein & Tommasi, 2003). Political priority refers to the degree to which political leaders  
224 consider a specific problem significant among the existing problems, with the allocation of financial, human

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225 and technical resources significant enough to encounter the severity of the problem (Shiffman & Ved, 2007).  
226 As we understand priority is meaningful when (1) national political leaders openly express grave concern for  
227 specific problem; (2) the Government consider the problem using an official decision-making process and (3) the  
228 Government allocates and disburse fund to commensurate with the problem's gravity (Shiffman, 2007).

## 229 **8 e) Translation this Policy into Practice**

230 NSP got attention for fulfilling as a major election pledges within a year. After being elected as Prime Minister,  
231 Sheikh Hasina has introduced the program 'National Service Program' for giving work to the jobless youths of  
232 the rural areas. Under this NSP, 720,000 educated youths of rural Bangladesh have given three months training  
233 with monthly payment of Tk.6, 000 TK for each, and then they have assimilated in a suitable job for two years  
234 ([http://www.thedailystar.net/newDesign/print\\_news.php?nid=129937](http://www.thedailystar.net/newDesign/print_news.php?nid=129937)).

235 The NSP involves training of the selected jobless youths in different areas which including disaster management,  
236 agriculture, public security, social welfare, health and family planning, physical education, environment, and Last  
237 two decades, successive governments of Bangladesh have given extended attention to provide public safety nets to  
238 the poor and vulnerable people (Hossain and Osman, 2007). Though Government has strong commitment, many  
239 SSN programs were proliferated because of narrow bureaucratic or political interests (Rahman and Choudhury,  
240 2012). Several important lessons have been learned while implementing various SSNs in Bangladesh, one of  
241 the major concerns was that successful implementation requires high-level political commitment (Khuda, 2011).  
242 "Political-will" played vital role in taking decision about "national service program". The present Awami League  
243 government has given emphasis on poverty reduction through employment generation and they included it in  
244 their election manifesto 2008 and mentioned, "A project will be undertaken for young men and women with HSC  
245 degrees for appointment in the 'national service' for two years". The Government should set up a specific regional  
246 development plan for the areas affected by 'monga' to promote the development of non-agricultural businesses  
247 and employment possibilities there.

## 248 **9 Concern, GUK,**

249 Helen Keller International, WFP Rangpur Regional Office Coastal Livelihoods (Ahmad, 2003), Need more  
250 investments in the development of human resources and the physical infrastructure that facilitates human  
251 resource-based activities.

## 252 **10 Integrated**

253 Coastal Zone Management, Bangladesh 6 A private research organization in Bangladesh 7  
254 <http://www.lcgbangladesh.org/derweb/achieve/docs/2004/Monga%202004/DER%20Group%20Report%20on%20Monga%202004>.  
255 Considering the demand of national and international policy actors, Awami League (AL), a leading political  
256 party in Bangladesh included the agenda of employment issue as brand name "national service" in their  
257 election manifesto in 2008. This program was influenced by some international program, such as National  
258 Service Scheme, India (see : <http://nss.nic.in/> for more details) , Zimbabwe's National Youth Service Program  
259 ([http://icicp.org/sites/default/files/Country%20Profile\\_Zimbabwe.pdf](http://icicp.org/sites/default/files/Country%20Profile_Zimbabwe.pdf)) and The National Service Training  
260 Programme of Malaysia. There are good resemblances among the programs and NSP which indicated that  
261 NSP of Bangladesh was influenced by the international services of the union and Upazila Parishad levels.  
262 Government has allocated 20 crore TK for the fiscal year 2009-2010 for implementing this program (<http://www.moysports.gov.bd/National%20Service.html>).

263  
264 Political leaders had significant influence in selecting beneficiary of the national service program ruling. Many  
265 young educated people who would like to get benefit from this service they give money to the ruling political  
266 leaders. Also, some people included themselves in the list of beneficiary of the national program using their  
267 political and social network. Also, Government did not allocate adequate resources to make the program  
268 successful. To train and employ almost 65,000 youths for two years require approximately Tk. 1,000 crore  
269 where In FY2010-11, Government allocated Tk. 190 crore only ( CPD, 2010).

## 270 **11 f) Discussion and Conclusion**

271 Since Bangladesh is a disaster prone country, a good number of people struggle with poverty and disaster.  
272 For giving the assurance of basic rights of this disadvantaged community, Government of Bangladesh has been  
273 implementing different sorts of social safety net program in rural area of Bangladesh. Analysts criticized that most  
274 of program do not get proper attention to target the appropriate beneficiary, selection process is politically  
275 biased, and political leaders maximize their benefit from the SSN programs (Rabbani, 2012; BRAC 8 , 2008;  
276 Hossain and Osman, 2007). Before 2000s most of social safety net programs were temporary basis and did not  
277 give attention to target the poverty prone pockets and disaster affected area such as monga, affected area, costal  
278 belt, haor area, char land and hill tracts area.

279 The article found that at the beginning of 2000s media, national and international NGOs highlighted that  
280 Government should take special policies for improving the vulnerability situation of disaster prone. Taking  
281 these advocacies into consideration AL as political party has included the "national service program" issue in  
282 their election manifesto. In this country policy do not get proper attention from the ruling political party and

283 implementing agencies. As an example it can be said that in the health sector "community clinic" is such  
 284 kind of issue. AL ??overnment (1996 ??overnment ( -2001) ) started to functioning the community but the  
 285 next BNP government ??2001) ??2002) ??2003) ??2004) ??2005) ??2006) stopped to provide fund making the  
 286 community (Rabbani, 2012). Researchers mentioned that Health and Population Sector Program (HPSP) has  
 287 failed to attain the expected their due to the lack of commitment of policy makers and implementing agencies  
 288 ??Osman,2005). NSP is an exception where ruling political party expressed their greater concern and allocated  
 289 money to implement the program. This program is now at middle position of implementation, we have to wait to  
 290 measure the success and failure of the program. The number of beneficiary, nature of expansion and allocation  
 291 of money reflects political commitment of ruling political party.

292 In policy process political commitment is not only one determinant which gives the guaranty of policy success,  
 293 resource allocation and maximum utilization of financial and non-financial allocation is another critical factor  
 294 to translate the commitment into practice. If political party generates the idea and owns the policy then its  
 295 implementation becomes easy.

296 12 Global



Figure 1: Social?

Year

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( ) ( )

Budget Documents 2011-12.

"Safety Net 2011-12" [http://www.mof.gov.bd/en/budget/11\\_12/safety\\_net/en.pdf?phpMyAdmin=GqNisTr562C5oxdV%2CEruqlWwoM5&phpMyAdmin=XRGktGpDJ7v31TJLuZ5xtAQmRx9](http://www.mof.gov.bd/en/budget/11_12/safety_net/en.pdf?phpMyAdmin=GqNisTr562C5oxdV%2CEruqlWwoM5&phpMyAdmin=XRGktGpDJ7v31TJLuZ5xtAQmRx9)

4 Finance Division, Ministry of Finance. Budget Documents 2011-12.

[Note: "Safety Net 2011-12" [http://www.mof.gov.bd/en/index.php?option=com\\_content&view=article&id=183&Itemid=1](http://www.mof.gov.bd/en/index.php?option=com_content&view=article&id=183&Itemid=1)]

Figure 2:

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? Working as community police for assistance to law and order enforcing agencies in the fields social security, maintenance of public property, traffic and fundamental laws.

? Assistance to clients receiving health service in hospitals and clinics.

? Guidance to common people for having different types of loan including agri-loan run by the Govt.

? Assistance to organizations concerned to protect adulteration in food business agencies like hotels and restaurants and food distributions in upazilla and districts.

? Working for the youths trained in livestock, poultry and fishery towards their self-employment activities.

? Rendering agriculture related information service to farmers and implementing Govt. decisions in this field.

? Work for awareness building, alert and warning; recovery and rehabilitation with local administration in disaster management.

? Assistance to schools for sports development.

? Activities in connection with awareness building for environment development and nursery and gardening.

? Assistance to implementation work in the fields of social security and old-age allowance.

? Helping LGED for supervision and maintenance of their infrastructural development works. Except above areas the youths concerned will be employed in different organization as per local requirement.

[Cited from <http://www.dyd.gov.bd/nsp.php> accessed 18.03.2013]

b) Problem Stream

Using the international indicators the BBS (2009) found that unemployment rate of Bangladesh is very low level (5.0%), but the same institution mentioned

Figure 3:

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Figure 4: Table :

Figure 5:

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<sup>1</sup>The Comilla Model was a rural development programme started in 1959 in Bangladesh ( then East Pakistan)

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<sup>3</sup>Using the upper poverty line

<sup>4</sup>Social Safety Net for Employment Generation and Capacity Development: Current State and Policy

<sup>5</sup>Small Scale Old Age and Widow Allowance for the Poor in Rural Bangladesh: An Evaluation



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