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New Social Policy Directions? Some Reflections on South Asia

Gabriele Köhler

Independent development economist, advisor and publicist, based in Munich who is currently a visiting fellow at UNRISD

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UNRISD, Palais des Nations
1211 Geneva 10, Switzerland

Tel: +41 (0)22 9173020
Fax: +41 (0)22 9170650
info@unrisd.org
www.unrisd.org

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New social policy directions? Some reflections on South Asia

Gabriele Köhler, UNRISD Visiting Fellow
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This paper attempts to respond to some of the questions (Q) addressed in the conference call, with respect to new directions in social policy from the South Asian experience.¹ Before doing so, it offers a sketch of the region.

1) Starting point: understanding the region

Q: What constitutes South Asia as a region - what are the uniting factors?

South Asia is a self-defined region, with Afghanistan, Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan and Sri Lanka organised in a – weak and divided - regional body, the South Asian Association for Regional Cooperation (SAARC). Beyond this formality, there is a common history for most of the area – in earlier centuries of Mogul and other empires, and the trauma of British colonialism. Over the past decade, the region has been enjoying high GDP growth rates, and a “shining” international image.

However, the majority of the population has not benefited much from economic growth. Income poverty, inequality in incomes and wealth, and social exclusion predominate. With the exception of Maldives and Sri Lanka, income poverty, adult malnutrition and under-5 underweight conditions are high; 60 to 80% of the population are under the \$2 per day poverty line, and 40% on a regional average have to persist with less than \$1.25 per day. The HDI ranking is low for most countries in the region (see table 1 and figure 1). South Asia is the region with the largest number of internally displaced populations - 2 million people - and distress migration. These displacements are a reaction to political conflict, recurrent natural disasters, climate change, as well as demographic shifts, accelerating urbanisation, and of course structural poverty. Many analysts therefore speak of a common regional deprivation challenge (Bonnerjee 2014b: 192).

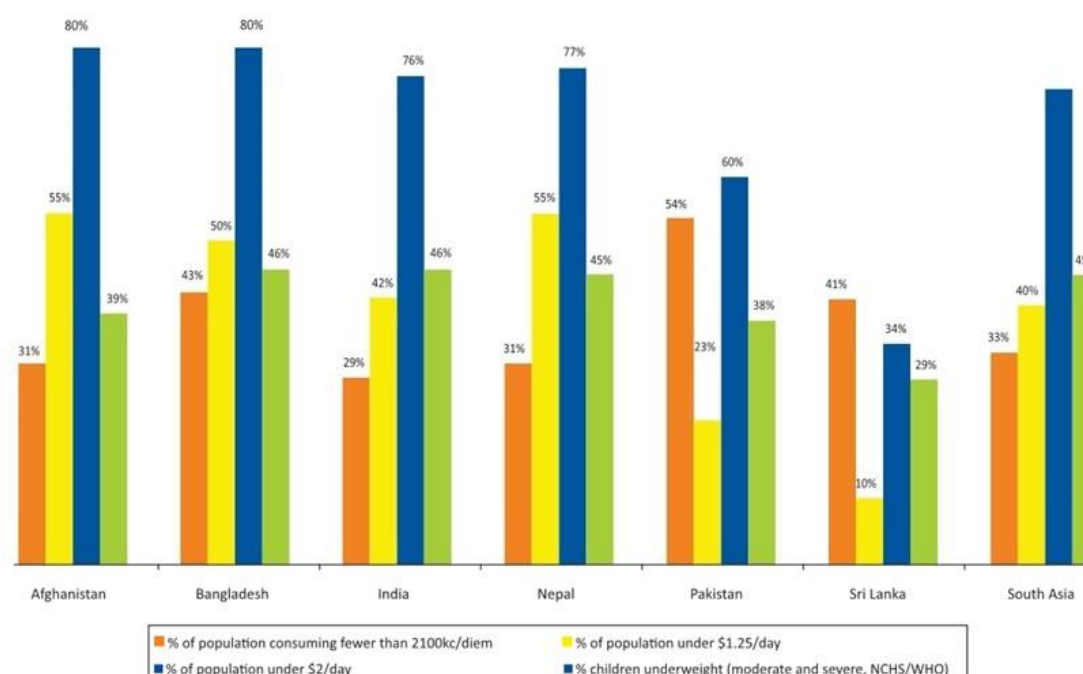
Table 1. Human Development Index (HDI) in South Asia (ranked from highest to lowest)

Country	HDI* (2012)	Inequality- adjusted HDI** (2012)	Gender Inequality Index*** (2012)
Sri Lanka	0.715	0.607	0.402
Maldives	0.688	0.515	0.357
India	0.554	0.392	0.610
Bhutan	0.538	0.430	0.464
Pakistan	0.515	0.374	0.518
Bangladesh	0.515	0.356	0.567
Nepal	0.463	0.304	0.485
Afghanistan	0.374	-	0.712

Source: UNDP 2013. Human Development Report

Fig. 1. Measures of deprivation in South Asia

¹ This short paper is a response to Ilcheong Yi, Esuna Dugarova Liz Koechlin 2013, New directions in social policy (UNRISD 2014), and draws extensively on the findings in Koehler and Chopra 2014. The author thanks the participants of the UNRISD workshop for helpful comments. Sonja Keller and Milda Aleknonyte provided research support to this paper.



Source UNICEF ROSA 2009. A matter of magnitude.
http://www.unicef.org/rosa/Latest_Matter_of_magnitude.pdf

On a more positive note, the region is also characterised by emerging or re-emerging democratic processes, and a vibrant CSO (Civil Society Organisation) community. This is for a variety of reasons. GDP growth, while not reaching the three lower quintiles, has created a growing middle class who demand better access to social services, are socially concerned about social divides, and/or personally worried about their security (Bonnerjee 2014b: 192). As a result, political situations across the region are transforming (Koehler and Chopra 2014: 6). CSOs are influential because of their long-standing engagement, their ability to professionally formulate viable policy recommendations, and also because of their capacity to convene street protests and marches to give force to their proposals. Some CSOs benefit from their association with subsets of the elites and the middle classes, others from the political pressure of identity politics, and the ability to mobilise funding nationally and internationally.² In addition, critical media - radio, print - and social media have played a supportive role in democracy processes across much of South Asia.

These factors – persistent economic and social deprivations alongside new political dynamics - form the backdrop for a surge in social policy changes observed in all the South Asian countries, beginning visibly in India in 2004, and continuing into the early 2010s.

2) New forms of social policy in South Asia: the good news

Q: New forms. What are the key features of these new forms of social policy? What, if anything, is ‘new’ in the forms of social policy in the countries and the region? What specific risks and challenges do the policies address? What are the key institutions behind such social policies? How do they relate to other policy domains, such as economic and environmental policies?

There are many elements of “newness” in social policy in South Asia, which deserve highlighting as a change of direction at the level of policy intent. They include:

- A concerted set of policy reforms:

Since the early 2000-noughts, there has been a surge in social sector policies in South Asia. Governments have introduced social policy reforms to address at least six challenges: hunger, income poverty, lack of

² Examples include a range of issues-based CSOs: in India, for example, SEWA – the Self Employed Women’s Movement - initiated policies on social security for the informal economy; Anna Hazare led a movement for more efficient anti-corruption legislation: In Bangladesh, the Grameen movement has been leading the microfinance movement for access to finance for the lowest income and women’s groups for three decades. In Nepal, identity-based NGOs have placed gay rights on the political agenda.

employment, inadequate housing, social exclusion, and lack of citizenship rights (see table 2). Policies include the universalisation of health services and primary education; new forms of social assistance; in several countries: employment generation programmes; and in a few countries: low-cost housing programmes. The right to information is a key factor in this set of policy innovations. There is a regional coinciding of the social policy surge, and that appears new as well.

Table 2. Social policy panorama South Asia- selected examples

Social policy issue		
Hunger	<ul style="list-style-type: none"> • Cooked school meals (India) • National Food Security Bill (India) 	<ul style="list-style-type: none"> • Subsidised grain prices and open market sales (Bangladesh) • Means tested food subsidy (Sri Lanka)
Health	<ul style="list-style-type: none"> • National Rural Health Mission (India) • Free basic health services and medication (India, Nepal, Bhutan.) 	<ul style="list-style-type: none"> • Health insurance (India, Maldives)
Income insecurity	<ul style="list-style-type: none"> • Benazir Income Support Programme (Pakistan) • Child benefit (Nepal) • Social security bill for unorganised sector workers (India) 	<ul style="list-style-type: none"> • Samurdhi (Sri Lanka) • Universal old age pension (Nepal); • Social pension (Maldives)
Un-/underemployment	<ul style="list-style-type: none"> • National Rural Employment Guarantee Act and Scheme (India) • Employment Generation Programme for the Poorest (Bangladesh) 	<ul style="list-style-type: none"> • Karnali employment Programme (Nepal)
Housing	<ul style="list-style-type: none"> • Million houses Development Programme (Sri Lanka) • Housing reconstruction (Maldives) 	<ul style="list-style-type: none"> • J Nehru National Urban Renewal Mission (India)
Social exclusion	<ul style="list-style-type: none"> • Secondary school stipend for girls (Bangladesh) • Education for all and Dalit education grants (Nepal) • Child grants for girls (India) 	<ul style="list-style-type: none"> • Rural development and community based interventions (India) • Recognition of forest commons rights (India)
Citizenship	<ul style="list-style-type: none"> • National Food Security Act (India) • Mid-day meal (India) • Right to education (all) • Right to free health services (Nepal, Maldives, Sri Lanka) 	<ul style="list-style-type: none"> • Right to work (India) • Right to information (India, Bangladesh, Nepal)

Sources: based on Koehler 2014a; Chopra 2014b

▪ Acknowledgement of income poverty and of social exclusion

What is also new is the more proactive acknowledgement of income poverty and of social exclusion as major issues. Links are made between minority/identity politics and social policy programmes, by adopting (or reinforcing existing) categorical targeting or affirmative action for gender, caste, or ethnicity. In India, “tribal groups” can draw on new commons rights. In Pakistan, the income support programme secularised social protection away from the Zakat system, and introduced a positive gender bias, with women as the entitlement holders for the grant (Gazdar 2014).

▪ Rights language and intent

Different from earlier phases of social policy reform in South Asia, many of the policies refer to citizenship as a notion, and even to the rights of citizens as a normative framework. Progressive positions are preferred, notably a commitment to scale up and gradually universalise access to education and health. In Nepal, there is the universalisation of basic health and education services in the Interim Constitution. In India, these social rights have become justiciable, and rights are cast in a collective as opposed to an individualising mode, calling for collective mobilisation, accountability and transparency, as well as justiciability (Chopra 2014a: 96).

▪ Continuous programme enhancement

Over the past 10 years, successive government coalitions have pronounced improvements in social services, and increased coverage or benefit levels of social transfers, at least nominally.³ Thus, these have been rising or improving – even if from low initial levels.

- Public funding

The majority of the new social policies and programmes is financed from government revenues. While the health and education sectors in some of the lower income countries continue to receive ODA from sector-wide approaches or earmarked education and health services funding, it is government budgets in India, Nepal, Pakistan, Sri Lanka, and Maldives that fund most of the new social protection transfers.

- Relative funding increase

The pattern of fiscal expenditure is also interesting: in South Asia, 20% of the fiscal budget is allocated to economic sectors, and 35% to the social sectors - education, health, social protection/social security, and community funding. This exceeds commitments made in the 1990s to allocate at least 20% of the fiscal budget to the social sector. Also, overall and per capita expenditures in the social sector components of the fiscal budgets increased significantly between 2002 and 2010. In per capita terms, averaged for South Asia, there is a tripling from US\$30 to US\$ 90 per person (Bonnerjee 2014a and b).

- Countercyclical social policy initiatives

Several countries in South Asia adopted counter-cyclical measures in response to the 2008-2009 fiscal-financial and food price crisis, by topping up existing social protection programmes, or introducing temporary measures (see table 3). The range of measures adopted is quite wide. This too is a characteristic of the policy innovation surge in South Asia.

Table 3. Countercyclical measures in South Asia

		Afghanistan	Bangladesh	Bhutan	India	Maldives	Nepal	Pakistan	Sri Lanka
Stimulate demand / improve social protection	Individual Tax (cuts, deferred, exemptions)		√		√				
	Social transfers augmented		√		√	√ *	√	√ *	
	Child related transfers						√		
	In-kind transfers (incl. food for work)		√						
	Subsidies on food prices		√						
	Direct job creation /youth employment		√				√		
	Price stabilisation				√				
Stimulate production	Subsidised inputs (e.g. fuel, fertilizer)		√						√
	Corporate income tax / import duties reductions,		√						
	Promotion of tourism and private businesses		√	√	√				
	Export promotion		√		√				√
	Support to remitters		√						
Long-term investment	Agricultural/rural sector development		√		√				
	Energy and Environment								
	Infrastructure development/r rehabilitation				√				
	Health/ education infrastructure				√				
	Technological innovation				√				

Source: UNICEF ROSA 2009 (manuscript)

3) Systemic social policy failures: the bad news

³ Not all grant benefits are indexed, so in real terms some have been eroded by inflation.

The social policy innovations and trends outlined above are noteworthy, and deserve acknowledgement. However, they must not be idolised. They include a number of inherent structural faults and failures, including the following:

- **Intent versus implementation and delivery**

There is an enormous tension between intent and delivery. The language of universalism and the rights terminology contrasts with the low performance in terms of coverage, levels of benefits and quality and reliability of delivery. Despite – or in some cases perhaps because of – the surge in social policy, many social services remain poor and patchy. Social protection schemes are disjointed and have very low benefit levels, because they are spread so thinly. Social exclusion of women, girl children, disadvantaged castes, and ethnic and religious minorities continues despite the programmes to redress these malfunctions. Implementation often falls below the promises; for example, early evaluations of the MGNREGA in India show that – at the national level – only 40 days - instead of 100 days – of paid employment have materialised; the programme in Nepal’s Karnali region which also stipulates 100 days of paid work, has averaged only 15 days. There are many mixed messages, such as the increasing private sector role – contrary to the rights-based discourse, which would suggest a reliance on public goods delivered by public entities. In India, the state acknowledges its role as the duty bearer, but outsources social services (Chopra 2014: 97). In Bangladesh, policies are in a safety net and residual mode, and often piecemeal, with the state veering away from its responsibilities (Mahmud and Mahmud 2014). Poor governance and corruption undermine performance.

Some of these shortcomings and weaknesses could be dismissed as the respective programmes’ teething problems, but they do signal a gap between the social policy innovations and the actual effectiveness.

- **Social policy versus rights legislation**

A puzzling contradiction is that between the resumption of or turn towards rights-based language and universalist policy design on the one hand, and the landscape of human rights legislation in South Asia on the other. A quick survey of ILO and UN rights conventions reveals that, while the core UN human rights conventions – the CERD, CEDAW, and CRC, have been ratified (see table 4) in many countries, the more workplace-oriented fundamental labour conventions remain to be adopted. In the case of India, for example, despite its strong rights language in the policy decisions of recent years, core trade union rights or child labour legislation are not in place (see table 5 annexed).

Table 4: Ratification of selected UN Conventions / Declarations

Convention/ Declaration	C2. International Convention on the Elimination of All Forms of Racial Discrimination (CERD)	C8. Convention on the Elimination of All Forms of Discrimination against Women (CEDAW)	C11. Convention on the Rights of the Child (CRC)	C15. Convention on the Rights of Persons with Disabilities	United Nations Declaration on the Rights of Indigenous Peoples (September 2007)
Country					
Afghanistan	1983 a	2003	1994	2012 a	Yes
Bangladesh	1979 a	1984 a	1990	2007	Abstention
Bhutan	-	1981	1990	-	Abstention
India	1968	1993	1992 a	2007	Yes
Maldives	1984 a	1993 a	1991	2010	Yes
Nepal	1971 a	1991	1990	2010	Yes
Pakistan	1966	1996 a	1990	2011	Yes
Sri Lanka	1982 a	1981	1991	-	Yes

a: Accession. Sources: treaties.un.org, unbisnet.un.org

Table 5. Ratification of fundamental ILO Conventions in South Asia

Convention Country	C029 Forced Labour Convention	C087 Freedom of Association and Protection of the Right to Organise Convention	C098 Right to Organise and Collective Bargaining Convention	C100 Equal Remuneration Convention	C102 Social Security (Minimum Standards) Convention	C107 Indigenous and Tribal Populations Convention	C138 Minimum Age Convention	C168 Employment Promotion and Protection against Unemployment Convention	C169 Indigenous and Tribal Peoples Convention	C177 Home Work Convention	C182 Worst Forms of Child Labour Convention	C189 Domestic Workers Convention
Afghanistan	-	-	-	1969	-	-	2010	-	-	-	2010	-
Bangladesh	1972	1972	1972	1998	-	1972	-	-	-	-	2001	-
Bhutan ¹												
India	1954	-	-	1958	-	1958	-	-	-	-	-	-
Maldives	2013	2013	2013	2013	-	-	2013	-	-	-	2013	-
Nepal	2002	-	1996	1976	-	-	1997	-	2007	-	2002	-
Pakistan	1957	1951	1952	2001	-	1960	2006	-	-	-	2001	-
Sri Lanka	1950	1995	1972	1993	-	-	2000	-	-	-	2001	-

Source: <http://www.ilo.org/dyn/normlex/en/f?p=1000:11001:0::NO::>

¹ Bhutan has not yet joined the ILO.

- Fiscal omissions

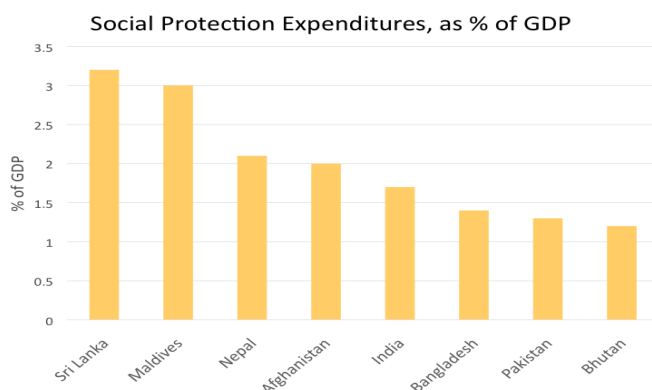
Despite the surge in policies, the dedication of sound shares of the fiscal budget to the social sector, and the considerable increase in social spending, the overall expenditure patterns fall far short of what would be necessary for the social policies introduced in recent years to effect genuine change. This is because South Asia, by international standards, has very low tax to GDP ratios – the overall average is 11-12%, and has remained stagnant over the past 20 years (Bonnerjee 2014a: 53). Government expenditures for health in particular, and for education, as a share of GDP are accordingly extremely low (table 6) and lie far underneath international trends or commitments. As a result, social services tend to be underfunded, unattractive and inequitably resourced. Also, social protection benefit levels are insufficient to actually bring families up to the poverty line (table 7), and - not visible from the aggregate data - have a male and upper-class bias, since it is primarily men and privileged groups who benefit from the formal social security systems.

Table 6. Fiscal budget expenditures as a share of GDP

Country	Health expenditure as share of GDP	Education expenditure as share of GDP
Afghanistan		
Bangladesh	1.2	2.2
Bhutan		
India	1.2	3.1
Maldives		
Nepal	1.8	4.7
Pakistan	0.8	2.4
Sri Lanka	1.3	2.1

Source UNDP 2013

Table 7. Social protection expenditures



Source: Asian Development Bank 2013

- Blindness to the perhaps most disadvantaged communities

Addressing social inclusion is a major consideration in many of the new social policies. However, despite the large share of working migrants and displaced populations, none of the social policies broach the subject of their access to health, education, or social services, or a notion of portability of social protection entitlements. Also, despite politically driven attention to identity politics, and much creativity and sensitivity to social exclusion in the design of social transfers, the policy innovations do not include affirmative action to address the most disadvantaged communities – such as low-income Muslim communities in Nepal, or Hindu Tamils in Sri Lanka.⁴ Reasons remain to be analysed, but it is obvious that measures would be contentious and, in the case of migrants, very costly.

- Structural omissions

⁴ On the tension between welfare and minority politics, see Jayasuriya 2014: 176f. Also see Koehler 2014c.

Most importantly, however, the innovations, even though rights-based at the intent level, are inherently faulty because they have not tackled structural factors in any systematic fashion. There are three major omissions:

- Labour market policies for decent work and minimum wages,
- Land reform, and a
- Decisive health sector reform.

For instance, the poverty discourse ultimately remains individualised. Despite the large employment schemes, the production and reproduction of poverty are not analysed, and hence tackled, with a view to the systemic lack of long term employment relationships in decent work, low wages, or landlessness and low agricultural productivity. This is mirrored in the absence of labour legislation and low levels of ratification of core labour standards, such as those of the ILO (table 5).

The very low spending on health and hence poor quality of public health services and the absence of health insurance coverage means that in case of health incidents, many households pay for health services or medication out of savings or borrowing, or resort to the private health services sector. South Asia has the highest rate of out of pocket health expenditures, at four times the global average (Bonnerjee 2014b: 191). Thus, the gains made on social protection are wiped out as soon as a health incident occurs in a low-income household (Mehrotra 2014).

4) Drivers

Q: identify key policy choices in the design of social policies and programmes, and the related economic policies and political and political economy factors, conditions, and drivers that determine these choices and social outcomes.

As mentioned above, there was a social policy surge in South Asia beginning around 2004. The reasons are complex.

- Contextual triggers:

At the immediate level, the social policy innovations and changes can be interpreted as a result of “policy moments” created by major political processes or a change of government. Specific drivers in the 2004-2010 period include political changes in all the countries of South Asia. In India, elections brought in a coalition government, which had made considerable left-wing social policy promises in their election campaigns. In Bangladesh, elections brought in a new government after a period of military rule; similarly in Pakistan, there was a return of a civilian government, combined with the continuous role of a progressive group of economists in the Planning Commission. Maldives held multi-party elections for the first time ever. In Nepal, a civil conflict driven by poverty, political and social exclusion ended after 10 years, and Nepal became a secular republic. Bhutan introduced constitutional monarchy, conceivably as a pre-emptive measure because of Nepal’s experience.

Each of these political changes could have remained superficial, but, post-election, the newly elected governments needed to build legitimacy and support. Moreover, (re)emerging democratic processes were accompanied by strong CSOs, competition between political parties and between parties and trade unions, or among identity groups, each vying to outcompete the competitors, resulting in “electoral welfare politics” (Chopra 2014b: 204). It is also politically difficult to dismantle or reverse a social transfer, or a commitment to free health services or improved schooling, once they have been introduced.

- Political economy

Related to, but going beyond, electoral politics, one observes a repositioning of political players. In India, because of highly visible campaigns including mass marches, large gatherings, hunger strikes, paired with constructive, bold but doable policy initiatives, the space accorded to CSOs changed considerably and the government has opened policy spaces for academics and CSOs (Chopra 2014a: 100; Mehrotra 2014). The growing – and violent – force of the Naxalite movement may also be a factor in this process, with CSO engagement being a way to counter this violent threat. In Nepal, the constitution drafting process was *ab initio* conceptualised as highly participatory and inclusive, and the identity politics propelled CSOs or smaller parties representing specialised interest groups to the fore.

- Institutions and zeitgeist

A variety of “soft” factors is influencing the policy landscape as well. One is the role of the language – or rhetoric – of social justice, in place in South Asia since the 1940s/50s. The constitutions adopted at that time were influenced by the global drive for a human rights agenda (Kabeer 2014: xiv), and the

independence movements were driven by aspirations for social and economic equity, land reform, and anti-casteism. The commitments made to social, economic and political justice in the constitutions of Nepal, India and Pakistan were a reference point for intellectuals, civil society and government officials over the following decades. More recent shifts came with the respective roles taken by or allocated to civil society and non state actors, as a result of new alliances globally and nationally. In India, global ideas such as human rights becoming more accepted by the Indian government; similar effects are observed in Nepal.

South Asia is also particular, perhaps, in its institutional arrangements regarding policy design and policymaking. The role of central planning and development plans was never questioned, building a certain position for “technocrats” in the government bureaucracies, as well as intellectuals, civil society and the media into the development planning process. This has forged a certain degree of aspirational adherence to overarching norms and values of social and economic justice. In the case of India, there is also a particular case of the Supreme Court repeatedly leading the process for new legislative modalities such as on the universal right to school meals or to education.

In addition, the neoliberal agenda itself became a trigger for policy reforms (Chopra 2014b: 207). This global and national agenda made it increasingly necessary to protect the disadvantaged from either a specific neoliberal policy, or globalisation effects more generally.

5) Conclusions

Q: What would be an overall assessment of the policy innovations with all their contradictions?

One interpretation is that the social policy innovations signal a policy shift at the ideational level. The surge in social policies can be interpreted as an effort, on the part of governments, to move into a more progressive policy mode, and as an effort to address poverty and redress processes of social exclusion. The surge in social policy interventions could also be understood as a move from welfarist to rights-based social policy (Kabeer 2014: xvi), or more radically even as steps towards creating a transformative and rights based developmental welfare state.

Conversely, a less benign or more “realist” assessment might situate the social policy reforms as a tactic to assuage citizens who are stuck in objectively and systematically inequitable, untenable situations. In that reading, the reforms merely have a palliative effect, and the social policy surge may well be nothing more than pacifying policies instrumentalised for the construction of assent (Chopra 2014b).

Both readings are correct, since elites are not monolithic, and policies are adopted for a range of factors and rationales. Nevertheless: a shift is conceivable. Policies introduced in an assuaging mode but which acknowledge precarious situations and guarantee rights or even make them claimable, do change the role of citizens vis-à-vis governments, and can help alter the social contract in a more progressive direction. This may be the case in several South Asian countries.

6) Ideas towards research questions

Q: What is the role of global or regional factors or social policy initiatives in these developments? What are the key features of new global social policy initiatives such as social protection floor and universal health coverage? What are their potential and limitations?

- Policy inventory question:
Is it worth further inventorising social policies – adding sectors and updating the list of social policy programmes in the “policy panorama”? This would be because policies do matter for the lowest income groups, for middle classes, for societal cohesion, and because programmes – once analysed and evaluated - can lead to policy change.
- Systems questions:
Is there an interface between “economic”, social and environmental policy? Is the rights-based orientation rhetoric or genuine? And: is a developmental welfare state emerging in South Asia, as a result of path dependency and commitments and the emerging space for citizens to claim their – proclaimed – rights? Are state society relationships changing, is a new social contract emerging?
- Policy inclusion and exclusion “errors”:

Is the fact that middle class youth are no longer finding jobs in preferred professions, or even any employment at all, creating pressure for new social policies? Why are policies to address some socially excluded groups absent from the policy innovations (e.g. policies to ensure migrants' access to social rights; or faith-sensitive social policy)?

- Impact question:
Can one undertake attributions of success to particular policy measures - an impact analysis, and evidence-based assessment of "what works"? What methodological approaches could be applied to isolate the effects of individual policies when a combination of policies or programmes is introduced, or general societal changes are underway.
- Political economy question:
Would it be of policy interest to track changes when political leadership changes: will the social policy innovations of the current governments be retained if more conservative parties take office? Are some policies particularly resilient – i.e. resistant to change, such as social pensions or child grants? Can policy tracking help uncover the political economy of social policy reform and new directions?
- Policy diffusion question:
Would it be useful to examine the conduits of policy diffusion in the region? Has this been through policy makers' direct exchanges, via regional bodies such as SAARC, through bi- or multi-lateral agencies, and/or through media? Is there policy diffusion because of a "zeitgeist"?
- Policy coherence questions:
Would it be useful to study the tension between "regressive" and "progressive" international agreements, i.e. the future of rights-based social policy and its potential clash with neoliberal international trade, investment and intellectual property rights, and its potential support from progressive normative international frameworks? The countries reliant on ODA or (over)oriented to international trade and investment are constrained by conditionalities of the international financial institutions and even more so by those of the WTO. Recent issues around India's right to food and negotiations in the WTO are a case in point. On the other hand, positive trends can be seen in international normative agreements. One set comes from the ILO, with new policy norms such as the Social Protection Floors Recommendation, and recent new conventions regarding homework and regarding domestic workers. Another set comes from the OHCHR with its reporting processes such as the universal periodic review or the analyses prepared by the independent special rapporteurs on the right to food or the situation of poverty.

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