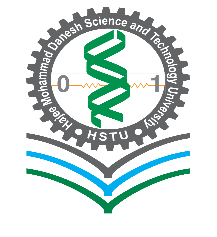
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**Assignment #01**

**Assignment title: Basic Issues in social policy.**

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**Social policy:**

The term ‘social policy’ is typically used in two ways.

Firstly, social policy refers to any government action aimed at addressing social need, such as issues of employment, education, healthcare, housing and sustenance.

Secondly, as an academic discipline, social policy refers to the study of how societies distribute resources to address the aforementioned social needs. An interdisciplinary subject, it draws upon elements of economics, history, politics, psychology and sociology in order to analyses:

- how societies respond to social problems.

- the progress made by these responses.

- how this progress is measured.

Social policy plays a vital and foundational role in shaping the well-being, dignity, and overall development of individuals and communities. It is the framework through which governments and institutions address essential human needs and strive to ensure fairness, equity, and social inclusion. Key areas of social policy include housing, education, health care, social security, and the social safety net. These areas are deeply interconnected and together form the backbone of any socially responsible and equitable society. Without effective policies in these areas, economic growth alone cannot guarantee a decent standard of living or equal opportunities for all members of society.

**1. Basic Education** : Education, particularly at the basic level, is another fundamental element of social policy. It equips individuals with the knowledge, skills, and values necessary for personal growth, employment, and responsible citizenship. Basic education typically includes primary and lower secondary education and serves as the bedrock of any functional society. It not only improves individual life chances but also contributes to national development by fostering an educated workforce, reducing poverty, and promoting social cohesion. Despite international commitments such as the Sustainable Development Goals (SDGs), millions of children around the world remain out of school, especially in low-income countries. Gender inequality, poverty, child labor, early marriage, and lack of infrastructure are some of the major barriers to universal education. In many rural or marginalized areas, schools are under-resourced, and classrooms are overcrowded, making it difficult for teachers to provide quality instruction. Furthermore, education systems often suffer from outdated curricula and poor teacher training. Governments and international organizations have adopted various initiatives to address these challenges, including free compulsory education laws, school feeding programs, cash incentives for school attendance, and investments in digital learning. However, educational reform must go beyond access and address issues of quality, relevance, and inclusiveness, ensuring that education truly empowers learners and prepares them for the modern world.

A compelling example is Bangladesh’s Female Secondary School Assistance Project (FSSAP), which successfully increased girls' enrollment and retention in school by providing stipends and removing tuition fees. This not only improved gender equality in education but also delayed early marriage and enhanced girls’ health and autonomy. In contrast, in parts of sub-Saharan Africa, the lack of access to schools, qualified teachers, and learning materials continues to hinder educational outcomes. In rural Niger, for instance, many children must walk miles to reach a school, and many schools operate under trees or temporary shelters. These examples highlight the need for governments to invest not only in infrastructure but also in teacher training, curriculum reform, and inclusive policies.

**2. Health care system** : Health care is a critical component of human development and social equity. A well-functioning health care system protects individuals from disease, promotes healthy lifestyles, and provides treatment during illness, injury, or old age. Health is not only a personal issue but also a societal one, as poor health affects economic productivity, increases dependency, and can place a heavy burden on families and communities. Despite the clear importance of health care, access remains highly unequal. In many developing countries, health facilities are scarce or located far from rural populations. Medicines and medical equipment are often in short supply, and the cost of care can be prohibitively expensive. Even in wealthier countries, rising health care costs and insurance gaps can limit access for lower-income groups. Universal Health Coverage (UHC) is increasingly being recognized as a global priority. Under UHC, everyone receives the health services they need without suffering financial hardship. Achieving this goal requires public investment in health infrastructure, training of health professionals, public health education, and regulation of the private health sector. Preventive care, including vaccinations, maternal and child health services, and health education, is also essential to reduce the overall burden of disease and improve life expectancy. Health care policy must be inclusive and responsive, ensuring that services are accessible, affordable, and culturally appropriate.

One successful model is Rwanda’s community-based health insurance system, known as Mutueless de Santé. This program ensures that even low-income citizens have access to essential medical services at affordable costs. It has led to significant improvements in maternal health, vaccination rates, and overall life expectancy. On the other hand, countries like Yemen face severe challenges in providing basic health care due to conflict and lack of infrastructure. Hospitals have been destroyed, and medical supplies are scarce, leaving millions without adequate care. These contrasting examples show how political will and investment can make a major difference in health outcomes.

**3. Housing**: Access to housing is one of the most basic human needs and rights. Adequate housing provides not only shelter but also a sense of security, privacy, and stability. It serves as the foundation from which individuals can build a better life, pursue education, maintain their health, and participate fully in society. Unfortunately, in many parts of the world, affordable and safe housing remains out of reach for millions. Rapid urbanization, population growth, and unequal land distribution contribute to housing shortages and high real estate prices. In urban slums and informal settlements, people often live in overcrowded, unsafe conditions, lacking access to clean water, sanitation, and electricity. These substandard living conditions contribute to the spread of diseases and negatively affect mental and physical health. Children raised in such environments may struggle in school due to the stress and instability of their surroundings. Governments and NGOs have implemented various strategies to address the housing crisis, including public housing projects, rental assistance programs, land reforms, and subsidies for low-income families. However, many of these programs face issues of poor planning, corruption, and inadequate funding, leading to inefficiencies and exclusion. Effective housing policy must be inclusive, participatory, and sensitive to local needs and cultures, ensuring that everyone, regardless of income or background, has access to decent housing.

For example, in India, the government launched the Pradhan Mantri Awas Yojana (PMAY) to provide affordable housing to the urban and rural poor. This program offers subsidies and financial assistance for constructing or purchasing homes. Despite such efforts, millions still live in slums with poor sanitation and limited access to services. The Dharavi slum in Mumbai is a stark example, where overcrowding and lack of basic amenities have created a major public health challenge. Thus, effective housing policies must combine infrastructure development with access to basic services like water, sanitation, and electricity

**4.** **Social security and safety net** : Social security is a vital mechanism for protecting individuals and families from the economic risks associated with unemployment, disability, sickness, old age, and death. It provides income support during periods of vulnerability and helps maintain social stability and consumer demand. Traditional social security systems, such as pensions and unemployment insurance, are often based on formal employment and contributions from workers and employers. However, in many parts of the world, a large portion of the population works in the informal sector and does not have access to these benefits. This exclusion leaves millions of people vulnerable to poverty and deprivation. Expanding social security coverage to informal workers, self-employed individuals, and unpaid caregivers is a major challenge for policy makers. Innovative solutions include non-contributory pension schemes, universal health coverage, community-based insurance programs, and portable benefits systems. These measures aim to ensure that social protection is truly universal and reaches those who need it most. Strengthening social security also requires good governance, efficient administration, and political commitment to social justice and inclusion.

The social safety net refers to a range of non-contributory programs designed to protect the poorest and most vulnerable populations from extreme hardship. These programs include conditional and unconditional cash transfers, food subsidies, school meal programs, emergency relief, and targeted support for persons with disabilities, orphans, and elderly individuals without income. Social safety nets serve both a protective and promotive function: they provide immediate assistance during crises and also enable long-term improvements by helping people invest in education, health, and livelihoods. For example, conditional cash transfer programs in Latin America, such as Brazil’s Bolsa Família and Mexico’s Prospera, have successfully improved school attendance and health outcomes among poor families. However, the effectiveness of safety nets depends on accurate targeting, transparent delivery mechanisms, and adequate funding. Digital technologies, such as mobile payments and biometric identification, have helped improve the efficiency of these programs, but gaps remain in reaching the most marginalized, such as refugees, indigenous populations, and people living in conflict zones. A well-designed safety net system can play a key role in reducing inequality, promoting resilience, and fostering inclusive development.

An example is Germany’s comprehensive social insurance system, which covers health, unemployment, and pensions. Employees and employers contribute to this system, ensuring income security during retirement or sickness. Conversely, in many developing countries where informal employment is common—such as in Nigeria—many workers do not have access to formal social security benefits. This creates a significant gap, especially for older adults and persons with disabilities. To address this, countries like South Africa have introduced non-contributory old age pensions to support elderly citizens who were never part of formal employment.

On the otherhand, A successful example is Brazil’s Bolsa Família, a conditional cash transfer program that provides financial aid to poor families in exchange for school attendance and vaccinations for children. This program significantly reduced extreme poverty and improved education and health indicators. During the COVID-19 pandemic, many countries expanded their safety net programs. For instance, the Philippines implemented the Social Amelioration Program, which gave emergency cash assistance to low-income households affected by lockdowns and job losses. However, challenges like corruption, inefficiency, and difficulty identifying beneficiaries still hinder the effectiveness of such programs in many regions.

In conclusion, housing, basic education, health care, social security, and social safety nets are not isolated policy areas but interconnected elements of a holistic social development strategy. They support one another and together contribute to a society where every individual has the opportunity to lead a dignified and productive life. Neglect in one area can undermine progress in others, as when lack of housing leads to poor health, or lack of education limits economic opportunities. Effective social policy requires coordinated action, adequate public investment, strong institutions, and meaningful community participation. It must also be rooted in a vision of equity and human rights, recognizing that the well-being of the individual is inseparable from the well-being of society as a whole.