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**THE PERCEPTION OF SOCIAL POLICY IN THE ISLAMIC WORLD:
TÜRKİYE, QATAR AND BANGLADESH'S EXAMPLES**

MASTER'S THESIS

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THESIS DECLARATION

I declare that the thesis entitled *the perception of Social Policy in the Islamic World: Türkiye, Qatar and Bangladesh's Examples* a research study by scientific ethical principles, which was conducted by me under the guidance of Prof. Dr. Ahmet GÜVEN. I also declare that there is no manipulation of the data used in this thesis and no part of the thesis is presented as work from another thesis in this university or other universities.

NAFISA ISLAM ZIHAN

September 2024

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ABSTRACT

THE PERCEPTION OF SOCIAL POLICY IN THE ISLAMIC WORLD: TÜRKİYE, QATAR AND BANGLADESH'S EXAMPLES

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Social policy has gained unprecedented importance in the contemporary era, particularly in the wake of the COVID-19 pandemic, which has intensified the focus on social welfare systems globally. This thesis explores the perception of social policy in three distinct Muslim-majority countries: Türkiye, Qatar, and Bangladesh. By examining these nations, the study investigates how cultural, religious, economic, and political factors influence the development and sustainability of social welfare systems in Islamic contexts. Türkiye, as a rapidly modernizing country shaped by both Islamic and Western traditions, features a hybrid model where the state plays a central role in welfare provision, including social security, healthcare, and education, complemented by religious and civil society contributions. Qatar, a wealthy Gulf state with substantial oil revenues, relies on state-sponsored welfare systems that offer free healthcare, education, and housing subsidies, though it faces challenges related to sustainability and equitable distribution. In contrast, Bangladesh, a lower-middle-income nation, adopts a different approach where limited state resources are bolstered by international aid, non-governmental organizations (NGOs), and Islamic charities, highlighting a mixed model of welfare provision. Employing qualitative analysis, this thesis reveals the complexities and diversity in the perception and implementation of social policy across these countries. It underscores the influence of Islamic components of social policies such as zakat (mandatory charity), sadaqah (voluntary charity), and waqf (endowments) on public expectations and government policies. The study finds that while economic capacity largely determines welfare provision, cultural and religious values significantly shape public understanding and expectations of social justice. The findings advocate for context-specific strategies in social policy design, contributing to a broader understanding of how Islamic values can inform modern welfare practices in alignment with local traditions and socio-economic realities.

Keywords: Social Policy, Social Welfare, Türkiye, Qatar, Bangladesh

ÖZET

İSLAM DÜNYASINDA SOSYAL POLİTİKA YAKLAŞIMI: TÜRKİYE, KATAR VE BANGLADEŞ ÖRNEKLERİ

Yüksek Lisans Tezi Kamu Yönetimi Anabilim Dalı

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Sosyal politika, çağdaş dönemde, özellikle COVID-19 pandemisinin ardından, küresel ölçekte sosyal refah sistemlerine olan ilgiyi artırarak çok büyük bir önem kazanmıştır. Bu tez, sosyal politikanın üç farklı Müslüman çoğunluklu ülkedeki yaklaşımları incelemektedir: Türkiye, Katar ve Bangladeş. Bu ülkeleri inceleyerek, bu çalışma, kültürel, dini, ekonomik ve siyasi faktörlerin İslami bağlamlarda sosyal refah sistemlerinin gelişimi ve sürdürülebilirliği üzerindeki etkilerini araştırmaktadır. Türkiye, hem İslami hem de Batı geleneklerinden şekillenmiş hızla modernleşen bir ülke olarak, sosyal güvenlik, sağlık hizmetleri ve eğitim gibi refah hizmetlerinde merkezi bir rol oynayan ve dini ile sivil toplum katkılarıyla desteklenen karma bir model sunmaktadır. Katar, önemli petrol gelirlerine sahip zengin bir Körfez devleti olarak, ücretsiz sağlık hizmetleri, eğitim ve konut yardımları sunan devlet destekli refah sistemlerine dayanmakta, ancak sürdürülebilirlik ve adil dağılım ile ilgili zorluklarla karşı karşıyadır. Buna karşılık, daha düşük gelirli bir ülke olan Bangladeş, sınırlı devlet kaynaklarını uluslararası yardım, sivil toplum kuruluşları (STK'lar) ve İslami hayır kurumları ile destekleyerek, karma bir refah modelini öne çıkarmaktadır. Nitel analiz yöntemini kullanarak, bu tez, bu ülkelerde sosyal politikanın algılanışı ve uygulanmasındaki karmaşıklıkları ve çeşitliliği ortaya koymaktadır. Zakat (zorunlu sadaka), sadaqah (gönüllü sadaka) ve waqf (vakıf) gibi sosyal politikaların İslami bileşenlerinin kamu beklentileri ve hükümet politikaları üzerindeki etkilerini vurgulamaktadır. Çalışma, ekonomik kapasitenin büyük ölçüde refah sağlama kapsamını belirlese de, kültürel ve dini değerlerin sosyal adalet anlayışını ve kamu beklentilerini önemli ölçüde şekillendirdiğini bulmaktadır. Bulgular, sosyal politika tasarımı bağlama özgü stratejilerin önemini savunarak, İslami değerlerin modern refah uygulamalarını yerel gelenekler ve sosyo-ekonomik gerçekliklerle uyumlu şekilde nasıl bilgilendirebileceğine dair daha geniş bir anlayış geliştirmeye katkıda bulunmaktadır.

Anahtar Kelimeler: Sosyal Politika, Sosyal Refah, Türkiye, Katar, Bangladeş

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INTRODUCTION

The concept of social policy has evolved significantly over time, adapting to the diverse socio-political landscapes of different regions. Traditionally, social policy has been defined as the range of actions taken by governments to improve the welfare of their citizens, addressing key social issues such as health, education, housing, and income support (Esping-Andersen, 1990). The purpose of social policy is to promote societal welfare, reduce inequalities, and enhance the well-being of individuals and communities. Over the years, the evolution of social policy has been influenced by numerous factors, including economic developments, political ideologies, and cultural beliefs.

The development of social policy is deeply intertwined with the socio-economic transformations brought about by the Industrial Revolution. The late 18th and early 19th centuries marked a period of rapid industrialization that fundamentally altered the nature of work and social structures. As societies transitioned from agrarian economies to industrialized urban centers, new social challenges emerged, including widespread poverty, unsafe working conditions, and inadequate housing (Hobsbawm, 1968). The stark social inequalities and economic disruptions caused by industrialization necessitated new forms of social intervention and welfare provisions.

The origins of modern social policy can be traced back to the late 19th century, with the introduction of social insurance programs in Germany under Chancellor Otto von Bismarck in the 1880s. These early programs were among the first attempts to address the social risks associated with industrialization by establishing mechanisms for unemployment insurance, health insurance, and pensions (Kuhnle & Sander, 2010). Bismarck's reforms were pioneering in their effort to create a safety net for workers in an increasingly industrialized economy.

However, it was not until the aftermath of the Second World War that the development of social policy saw significant acceleration. The post-war era marked a period of rapid

expansion in social welfare programs, driven by the desire to rebuild societies and prevent the socio-economic conditions that had contributed to global conflict (Petersen, 2019). The lessons learned from the social upheavals of the Industrial Revolution and the subsequent world wars spurred the creation of more comprehensive welfare states, designed to address a broader range of social needs and reduce inequalities.

The systematic study of social policy began to gain traction in the 1970s, as scholars sought to understand the complexities of welfare systems and their impacts on social outcomes. This period saw the emergence of various theoretical frameworks and models aimed at analyzing and comparing social policy across different contexts. Key contributions to this field include Esping-Andersen's (1990) typology of welfare regimes, which categorizes welfare states into liberal, conservative, and social-democratic types based on their approaches to social protection and welfare provision. Other significant works, such as those by Béland et al. (2021) and Sinn (1994), further expanded the understanding of social policy dynamics, emphasizing the role of political institutions, economic factors, and social movements in shaping welfare systems.

The study of social policy has become increasingly important in the contemporary context, especially following the COVID-19 pandemic, which has exposed critical vulnerabilities in social systems globally. The pandemic highlighted disparities in healthcare access, unemployment benefits, and social protection, emphasizing the need for robust, adaptable policies (Béland, Cantillon, Hick, & Moreira, 2021). This situation has underscored the necessity for reforms to address these systemic inequities and enhance resilience against future crises.

In the perspective of the Muslim world, the concept of social policy is multifaceted, influenced by Islamic principles, historical developments, and contemporary socio-economic challenges. Several scholars, including Mustafa (2022), Akram and Hassan (2017), Şencal and Ekinci (2021), and Muhammad and Ramzan (2019), have explored various aspects of social policy in Muslim contexts, both theoretically and practically. Key Islamic concepts

such as Zakat (obligatory almsgiving), Sadaqah (voluntary charity), and Waqf (endowment) are integral to the social policy framework in Muslim societies. Zakat, as a cornerstone of Islamic economics, obliges Muslims to support those in need (Bonner, 2003), while Waqf has historically played a significant role in providing public services such as education and healthcare (Kahf, 2003). The Ottoman Empire exemplified the implementation of Islamic social policy principles through its extensive Waqf system, which funded various social services (Singer, 2008). This tradition continued in various forms across other Muslim regions, influencing contemporary social policies. However, the transition from colonial rule to independent states in the 20th century brought significant changes to the governance and implementation of social policies in these regions.

Modern social policy models in the Muslim world vary significantly, reflecting diverse political, economic, and cultural contexts. For instance, the Gulf Cooperation Council (GCC) countries, such as Saudi Arabia, Kuwait, and Qatar, utilize their substantial oil revenues to provide extensive social welfare programs, including free healthcare, education, and generous social security benefits (Hertog, 2012). These programs are designed to maintain social stability and political legitimacy. In contrast, countries like Indonesia and Türkiye have adopted more mixed models that integrate Islamic social policy principles with modern social policy frameworks. Indonesia, the world's largest Muslim-majority country, has implemented various social protection programs aimed at reducing poverty and improving access to healthcare and education (Sumarto & Suryahadi, 2001). Similarly, Türkiye has expanded its social policy framework under the Justice and Development Party (AKP), focusing on social assistance and healthcare reforms (Buğra & Keyder, 2006). Meanwhile, countries with lower per capita income, such as Bangladesh, Pakistan, and Nigeria, continue to struggle with the implementation of basic social programs to assist impoverished populations.

This research aims to analyze the perception and implementation of social policy in the Islamic world, with a particular focus on three Muslim-majority countries: Türkiye, Qatar, and Bangladesh. The selection of these countries is pivotal for understanding the diverse

approaches to social policy within Muslim contexts. Türkiye represents a European-influenced social model, Qatar exemplifies an Arabian or Gulf model, and Bangladesh is working towards developing an effective social model that supports its ongoing social activities and future aspirations for comprehensive social policy. Given the expansive nature of social policy, this thesis focuses on a specific area by examining the development of social protection and social assistance systems in the selected countries.

In Türkiye, the concept of social policy has deep historical roots, dating back to the Turkish-Islamic empires such as the Seljuks and the Ottomans. These empires implemented various social schemes to assist their citizens. However, the modern concept of social policy began to take shape during the late Ottoman Empire, with the introduction of pension schemes marking the early beginnings of social protection measures in the region (Inalcık, 2000). Following the Second World War, social policy gained prominence in the newly established Republic of Türkiye, leading to the implementation of social insurance programs to provide economic security and alleviate poverty. In the 1980s, under Prime Minister Turgut Özal's leadership, Türkiye experienced a significant shift towards neoliberal economic policies, with reforms aimed at liberalizing the economy, reducing state intervention, and promoting private sector growth (Yeldan, 2006). More recently, the AK Party government has introduced significant transformations to social policy in Türkiye, including the establishment of universal health insurance and the consolidation of various pension schemes to improve efficiency and coverage (TÜİK, 2014).

Qatar, as a Gulf country, boasts a distinctive social model, positioning it as one of the most developed countries with a high Human Development Index in the Muslim world. Central to Qatar's social model is its commitment to providing comprehensive and nearly free healthcare services to its citizens, reflecting its prioritization of population well-being and quality of life (Qatar National Vision 2030, 2008). Qatar's social model is heavily supported by its abundant oil and natural resources, which enable the government to invest significantly in public services and infrastructure, including healthcare, education, housing, and social assistance programs (Ahmed et al., 2017). This investment is key to enhancing the standard

of living and fostering social cohesion. Qatar's social model is closely aligned with its long-term development strategy outlined in the Qatar National Vision 2030, which aims to transform the country into an advanced and sustainable society by diversifying its economy, promoting human development, and fostering social progress (Qatar National Vision 2030, 2008).

Bangladesh, despite being geographically detached from the larger Muslim world, is undergoing significant economic transformation as it transitions from a least developed country to a developing nation. Although Bangladesh does not have an institutionally established social policy, it has implemented several social programs aimed at improving the quality of life for its citizens (Islam, 2016). Key social programs in Bangladesh include social safety net initiatives such as the Vulnerable Group Development (VGD) program, the Food-for-Work program, and the Old Age Allowance. These initiatives provide support to the most vulnerable segments of society, including the elderly, women, and those living in extreme poverty (Begum & Wesumperuma, 2012). Additionally, the government has introduced health and education programs to enhance human capital development.

The thesis is structured into an introduction, four chapters, and a conclusion. The introduction provides an overview of the topic and sets the stage for the detailed analysis that follows. The first chapter delves into the concept of social policy, exploring its definition and various interpretations, particularly within the Islamic world. This chapter lays the theoretical groundwork for understanding how social policy is perceived and implemented in different cultural and religious settings. The subsequent three chapters examine the social policy perceptions in Türkiye, Qatar, and Bangladesh, respectively. Each chapter provides an in-depth analysis of the selected country, highlighting its unique approach to social policies, the challenges it faces, and the outcomes of its social programs. Chapter Two focuses on Türkiye, discussing its historical development of social policies and current practices. Chapter Three examines Qatar, exploring its wealth-driven social model and its implications for citizens. Chapter Four analyzes Bangladesh, emphasizing its efforts to address poverty and the role of social initiatives in improving social conditions. The conclusion synthesizes the findings

from the three case studies, offering a comparative analysis and drawing broader implications for understanding social policy in the Islamic world.

This research employs a qualitative methodology based on secondary data collected from books, journals, articles, newspapers, websites, and online sources. The analysis primarily utilizes content analysis, a method defined by Elo and Kynga (2008) as the process of systematically analyzing communication messages to uncover the underlying meanings and concepts. Krippendorff (2004) further describes content analysis as “a research technique for making replicable and valid inferences from texts (or other meaningful matter) to the contexts of their use” (p. 18). This approach allows for a comprehensive analysis of social policy in the Islamic world, with a particular focus on Türkiye, Qatar, and Bangladesh.

CHAPTER ONE: CONCEPTUAL ANALYSIS AND THE PERCEPTION OF SOCIAL POLICY IN THE ISLAMIC WORLD

1.1 SOCIAL POLICY: CONCEPTUAL ANALYSIS

Social policy is a critical field of study within the social sciences, particularly in understanding how governments, organizations, and societies address various social issues. Over time, the concept of social policy has evolved, encompassing a broad range of topics, from welfare and social security to education, healthcare, and housing. However, defining social policy presents several challenges, primarily due to its inherently multidisciplinary nature. Social policy intersects with economics, politics, public administration, sociology, and law, making it difficult to pin down a singular definition. Moreover, the scope of social policy has expanded over time, as new social issues emerge and old ones evolve. Another challenge is the varying interpretations of what constitutes social welfare. Different societies have different priorities, and what is considered a social policy issue in one context may not be seen the same way in another. For example, while healthcare is a central aspect of social policy in most countries, the way it is structured and delivered can vary widely.

1.1.1 Social Policy: Broad and Narrow Senses

The concept of social policy can be understood in both a broad and a narrow sense, each offering a distinct perspective on the scope and objectives of social policy. In its broadest sense, social policy refers to the set of guidelines, principles, legislation, and activities that directly influence the living conditions conducive to human welfare. This broad interpretation of social policy encompasses a wide range of societal interventions aimed at promoting social well-being. According to Titmuss (1974), social policy is concerned with "the principles and activities aiming to promote social welfare and improve the conditions of life for the population." This definition emphasizes the dual focus of social policy: it addresses both the welfare of individuals and the broader social structures that support and sustain this welfare.

Under this broad umbrella, social policy includes various areas such as education, healthcare, housing, social security, and employment. It is concerned with addressing social inequalities, ensuring equitable access to resources, and fostering social cohesion. The broad sense of social policy also includes the role of the state in regulating and managing these areas, as well as the involvement of non-state actors such as non-governmental organizations, community groups, and international agencies.

In contrast, the narrow sense of social policy focuses more specifically on the social services and welfare programs that are designed to meet the basic needs of individuals and families. This narrower interpretation is often centered around the provision of social security, public assistance, and other direct support mechanisms aimed at alleviating poverty and ensuring a minimum standard of living for all citizens.

Social policy in this narrower sense tends to concentrate on specific areas such as income support, unemployment benefits, pensions, disability allowances, and other forms of social insurance. It is closely linked to the idea of the welfare state, where the government assumes a central role in providing for the social needs of its citizens, particularly those who are vulnerable or disadvantaged. This narrower focus is often more concerned with the practical implementation of social programs and the administration of public welfare systems.

While the broad and narrow senses of social policy offer different lenses through which to view the concept, they are not mutually exclusive. Instead, they complement each other, providing a comprehensive understanding of how societies seek to promote human welfare. The broad sense provides a framework for understanding the overarching goals and principles that guide social policy, while the narrow sense offers a more focused view on the specific mechanisms and interventions used to achieve these goals.

1.1.2 Definitions of Social Policy

Social policy refers to the principles, guidelines, and legislative frameworks that govern the well-being and welfare of individuals within a society. It involves a systematic approach to

addressing the needs and issues of populations, particularly those who are vulnerable or disadvantaged. Social policy encompasses a wide array of services and programs, including healthcare, education, housing, employment, and social security, all aimed at enhancing the quality of life and promoting social justice (Blakemore & Griggs, 2007). The development and implementation of social policy are influenced by various factors, including economic conditions, political ideologies, cultural norms, and historical contexts (Hill & Irving, 2009). As societies evolve, so too do their social policies, reflecting changes in priorities and the emergence of new social challenges.

Researchers defined social policy from different aspects (some definition would be mentioned in the following table 1.1.). Spicker (2008) elaborates on social policy as "public policy that deals with social issues and aims to improve human welfare." Spicker emphasizes the role of social policy in addressing societal challenges and enhancing the quality of life for individuals (Spicker, 2008). However, Midgley (1997) views social policy as "a set of interventions aimed at promoting social well-being." This definition highlights the proactive nature of social policy in creating conditions conducive to social progress and equity (Midgley, 1997). Cunningham and Cunningham (2012) describe social policy from a similar viewpoint as "a field of study concerned with the analysis of social interventions designed to improve human well-being." Hill (2003) defines from similar perspective, social policy as "the strategies and measures taken by governments to address social issues and promote social welfare." Hill emphasizes the governmental role in formulating and implementing social policy (Hill, 2003).

Table 1.1. Definitions of Social Policy

Author(s)	Definition
Esping-Andersen (1990)	Social policy refers to actions undertaken by governments aimed at improving welfare and reducing inequalities.

Titmuss (1974)	Social policy is the study of social services and the welfare state, encompassing organized societal responses to human needs.
Béland et al. (2021)	Social policy involves public efforts to address issues of welfare, social protection, and equity, particularly in crisis situations.
Marshall (1950)	Social policy is concerned with the rights and obligations of citizens in the context of the welfare state.
Gough (2004)	Social policy refers to collective interventions directly affecting social welfare, social institutions, and social relations.
Alcock (2003)	Social policy is about actions that improve or maintain the welfare of individuals and communities, particularly through public services.
Hill (2006)	Social policy addresses how governments and organizations structure and deliver welfare services to address social problems.
Spicker (2014)	Social policy refers to the study of social services and the welfare state in a broad context, including social and economic justice.
Dean (2006)	Social policy seeks to promote and maintain the welfare of individuals through redistribution, regulation, and public services.
Midgley (1997)	Social policy is concerned with the way societies manage their collective resources to improve welfare and address inequalities.

1.1.3 The Scope and Purpose of Social Policy

The scope of social policy is vast, encompassing critical areas such as healthcare, education, housing, employment, and social security. It extends beyond mere service provision to

involve a strategic framework that guides societal development and well-being. The primary purpose of social policy is to establish conditions under which social justice can be realized, ensuring that individuals have equitable access to essential resources and opportunities for personal growth and social development (Gough, 2000). This aligns with the broader goal of reducing social inequality and fostering social cohesion.

Social policy plays a pivotal role in addressing and responding to societal needs and problems by creating systems of social protection. These systems are designed to shield individuals from risks such as poverty, unemployment, illness, and old age. As Gough (2000) emphasizes, social policy aims to "provide a response to the social needs and problems within a society by creating systems of social protection." In this sense, social policy is not merely reactive but also preventive, working to preempt social issues before they become crises.

A crucial aspect of social policy is its role in protecting vulnerable populations, such as the elderly, children, people with disabilities, and marginalized communities. The protection of these groups is often achieved through targeted interventions, including income support, disability allowances, child protection services, and elderly care programs (Dean, 2012). Social policy ensures that those who are most at risk are given the support necessary to maintain a dignified standard of living.

The implementation of social policies involves a complex interaction between various actors. Governments at different levels—local, regional, and national—often work in conjunction with the private sector, non-governmental organizations (NGOs), and civil society groups to achieve policy objectives. This multi-stakeholder approach ensures that social policies are not only designed at the top level but are also responsive to the needs of different communities and are adaptable to changing societal conditions (Hill, 2006). Moreover, the collaboration between these actors helps create a more equitable and inclusive society by ensuring that resources are distributed fairly and that the needs of all citizens are addressed.

1.1.4 Social Policy and Welfare State

The concepts of social policy and the welfare state are deeply interconnected, forming the basis for how modern societies manage social needs and promote public welfare. Social policy refers to the principles and practices adopted by governments to address various social issues and improve citizens' quality of life. The welfare state embodies these principles through structured programs and services designed to provide economic security and social support.

The welfare state represents a significant institutional framework through which social policy is implemented. The welfare state is a model of government in which the government accepts responsibility for citizens' social and economic well-being and takes an active role in ensuring and protecting all types of facilities and rights, such as in the sectors of finance, health, education, housing, employment, empowerment, social insurance, medical care, and so on. Greve define welfare state as,

“Welfare state is the highest possible access to economic resources, a high level of well-being, including the happiness of the citizens, a guaranteed minimum income to avoid living in poverty, and, finally, having the capabilities to ensure the individual a good life” (Greve, 2008, p. 50)

Briggs defines as,

“A welfare state is a state in which organized power is deliberately used (through politics and administration) in an effort to modify the play of market forces in at least three directions – first, by guaranteeing individuals and families a minimum income irrespective of the market value of their work or their property; second, by narrowing the extent of insecurity by enabling individuals and families to meet certain “social contingencies” (for example, sickness, old age and unemployment) which lead otherwise to individual and family crises; and third, by ensuring that all citizens without distinction of status or class are offered the best standards available in relation to a certain agreed range of social services” (Briggs, 1961, p. 228)

In summary, a welfare state is a political system that ensure social security for its residents, particularly those who are sick, elderly, or unable to work, as well as other social and economic services. The welfare state is dedicated to providing essential economic security to its citizens in the face of market risks such as unemployment, old age when employment opportunities dwindle, and illness. Despite the fact that health care in the case of illness or

accident, retirement benefits in old age, and assistance in the situation of unemployment are the main components of the welfare state, the family stipend, child care policy, and social benefit are also being studied in the welfare state program (Weir, 2001:16432). Asa Briggs defined welfare state with a broad idea, she claimed "A welfare state is a state in which intentionally organized power is used to change the role of market forces in at least three ways – first, by ensuring a minimum income for individuals and families; second, by enabling individuals and families to meet particular social casualties that can cause individual or family crises; and third, by ensuring available standard social service to all citizens," (Briggs 1961: 228; De Frel, 2009: 6; Andersen, 2012: 4).

1.1.4.1 Classification of welfare state

In today's literature, the categorization of welfare states is a hot topic of debate. In his book "The Three Worlds of Welfare Capitalism," Danish sociologist Gsta Esping-Andersen defined and classified welfare states. He classified welfare states into three types, each with its own set of characteristics: liberal, social democratic, and conservative welfare states (Esping-Andersen, 1990; de Frel, 2009:3). As he put it, the welfare state is a synthesis of three distinct regimes with distinct ideas of social stratification, organization, political mobilization, and societal integration, as well as a distinct history of genesis and growth (Esping-Andersen 1990:3). According to Gsta Esping-Andersen's 'liberal' welfare state categorization, market forces are allowed to build up a degree of social security to make polite reallocations, while the state supervises governmental action in the 'lower levels.' This concept primarily benefits low-income working-class individuals who rely on government assistance. Examples of such systems may be found in the United States, the United Kingdom, Canada, Ireland, New Zealand, and Australia. Conservative welfare governments use insurance payments to implement more abundant convenience measures. With the ultimate dominance of state, such as Italy, France, Japan, Finland, Switzerland, and Germany, this conservative welfare state dominates the state-led welfare dispensation. Because of the advantages to its citizens and the provision of universal amenities at more generous levels, social-democratic welfare governments are the most interventionist. The

primary concepts of the social-democratic welfare state are decommodification of social rights and universalism. Sweden, Norway, and Denmark are the greatest examples of social-democratic welfare nations in the world (Isakjee, 2017: 5-6; Jalil and Oakkas, 2019:17). However, other sociologists, such as Ferrera (1996) and Bonoli (1997), argue that the welfare state should be classified as a distinct sort of welfare (Arts and Gelissen 2002). The conservative welfare model, often associated with countries like Germany, France, and Austria, is characterized by its reliance on social insurance schemes and the preservation of traditional family structures. Esping-Andersen highlights the role of social insurance and the preservation of traditional social structures in conservative welfare states (Esping-Andersen 1990).

1.1.4.2 Characteristics of welfare state

Individuals may live honorable lives in society and recognize the people's worth and honor because of the welfare state. It also helps to eliminate disparities between individuals and treat them equally regardless of their status or socioeconomic circumstances, as equality and justice for everyone is one of the core ideals of the welfare state. To create a dynamic progressive state, the welfare state aspires to conduct development work such as managing market prices and economic activity, agricultural development, allocating basic goods to the public, making education, communication, health, and sanitation accessible to all, and land reforms. To ensure a better life and facilities for citizens, the welfare state undertakes many far-reaching activities, such as establishing a hospital, making education available to all and establishing sufficient institutions, attempting to reduce poverty and the rate of unemployment, initiating the benefits of health insurance, pensions, allowances in the case of maternity and old age, and many other socially beneficial activities.

The exact definition of a welfare state is impossible to define since it depends on the government's perspective on how they intend to address their people's needs. However, the features of welfare states may be deduced from the debate of the idea of welfare state.

In his investigation, Ian Gough noted certain aspects of the welfare state. According to him, a welfare state ensures an insurance system for all employed people, reduces discrimination and treats people equally regardless of social status or standard of occupation, begins a more centralized administrative system, and for the first time organizes a national social least within the insurance scheme (Gough, 1978: 28).

1.1.5 Welfare State and Social State

The terms "welfare state" and "social state" are frequently used interchangeably in discussions about social policy, though they reflect distinct concepts. The welfare state primarily refers to a system where the government assumes responsibility for providing various social services and benefits to enhance the well-being of its citizens. This includes provisions for healthcare, education, unemployment benefits, and pensions, with the aim of reducing economic inequalities and providing a safety net for individuals in need (Esping-Andersen, 1990).

In contrast, the social state encompasses a broader and more integrated approach to social justice and inclusion. The social state not only involves the provision of material support but also emphasizes principles of social justice, human rights, and active citizenship. It reflects a commitment to creating a more equitable society by addressing systemic inequalities and promoting the full participation of all citizens in social, economic, and political life (Giddens, 1998).

In Türkiye, the term "social state" (Sosyal Devlet) is more commonly used compared to "welfare state," which is the preferred terminology in Western countries (Avcı and Sesli, 2021). This preference reflects a broader understanding of state responsibilities beyond mere welfare provision. The Turkish concept of the social state aligns with the idea of integrating social, economic, and cultural policies to ensure comprehensive social inclusion and justice. This includes efforts to balance state responsibilities with community and religious contributions, reflecting a hybrid model influenced by both Islamic values and modern governance (Kara, 2015).

1.1.6 Social Policy and Social Welfare

Social policy and social welfare are closely related concepts, each playing a crucial role in shaping how societies address social issues and support the well-being of their citizens. The linkage between social policy and social welfare is evident in the way that social policy frameworks guide the development and delivery of social welfare programs. Social policies establish the guidelines and objectives for welfare provision, determining what services and benefits are available, who is eligible, and how resources are allocated. Conversely, the effectiveness of social welfare programs often serves as a measure of the success of social policies in addressing social needs and achieving desired outcomes (Taylor-Gooby, 2004).

In summary, social policy provides the overarching principles and strategies for addressing social issues, while social welfare encompasses the specific programs and services designed to support individuals and improve their quality of life. The two concepts are interdependent, with social policy guiding the implementation of social welfare initiatives, and social welfare programs reflecting the practical outcomes of social policies.

1.2 DEVELOPING OF SOCIAL POLICIES: HISTORICAL BACKGROUND

The origins of social policy can be traced back to the early modern period in Europe, particularly during the 16th and 17th centuries. During this time, the Poor Laws in England laid the foundation for state intervention in social welfare. These laws, which were primarily punitive in nature, aimed to manage the growing problem of poverty as urbanization accelerated. The Elizabethan Poor Law of 1601, in particular, established the principle that the state had a responsibility to support the needy, although this support was often minimal and stigmatizing (Slack, 1990). The Poor Laws distinguished between the "deserving" and "undeserving" poor, a concept that would persist in social policy discourse for centuries (Fraser, 2009).

The Industrial Revolution of the 18th and 19th centuries marked a significant turning point in the development of social policy. Rapid industrialization led to widespread social dislocation, the emergence of new social classes, and an unprecedented concentration of labor in urban areas. These changes brought about severe social problems, including poor working conditions, child labor, inadequate housing, and public health crises. The sheer scale of these issues necessitated the development of more structured and comprehensive social policies (Harris, 2004).

In response to these challenges, governments began to introduce various labor laws, public health measures, and educational reforms. The Factory Acts of the early 19th century, for example, sought to regulate working conditions in factories, particularly for women and children (Thane, 2018). Similarly, the Public Health Act of 1848 was a landmark in the development of public health policy in Britain, establishing a framework for sanitation and disease prevention (Hamlin, 1998). These interventions laid the groundwork for the modern welfare state, which would fully emerge in the 20th century.

A pivotal figure in the development of modern social policy was Otto von Bismarck, the Chancellor of the German Empire. Bismarck is often credited with laying the foundations of the welfare state through his introduction of social insurance programs in the 1880s. These programs included health insurance (1883), accident insurance (1884), and old age and disability insurance (1889). Bismarck's social policies were revolutionary because they represented one of the first instances of a government taking responsibility for the welfare of its citizens on such a comprehensive scale (Ritter, 1983).

Bismarck's initiatives were motivated by a combination of social, economic, and political factors. On the one hand, they were a response to the growing influence of socialist movements in Europe, which demanded better conditions for workers. By introducing social insurance, Bismarck aimed to undercut the appeal of socialism and maintain the loyalty of the working class to the German state (Steinmetz, 1993). On the other hand, these policies reflected the practical need to address the social consequences of industrialization, such as

the increased risk of workplace accidents and the lack of security for workers in old age (Hennock, 2007).

Bismarck's social insurance model became highly influential and was later adopted by many other countries, particularly in Europe. It marked a significant shift in the role of the state, from a more laissez-faire approach to one that actively intervened in the economy to provide social protection. This shift laid the foundation for the development of the modern welfare state in the 20th century, as governments around the world began to see social policy as an essential tool for maintaining social stability and promoting economic growth (Flora & Heidenheimer, 1981).

1.2.1 The Evolution of Social Policy in the 20th Century

The 20th century witnessed significant advancements in social policy, particularly in the aftermath of the two World Wars. The massive social and economic disruptions caused by these conflicts, along with the Great Depression of the 1930s, underscored the need for robust social safety nets and comprehensive welfare programs. This period saw the establishment of welfare states in many Western countries, characterized by extensive government intervention in the economy and the provision of social services (Esping-Andersen, 1990).

One of the most significant developments in social policy during this period was the introduction of social security systems, which provided financial assistance to the elderly, unemployed, and disabled. The Social Security Act of 1935 in the United States, for example, was a landmark piece of legislation that established the foundation for the American welfare state (Béland, 2005). Similarly, in Europe, the Beveridge Report of 1942 laid the foundation for the post-war welfare state in the United Kingdom, advocating for the establishment of a national health service, social insurance, and social assistance programs (Beveridge, 1942).

The development of universal healthcare was another key milestone in the evolution of social policy. The National Health Service (NHS), established in the UK in 1948, was one of the first healthcare systems in the world to provide comprehensive, universal healthcare funded

by taxation (Klein, 2010). In addition to healthcare, the post-war period also saw the expansion of unemployment insurance, housing programs, and educational reforms, all aimed at reducing social inequalities and promoting economic security (Titmuss, 1974).

Furthermore, the 20th century also marked the internationalization of social policy, with the establishment of international organizations such as the United Nations (UN) and the International Labour Organization (ILO) playing a key role in promoting social protection standards globally. The ILO's Declaration of Philadelphia in 1944, for instance, emphasized the right to social security and the need for a living wage, influencing the development of social policies worldwide (International Labour Organization, 1944).

Overall, the 20th century was a period of significant transformation in social policy, with the emergence of welfare states and the institutionalization of social rights. These developments were driven by a combination of social, economic, and political factors, and they laid the foundation for the continued evolution of social policy in the 21st century.

1.3 SOCIAL POLICY DURING THE COVID- 19

The COVID-19 pandemic posed unprecedented challenges to global social policies, forcing governments to adapt their welfare systems to address widespread health, economic, and social impacts. By September 2021, over 4.5 million people had died globally due to COVID-19 (World Health Organization, 2021), and the economic disruptions were severe, with an estimated loss of over \$28 trillion in global economic output (International Monetary Fund, 2021). One of the key social policy responses involved enhancing healthcare access, providing financial aid, and addressing unemployment (Gollust, Nagler, & Fowler, 2020).

In countries with robust welfare systems, governments expanded unemployment benefits, extended healthcare coverage, and introduced stimulus packages to support businesses and individuals (Béland, Cantillon, Hick, & Moreira, 2021). For instance, in the United States, the Coronavirus Aid, Relief, and Economic Security (CARES) Act was implemented to offer

direct financial support to households, bolster unemployment insurance, and provide assistance to small businesses (Kuhn, 2020).

However, the pandemic also exposed weaknesses in social safety nets, particularly in low-income countries, where the ability to implement widespread support measures was limited by fiscal constraints and underdeveloped welfare systems (Alon, Doepke, Olmstead-Rumsey, & Tertilt, 2020). This situation underscored the importance of building resilient and comprehensive social policies that can respond to large-scale crises.

1.4 COMPONENT OF SOCIAL POLICY

Social policy represent a broad and complex spectrum of government interventions and institutional responses aimed at improving societal welfare. These components vary in emphasis depending on a country's specific socio-economic conditions and political frameworks, but they commonly focus on providing support to vulnerable groups, promoting equity, and ensuring access to basic services such as healthcare, education, and housing. In the following, some key components of social policy would be discussed:

1.4.1 Social Protection

Social protection is one of the most foundational aspects of social policy. It encompasses a variety of programs and mechanisms designed to shield individuals and families from economic and social risks. These include unemployment, illness, old age, and disability, among others (Esping-Andersen, 1990). Social protection can be understood as both preventive and remedial. Preventive measures involve social insurance schemes such as unemployment insurance and health coverage, while remedial measures provide direct assistance to those already affected by poverty or hardship (Barr, 2012). Social protection also serves a redistributive function by reducing income inequalities and protecting marginalized populations from economic shocks (Bonoli, 1997). For instance, in European welfare states, social protection systems have significantly contributed to social stability by alleviating poverty and income disparities (Ferragina, 2022).

1.4.2 Healthcare

Healthcare access and quality are central to social policy, particularly in modern welfare states. As a universal entitlement in many countries, healthcare services are intended to be accessible regardless of an individual's economic status (Barr, 2012). Healthcare systems are often divided between publicly funded universal systems and mixed models that combine public and private services (Esping-Andersen, 2002). Countries like Sweden and the UK have developed comprehensive, tax-funded healthcare systems, while others, like the U.S., rely more on private insurance schemes, although social policies such as Medicaid and Medicare provide support to vulnerable populations (Marmor, Freeman, & Okma, 2005). The COVID-19 pandemic further highlighted the importance of resilient healthcare systems as governments around the world struggled to maintain public health while managing the socioeconomic impacts of the crisis (Béland et al., 2021).

1.4.3 Education

Education policy is a vital tool for promoting social mobility and reducing inequality. By providing access to quality education, social policy ensures that individuals are equipped with the skills necessary to participate in the labor market and contribute to societal well-being (Esping-Andersen, 2002). The relationship between education and economic development is well-documented; societies that invest heavily in education often experience higher rates of economic growth and social cohesion (OECD, 2012). However, disparities in education access remain a significant challenge. In both developed and developing countries, wealthier regions or families often have access to better educational resources, reinforcing cycles of inequality (Reay, 2017). Therefore, social policies aimed at improving educational access and quality, such as early childhood education programs and student financial aid, are crucial in leveling the playing field (Heckman, 2006).

1.4.4 Housing

Housing policy is another core element of social policy, focusing on the provision of affordable and adequate housing. Housing is considered a basic need and has significant implications for health, education, and employment (Torgersen, 1987). Affordable housing programs, rent controls, and public housing projects are common social policy tools used to address housing inequalities. However, housing markets are often shaped by broader economic forces, such as supply and demand dynamics and urbanization trends, which can lead to housing shortages and increased costs in many cities around the world (Rolnik, 2013). In response, governments have implemented various forms of intervention to ensure that housing remains accessible, especially for low-income and vulnerable populations (Doling, 1997). Housing policy intersects with other areas of social policy, such as health and social protection, as inadequate housing conditions are often linked to poor health outcomes and social exclusion (Bratt, Stone, & Hartman, 2006).

1.4.5 Employment and Labor Market Policies

Employment policies aim to ensure decent working conditions and fair wages while also addressing unemployment through active labor market policies (ALMPs) (OECD, 2004). These policies include job training, career counseling, and wage subsidies aimed at integrating unemployed or marginalized individuals into the workforce. Employment protection legislation also plays a crucial role in safeguarding workers' rights, particularly in sectors prone to exploitation or precarious work conditions (Freeman, 2005). Moreover, labor market policies are closely linked to social protection, as unemployment benefits provide temporary relief while individuals search for new employment opportunities (Béland & Gran, 2008). In the context of globalization and technological advancement, labor markets have become more flexible, requiring continuous adaptation of employment policies to address challenges such as automation and the gig economy (Standing, 2014).

1.4.6 Family and Child Welfare

Family policies are designed to support the welfare of children and families through various means, such as parental leave, child allowances, and childcare services. These policies are crucial in reducing child poverty and promoting early childhood development, both of which are critical for long-term societal well-being (Kamerman & Kahn, 1978). Family policies have evolved over time, with many countries now offering extended parental leave and subsidized childcare to encourage gender equality in caregiving roles and allow parents to balance work and family responsibilities (Esping-Andersen, 2009). Child welfare programs also focus on protecting children from abuse, neglect, and exploitation, with the aim of providing a safe and nurturing environment for their development (Gilbert, Parton, & Skivenes, 2011).

1.4.7 Income Redistribution

Income redistribution is a key function of social policy aimed at reducing economic inequality. Governments use progressive taxation and welfare programs to redistribute resources from wealthier segments of society to those in need (Béland et al., 2021). Income redistribution not only addresses material deprivation but also promotes social cohesion by reducing the social tensions associated with extreme inequality (Piketty, 2014). Welfare systems, such as those found in Scandinavian countries, are often lauded for their ability to achieve high levels of income redistribution through comprehensive social safety nets and universal welfare programs (Korpi & Palme, 1998). However, redistribution policies remain politically contentious, particularly in countries with higher levels of individualism and lower support for welfare programs (Alesina & Glaeser, 2004).

1.4.8 Poverty Alleviation

Poverty alleviation programs are central to any social policy framework, addressing both short-term needs and long-term strategies for reducing poverty. Social safety nets, such as cash transfers, food aid, and housing subsidies, provide immediate relief for individuals and

families living in poverty (Alcock, 2006). Long-term poverty reduction strategies often focus on education, employment, and social inclusion, aiming to break the cycle of poverty through sustainable economic and social development (World Bank, 2021). In developing countries, international organizations and NGOs play a significant role in implementing poverty alleviation programs, often working alongside national governments to improve living conditions for the most vulnerable populations (Ravallion, 2016).

1.4.9 Social Inclusion

Social inclusion policies focus on ensuring that marginalized and vulnerable groups, such as ethnic minorities, immigrants, and people with disabilities, have equal opportunities to participate in society (Levitas, 1998). These policies aim to remove barriers to participation in social, economic, and political life, often through anti-discrimination legislation, affirmative action, and targeted social services. Social inclusion is critical in building cohesive societies, as exclusionary practices can lead to social unrest and inequality (Silver, 1994). Countries with inclusive social policies, such as Canada and Sweden, have seen positive outcomes in terms of social integration and reduced inequality (Banting & Kymlicka, 2006).

1.4.10 Environmental and Sustainability Issues

Social policy has increasingly incorporated environmental sustainability as a key concern, recognizing that environmental degradation disproportionately affects vulnerable populations. Issues such as climate change, pollution, and resource depletion have direct implications for social equity, public health, and quality of life (Gough, 2013). Sustainable social policies focus on promoting green technologies, reducing carbon emissions, and ensuring that environmental benefits and burdens are distributed fairly across society (Meadowcroft, 2011). The growing intersection between social and environmental policy reflects a broader understanding of welfare that includes not only economic and social well-being but also ecological sustainability (Dryzek, 2005).

1.5 PERCEPTION OF THE SOCIAL POLICY IN THE ISLAMIC WORLD

Social policy has a rich and diverse history in the Islamic world, deeply rooted in the teachings of the Qur'an, Hadith (the sayings and actions of the Prophet Muhammad), and the practices of early Islamic communities. These sources form the basis for a comprehensive framework of social justice, welfare, and community responsibility that continues to influence social policy in contemporary Muslim-majority countries.

The concept of social policy in Islam is closely linked to the principles of justice (*`adl*), compassion (*rahmah*), and communal responsibility. The Qur'an emphasizes the importance of social justice and the protection of vulnerable groups, such as orphans, the poor, and the oppressed. For instance, in Surah Al-Baqarah (2:177), the Qur'an highlights the importance of spending wealth on relatives, orphans, the needy, travelers, and for freeing slaves, thereby establishing the foundation for a welfare-oriented society (Rahman, 1980).

The institution of Zakat, one of the Five Pillars of Islam, is perhaps the most significant example of Islamic social policy. Zakat is a mandatory form of almsgiving, calculated as a fixed percentage of a Muslim's wealth, which is redistributed to the needy and marginalized members of society. This practice is not merely an act of charity but a social obligation that serves to reduce economic inequalities and ensure that the basic needs of all members of society are met (Kahf, 1999).

In addition to Zakat, the Islamic concept of Waqf, or endowment, plays a crucial role in social policy. Waqf refers to the dedication of property or resources for charitable purposes, such as building schools, hospitals, and public utilities. Historically, Waqf institutions were instrumental in providing social services and contributing to the welfare of the community, particularly during the Islamic Golden Age (Cizakca, 2000).

1.5.1 Historical Development of Social Policy in the Muslim World

Throughout Islamic history, social policy was implemented through a combination of religious principles and state governance. The early Islamic state, under the leadership of the Caliphs, institutionalized social welfare systems that were grounded in Islamic teachings. The Caliph Umar ibn al-Khattab, for instance, is known for establishing a welfare state in the 7th century, which included the provision of stipends to the poor, orphans, and disabled (Rahman, 2020; Ahmad, 2009).

During the Abbasid Caliphate (750–1258 CE), the role of the state in social policy expanded significantly. The establishment of Bait al-Mal (the public treasury) institutionalized the collection and distribution of Zakat and other forms of revenue for social welfare purposes. The state took an active role in the provision of public services, such as healthcare, education, and infrastructure, which were often funded through Waqf endowments (Hassan, 2011).

In contemporary times, the principles of Islamic social policy continue to influence the development of social welfare systems in Muslim-majority countries. However, the application of these principles varies significantly across different contexts due to the diversity of cultural, economic, and political conditions in the Muslim world.

In the Arab Gulf states, the wealth generated from oil resources and strategic Western alliances has enabled high levels of state expenditure on social services. However, these welfare policies often reflect economic homogeneity and serve a limited portion of the population. Countries such as the UAE, Qatar, and Saudi Arabia, and to a lesser extent Libya, exemplify this pattern (Davidson, 2009; Akram & Hassan, 2017). Despite significant investments, these states face criticism for their narrow targeting of welfare programs and lack of distributive justice, resulting in systems that some argue operate more like rentier autocracies with exclusionary practices (Luciani, 2005). These models fall short of the Quranic ideal of social policy, which emphasizes alleviating suffering and ensuring equity rather than merely accumulating wealth (Chapra, 2008).

In contrast, countries like Türkiye, Indonesia, and Malaysia showcase a different approach. Their social policies have been shaped by strong work ethics and entrepreneurial activities, leading to more inclusive welfare systems. Türkiye, for instance, is enhancing its economic integration with East Asia and Central Asia, aiming to capitalize on regional economic growth (Gür, 2018). Similarly, Malaysia, which includes a significant Chinese minority, benefits from the economic rise of East Asia while maintaining its social policies (Hassan, 2018). These countries demonstrate a more organic integration of Islamic principles with contemporary social policies, aiming to provide broader benefits to their populations.

The former Soviet republics of Central Asia, having recently gained independence, have faced challenges in transitioning from Soviet-era welfare systems. The loss of benefits such as free healthcare and education has been a significant issue as these nations seek to establish their social policies in a new context (Pomfret, 2006).

In South Asia, the focus on substantial defense budgets, particularly in countries like Pakistan, impacts the ability to develop comprehensive social policies. With the Indian subcontinent housing the largest Muslim population, these structural issues—primarily driven by regional tensions and defense priorities—impede progress toward establishing robust welfare systems (Jalal, 2014).

1.5.2 Challenges and Future Directions

Despite the rich tradition of social policy in Islam, Muslim-majority countries face numerous challenges in implementing effective social welfare systems. These challenges include economic disparities, political instability, and the complexities of integrating traditional Islamic principles with modern state structures. Moreover, the increasing globalization and the influence of neoliberal economic policies have led to shifts in social policy paradigms, sometimes leading to tensions between Islamic values and contemporary social welfare models (Karim, 2010).

Going forward, there is a need for Muslim-majority countries to develop social policies that are both faithful to Islamic principles and responsive to contemporary social and economic realities. This requires a nuanced approach that considers the diversity of the Muslim world and the varying contexts in which social policies are implemented. Additionally, greater emphasis on social justice, inclusivity, and sustainability will be crucial for addressing the socio-economic challenges faced by these countries.

1.6 CONCLUSION

In conclusion, Chapter One has provided a foundational understanding of social policy through a conceptual lens, revealing both its universal principles and its unique manifestations in the Muslim world. The integration of Islamic values with modern welfare practices presents a distinctive model of social policy that reflects a deep interplay between tradition and contemporary needs. At the heart of this discussion is the dual nature of social policy: its broad, overarching principles and its specific, localized applications. Social policy, in its broadest sense, encompasses a range of governmental measures aimed at improving the well-being of citizens, including healthcare, education, and social welfare. However, when examining social policy in the Muslim world, it becomes evident that these broad concepts are deeply influenced by Islamic teachings and historical precedents. The Islamic principles of justice, equity, and communal responsibility provide a foundational framework that informs the development and implementation of social policies in these regions.

2 CHAPTER TWO: THE PERCEPTION OF SOCIAL POLICY IN TÜRKİYE

2.1 SOCIO-ECONOMIC AND POLITICAL BACKGROUND IN TÜRKİYE

Türkiye, officially known as the Republic of Türkiye, is a transcontinental country straddling Southeastern Europe and Western Asia. With its rich history, strategic location, and dynamic economy, Türkiye plays a pivotal role in both regional and global contexts.

Table 2.1. Country Profile- Türkiye (TÜİK, 2024; World Bank, 2024)

Catagory	Details
Country Name	Republic of Türkiye
Capital	Ankara
Official Language	Turkish
Currency	Turkish Lira (TRY)
Population	85,372,377 (2023)
Area	783,562 square kilometers
Government Type	Presidential Republic
Current President	Recep Tayyip Erdoğan
GDP (Nominal)	Approximately \$1.1 trillion (2024 estimate)
GDP Per Capita	Approximately \$12,500 (2024 estimate)
Human Development Index (HDI)	0.828 (High) (2022 estimate)
Population growth rate	1.1% (2023)
Life Expectancy	74 years (men) 80 years (women)

The socio-political dynamics of Türkiye is deeply intertwined with its historical evolution from the Ottoman Empire to the modern Republic of Türkiye. The Ottoman Empire, which ruled over much of Southeast Europe, Western Asia, and North Africa, was a multi-ethnic and multi-religious entity (Shaw & Shaw, 1977). It operated under a millet system, which allowed various religious communities to govern themselves under their own laws while paying taxes to the empire (Karpas, 1982). The defeat of the Ottoman Empire in World War I led to its partition by the Allied powers, resulting in significant territorial losses and internal

strife (Finkel, 2005). The Turkish War of Independence (1919-1923), led by Mustafa Kemal Atatürk, resulted in the establishment of the Republic of Türkiye in 1923 (Zürcher, 2004).

Atatürk implemented sweeping reforms aimed at secularizing and modernizing Türkiye. These included the abolition of the Caliphate, the closure of religious schools, and the replacement of Islamic law with secular civil law (Mango, 1999). He also promoted Westernization through the adoption of the Latin alphabet, Western dress codes, and a focus on industrialization and education (Lewis, 1961). The Republican People's Party (CHP), founded by Atatürk, was the dominant party in the early republic, ruling under a single-party system until 1950 (Ahmad, 1993). The transition to a multi-party system occurred in 1950, with the Democratic Party (DP) winning the first free elections (Zürcher, 2004). Türkiye experienced several military coups in 1960, 1971, 1980, and a "post-modern coup" in 1997. These interventions were often justified by the military's role as the guardian of secularism and Kemalism (Hale, 1994). Each coup led to periods of military rule, repression, and eventual return to civilian government (Heper & Evin, 1988).

The Justice and Development Party (AKP), founded in 2001 by Recep Tayyip Erdoğan and others, has been the dominant political force since 2002. The AKP advocates for a blend of conservative Islamic values and economic liberalization (Yavuz, 2006). Under Erdogan's leadership, Türkiye has undergone significant socio-political transformations. Erdogan, initially as Prime Minister from 2003 to 2014 and subsequently as President, has steered Türkiye through substantial economic growth. The implementation of market-friendly reforms and stabilization policies attracted foreign investment and stimulated economic activity (Öniş & Güven, 2011). Between 2002 and 2011, Türkiye's GDP tripled, lifting millions out of poverty (World Bank, 2012).

Erdogan's government has been characterized by a shift from a parliamentary to a presidential system, consolidating executive power (Taş, 2015). This change was cemented by the 2017 constitutional referendum, which granted the president extensive powers, including the ability to issue decrees and appoint senior officials without parliamentary approval (Yilmaz

& Bashirov, 2018). Erdogan's government has also promoted conservative social policies aligned with Islamic values, which has influenced education, family policies, and gender roles (Kaya, 2015).

2.2 THE PERCEPTION OF SOCIAL POLICY IN TÜRKİYE

Türkiye's social policy framework has deep roots in the Ottoman Empire, where Islamic values of social justice and welfare played a pivotal role. In the Ottoman period, the state and society were guided by Islamic law (Sharia) and moral principles that emphasized the protection of the poor, the elderly, orphans, and the needy. Institutions such as waqf (Islamic endowments/NGOs/Foundations) and zakat (charity or almsgiving) were integral components of the Ottoman social welfare system (Singer, 2008; Gokbayrak, 2010; SGK, 2016). These Islamic institutions not only provided material support to vulnerable groups but also promoted social cohesion through acts of charity and mutual aid.

The waqf system, in particular, was a cornerstone of Ottoman social welfare, facilitating the establishment of schools, hospitals, and public kitchens (Darülaceze), which were all designed to support the poor and marginalized (Kuran, 2001). Funded by private donations, waqfs operated independently of the central government and played a significant role in alleviating poverty and providing essential services. This tradition of charitable giving has left a lasting legacy in Turkish society and continues to influence modern social policies.

The ethos of these waqf, NGOs, and foundations within the Turkish-Islamic social system epitomized a community-centric approach, where the well-being of individuals and the advancement of local communities were paramount. This longstanding tradition laid a foundation for the evolution of the modern welfare state in Türkiye, reflecting a historical commitment to social welfare and communal development.

With the establishment of the Turkish Republic in 1923, the state embarked on a radical modernization and secularization agenda under the leadership of Mustafa Kemal Atatürk. The new regime sought to diminish the influence of religion in public life and governance,

which included the dismantling of many Islamic institutions such as waqfs. However, despite the state's efforts to secularize social policy, Islamic values and practices continued to inform the societal understanding of welfare and charity (Göle, 1997).

While the formal role of religion in state policy was reduced, many aspects of Islamic charity and social solidarity persisted at the community level. For instance, informal charitable practices rooted in Islamic teachings remained widespread, particularly in rural and conservative areas. Moreover, as the state took on greater responsibility for welfare provision, such as through the establishment of social security systems and public health initiatives, these efforts were often framed within a broader narrative of justice and equity—concepts that align with Islamic social ethics.

In particular, the inception of the modern relief system dates back to the late Ottoman period. Yörük (2020) highlighted the existence of a somewhat rudimentary relief structure during the 19th century. After World War II, there was a paradigm shift towards a welfare state, marked by the introduction of various social insurance programs following the Western capitalist democracies (Quadagno, 1987, p. 109). The term "social security" was officially incorporated into the 1961 Constitution, a provision later carried over to the constitution of the 1980s.

Article 60 of the 1980s constitution explicitly states, "everyone has the right to social security, and the State shall take necessary measures and establish the organization for the provision of social security" (The Constitution of the Republic of Türkiye, pp. 19-20). Between 1946 and 1971, Türkiye underwent experimentation with three distinct insurance systems.

Firstly, in 1946, the inception of the Worker Insurance Institution (İşçi Sigortaları Kurumu) marked a pivotal moment. This institution was established with the explicit goal of providing insurance coverage for Work Accidents, Occupational Diseases, and Maternity. Subsequent to these initial measures, the landscape of insurance expanded significantly: old-age

insurance was introduced in 1950, sickness and maternity insurance in 1951, and Disability, Old Age, and Death Insurance were incorporated in 1957 (SGK, 2016; Gokbayrak, 2010).

Post the constitutional developments of 1961, particularly in the realm of social security, the institution transformed. The Worker Insurance Institution underwent a name change and is now recognized as the Social Security Institution (Sosyal Sigortalar Kurumu, SSK). This renaming directly responded to the constitutional provisions addressing social security concerns.

Secondly, in 1950, the establishment of the Government Employees Retirement Fund (Emekli-Sandığı) marked a crucial step in securing the social welfare of government officials. This fund extends its coverage to encompass civil servants and public employees, offering retirement benefits to individuals who have contributed to the fund throughout their professional careers.

Thirdly, Social Security Organization for Artisans and the Self-Employed (Bağ-Kur) was established in 1971. The practical implementation of insurance provisions commenced on October 1, 1972, marking a pivotal step in securing the social welfare of self-employed individuals. The integration of village and neighborhood headmen (Muhtar) into Bağ-Kur unfolded with the enactment of the Muhtar Allowance and Social Security Law No. 2108 on September 10, 1977. This legislation mandated the compulsory insurance of these community leaders, extending the umbrella of social security to cover a broader spectrum of individuals contributing to community welfare (SGK, 2016).

Furthermore, the Law No. 2229, dated May 4, 1979, broadened the scope of Bağ-Kur by offering optional insurance to Turkish citizens and housewives not affiliated with any existing social security institution. Recognizing the unique challenges faced by those in the agricultural sector, the year 1983 witnessed the adoption of the Agricultural Workers' Social Insurance Law No. 2925 and the Social Insurance Law for Self-Employed and Account Workers in Agriculture No. 2926. These legislative measures were designed to address the

specific needs of workers in agriculture, ensuring that they, too, enjoyed the benefits of social security (SGK, 2016).

2.2.1 Transformations in Turkish Social Security

Researchers (Yörük & Tezcür, 2020) significantly traced two periods of transforming the Turkish welfare system, firstly employment-based social security in the 60s and 70s. This period saw social security based on employment, where employees and their families received only the services of social security, i.e., pensions and healthcare. However, the majority of individuals working in informal rural and urban economies were deprived of any benefits by this system (Grütjen 2008; Yörük & Tezcür, 2020).

Secondly, income-based social security emerged in the post-80s under Prime Minister Turgut Özal, which marked the neoliberal era in Türkiye (Dorlach 2019; Elveren 2008; Korpi and Palme 2003; Yörük, 2020). Within the framework of income-based social assistance policies, the primary determinant of eligibility is the income level of citizens, irrespective of their employment status. Through a means test, a citizen's household income is meticulously assessed, and if found to be below a specified poverty threshold, that citizen is identified as economically disadvantaged and thereby qualifies for various welfare benefits. These benefits commonly include social assistance and access to free healthcare services.

This approach prioritizes the economic needs of individuals and households, recognizing that financial hardship can affect citizens regardless of their employment circumstances. The means test serves as a critical tool in objectively evaluating the financial situation of households, ensuring that assistance is directed to those genuinely facing economic challenges.

In addition to these comprehensive social assistance measures, a targeted initiative was established to address the financial needs of the elderly population (aged 65 and above). This initiative takes the form of a non-contributory pension scheme tailored for individuals who lack any other means of financial support. By extending this support to the elderly

demographic without other financial resources, the program seeks to provide a reliable safety net, enhancing the overall social welfare landscape and addressing the specific needs of this vulnerable demographic. This multi-faceted approach underscores a commitment to inclusivity and responsiveness in addressing the diverse challenges faced by citizens in various stages of life.

Green Card: In 1992, a milestone was reached with the initiation of the most comprehensive social assistance program in the history of Türkiye: the Green Card, offering free healthcare for the underprivileged. Under the governance of the ANAP government, a shift towards a capitalist framework was underway in the management of public hospitals, where doctors started receiving profit-sharing based on hospital revenues. This transformation generated significant discontent among the impoverished, resulting in numerous individuals being denied essential medical treatment (Buğra and Adar, 2008).

2.2.1.1 Reforms under Current AK Party Government

The current AK Party's government under the leadership of President Erdoğan transformed the entire social security system, representing a significant and multifaceted effort to enhance and modernize the country's social security system. Initiated in the early 2000s, the reform aimed to address various challenges, improve coverage, and ensure the sustainability of social security programs. Several key aspects characterize this reform:

Firstly, the reform involved the integration of various social security institutions. This integration streamlined the system by merging previously fragmented institutions into a more cohesive structure. Specifically, the former SSK merged with the 4(A) type of social insurance, which covers workers engaged in contractual arrangements. The Bağ-Kur pertains specifically to 4(B), focusing on self-employed individuals, while 4(C) is designated for government officials (Özkan, 2011).

Secondly, the reform introduced measures to expand access to healthcare services for all citizens, based on the principle of Universal Health Coverage (UHC). Along with the three

major social security programs, the reform included the Green Card system, launched in 2003. This program played a pivotal role in providing free healthcare to economically disadvantaged individuals, significantly contributing to the realization of UHC in Türkiye (Yardım, Mollahaliloğlu, & Çelik, 2010).

Thirdly, the reform emphasized the use of technology to enhance the efficiency and effectiveness of social security administration. The introduction of electronic systems and online services streamlined processes, reduced bureaucracy, and improved accessibility for beneficiaries. These technological advancements have been crucial in modernizing the administration of social security and ensuring that services are delivered more effectively (Dedeoğlu & Elveren, 2012).

2.2.2 Social Assistance Program

The Social Assistance Program (SAP) in Türkiye has a rich historical foundation that blends Ottoman heritage with European standards. During the Ottoman era, social assistance was deeply rooted in religious, moral, and traditional values. Social support was primarily familial, laying the groundwork for a broader social security system. Organizations like Akhism, which began as religious and moral bodies for tradesmen and craftsmen, later evolved into professional guilds. These guilds provided support to their members and their families, fostering a strong sense of social solidarity (Tunaya, 1982).

Affluent individuals also contributed to social welfare through foundations (waqfs), reflecting the religious duty of almsgiving. As the Ottoman Empire neared its end, efforts were made to institutionalize social assistance and security through administrative and legal reforms. However, the 1876 Constitution did not explicitly include provisions for a social state, although the idea was discussed in political and intellectual circles (Tunaya, 1982).

In modern times, Türkiye has integrated European social policies into its framework. In 1989, Türkiye officially adopted the European Social Charter, which significantly influenced its social assistance policies. Various social aid practices have been implemented to support

vulnerable populations, including the elderly, impoverished, unemployed, and homeless. These initiatives are governed by legal principles and facilitated by the Social Assistance and Solidarity Promotion Fund (ASPF) (ASPB, 2012).

The ASPF was established under the Social Assistance and Solidarity Encouragement Law No. 3294, effective June 14, 1986. This fund operates under the General Secretariat affiliated with the Prime Ministry. Recognizing the need for new strategies to combat poverty, Law No. 5263 was enacted on December 9, 2004, establishing the General Directorate of Assistance and Solidarity. In 2011, a significant reorganization consolidated social service and aid institutions under a unified entity (Hacımahmutoğlu, 2009; Türkoğlu, 2013).

2.2.2.1 Ministry of Family and Social Services

To further streamline social support mechanisms, the Ministry of Family and Social Policies (MoFSP) was established through Decree Law No. 633. Later the name of the ministry changed into the Ministry of Family and Social Services. This ministry aimed to centralize efforts, ensuring a comprehensive and coordinated approach to addressing social assistance needs. The General Directorate of Social Assistance, operating under MoFSP, leverages the resources of the ASPF to spearhead social aid initiatives across Türkiye (ASPB, 2012).

The ministry's efforts encompass various categories of assistance:

- **Family Aids:** These include essential supports such as food aid, aimed at ensuring the nutritional well-being of low-income families.
- **Health Aids:** These encompass both treatment supports and conditional health aids, targeting families and individuals unable to afford healthcare services.
- **Educational Aids:** These programs are wide-ranging, providing necessities like educational materials, conditional cash transfers for education, transportation, and accommodation for students, as well as scholarships for higher education.

- Disabled Aids and Special Purpose Aids: Such as soup kitchens and assistance for those affected by disasters and terrorism (ASPB, 2012).

2.2.2.2 Comprehensive Support Programs

The General Directorate of Social Assistance provides a wide range of monthly aid to low-income families, including family, health, education, and special-purpose assistance. This support includes food, shelter, fuel, clothing, and cash. Additionally, the directorate offers income-generating projects, employment aid, prosthetics, hearing aids, and disabled vehicles. For economically challenged children in primary and secondary education, the directorate supplies school necessities like bags, books, stationery, food, clothing, and transportation (Akpınar et al., 2012).

Under Decree Law No. 633, the directorate oversees premium payments and financial disbursements under Law No. 2022 and the General Health Insurance Regulation. This positions the directorate as a primary conduit for aid in Türkiye (ASPB, 2012).

Law No. 2022 specifically provides pensions to vulnerable, frail, and orphaned Turkish citizens aged 65 and above. The General Directorate of Foundations, mandated by Decree Law No. 227, is responsible for delivering social aid and services, including meals and provisions to indigent individuals across all 81 provinces (ASPB, 2012).

2.2.2.3 Social Services and Child Protection Agency

The establishment of the Social Services and Child Protection Agency aims to provide social assistance and security services. As a public legal entity, this organization is supported by an additional budget from general treasury aid. Social Aid Foundations play a crucial role in directly channeling aid to vulnerable segments, though challenges have prompted a reassessment of traditional models (Hacımahmutoğlu, 2009).

The Ministry of Family and Social Policies has led a comprehensive reorganization to integrate disadvantaged individuals into economic life and formulate robust social policies.

This reformation ensures the equitable distribution of social aid, emphasizing efficiency and value generation, avoiding a culture of dependency (ASPB, 2012).

2.2.2.4 Financial Disbursements and Future Outlook

Upon examining the budget structures and financial positions of institutions dispensing social aid, disparities are evident compared to figures from a decade ago. The General Directorate of Social Assistance and the Social Services and Child Protection Agency exhibit significant shifts in expenditures (Akpınar et al., 2012).

The continuous development and reorganization of social assistance programs reflect Türkiye's commitment to addressing the diverse needs of its population. The Ministry of Family and Social Policies' efforts to streamline and enhance social support mechanisms underscore the importance of a coordinated and comprehensive approach to social welfare.

2.2.3 Social Assistance Expenditure in 2023

Table 2.2. Social Assistance Expenditure in 2023 (ASHB, 2024)

Specification	Amount
Total Social Assistance Expenditure (TL) *	305.9 Billion
Social Assistance Expenditure by the General Directorate of Social Assistance (SYDTF + General Budget)	192.6 Billion
Social Assistance as a Percentage of GDP**	1.20%
Total Number of Households Benefiting from Social Assistance	4,989,456
2022 Elderly and Disabled Pension Recipients	1,520,902
Number of People Whose General Health Insurance Premiums were Paid by the State	9,021,162
State-paid Health Insurance Premiums (Paid to SGK) (TL)	61,107,144,700
Number of Social Assistance and Solidarity Foundations (SYDV)	1,003
Number of SYDV Personnel	8,866
Number of Social Assistance and Inspection Officers at SYDVs	4,269

Percentage of Cash Assistance in Total Assistance	98%
Percentage of Resources Allocated to Regular Assistance in Total Assistance	92%

In 2023, Türkiye's social assistance framework demonstrated a profound commitment to supporting its vulnerable populations, characterized by substantial financial investments and extensive coverage of beneficiaries. The total social assistance expenditure reached 305.9 billion TL, highlighting the government's prioritization of alleviating economic hardships, especially in the post-pandemic context. Of this total, 192.6 billion TL was directly managed by the General Directorate of Social Assistance, indicating the critical role that centralized public institutions play in delivering essential welfare services.

The allocation of these resources amounted to 1.20% of GDP, representing a considerable investment in welfare. While this figure indicates the importance of social aid in Türkiye's economic policy, it likely reflects a focus on specific segments of the population, rather than the total GDP. This level of expenditure underscores the centrality of social issues in governmental priorities, as nearly 5 million households benefited from these programs. The widespread reach of social assistance demonstrates the government's response to the persistent economic inequality in the country and its efforts to mitigate these disparities through large-scale interventions.

Furthermore, Türkiye exhibited a strong dedication to elderly and disabled citizens, with 1.52 million individuals receiving pensions and a total of 35.97 billion TL allocated to this group. This highlights the state's focus on social inclusion and the protection of vulnerable demographics, ensuring that these groups receive critical financial support. Similarly, the healthcare system was reinforced by covering health insurance premiums for 9 million individuals, with a significant allocation of 61.1 billion TL to ensure access to healthcare for those unable to afford it, thereby reflecting the state's commitment to making healthcare a right rather than a privilege.

The Social Assistance and Solidarity Foundations (SYDV) were instrumental in decentralizing the delivery of aid, with 1,003 foundations and 8,866 personnel, including 4,269 social assistance and inspection officers, operating across the country. This extensive network facilitated localized assessments and distributions, allowing assistance to be tailored to the specific needs of various communities. Additionally, cash assistance comprised 98% of total aid, signaling a preference for empowering recipients to manage their finances autonomously. The fact that 92% of the resources were devoted to regular assistance programs emphasizes sustained support rather than one-time relief.

Türkiye's 2023 social assistance system is defined by its comprehensive reach and substantial financial commitment. The breadth of its programs reflects a government deeply involved in addressing economic disparities and supporting the nation's vulnerable populations. At the same time, the scale of these efforts highlights the underlying socio-economic challenges that necessitate such extensive intervention. This considerable expenditure showcases the country's proactive welfare strategies while highlighting the complex economic realities shaping its social policies.

2.3 The COVID-19 and SOCIAL POLICY

Türkiye implemented a range of social policies to mitigate the health, economic, and social impacts of the pandemic. These measures aimed to protect public health, support vulnerable populations, and sustain the economy.

2.3.1 Public Health Measures and Healthcare Policy

Türkiye responded to the public health crisis by introducing several healthcare measures aimed at containing the spread of the virus and ensuring the resilience of the healthcare system. One of the earliest and most significant interventions was the rapid expansion of healthcare infrastructure, including the construction of new hospitals and the conversion of existing facilities to treat COVID-19 patients (Güner et al., 2020).

The government implemented widespread testing, contact tracing, and quarantine measures to prevent the virus's spread. Türkiye also adopted a centralized approach to healthcare during the pandemic, with the Ministry of Health leading the response. The introduction of a public health communication strategy, including regular updates from the Ministry of Health, played a vital role in informing the public and encouraging compliance with safety measures (Demirbilek et al., 2020).

The government's Health Transformation Program (HTP), which had been in place since 2003, provided a strong foundation for the pandemic response, ensuring universal healthcare access. The HTP allowed for the rapid scaling up of healthcare services, including testing and treatment for COVID-19 patients, particularly in urban areas (Özden, 2020). However, challenges remained, especially in rural areas where access to healthcare infrastructure was limited.

2.3.2 Economic Assistance and Social Welfare Policies

In addition to healthcare measures, the Turkish government introduced several economic and social welfare policies to support those affected by the pandemic. These measures targeted vulnerable groups, such as low-income families, the unemployed, and small business owners.

One of the key economic interventions was the introduction of the Economic Stability Shield program, which provided financial assistance to businesses and individuals affected by the pandemic. This program included tax deferrals, loan guarantees, and direct cash transfers to support the most vulnerable households (Telli Yamamoto & Altun, 2020). Through this program, the government aimed to minimize the economic disruption caused by lockdowns and social distancing measures, especially in sectors like tourism and hospitality, which were severely impacted.

Social assistance programs were also expanded to provide additional support for low-income families and those who lost their jobs due to the pandemic. The government provided one-time cash payments to households in need and expanded unemployment benefits for workers

in the formal and informal sectors. Additionally, food and hygiene packages were distributed to low-income families and elderly individuals who were most vulnerable to the virus (Telli Yamamoto & Altun, 2020).

The social security system played a critical role during the pandemic, with the government temporarily relaxing the rules for accessing benefits. Pension payments were increased, and the criteria for receiving unemployment benefits were broadened to include more workers affected by the crisis. These measures helped cushion the economic blow for many citizens, particularly those in precarious employment.

2.3.3 Education and Digital Inequality

The pandemic also had a significant impact on education, with schools across Türkiye transitioning to online learning during periods of lockdown. The Turkish Ministry of Education quickly rolled out the Education Information Network (EBA), an online platform designed to facilitate remote learning (Çakıroğlu, 2021). However, the shift to online education highlighted significant disparities in access to digital resources, particularly for students from low-income families.

To address digital inequality, the Turkish government distributed free tablets and internet packages to students in need, ensuring that children from disadvantaged backgrounds could continue their education during the pandemic. Despite these efforts, challenges remained in terms of access to technology and the quality of online education, particularly in rural areas where internet connectivity was limited (Çakıroğlu, 2021).

2.3.4 Social Policy Challenges and Criticism

While the Turkish government's response to the COVID-19 pandemic was comprehensive, it was not without criticism. One of the main challenges was the inadequacy of social protection for informal workers, who make up a significant portion of Türkiye's labor force. Informal workers were disproportionately affected by the economic fallout of the pandemic

and often fell outside the scope of the government's social assistance programs (Ertör-Akyazı & Yücesan-Özdemir, 2020).

Furthermore, while the Economic Stability Shield provided vital support for businesses and workers in the formal economy, the informal sector, which comprises around one-third of Türkiye's workforce, did not receive the same level of protection (Buğra, 2020). Many informal workers faced job losses and income insecurity, with limited access to unemployment benefits or other forms of social assistance.

In addition, although the healthcare system was able to handle the initial waves of the pandemic, the prolonged nature of the crisis exposed weaknesses in Türkiye's healthcare infrastructure, particularly in rural areas. The rapid increase in COVID-19 cases strained hospitals and healthcare workers, leading to concerns about burnout and insufficient medical resources (Güner et al., 2020).

2.4 ONGOING INITIATIVE AND CHALLENGES

Türkiye's social policy has undergone major changes in recent decades, addressing both internal challenges and external pressures. Notable advancements include expanded poverty alleviation efforts, the introduction of social assistance programs like Conditional Cash Transfers (CCT), and the General Health Insurance (GHI) scheme, which improved healthcare access for low-income groups. However, persistent issues such as rising economic inequality, labor market challenges, and high youth unemployment remain.

The COVID-19 pandemic exacerbated these challenges, exposing gaps in social protection systems, especially for informal workers. Additionally, the refugee crisis has tested Türkiye's capacity to integrate over 3.6 million Syrian refugees into its welfare system, with uneven success. Gender inequality also remains a significant hurdle, with women's labor force participation rates being among the lowest in the OECD. As economic disparities continue to grow, the need for more comprehensive and inclusive reforms is evident, particularly in light of the pandemic's impact.

2.5 CONCLUSION

Türkiye's social policy system has made significant progress in expanding social assistance and addressing critical issues such as poverty, healthcare access, and gender inequality. However, ongoing challenges, including labor market informality, economic inequality, and the socio-economic integration of refugees, continue to test the resilience of Türkiye's welfare state. The COVID-19 pandemic further exposed vulnerabilities within the social protection system, highlighting the importance of expanding and reforming Türkiye's social safety net to ensure more comprehensive and inclusive coverage.

The government's efforts to bolster social assistance and improve access to healthcare and education are commendable, but long-term strategies must focus on addressing structural issues in the labor market, reducing inequality, and ensuring that vulnerable populations, including women, refugees, and informal workers, are fully integrated into the social welfare system.

3 CHAPTER THREE: THE PERCEPTION OF SOCIAL POLICY IN QATAR

3.1 SOCIO-ECONOMIC AND POLITICAL PERSPECTIVE OF QATAR

Qatar is situated on a small peninsula that extends into the Persian Gulf, bordered by Saudi Arabia to the west and the United Arab Emirates to the south. Historically, its economy relied on fishing and pearl diving until the mid-20th century (Fromherz, 2012). Initially governed by the sheiks of Bahrain, Qatar saw the imposition of trading regulations by the Portuguese and later the British, particularly along the Trucial coast. The British intervention followed a conflict between Bahraini rulers and the inhabitants of Qatar in 1867, leading to the installment of Mohammed Bin Thani, a prominent Qatari figure, as the region's leader. Subsequently, Qatar transitioned from an absolute to a constitutional monarchy under the rule of the Al Thani family, descendants of the Al-Maahid tribe from Ushaiqir, Nejd province, who arrived in Qatar in the 18th century (Abdullah, 2014). Tribal and familial ties hold significant importance in Qatari culture, influencing the allocation of power and prestige within the ruling class (Goodman, 2015; Fromherz, 2012).

Table 3.1. Country profile- Qatar (The World Factbook, 2024; BBC, 2023)

Catagory	Details
Country Name	State of Qatar
Capital	Doha
Official Language	Arabic
Currency	Qatari Riyal (QAR)
Population	2.7 million
Area	11,581 sq km
Government Type	Absolute Monarchy
Current Amir	Sheikh Tamim bin Hamad al-Thani
GDP (Nominal)	\$304.973 billion (2022 est.)
GDP Per Capita	\$113,200 (2022 est.)
Human Development Index (HDI)	0.875 (High) (2022 estimate)
Population growth rate	0.71% (2024 est.)
Life Expectancy	79 years (men) 82 years (women)

The discovery of oil in the 1940s catalyzed Qatar's economic growth, with substantial prosperity achieved in the 1950s and 1960s (Smith, 2013). Presently, the majority of Qatar's revenue stems from oil and natural gas sources (CIA, 2024). Despite being a former British Protectorate, Qatar gained independence in 1971, opting not to join the United Arab Emirates alongside other Trucial states. Instead, it pursued an independent path, separate from Bahrain. Qatar's vast energy resources have propelled it into one of the wealthiest nations in the region.

In 1995, Sheikh Hamad bin Khalifa Al Thani assumed the role of Emir following a peaceful coup d'état against his father, Khalifa bin Hamad Al Thani. Sheikh Hamad initiated democratic reforms, including the allowance of democratic elections and the lifting of press censorship. Women were granted voting rights in 1999 (Fromherz, 2012). In 2013, Sheikh Hamad's son, Amir Tamin bin Hamad al Thani, succeeded him as Emir. Qatar now operates as a constitutional monarchy, with its first constitution introduced in 2005, guaranteeing freedoms of expression, assembly, and religious practice (CIA, 2024). The country has attracted significant investment, particularly from the United States, with estimates projecting substantial future investments in the energy sector (Smith, 2013).

3.1.1 Recent Development under Sheikh Tamim bin Hamad al-Thani's leadership

Since Sheikh Tamim bin Hamad al-Thani assumed power in 2013, Qatar has undergone several notable socio-political developments. These changes reflect the Emir's efforts to modernize the country, enhance its international standing, and address both internal and external challenges.

Under Sheikh Tamim's leadership, Qatar has intensified its efforts to diversify its economy beyond hydrocarbon dependence. Initiatives such as the Qatar National Vision 2030 aim to transform the nation into a knowledge-based economy, emphasizing sectors like education, health, and tourism (Qatar National Vision 2030, 2008). Significant investments in infrastructure, including the completion of major projects like the Hamad International Airport and various World Cup 2022 venues, are part of this diversification strategy (Ulrichsen, 2020).

In response to international criticism, particularly regarding the treatment of migrant workers, Qatar has implemented substantial labor reforms. Key changes include the dismantling of the Kafala system, the introduction of a minimum wage, and measures to enhance worker safety and rights (Amnesty International, 2020; Human Rights Watch, 2021). These reforms are part of Qatar's efforts to improve its global image and align its labor practices with international standards.

Sheikh Tamim has also introduced various political and social initiatives aimed at modernizing Qatari society. The first legislative elections for the Shura Council, originally planned for 2013, were held in October 2021. This move represents a significant step towards greater political participation, even though the Emir retains substantial executive powers (Roberts, 2021).

In terms of social policy, the government has promoted educational and cultural development, investing in institutions like Education City and the Qatar National Library. These investments aim to foster a more educated and culturally enriched society (Mitchell, 2016).

Qatar's foreign policy under Sheikh Tamim has been marked by a mix of continuity and adaptation. The nation continues to assert its influence through diplomacy, media (notably Al Jazeera), and hosting international events. The 2017 Gulf crisis, where Saudi Arabia, the UAE, Bahrain, and Egypt imposed a blockade on Qatar, tested the country's resilience. Qatar navigated this period by strengthening ties with Turkey and Iran, while also pursuing self-sufficiency in food and other essential supplies (Ulrichsen, 2020). The resolution of the blockade in January 2021 marked a new phase in regional relations, with Qatar focusing on rebuilding ties with its neighbors while maintaining its independent foreign policy stance (Al Jazeera, 2021).

3.2 THE PERCEPTION OF SOCIAL POLICY IN QATAR

Qatar has crafted a unique social policy framework that, while providing comprehensive welfare services, is distinct from the traditional Western concept of a welfare state. Rooted in Islamic principles and the preservation of familial and community roles, Qatar's approach

reflects its cultural and religious values, aiming for a "welfare society" rather than simply a welfare state.

Social policy in Qatar encompasses a wide range of services, including healthcare, education, housing assistance, and subsidies for essential goods. These programs are designed to promote citizens' well-being and enhance social equity. In 2022, Qatar ranked highly on the Human Development Index (HDI) with a score of 0.875 (United Nations Development Programme, 2023), reflecting the impact of its social policies on improving quality of life.

Firstly: Healthcare provision is central to Qatar's social policy, with the government funding a universal healthcare system that ensures citizens and residents have access to free or heavily subsidized services. This reflects both a welfare state feature and a commitment to maintaining social cohesion through equitable access to health services (Qatar Ministry of Public Health, 2022).

Secondly: Education plays a key role in the Qatari social policy model, with substantial government investment from primary to tertiary levels. Citizens are provided with free education through university, and many receive scholarships to study abroad, which not only elevates educational attainment but also contributes to human capital development (Qatar Ministry of Education and Higher Education, 2021). This policy aligns with Qatar's national vision of diversifying its economy and reducing dependence on hydrocarbons.

Thirdly: Housing Assistance. Social housing policies in Qatar aim to promote homeownership among citizens. Government assistance includes subsidies for housing loans and grants for purchasing or building homes. Initiatives such as subsidized rental housing for low-income families are also part of a broader social protection strategy aimed at reducing economic disparities and ensuring social stability (Qatar National Vision 2030, 2008).

Forthly: Subsidies and Allowances. Qatar's social policy also includes various subsidies and allowances aimed at enhancing living standards, such as food and utility subsidies, and financial assistance for individuals with special needs or families in financial distress (Qatar

Planning and Statistics Authority, 2022). These initiatives not only mitigate the cost of living but also reinforce the state's commitment to fostering a welfare society.

While Qatar's social policy is largely funded through its oil and gas revenues, there is an increasing emphasis on economic diversification to ensure the long-term sustainability of welfare programs. This shift aims to prepare the country for a future less reliant on hydrocarbons while maintaining high standards of living (Qatar Financial Centre, 2021).

3.2.1 The perception of a Welfare Society

Qatar's approach to social policy reflects a broader vision of developing a welfare society that balances state welfare provision with traditional institutions such as family and religion. As articulated by the General Secretariat for Development Planning (GSDP) in 2009, Qatar's welfare framework emphasizes the importance of informal and market-based provisions alongside state assistance. The government acknowledges that the family and Islamic values are key pillars of social welfare, aiming to cultivate a system that integrates these cultural elements with modern welfare provisions. The GSDP argues:

“Considering Qatar solely as a ‘welfare state’ may potentially underplay the role and importance of the family, Islam, and the market as fundamental pillars of provision. Alongside the state, which at the moment gives direct employment and a range of subsidies to its citizens, it is crucial to ensure that the incentives for informal and market-based provision are maintained and bolstered. It is appropriate that Qatar should emphasize its vision as one of developing a ‘welfare society’ rather than merely a larger welfare state” (GSDP, 2009).

This perspective reflects Qatar's broader vision to create a social policy system that supports individual well-being while preserving social cohesion through traditional, religious, and market mechanisms. The state's evolving social policy framework aims to ensure that while the government provides essential services, the roles of family, religion, and market forces are also maintained and strengthened.

3.2.2 Qatar's Vision 2030 and Social Policy

Qatar formally launched Vision 2030 in 2008, which is a comprehensive development plan aimed at transforming Qatar into a diversified, sustainable, and knowledge-based economy

by the year 2030 (Government Communications Office, 2020). This ambitious initiative focuses on four key pillars: human development, social development, economic development, and environmental development. In the realm of social development, Qatar aspires to cultivate robust and cohesive familial structures, establish an efficient social protection system accessible to all Qatari citizens, fortify the effectiveness of public institutions, and bolster the vitality of civil society organizations through active engagement and support.

1. Human Development: Qatar aims to invest in its people through education, healthcare, and social services to foster a knowledgeable, skilled, and healthy population (United Nations Development Programme, 2020). This involves initiatives to enhance the quality of education, expand access to healthcare services, and promote lifelong learning and skill development.
2. Social Cohesion: Qatar seeks to build a cohesive society where all residents feel included and valued, regardless of their background or nationality (Al-Kuwari, 2019). Social policies are designed to promote social integration, cultural exchange, and mutual respect among diverse communities within Qatar.
3. Sustainable Livelihoods: The vision emphasizes the importance of sustainable economic development that creates opportunities for meaningful employment and entrepreneurship (International Labour Organization, 2020). Social policies support job creation, vocational training, and workforce development to ensure that all residents can participate in and benefit from Qatar's economic growth.
4. Inclusive Social Services: Qatar aims to provide comprehensive social services and support systems that meet the needs of its population, including citizens and expatriate residents (Ministry of Administrative Development, Labor and Social Affairs, 2021). This involves investing in healthcare infrastructure, social housing, childcare facilities, and other essential services to enhance the well-being and quality of life for all.

5. **Family and Community Support:** Qatar recognizes the importance of strong families and supportive communities in nurturing individuals and promoting social stability (Qatar Foundation, 2020). Social policies may include initiatives to strengthen family bonds, provide social assistance to vulnerable populations, and encourage community engagement and volunteerism.
6. **International Cooperation:** Qatar's Vision 2030 acknowledges the interconnectedness of global challenges and the importance of international cooperation in addressing social issues (Ministry of Foreign Affairs, Qatar, 2021). Qatar actively participates in regional and international initiatives to promote social development, humanitarian assistance, and sustainable development goals.

Overall, Qatar's Vision 2030 envisions a society that prioritizes the well-being and empowerment of its people, with social policies that aim to create a more equitable, inclusive, and sustainable future for all residents of Qatar.

3.2.3 Social Security Reform in 2022

Qatar recently enacted social insurance law No. (1) of 2022, ushering in sweeping changes to the country's social security system. This reform entails an expansion of the private sector social security framework and adjustments to contribution rates, aimed at bolstering coverage and enhancing benefits for Qatari nationals and residents employed in the private sector (General Retirement and Social Insurance Authority, 2022).

Expansion of Coverage

The revised legislation broadens the scope of the private sector social security system to encompass all Qatari nationals aged 18 or older engaged in private sector employment, provided they hold contracts lasting a minimum of one year. This extension of coverage signifies a significant departure from the previous arrangement, which predominantly catered to Qatari nationals in the public sector and select private sector entities (General Retirement and Social Insurance Authority, 2022).

Moreover, the new law extends voluntary coverage options to self-employed Qatari nationals, offering them the opportunity to avail themselves of social security benefits.

Private sector employers are mandated to participate in the social security scheme if they employ at least one Qatari national with a contractual commitment lasting one year, unless they offer superior benefits through a private pension scheme (General Retirement and Social Insurance Authority, 2022).

Increase in Contribution Rates

Under the revamped social security framework, both employees and employers will witness adjustments to their contribution rates. The monthly earnings ceiling for employee contributions is capped at QAR 100,000, with employees now required to contribute 7% of their gross monthly earnings, up from the previous rate of 5%. Similarly, employers will see their contribution rate rise from 10% to 14% of gross monthly payroll (General Retirement and Social Insurance Authority, 2022).

Enhanced Benefits

The reform introduces several enhancements to social security benefits, aimed at providing greater financial security to beneficiaries. A minimum monthly old-age pension of QAR 15,000 is established, ensuring a baseline level of income for retirees. Additionally, housing allowances provided by employers will be factored into social security contributions, with allowances up to QAR 6000 per month considered as covered earnings (General Retirement and Social Insurance Authority, 2022).

Furthermore, the legislation introduces adjustments to the retirement age, gradually raising the age for claiming an old-age pension from 40 to 50 over a five-year period. Female employees with at least 20 years of social security contributions are granted exceptions, enabling them to access a full pension if they exit employment prematurely to care for children with disabilities (General Retirement and Social Insurance Authority, 2022).

3.2.4 Qatar's Social Policy for the Migrant Worker

Qatar's social policy regarding migrant workers has undergone significant changes, particularly in response to international scrutiny and criticism related to the construction boom associated with the FIFA World Cup 2022. The Qatari government has introduced several reforms aimed at improving the welfare and rights of migrant workers.

➤ Abolishment of the Kafala System

The Kafala system, which previously restricted workers' freedom to change jobs or leave the country, has been abolished. This reform allows workers to change jobs without requiring employer permission and eliminates exit permits for most workers (International Labour Organization [ILO], 2021). This change marks a significant shift in improving worker autonomy and reducing the restrictive nature of the previous system.

➤ Introduction of a Minimum Wage

In 2021, Qatar introduced a minimum wage of 1,000 Qatari Riyals per month. Employers are also required to provide food and accommodation or a monthly allowance to cover these expenses (Human Rights Watch, 2021). This policy aims to ensure that workers receive a fair baseline compensation and have access to basic necessities.

➤ Workers' Support and Insurance Fund

Established under Law No. 13 of 2017, this fund ensures that workers receive unpaid wages if their employers fail to pay them (Amnesty International, 2020). This fund is designed to protect workers from wage theft and financial exploitation, providing a safety net for those affected by employer defaults.

➤ Heat Stress Legislation

To address health concerns related to extreme temperatures, Qatar has implemented laws that prohibit outdoor work between 10 AM and 3:30 PM during the summer months (June to September) and mandate breaks during hot periods (Qatar Ministry of Administrative Development, Labour and Social Affairs [MADLSA], 2020). These regulations are intended to mitigate the risks of heat stress and improve worker safety in harsh weather conditions.

➤ Occupational Health and Safety Standards

Enhanced occupational health and safety (OHS) standards include mandatory health and safety training, regular inspections, and stricter enforcement of safety regulations at worksites (ILO, 2021). These measures aim to create safer working environments and reduce workplace accidents and injuries.

➤ Workers' Accommodation

New regulations mandate that workers' accommodation must meet certain standards to ensure safe, clean, and dignified living conditions. Regular inspections are conducted to ensure compliance with these standards (MADLSA, 2020). Improved accommodation conditions are essential for the overall well-being of migrant workers.

➤ Labor Dispute Resolution

Qatar has established a new system, including labor courts, to ensure quicker resolution of worker grievances (ILO, 2021). This system is designed to provide a formal mechanism for addressing disputes and ensuring that workers' issues are resolved in a timely manner.

➤ Freedom of Association

The establishment of joint worker-employer committees to discuss workplace issues provides a platform for worker representation (Human Rights Watch, 2021). While this represents progress, further developments are needed to enhance worker rights and representation fully.

➤ Partnership with the International Labour Organization (ILO)

Qatar has partnered with the ILO to implement labor reforms and ensure compliance with international labor standards. This collaboration includes technical assistance and regular monitoring to assess the effectiveness of the reforms (ILO, 2021).

➤ Third-Party Audits

Independent audits conducted by international organizations and NGOs monitor compliance with labor laws and protect migrant workers' rights (Amnesty International, 2020). These audits are crucial for maintaining transparency and accountability in the enforcement of labor regulations.

Despite the progress made through these reforms, challenges remain. Issues such as delayed wage payments, poor living conditions, and inadequate enforcement of labor laws continue to affect migrant workers (Human Rights Watch, 2021). Continuous efforts are required to strengthen enforcement mechanisms, enhance transparency, and further improve living and working conditions. Sustained international pressure and ongoing reform efforts are essential to ensure that the welfare of migrant workers is comprehensively addressed and that Qatar's labor policies align with international human rights standards (ILO, 2021).

3.3 The COVID-19 AND SOCIAL POLICY IN QATAR

As one of the wealthiest countries in the world, Qatar's government was able to respond swiftly to the crisis, implementing a variety of social policies aimed at mitigating the effects of the pandemic. This article explores the social policy measures introduced in Qatar during the COVID-19 pandemic, focusing on healthcare, labor, welfare, and education sectors. The response reflects Qatar's commitment to safeguarding public health while maintaining social stability and economic resilience.

3.3.1 Healthcare Response

Qatar's healthcare system, which ranks among the best in the Middle East, was put under immense pressure during the pandemic. To manage the public health crisis, the government took decisive action, implementing both preventive and responsive measures. The Supreme Committee for Crisis Management, under the leadership of the Ministry of Public Health (MOPH), coordinated the national response. This included ramping up testing capabilities, expanding hospital capacity, and ensuring access to free treatment for all individuals who

tested positive for COVID-19, regardless of nationality or residence status (Ministry of Public Health [MOPH], 2020).

The government quickly transformed existing healthcare infrastructure, with the Hamad Medical Corporation (HMC) and other health facilities being equipped to handle the surge in COVID-19 cases. Several temporary field hospitals were set up to accommodate patients, ensuring that Qatar's healthcare system could cope with the rising number of cases. In addition, Qatar launched a widespread vaccination campaign in December 2020, providing free vaccines to both citizens and expatriates, further reinforcing the country's commitment to public health (MOPH, 2021).

3.3.2 Labor and Employment Policies

Qatar's labor force is dominated by expatriate workers, making up nearly 90% of the population (Gardner, 2020). The COVID-19 pandemic had a severe impact on this segment of the population, particularly those in the construction, hospitality, and domestic sectors. To protect workers, Qatar introduced several labor reforms and relief measures aimed at ensuring job security and providing financial support.

One of the most significant policies introduced was the directive for employers to continue paying salaries to workers during quarantine periods. Additionally, the government set up a wage support fund for companies unable to meet their payroll obligations due to the economic slowdown. This was part of a larger financial stimulus package worth 75 billion Qatari riyals (\$20.6 billion USD) aimed at supporting the economy during the pandemic (Government of Qatar, 2020).

Furthermore, to protect the health and safety of workers, the Ministry of Administrative Development, Labour, and Social Affairs (MADLSA) issued strict guidelines on workplace safety, including social distancing measures, regular sanitization, and mandatory temperature checks. Workers residing in labor camps were also provided with healthcare and testing

services to prevent outbreaks in densely populated areas (International Labour Organization [ILO], 2020).

3.3.3 Welfare and Social Protection

The welfare of Qatari citizens and expatriates was a central focus of the government's social policy during the pandemic. In addition to the wage support fund, Qatar introduced several measures to ease the financial burden on both individuals and businesses. These measures included rent deferrals for small and medium-sized enterprises (SMEs), suspension of utility bill payments for businesses in the sectors hardest hit by the pandemic, and a freeze on loan repayments for affected businesses and individuals (Qatar Central Bank, 2020).

For Qatari citizens, the government ensured continued access to social welfare benefits, including pensions, unemployment assistance, and family allowances. Expatriates, while not eligible for these state benefits, were provided with access to healthcare and food distribution programs, particularly those who lost jobs or were unable to return to their home countries due to travel restrictions (Stensrud, 2020).

3.3.4 Education Policy During COVID-19

The COVID-19 pandemic also forced Qatar to overhaul its education system. In March 2020, all schools and universities were closed as part of the government's efforts to contain the virus. To ensure continuity in education, the Ministry of Education and Higher Education (MOEHE) quickly transitioned to online learning, launching a range of e-learning platforms for students at all levels. The government provided resources such as tablets and internet access to students who lacked the necessary technology for distance learning (MOEHE, 2020).

While the transition to online education was relatively smooth for most students, the pandemic exposed challenges, particularly in terms of access for low-income expatriate families and the quality of remote learning. Despite these challenges, the government's

commitment to education was evident in its swift response to the crisis, ensuring that no student was left behind.

3.3.5 Economic and Social Resilience

Qatar's ability to implement robust social policies during the pandemic was largely due to its strong economic position and careful planning. As part of its broader Qatar National Vision 2030, the government had already laid the foundation for sustainable social and economic development, which allowed it to respond effectively to the unprecedented challenges posed by COVID-19.

In addition to the stimulus package, Qatar invested heavily in infrastructure projects and economic diversification efforts throughout the pandemic. These initiatives aimed to cushion the economy from the global downturn while ensuring that the country's long-term goals for social development remained on track. Qatar's leadership in handling the crisis further solidified its reputation as a nation capable of balancing public health with economic growth and social welfare (Oxford Business Group, 2021).

3.4 CONCLUSION

In conclusion, Qatar's social policy is deeply rooted in Islamic values, with an emphasis on family, community, and religious obligations as primary pillars of welfare. Unlike Western welfare models, Qatar integrates traditional Islamic principles with its modern, market-driven economy to address social needs. The state's wealth, largely derived from natural resources, enables extensive social support programs, although family and charitable organizations play significant roles. While Qatar has developed a comprehensive welfare system, it faces challenges related to sustainability, demographic changes, and balancing modernization with cultural preservation in its evolving social policy landscape.

4 CHAPTER FOUR: THE PERCEPTION OF SOCIAL POLICY IN BANGLADESH

4.1 SOCIO-ECONOMIC AND POLITICAL ASPECT OF BANGLADESH

Bangladesh stands as one of the world's most densely populated nations, boasting a total population about 180 millions and a staggering density of 1329 individuals per square kilometer, securing its position as the eighth most populous country worldwide (Worldometer, 2023). In 16 December, 2023, Bangladesh has celebrated its fifty two years of independence. Along with so many reasons one of the key motivations for the liberation struggle in 1971 was the freedom of the countries from external domination and the well-being of the inhabitants. However, after more than fifty years of independence, the most pressing concern is how effectively the country can provide for its people.

Table 4.1. Country Profile- Bangladesh (World Bank, 2024, Bangladesh Bureau of Statistics, 2024).

Catagory	Details
Country Name	Peoples Republic of Bangladesh
Capital	Dhaka
Official Language	Bangla
Currency	Bangladeshi Taka (BDT)
Population	171 million (2024 est.)
Area	147570 square kilometers
Government Type	Parliamentary Republic (Now interim Government)
Prime Minister (Chief Advisor)	Muhammad Yunus
GDP (Nominal)	\$476 billion (2024 est.)
GDP Per Capita	\$2,785 (2024 est.)
Human Development Index (HDI)	0.661 (2023)
Population growth rate	0.92% (2024 est.)
Life Expectancy	Male: 71.2 years, Female: 74.5 years

Following independence, Bangladesh embarked on a journey of nation-building, marked by efforts to establish democratic governance, promote economic development, and address social inequalities. Bangladesh's political landscape has been characterized by periods of democratic governance interspersed with military rule. The country witnessed its first democratic elections in 1973, with the Awami League, led by Sheikh Mujibur Rahman, emerging victorious. But the Mujib government didn't continue in a democratic way; they transformed it into a single-party authoritarian role in 1975. However, the assassination of Sheikh Mujibur Rahman in 1975 led to a period of political instability and military coups (Ahmed, 2013).

The restoration of democracy in 1991 marked a significant turning point, with the establishment of a parliamentary system of government. Since then, Bangladesh has made notable progress in consolidating democratic institutions, despite challenges such as political violence, corruption, and the polarization between major political parties, primarily the Awami League and the Bangladesh Nationalist Party (BNP) (Riaz, 2016).

However, the current Awami League regime, which has remained in power since 2009 following the military-backed government of 2007-2008, is widely regarded as authoritarian and is often characterized as a post-democratic regime. Elections are held every five years, but these have been marred by opposition boycotts (notably in 2014 and 2023) or severely restricted participation (as seen in 2018) (Fair, 2014).

Despite these political developments, socio-economic development over the past decade has been marked by significant achievements in economic growth, poverty reduction, and social indicators. Despite facing challenges such as climate change, income inequality, and the impacts of the COVID-19 pandemic, the country continues to make strides toward sustainable development. Continued investments in infrastructure, education, health, and climate resilience are essential for maintaining this progress and ensuring a prosperous future for all Bangladeshis.

4.2 BACKGROUND OF SOCIAL POLICY IN BANGLADESH

In Bangladesh, religious organizations, families, and societal structures have historically played a pivotal role in ensuring human well-being, especially in the absence of a robust state welfare system. Despite recent increases in government involvement, the state's contribution to social welfare remains limited, and the market system is underdeveloped and unstable from a welfare state perspective (Jalil & Oakkas, 2019).

Following the country's liberation in 1971, the government implemented a relief program aimed at addressing the needs of impoverished and war-affected populations, marking the start of formal welfare efforts in Bangladesh. These initial measures were crucial in the immediate post-independence era, where the government sought to address war-related devastation through relief and aid, targeting basic needs like food, clothing, and housing (Kabir, 1999). Over time, this expanded into a broader social security initiative in the 1990s, with the introduction of provisions for pensions, allowances for the elderly, widows, and disabled persons, and stipends for school students. While these programs made significant strides in improving the livelihoods of vulnerable populations, they remained limited in scope, primarily benefitting formal sector workers (Jalil & Oakkas, 2019).

A critical gap in Bangladesh's social policy is the exclusion of informal sector workers from formal social protection schemes. The agricultural sector, employing over 60% of the population, remains largely outside the purview of government welfare initiatives (Kabir, 1999). This creates a dichotomy where those in formal employment enjoy benefits such as pensions and allowances, while those in informal labor sectors remain unprotected, exacerbating social inequality.

Non-governmental organizations (NGOs) have emerged as key players in addressing the gaps left by state welfare programs. They have been instrumental in implementing grassroots-level welfare programs aimed at poverty alleviation, education, healthcare, and women's empowerment (Lewis, 1997). NGOs like BRAC and Grameen Bank have pioneered microcredit programs that provide financial support to marginalized communities, particularly women, enabling them to become economically self-sufficient (Davis, 2001).

The success of microcredit initiatives in promoting social welfare highlights the role of non-state actors in contributing to human well-being in Bangladesh. However, despite their wide reach, NGOs cannot fully substitute for the state's responsibility, leaving a significant portion of the population uncovered (Lewis, 1997).

Additionally, Bangladesh's long-standing tradition of community-based welfare is another layer within the country's social policy framework. Informal social protection systems, deeply rooted in cultural and religious practices, remain vital. The family, as a primary unit of social support, often serves as a safety net during economic or social crises (Davis, 2001). Moreover, religious institutions, particularly Islamic charities, contribute to social welfare by offering services such as healthcare, education, and financial aid to vulnerable groups. Zakat, a form of almsgiving in Islam, plays a prominent role in helping the poor, reflecting the importance of religious values in Bangladesh's welfare landscape (Kabir, 1999).

International aid has also shaped Bangladesh's social policies. Since independence, Bangladesh has relied heavily on foreign assistance, which has enabled the government to implement welfare programs that might not otherwise have been possible due to resource constraints. However, this reliance has also meant that Bangladesh had to adopt structural adjustment policies imposed by international financial institutions like the World Bank, which sometimes led to a reduction in state welfare spending (Lewis, 1997). As a result, while international aid has provided much-needed resources, it has also contributed to the country's continued dependence on external assistance.

Esping-Andersen's (1999) welfare regime model, which emphasizes the roles of the state, market, and family in Western welfare states, offers limited applicability to the Bangladeshi context. In Bangladesh, the welfare system is not just a product of state-market-family relations but also heavily relies on NGOs, international donors, and informal institutions, such as religious bodies and kinship networks. These actors are indispensable in Bangladesh, yet they are largely absent in Esping-Andersen's typology (Davis, 2001). This deviation from

Western models highlights the need for a more context-specific understanding of welfare regimes in developing countries like Bangladesh.

Finally, Bangladesh's social policy is shaped by a complex interaction of state programs, market limitations, non-governmental organizations, and informal welfare mechanisms. While the state has made strides in developing a social security net, it remains limited in scope, leaving large segments of the population, particularly in the informal sector, without adequate protection. NGOs and religious organizations continue to fill some of the gaps, but their reach is limited, and international aid remains crucial. These complexities underscore the inadequacy of traditional welfare regime models in fully capturing the nuances of Bangladesh's welfare system.

4.3 SOCIAL PROTECTION AND SOCIAL ASSISTANCE PROGRAM IN BANGLADESH

Bangladesh's social protection framework comprises a combination of social safety nets, social insurance, labor market programs, and social assistance aimed at mitigating poverty and vulnerability. These programs, while providing critical support to the country's most marginalized populations, remain heavily dependent on state-driven and internationally funded interventions.

The social protection system in Bangladesh has evolved significantly over the last few decades, with the government increasing budget allocations and expanding the scope of welfare programs (Rahman & Choudhury, 2020). The National Social Security Strategy (NSSS), adopted in 2015, was a major milestone in this evolution, seeking to enhance the efficiency, transparency, and inclusiveness of social protection programs (Hossain et al., 2021). The NSSS introduced a life-cycle approach to social protection, focusing on different phases of life, from childhood through old age.

The framework also emphasizes reducing poverty, promoting equity, and protecting the population from socio-economic shocks. This is particularly crucial in Bangladesh, a country

that is highly vulnerable to natural disasters such as floods and cyclones, which disproportionately affect the poor and exacerbate existing inequalities (Chowdhury, 2021).

Despite these efforts, challenges remain in terms of coordination between various programs, fragmentation, and limited coverage, particularly among urban populations and informal workers (Ahmed, 2020).

4.4 Key Social Assistance Programs

4.4.1 Social Safety Net Programs (SSNPs)

Social safety nets, a critical component of the country's social protection system, aim to provide direct financial support or in-kind assistance to the most vulnerable. The Old Age Allowance, Widow Allowance, and Disability Allowance are prominent SSNPs that target specific vulnerable groups (Rahman & Choudhury, 2020). These programs provide essential subsistence-level support but are often limited by coverage and targeting inefficiencies, with many eligible beneficiaries being excluded due to budget constraints or administrative issues (Islam, 2020).

4.4.2 Vulnerable Group Development (VGD) Program

The Vulnerable Group Development (VGD) program is one of the largest social assistance initiatives targeting poor women in rural areas. It provides food aid combined with skills development, focusing on vocational training and income-generating activities. This dual approach aims to not only address immediate food insecurity but also promote long-term economic empowerment for women (Hossain et al., 2019).

4.4.3 Employment-Based Programs

Employment-based social protection programs, such as the Employment Generation Program for the Poorest (EGPP) and Food for Work (FFW), provide temporary employment through public works projects. These initiatives are critical in rural areas, particularly during the lean

agricultural season when unemployment is high (Ahmed, 2018). The EGPP provides short-term jobs that improve rural infrastructure while also giving vulnerable households a source of income, while the FFW program offers participants food in exchange for labor, addressing both food security and employment needs (Islam, 2020).

4.4.4 Conditional Cash Transfer (CCT) Programs

Conditional cash transfers (CCTs) represent a growing area of social assistance in Bangladesh. Programs like the Primary Education Stipend Program (PESP) offer financial incentives to families who ensure their children attend school regularly. This type of program serves the dual purpose of poverty alleviation and human capital development by improving school enrollment and reducing child labor (Ahmed, 2020).

4.4.5 Food Security Programs

Bangladesh's social protection system also addresses food insecurity through various food aid programs. The Test Relief (TR) and Gratuitous Relief (GR) programs provide food and relief materials to populations affected by natural disasters or extreme poverty. These programs are essential during flood and cyclone seasons, when rural communities are most vulnerable (Rahman, 2018).

4.4.6 Integration of NGOs and International Aid in Social Protection

Non-governmental organizations (NGOs) play a significant role in complementing the government's efforts in social protection, particularly in areas where state coverage is limited. Organizations such as BRAC, Grameen Bank, and BRDB are heavily involved in poverty alleviation, offering microfinance, education, and health services (Kabeer, 2019). Additionally, international agencies such as the World Bank, UNDP, and UNICEF provide crucial financial and technical assistance to Bangladesh's social protection programs. This reliance on NGOs and international donors, however, raises concerns about the sustainability of the system (Chowdhury, 2021).

While the collaboration with NGOs and international agencies has contributed to the expansion of social protection in Bangladesh, there are also concerns about the fragmentation of services, as different entities often run overlapping programs that may lack coordination with government efforts (Ahmed, 2020).

4.4.7 Social Assistance Program Budget in 2024-25 FY

In the fiscal year 2024-25, Bangladesh allocated a total of 1,36,026 crore BDT to social safety programs (SSP), reflecting a comprehensive approach to addressing the needs of vulnerable populations through various forms of assistance. The largest portion of this budget, 36.66%, or 49,871.65 crore BDT, is dedicated to social assistance. This category encompasses direct cash transfers, pensions, disability support, and other aid aimed at individuals and households unable to sustain themselves through formal employment. The emphasis on social assistance highlights the government's commitment to alleviating poverty and providing basic economic security to its citizens.

Closely following social assistance is the allocation for social insurance, which constitutes 33.49% of the total SSP budget, amounting to 45,558.32 crore BDT. This category includes pensions, unemployment benefits, and insurance schemes, reflecting the government's focus on securing long-term benefits for its citizens. The significant investment in social insurance indicates a growing shift towards formalized welfare structures that encourage contributory models, fostering a more sustainable social protection system over time.

General subsidies make up 18.49% of the total allocation, with 25,155.46 crore BDT earmarked for this category. These subsidies are primarily aimed at stabilizing prices in key sectors such as agriculture, energy, and food, ensuring that essential goods and services remain affordable for low-income populations. The allocation reflects the government's role in safeguarding economic stability, especially for the most vulnerable groups.

Labor market programs receive a smaller portion of the budget, accounting for 4.57% or 6,214.38 crore BDT. Despite the relatively modest allocation, this category plays a critical

role in promoting employment and skill development. The budget likely supports initiatives such as public work programs and vocational training, which are essential for reducing unemployment and helping individuals transition into formal employment sectors.

Community development receives 3.35% of the SSP budget, with 4,552.86 crore BDT allocated. Although modest, this funding supports projects designed to improve infrastructure, promote social cohesion, and enhance the overall quality of life within communities. By focusing on grassroots development, the government aims to foster resilient and sustainable communities, both in rural and urban areas.

Social care services account for 2.48% of the total budget, with 3,376.43 crore BDT allocated. This category includes specialized care for the elderly, people with disabilities, orphans, and other marginalized groups. While the allocation is small, its significance lies in addressing the non-cash assistance needs of vulnerable populations, emphasizing the government's growing awareness of the importance of comprehensive care services.

Technical assistance receives the smallest portion of the budget at 0.95%, with 1,296.57 crore BDT allocated. Despite its size, this funding is crucial for capacity building and administrative functions that ensure the effective implementation and monitoring of social protection programs. Technical assistance likely supports governance improvements, data collection efforts, and the refinement of policy frameworks, all essential for the continued success of the SSP.

Overall, the budget allocation for FY 2024-25 underscores Bangladesh's commitment to a balanced social protection system. The dominance of social assistance and social insurance within the budget highlights the government's dual focus on providing immediate financial support and ensuring future security through contributory mechanisms. At the same time, the relatively lower allocations for labor market programs and social care services suggest areas where further investment could enhance the inclusivity and sustainability of the country's social protection system.

The strategic distribution of funds across these categories demonstrates the government's clear prioritization of poverty alleviation and social stability, while also laying the foundation for economic growth through subsidies and labor market initiatives. By addressing both immediate needs and long-term welfare, the FY 2024-25 budget reflects a comprehensive approach to building a more equitable and resilient society.

Table 4.2. Social Assistance Program Budget in 2024-25 FY in Bangladesh (in core BDT)

Catagory	Budget Allocation for FY 2024-25	% of total SSP Allocation
Social Assistance	49871.65	36.66
Social Insurance	45558.32	33.49
General Subsidies	25155.46	18.49
Labor Market Program	6214.38	4.57
Community Development	4552.86	3.35
Social Care Service	3376.43	2.48
Technical Assistance	1296.57	0.95
Total	1,36,026	100

4.5 UNIVERSAL PANSION SCHEME INITIATIVE AND RECENT REFORMS

Bangladesh recently (in August 2023) has introduced a new comprehensive social security program that caters to individuals from all walks of life. This new Universal Pension Scheme (UPS) is primarily based on contribution of the citizens. Any citizen between the ages of 18 and 50 is eligible to enroll in the UPS and can start availing benefits upon reaching 60 years of age. However, individuals above the age of 50 are also welcome to join, but their pension payouts will commence after a minimum of 10 years of contributions. The installment amounts vary from one scheme to another, and individuals will receive returns on their pension based on the contributions made through their installment payments.

Currently prospective participants can choose from four distinct schemes: "Probas" for expatriates, "Progoti" for those in the private sector, "Surokkha" for informal sector workers, and "Somota" for the impoverished. Among the four schemes, Somota stands out as a participatory initiative, with the government covering 50% of the installment. To illustrate, the present monthly installment for the Somota Scheme is 1000 BDT, with participants contributing 500 BDT, while the government shoulders the remaining 500 BDT. Individuals with low incomes who reside below the poverty threshold and earn up to Tk 60,000 annually are eligible to enroll in this program. Those below the poverty line will be determined based on the income limit specified by the Bangladesh Bureau of Statistics (The Daily Star, 2023).

Enrollment is open from the program's launch day. Beyond ensuring social security and streamlining the distribution of benefits in the social safety program, this initiative offers substantial advantages to contributors. Those who enroll at 18, such as private sector employees or expatriates, stand to receive benefits that are 12 times greater than their 42 years of contributions.

Table 4.3. Universal Pension Scheme in Bangladesh (The Daily Star, 2023)

Name of Pension Schemes	Participants	Monthly Installment
Probash	Expatriates	5000-10000 BDT
Progoti	Employees in Private sector	2000-10000 BDT
Surokkha	Informal sector workers	1000-5000 BDT
Somota	Low-income people	1000 BDT (500 BDT from participant and 500 from government)

The government has established the National Pension Authority (PNA) within the Ministry of Finance to manage and execute its functions. The creation of the PNA is a direct result of enacting the Universal Pension Scheme Act 2023. In addition to the existing four schemes, the authority has plans to consolidate other prior pension schemes, with a particular emphasis on incorporating the government officials' pension scheme.

4.6 SOCIAL POLICY DURING COVID-19 IN BANGLADESH

As a developing country with limited healthcare infrastructure and a large population, Bangladesh had to quickly adapt its social policies to mitigate the effects of the pandemic. The government's response included initiatives aimed at healthcare support, economic relief, labor protection, and social welfare.

4.6.1 Healthcare Response

Bangladesh's healthcare system faced immense pressure during the COVID-19 pandemic due to the country's high population density and limited resources. The government, under the leadership of the Ministry of Health and Family Welfare (MoHFW), swiftly mobilized resources to contain the spread of the virus. Key measures included increasing the capacity of hospitals, establishing COVID-19 testing centers across the country, and providing free treatment to COVID-19 patients (MoHFW, 2020).

The government also collaborated with international organizations, such as the World Health Organization (WHO) and UNICEF, to ensure a coordinated public health response. In addition to expanding testing and treatment facilities, Bangladesh launched a nationwide vaccination campaign in early 2021, prioritizing healthcare workers, the elderly, and vulnerable populations. Despite challenges related to vaccine supply and distribution, the government successfully vaccinated a significant portion of the population by the end of 2021 (WHO, 2021).

4.6.2 Social Safety Nets and Economic Relief

The pandemic severely impacted Bangladesh's economy, particularly in sectors like textiles, manufacturing, and services, which employ millions of workers. To cushion the economic blow, the government introduced several social safety net programs aimed at providing financial relief to low-income families, daily wage earners, and vulnerable groups. The government allocated approximately BDT 1,000 billion (around USD 12 billion) for

economic stimulus packages, focusing on health, social safety nets, and economic recovery (International Monetary Fund [IMF], 2020).

One key initiative was the expansion of cash transfer programs, which provided financial assistance to millions of poor households. The government distributed financial aid directly to affected families, particularly targeting informal sector workers who had lost their livelihoods due to lockdown measures (Rahman & Matin, 2020). Additionally, food distribution programs were scaled up, ensuring that basic necessities such as rice and cooking oil were provided to low-income households.

4.6.3 Labor and Employment Policies

Bangladesh's labor force, especially in the ready-made garment (RMG) sector, was among the hardest hit by the pandemic. The RMG industry, which accounts for a significant portion of the country's exports, experienced a sharp decline in orders, leading to factory closures and job losses. In response, the government introduced policies to protect workers and businesses, including wage subsidies and low-interest loans to keep factories operational (Khatun, 2020).

The government also issued directives requiring factories to adhere to strict health and safety protocols, including social distancing, mask-wearing, and regular sanitization. Workers who contracted COVID-19 were entitled to paid sick leave, and the government provided healthcare support for affected workers (ILO, 2020).

To support unemployed workers, the government introduced a wage support program that provided cash transfers to workers who lost their jobs due to the pandemic. Additionally, a special economic package was created to provide financial assistance to small and medium-sized enterprises (SMEs), which were struggling to remain afloat during the lockdowns.

4.6.4 Education Policy

The closure of educational institutions in March 2020 to prevent the spread of COVID-19 severely disrupted the education system in Bangladesh. In response, the government launched several initiatives to continue education through remote learning platforms. The Ministry of Education (MoE) introduced television-based lessons, online classes, and mobile applications to ensure that students could continue their studies from home (MoE, 2020).

However, the shift to online learning exposed significant challenges, particularly for students in rural areas who lacked access to the internet and digital devices. The digital divide highlighted existing inequalities in the education system, with low-income families struggling to access remote learning resources. In response, the government distributed free learning materials to disadvantaged students and worked to improve access to digital infrastructure.

4.6.5 Social Welfare Programs

To protect the most vulnerable populations during the pandemic, Bangladesh expanded its social welfare programs. The government introduced new cash transfer programs for senior citizens, widows, and persons with disabilities, recognizing that these groups were particularly vulnerable to the economic and health impacts of COVID-19. The government also expanded existing programs, such as the Vulnerable Group Development (VGD) program, to provide food and financial assistance to marginalized women (Islam et al., 2021).

Furthermore, community-based initiatives played a critical role in supporting social welfare efforts. Local NGOs and community organizations partnered with the government to distribute food, healthcare supplies, and protective equipment to underprivileged communities. These collaborative efforts helped to ensure that the most vulnerable populations received the support they needed during the crisis.

4.7 CONSEQUENCES AND CHALLENGES

Bangladesh's governments have undertaken several plans and projects in the country's welfare sector, but they have failed to yield results owing to a lack of a stable democracy, bad political influence, and efficient managerial skills. Following the implementation of several high-budget projects, people's lifestyles continue to fall short of expectations, with more than 25% of the population living below the poverty line, implying that one out of every four people is living in poverty (The Financial Express, 2021). However, this does not imply that the remaining 75% of the population may have a good level of living, because in Bangladesh, there is still no health insurance system, no life insurance, and no pension facility, regardless of the type of employment. Government employees, high-ranking private sector employees, merchants, upper-class, and upper-middle-class persons, in particular, can enjoy a good level of living, whilst the circumstances of the middle and lower classes are appalling.

As I previously stated, the welfare state provides a healthy environment in which all employed people have access to insurance, the state strives to treat people equally regardless of their social status or economic circumstances, and people are given sufficient honor and appreciation for their skills and knowledge. A welfare state's basic necessity is to provide allowances in the health sector, in the event of unemployment, and in old age. But it's a shame that, after fifty years of independence, Bangladesh's government has failed to provide these services to its citizens. As a result, claiming Bangladesh as a welfare state is unjustified under this situation. One of the key reasons that prevent the state from moving toward being a welfare state is faulty political practice, familial preference, dishonest management policy, corruption, class structure, unstable democracy, and political instability.

Along with all of these difficulties, the country's most serious problem is poverty. 25% of the population lives in poverty, and except for a small fraction of the population, better living circumstances are not expected. In this light, the country is obligated to accept foreign help for the growth of its structure, which is incompatible with the welfare regime's standards. And this poverty creates further conundrums that prevent Bangladesh from progressing.

For example, the government of Bangladesh undertakes several welfare and development programs for the benefit of its people, which necessitate a large budget. It is difficult to plan a budget without external assistance, and even if the country is able to plan a budget, the project will fail owing to high corruption. It is a great sorrow to remark that there is no area in Bangladesh that is devoid of corruption. Corruption is out of control in the management and employment sectors. Because of the importance of kinship and widespread corruption in every area, employment is a major difficulty for a substantial portion of the people. Because the population is far larger than the country's capability, lowering the unemployment rate and tying the populace into a system is a major task. Health and education are essential needs, but people suffer in these areas as a result of government mismanagement. Another major concern raised by Jalil and Oakkas (2019), Bangladesh lacks a political economy, which is the foundation of the welfare regime approach. Since independence, Bangladesh has been controlled by three primary political parties, all of which have similar political ideologies. Their philosophy and policy are identical and comparable, and as a result, the economy of Bangladesh is unaffected by the change of administration.

4.8 CONCLUSION

In conclusion, the social policy framework in Bangladesh reflects a complex interplay between state interventions, non-governmental organizations (NGOs), international aid, and informal welfare mechanisms, all operating within a context of limited resources and deep-seated socio-political challenges. While Bangladesh has made significant progress in expanding social safety nets and addressing the needs of its vulnerable populations, especially through recent initiatives like the Universal Pension Scheme, the welfare system remains fragmented and uneven in its coverage. The exclusion of informal sector workers and rural populations from formal protections underscores the limitations of the state's capacity to provide comprehensive welfare. NGOs and international aid have helped fill some gaps, but their efforts are insufficient to substitute for robust state-led social protection.

The reliance on external assistance, coupled with the pervasive issues of corruption, political instability, and mismanagement, further constrains the development of a sustainable welfare regime. Additionally, Bangladesh's socio-economic inequalities, worsened by poverty and unemployment, continue to challenge the state's ability to provide equitable welfare services. Despite these obstacles, Bangladesh's evolving social policy, with recent reforms and international collaborations, holds potential for more inclusive growth, provided that systemic governance issues and political inefficiencies are addressed. Ultimately, a more holistic and context-specific approach to welfare, beyond the traditional Western models, is essential for addressing the unique challenges of Bangladesh's socio-political landscape.

5 FINDINGS AND CONCLUSION

This thesis analyzed the perception of social policy in three distinct Muslim-majority countries—Türkiye, Qatar, and Bangladesh—highlighting how each has developed unique approaches to social provision shaped by historical, political, and economic contexts. While these countries share common Islamic and cultural foundations, their distinct trajectories provide valuable insights into how social policies are perceived and implemented across the Muslim world.

The historical development of Türkiye, Qatar, and Bangladesh has profoundly influenced their social policies and public perceptions of state responsibilities. Türkiye's secular republicanism, Qatar's wealth from natural resources, and Bangladesh's focus on poverty alleviation and development reflect different approaches to addressing social needs. In Türkiye, social policy has evolved from a secular Kemalist vision to one increasingly influenced by Islamic principles under the Justice and Development Party (AKP), which integrates values like charity and social justice into its policies. This has resulted in a hybrid model blending state provision with significant contributions from NGOs and religious institutions. The Turkish model reflects a mix of secular and Islamic values, where state centralism coexists with a robust civil society.

In contrast, Qatar's social policy is largely defined by state-driven provisions, enabled by its hydrocarbon wealth. The Qatari government provides extensive benefits, fostering a perception of social policy as state patronage. This model emphasizes the state's role as a provider, where social welfare is part of a social contract between the ruling elite and citizens, designed to ensure political stability and loyalty. Islamic values like charity are integrated, but Qatar's social policy perception is primarily shaped by the state's financial capacity, offering a model distinct from those relying more on community or societal contributions.

Bangladesh, on the other hand, presents a development-oriented social policy framework, driven by the imperative to address poverty, improve food security, and provide basic services. Since independence, Bangladesh has focused on building social safety nets to uplift

its population from poverty. Here, social policy is seen primarily through the lens of economic development and survival, with Islamic charities and NGOs playing supportive but secondary roles. The Bangladeshi approach underscores the role of economic development in shaping social policy, rather than relying solely on religious or state-driven imperatives.

Despite their varied models, these countries share common elements in their social policies, all influenced by Islamic values such as zakat (mandatory charity), sadaqah (voluntary charity), and waqf (endowments). These concepts shape social policy practices to varying extents in Türkiye, Qatar, and Bangladesh. In Türkiye, Islamic values coexist with secular principles within a mixed welfare framework, while Qatar incorporates Islamic ethics within the context of state patronage. In Bangladesh, Islamic principles complement a broader developmental strategy focused on poverty alleviation and social inclusion.

The role of the state, civil society, and religious institutions varies across these countries. Türkiye and Qatar both emphasize strong state involvement in social policy provision, although Türkiye's civil society and religious organizations play a more active role in complementing state efforts. Bangladesh, with its decentralized approach, relies heavily on international NGOs and community-based organizations to deliver social services, reflecting a more distributed policy structure.

Each country faces specific challenges in maintaining and advancing its social policies. Türkiye struggles with balancing its secular and religious influences while addressing economic disparities and ensuring the sustainability of its programs amid political and economic pressures. Qatar, heavily reliant on hydrocarbon revenues, faces the challenge of diversifying its economy to ensure the long-term sustainability of its welfare system. Bangladesh must focus on strengthening its social safety nets, improving governance, and ensuring its economic growth benefits all segments of society.

Looking ahead, these countries can capitalize on their strengths while addressing their respective challenges. Türkiye may benefit from further integrating civil society and enhancing local governance in social policy provision. Qatar could focus on economic

diversification to safeguard its social policies in the future. Bangladesh might consider improving institutional frameworks and empowering local NGOs to build a more resilient policy system.

The examples of Türkiye, Qatar, and Bangladesh offer valuable insights into the diversity of social policy models that can emerge within Muslim-majority countries, shaped by unique historical, economic, and political contexts. These cases demonstrate that Islamic values can inform social policies in ways that resonate with local cultures and needs, illustrating the adaptability of social policy frameworks in the Muslim world.

For other Muslim-majority countries, the central lesson is the importance of developing social policies that are context-specific, culturally relevant, and capable of addressing local social and economic challenges. By integrating Islamic principles with modern policy practices, Muslim countries can create systems that are both effective and aligned with the core values of social justice and economic development.

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