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Social Protection and Women Workers in Asia

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**SOCIAL PROTECTION  
AND WOMEN WORKERS  
IN ASIA**

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## 1. Introduction

This study is concerned with social protection and women workers, with a focus on Asia. It was initially written for the ILO Social Security Department (September 1992) and subsequently expanded. Social security programmes are those which cover old age, survivors, disability, early retirement pensions, as well as sickness, accident, and unemployment benefits, plus family allowances and schemes for parental and maternity leave. The study was motivated by a concern that vast sections of the female economically active population in Asia are excluded from social security programmes, that more women than men lack coverage, and that the absence of social protection, in addition to gender discrimination, makes women especially vulnerable.

The social security systems established in most west European countries in the 1950s and expanded progressively since were founded on the concept of general solidarity, that is, that the better-off in society would assist those in need. Some authors distinguish between social insurance and social security. While the former is the legacy of the 1880s Bismarkian scheme derived from the employment relationship, the latter is associated with the Beveridge report of the 1940s, reflecting social solidarity, redistribution of wealth, and the rise of the welfare state. In many Western countries, the two are combined, with varying degrees of generosity and coverage. Generally speaking most workers in the public and private sectors are well protected either by universal schemes applicable to everyone or schemes related to occupational activity (Brocas et al, 1990: 37). The social security payments, although frequently inadequate, provide a safety net for many individuals and families with low or no income. In many developing countries, however, social security is not extensive mainly due to the limited nature of formal employment. Moreover, in most developing countries, women's access to formal sector employment is more limited than men's.

In many Western countries with established social security systems there is now some uncertainty regarding the future of existing social policies. As the ILO notes, "the economic crisis and the rise in unemployment have affected the amount of revenue of social security schemes" (ILO 1989: 126). A fundamental reassessment, if not rejection, of the principle of systems of social protection based on the concept of general solidarity is evident in Western countries, and coincides with a growing redirection in policy towards privatized services and community care. This same trend towards privatization of services is at the heart of the structural adjustment programmes being implemented in many developing countries.

Countries in Asia (and Latin America and Africa) have been hard hit by the vagaries of the world market, debt, debt servicing, and the rigours of stabilization and adjustment. In many places this has led to a contraction of the public sector wage bill, as well as government expenditure on health, education, and investment. Eastern Europe and the former Soviet Union are currently in a transitional period, from a system of central planning which included full employment and social security to a market system that currently entails the creation of unemployment and the loss of benefits to many sections of the population, especially working women with children.

In his study of social security in Latin America and the Caribbean (among the most extensive and developed in the Third World), Mesa-Lago (1991) concludes that the prolonged economic crisis of the 1980s "has precipitated a latent crisis of social security. Revenues have often declined due to an increase in unemployment, informal employment, employers' evasion, and the State debt, as well as a decrease in real yields of investment and real wages. Real pensions have declined and health services have deteriorated in many countries... [T]he most crucial dilemma of social security in Latin America and the Caribbean remains unsolved: How to achieve universal coverage with a financially viable and social equitable system" (Mesa-Lago 1991:392).

In such a context, how can a study of social security and women in Asia be meaningful and effective? The challenge is to make a strong case for the positive developmental outcomes of the provision of social security to citizens, especially to women, and to identify the costs (both private and social) of the denial of social security. As regards women, the case for social security may have to be made in terms of gender equality and women's rights and in terms of national developmental benefits of investing in women.

### *1.1 Making A Case for Education, Employment, and Social Protection for Women*

Research in the 1960s established that education contributes directly to the growth of national incomes by improving the productive capacities of the labour force. Increases in female secondary school enrollment have been associated with increased labour force participation. Women's earning capacity also increases with higher levels of education. Conversely, educational deficiencies sharply limit women's capacity to enter the workforce.

A study in Morocco found that a single additional year of schooling resulted in a 15.8 percent increase in earnings for women (Lycette 1986). An increase of one year of schooling among Thai women was associated with an average increase in hourly wages of 26 percent (Schultz 1988). Schultz (1989) has found that women's participation in taxable wage employment increases with education, and governments are able to recoup some of their expenditures on female education. Since men tend to work fewer taxable hours as their education increases, the return on investments in male education tends to be lower. Other studies have found that women's income is vital to the well-being of children: child nutrition has been shown to correlate positively with the size of the mother's income; this is not the case for the father's (Dwyer and Bruce, 1988: 6).

There is now much evidence that women worldwide make major contributions to the wealth of nations, and that the use and expansion of women's productive capacities is a necessary condition for social and economic progress. Women contribute to the economic and human resource "wealth" of nations in two crucial ways. First, through their productive activities, which, in many developing countries, contribute significantly to the food supply, the large informal sector, service and farm labour forces, and, in some, to the export manufacturing labour force. Second, through women's education, which can lead to lower fertility, better family health, reduced infant and child mortality, higher formal labour force participation, and

greater economic growth. Blumberg (1989) provides the following examples of women's contributions to national economic growth: (a) The growing formal labour force participation and rising female/male earnings ratio of U.S. women between 1890 and 1980 were associated with a growth in national income per capita that exceeded the growth in male earnings by 28 percent. During this same period, women's teaching for low wages made possible the mass education that added another 12-23 percent to national income. (b) In the less developed countries specializing in export manufacturing, there is a strong relationship between increase in female industrial employment, the growth of manufactured exports, and national economic growth (Blumberg 1989: xv). I would add a third example: that of the massive participation of women in national development in the Soviet Union. There is no question that the high growth rates and rapid industrialization of the Soviet Union was made possible by the education and employment of women. A negative example is provided by the Middle East, where industrialization remains limited, as does female labour force participation and female education — though not fertility (Moghadam 1993). But even there, empirical evidence supports the view that where the mother has some schooling and earns some income the child is better off in terms of nutrition. The *World Fertility Survey* found a correlation between mother's education and the number and health of children. Thus investing in female human capital pays off, and the outcome is at least "good mothering".

There is also evidence of a gender pattern of income allocation. A great deal of data support the argument that the development impact of women's productive activities is heightened where they generate income under female control. Income under women's control is most often spent for children's nutrition and the family "basic human needs", especially among women with provider responsibilities. Joan Mencher's study of household expenditure patterns in Kerala and Tamil Nadu concludes that: "Women contribute proportionately more of their income to the household and withhold less for personal use than men" (Mencher 1988). Income-earning by women generally enhances their decision-making power within the household regarding childbearing, economic issues, and domestic/family welfare.

Female employment not only expands a government's tax base, it also provides social benefits, in that working women have been found to delay marriage and childbearing, which may have a favourable impact in lowering fertility rates. As mentioned above, the *World Fertility Survey* and many subsequent studies have shown that a mother's education is correlated with smaller family size (see Cleland and Hobcraft 1985). Research on the rate of use of prenatal care services, an indicator of mothers' and infants' health, shows a clear association between education and the use of professional prenatal care services (see LeVine, et al. 1991).

In the Islamic Republic of Iran, the 1986 Census on Population and Housing revealed that Iran had been having an annual population growth rate of 3.9 percent. This led authorities to reverse the pronatalist policy established in 1980 and initiate a concerted effort to lower fertility rates by setting up family planning centres throughout the country (Moghadam 1991, 1993, Ch. 6). The government now plans to reduce the population growth rate to under 3 percent in the short term and 2.3 percent in the longer term. And yet, as the experience of India shows, poor and rural people are unlikely to reduce family size when children are not only labour inputs but

also represent a form of old age security. Mead Cain (1988) has documented the rather devastating consequences of reproductive failure for poor women in Bangladesh. In contemporary Iran, even retired middle class professionals drawing government pensions require financial assistance from children living abroad, in order to cope with the ever-rising cost of living. One can only imagine how important children are to low-income, self-employed, or poor people. The commitment to provide social security to a far larger percentage of the population than the relatively small group of regular employees, would be a significant contributor to the long-term goal of stabilizing population growth. In sum, it makes good sense in national development terms to extend education, employment opportunities and social benefits to women, as this is likely to reduce fertility and stabilize population growth, as well as create a more competitive labour force and expand the tax base.

Stabilizing population growth is not a concern in Eastern Europe, where birthrates have been declining for years, a direct consequence of mass education and full employment of women. Neither is the expansion of the tax base a current concern. Privatization and marketization in Eastern Europe seem to have adversely affected social welfare programmes, at least in the short-term. As Zsuzsa Ferge notes, the reconstruction of the market in Eastern Europe means the elimination of all those "social" elements which were built into the economic system and which clearly had a non-market, or anti-market character (cited in Kolberg 1993). This applies to labour market policy, wage and price policy, as well as occupational welfare (Kolberg 1993: 4).<sup>1</sup> What is clear is that such changes affect men and women differently. Women are more likely to become "discouraged workers" and drop out of the labour market if the costs of childcare rise and if the former protective measures and privileges for working mothers are eliminated or reduced. If pensions are not indexed to the cost of living, then pensioners will be seriously affected as well. In Russia, there is evidence of widespread immiseration of pensioners — a large percentage of whom are women due to higher life expectancy of women.

If in developing countries one can make a case for policies to benefit women, in Eastern Europe there is at present a reluctance to design policies towards equal opportunities for women. In considering prospects for the retention of social policies for working women and mothers in Eastern Europe it should be noted that in the first democratically elected parliaments and governments of the former state socialist countries, the share of women representatives declined from an average 33 percent representation in pre-1989 state socialist parliaments to an average 10 percent of parliamentary seats (see Moghadam, forthcoming).

And yet, the marginalization of women could have sizable costs to the economies of the region. According to Elias Tuma, discriminatory and exclusionary policies in the Middle East such as less education and training, restricted specialization, lower participation in the labour force, lower capital endowment, less access to land, restricted inheritance, and limited credit facilities lead not only to lower private benefits for women and households, but also to lower total output

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<sup>1</sup> I am grateful to Professor Mihaily Simai for bringing this paper to my attention.



(Tuma 1990). The under-endowment and under-utilization of women is both discriminatory and economically unsound.

## *1.2 Social Security Programmes in Developing Countries*

In developing countries, social security programmes cover a relatively small part of the population, are uneven in their scope, and are especially problematic in their coverage of women.

Social security schemes in developing countries were modelled upon the early European policies which placed highest priority on the security of the families of male wage earners. They do not properly reflect the evolution of and changes in women's situation in developing countries, such as increased female employment, diversity of female economic activity in the spheres of production and reproduction, diversification of family forms, female-maintained households, and other demographic changes. Although social security systems have evolved, this has occurred at a pace somewhat slower than that of the changes in the labour market and in the structure of the family. Social security programmes are also sometimes oblivious to more indigenous forms of conjugality, such as the high incidence of common-law marriage in many Latin American and Caribbean countries, and the prevalence of polygamy in some sub-Saharan countries.

In developing countries social insurance programmes are also frequently geographically-based, with coverage beginning in the capital city and gradually extending to other areas. Such schemes usually cover the "employed population" and explicitly exclude casual workers, agricultural workers, domestic servants, homeworkers, family labour, and self-employed (ILO, 1989; Social Security Administration, 1990). In Latin America, the Caribbean, and especially in Asia and sub-Saharan Africa, because of the relatively small size of the employee class, social insurance covers a very small share of the population, leaving many families completely unprotected. Consequently, huge populations are excluded from social security.

The supply of social security is also restricted by the low level of institutional development of a kind which may help to facilitate effective provision of resources to the poor and vulnerable. On the demand side, the role of the public in exerting pressure for social security through social, legal, and political processes is hindered by the relative powerlessness of those in need in developing countries (Burgess and Stern 1991:42).

There is considerable heterogeneity and unevenness in social security programmes and in their coverage in developing countries. Social insurance programmes in Latin America are far more extensive than in most other areas of the developing world, comprising about a third of all government spending and covering about 60 percent of the regional population. Social security coverage in Cuba approaches 100 percent, including universal health and maternity benefits. Some Asian countries still have provident fund systems with lump sum benefits only. Hong Kong has a dual universal and social assistance system. Thailand has a special system for public employees only. In Africa, the countries of North Africa have the oldest and most comprehensive systems (Gruat, 1990). Programmes typically include

retirement benefits (generally proportional to earnings) health insurance, maternity benefits, and family allowances. The most commonly provided programme in developing countries is old age, invalidity and death insurance; the least common is unemployment insurance. Family allowances are conspicuously absent from the social security programmes of most Latin American countries, and most countries in south and east Asia. Although most sub-Saharan African countries are extremely poor by global standards, and state assistance for the poor is considered a largely unattainable luxury, state-mandated social insurance schemes provide many urban wage and salary workers with old-age pensions and family allowances (though not necessarily sickness and maternity care).

If social security systems in developing countries are to become more equitable and effective, they should adjust themselves to the major social, demographic, and employment patterns and trends within their societies. It is also important to identify and target the sources of gender discrimination in matters of social security. But in order to explain the deficiencies and biases with respect to women, it is first necessary to recognize the structural bases of women's disadvantage.

### *1.3 Organization of the Study and Sources of Data*

This study of gender, employment, and social security in Asia comes in six parts. Part 2 examines gender as a source of inequality and discrimination. Part 3 examines the growth and variety of female economic activity in Asia, linking it to economic and demographic trends, and presenting data in tabular form. Patterns of female employment and economic activity, and forms of discrimination and inequality, are discussed. Sub-regions examined are the Middle East and North Africa (sometimes called West Asia), Southeast Asia, South Asia, and East Asia. The focus of Part 4 is the rise in households maintained by women alone, a phenomenon which should be better reflected in national social security programmes. Part 5 analyzes the provision of social security in Asia, and discusses gender bias in existing social security programmes. Part 6 summarizes the main findings, offers suggestions for future research, and concludes with some policy recommendations. An array of secondary sources has been consulted for data on social, economic, and demographic trends, and for information on those political, legal, and cultural factors which are relevant to the present analysis of the problems and prospects of social protection for women.

## **2. Gender as a Source of Inequality and Discrimination**

The concept of gender refers to an asymmetrical relationship between men and women in the spheres of production and reproduction. That gender is an organizing principle of society and a source of differentiation and inequality is now a sociological truism. Gender permeates all aspects of socio-cultural and personal life in most societies. Complex societies are differentiated by class, age, race/ethnicity, and sometimes religion, but gender is also an integral component of social stratification. Gender stratification is constant, but what is variable is the degree of

women's disadvantage across time and place, and within societies. All societies have a "gender system" which includes a gender division of labour, power inequities between the genders, cultural concepts of "masculine" and "feminine", and other gender social definitions.

The social organization of sexual difference, or the system of unequal relationships between the sexes, is frequently codified into law and given the full and formal weight of governmental sanction. In various times and places, and unlike their male peers, women have been legally barred from certain types of work; executed for adultery; required to assume "modest" attire; placed under special restrictions concerning their political behaviours; permitted to attend only inferior, gender-segregated schools; barred from establishing their own legal residences; denied the opportunity to gain credit or even to control their own income (Chafetz 1990: 69). There is gender inequality in literacy, educational attainment, access to employment, access to contraception, and political participation. The most basic form of discrimination against females is expressed in the sex ratio. With 91 females to every 100 males, Pakistan has one of the lowest sex ratios in the world. A study in rural Bangladesh found sex ratio differentials favouring males at all ages except birth to one month (when the biological advantage of females is known to be particularly strong). Girls' probability of dying was 46 percent higher than boys' at ages 1 to 4, and 37 percent higher for ages 5 to 14 (D'Souza and Chen 1980). An adverse sex ratio is linked to son preference and preferential treatment of boys in the provision of food and healthcare, leading to higher girl-child mortality, and to high rates of maternal mortality. Although the sex ratio is particularly skewed in South Asia, there are large numbers of "missing women" in the Middle East as well (Drèze and Sen 1989: 51).

Because of women's childbearing functions, most cultures have historically assigned women to the roles of mothers, wives ("dependants" in social security programmes), and care-providers within households. The childbearing and childrearing (unpaid reproductive and domestic) roles of women are in contrast to the breadwinner (paid productive) roles of men, and these culturally constructed sex roles are reflected in social security programmes and other social policies. The assigned responsibility for childcare and domestic work has rendered women disadvantaged in the labour market, in the polity, and in the household. In many countries, women are considered to be a reserve labour force, and in many developing countries, women's access to formal sector employment is far more limited than men's. The vast majority of women work outside the formal economic sector and are not part of social security programmes. In all countries, developed and developing, women are under-represented in varying degrees in political structures, in most trade unions, and in many high-status, high-income occupations and professions. Where they are concentrated, in the so-called feminine occupations and in many types of industrial employment, the pay and conditions of work are frequently inferior to those of men.

In most regions of the world, the distribution of wealth and land is extremely unequal, a function of class inequality. In addition to this form of social inequality, gender inequality in some countries excludes women as a group from ownership in land or other forms of property.

In many Asian countries, an aspect of gender inequality which increases women's disadvantaged position within the labour market is low levels of literacy and

educational attainment compared with men, and tracking into certain fields of study which lead to concentration in feminine occupations. This disadvantage is subsequently reflected in wages and benefits (see Moghadam 1991).

Finally, a form of gender inequality, which in some cases leads women to avoid the labour market or to drop out altogether, is sexual harassment at the workplace. Sexual harassment is an occupational hazard for many women. In most countries at the present time, the opportunities women have to combat harassment are limited; leaving the job may be the only response.

## 2.1 *Religious and Cultural Constraints*

All the major religions are rather patriarchal in their views on women. According to some, Confucianism prescribed the lowest positions socially and legally for women. Orthodox and literal interpretations of Hinduism, Judaism, and Christianity place women in subordinate social and even familial positions. Conservative interpretations of Islamic teaching point to such Koranic passages as the following:

Men have the authority over women because Allah has made the one superior to the other, and because they spend their wealth to maintain them. Good women are obedient (Sura 4.34).

In fact, within all the religions, reform movements have questioned such interpretations. Far from being monolithic and timeless, religious and cultural conceptions of women are malleable and subject to change. As one anthropologist notes: "The secondary status of women is one of the true universals, a pan-cultural fact. Yet within that universal fact, the specific cultural conceptions and symbolizations of women are extraordinarily diverse and even mutually contradictory. Further, the actual treatment of women and their relative power and contribution vary enormously from culture to culture, and over different periods in the history of particular cultural traditions" (Ortner, 1974: 67).

Some may propose that certain religious precepts or cultural traditions are a source of discrimination against women, or that they influence social policy, including social security programmes. Although there is some truth to this proposition, there has been a tendency to exaggerate the importance of religious and cultural values, especially with regard to Muslim countries. Rather than discuss women's roles, equal opportunity, or discrimination in terms of cultural differences or religious precepts, it is both more effective politically and more accurate historically to discuss gender asymmetry as a universal phenomenon which takes various forms across space and time. Within the same cultural milieu (for example, the Muslim World, or predominantly Catholic Latin America, or Western countries), women's legal status and social positions may vary considerably, the result of different class locations of women, national development patterns, and government policies. A not irrelevant point is that as of July 1992 there are 114 States Parties to the United Nations Convention on the Elimination of All Forms of Discrimination Against Women. An examination of the operations of gender in various social structures,

institutions, laws, and policies within countries is a more fruitful exercise than is an axiomatic attribution of discrimination to religion or culture.

In most countries, the gender system assigns to women the role of family care-provider and to men that of breadwinner, and these assignments are frequently reflected in social policies. Let us examine each *in seriatim*.

## 2.2 *Women as Care-Providers*

In most industrialized countries, social security supplements or replaces the support provided by family, local community, and charitable bodies. Not so in many developing countries, such as in China, where family and kin support remains a significant source of protection against destitution for the population at large (Ahmad and Hussain 1991: 255), or in South Asia, where "social security in the Western sense occupies a marginal place in the social and economic policies" (Osmani 1991: 305). The absence of social security in its broadest sense results in enormous demands on women's time, energy, and mobility.

Low or no social security protection makes it impossible for many older people to remain financially independent once they are unable to earn an income. Care for older family members is becoming an important issue in many countries. Migration has split up families and low incomes make it difficult to care adequately for older members. The 1989 Conference on Ageing reported that in many Latin American countries the elderly living in multi-generational households are the first to demand formal support from the state because the quality of care which family members can provide is not sufficient to meet their needs (Gibson, 1991: 36). With age or illness older people may need greater amounts of support, ranging from companionship, household work, nursing, accommodation or money; thus heavy demands are made on women's time and energy and often finances. Some studies show that in many cultures, while sons provide emotional and financial support, daughters provide the day-to-day instrumental care, such as bedside nursing. But daughters with jobs are also increasingly providing financial support for aging parents or relatives.

The general trend towards fewer children has a profound impact on each family's ability to care for its elderly members: fewer children means greater proportional shares of family support obligations per adult. The one-child policy in China, although an unusual case, encapsulates this problem. There are over 90 million people over 60 years of age in China who traditionally would have been supported by children and grandchildren. As the social welfare programmes are far from comprehensive, grandparents must compete with grandchildren for a share of income earned by the working parent. According to one account, eighty-seven percent of widows in rural areas are dependent on their children (O'Connell, Forthcoming).

Rising divorce rates and later marriage age means that many women have simultaneous caring responsibilities for parents and adolescents. Increasingly also, many more carers are older people themselves who are caring for a spouse or a parent. It is now possible that a woman of seventy may be caring for her mother aged ninety.

Childcare and other family responsibilities combined with household work hinder many women's income-earning capacities. Women workers are perceived by employers to be less reliable because they take time off for pregnancies, child-care and other family responsibilities. Housewives and mothers are considered non-producers and are classified as "inactive" and "unoccupied". The result is invisibility in the distribution of benefits that flow from production.

Because caring is regarded as women's natural role, policies should be developed to ensure that family care for the aged: (a) does not hamper gains in women's status or the range of opportunities open to them; and (b) shall be voluntary on the part of both informal providers and recipients, but does not absolve society of its responsibility for high quality care.

### 2.3 *The Myth of the Male Breadwinner*

Many social security programmes, when first implemented, assumed a one-couple nuclear household with an income-earning husband as head, a non-income earning wife and their children. The evidence from many countries, however, indicates that women have a real need for income and that the idea of men as sole providers for women and children is a myth. The inadequacy of male incomes is a fact of life for the majority of Third World households as is the importance of women's earnings to the survival of many families (Anker and Hein, 1986: 42-43). The myth of the male breadwinner is belied both by the increasing participation of women in the labour force, and by the existence of female-headed households, which are becoming statistically significant around the world (see Section 4).

A corollary to the male breadwinner myth is the common assumption that husbands and wives pool their income and make joint decisions regarding the allocation of their time and money. This has been challenged by a growing number of studies (Dwyer and Bruce, 1988; Sen 1990; Papanek 1990). This assumption is particularly misleading in the African case. Time budget studies from Cameroon reveal high levels of exploitation of women by men, who work far fewer hours and consume a far larger share of total household product than women. In a survey of 226 Yoruba couples in Lagos, Nigeria, 78 percent of wives reported that they did not pool their incomes or jointly plan expenditures with their husbands (see Folbre 1992).

In her study of female agricultural workers in Southern India, Joan Mencher (1988) has found that wives typically contributed 90-100 percent of their earnings, while the men rarely gave over 60-70 percent of theirs, keeping the rest for personal use. In her study of lower-middle class and working class neighbourhoods in Cairo, Hoodfar (1988) has similarly found that the male household heads are perceived by their wives to withhold a substantial part of their earnings for personal use rather than household consumption.

The myth that men are the family breadwinners and that women are the non-working dependents is a dangerous one, for it affects government labour policies and government and family decisions on training and education in many societies.

## 2.4 *Social Policy*

Social policy can reinforce and exacerbate existing inequalities or reduce them and eliminate the gender constraints which hamper women's full integration into economic life (Moghadam 1990). Family law, employment policies, educational policies, population (or family planning) policies, and social security programmes may serve to heighten or reduce gender inequality and women's disadvantaged positions in the labour market, the polity, and the household. Some government policies reinforce discriminatory practices towards women. This may be explicit, as in the case of Saudi Arabia, where many fields and workplaces are barred to women and public spaces are strictly sex-segregated, or implicit, as in Algeria and Jordan, where high rates of male unemployment, or pressure from conservative political groups, result in governmental disinclination to promote women's employment.

Policies that set and enforce reasonable working hours and healthy conditions and provide workers with medical and childcare programs promote worker welfare and enhance productivity. Such policies include accessible childcare, transportation, worker associations, or trade unions. However, these are not universal.

Maternity leave is one of the most basic protections for women and is a salient test case of governments' commitment to women's equality and to the family. It similarly highlights the situation of millions of women workers who are outside the formal employment sector. It is far from being a universally recognized or enforceable right.

Most countries worldwide, with the notable exception of the United States, have legalized women's right to maternity leave. Cash benefits are paid in most countries with the exception of the United States. The level of the payment varies from full- to half-wage replacement. The cash is sometimes paid by the employer who is then reimbursed by the state or it can be paid direct to the woman from social security. The average length of leave is around 12 weeks, although some countries, such as Finland and the former state socialist countries, provided maternity leaves of 100 working days or more, at 50-90 percent of the salary. In Iran, the Islamic Republic's labour code stipulates a 90-day maternity leave, of which at least half must be taken after birth.

During maternity leave women are usually protected against dismissal and are entitled to return to the position they held before the leave or to a comparable one. Another important aspect of maternity rights is periods of time allowed during working hours for breastfeeding. Nursing breaks are the norm in the South, though usually unpaid, but not universal in the North. The average tends to be two nursing periods of half an hour each. In Iran, the labour code stipulates a half-hour nursing break every three hours, where a creche is provided at the workplace.

However liberal or restricted, maternity leave provisions only benefit a small number of women, particularly in the South, but also in the North. Domestic workers in most countries have no protection. Farmers and agricultural workers throughout Africa, Asia and Latin America usually work up until the day of delivery and return to work immediately afterwards except in rare cases. All women in the informal sector are likewise "unprotected", as are home-workers. Factory workers in many

developing countries do not receive their statutory maternity rights unless it suits their employer.

Among Arab countries, members of the Arab Labour Organization, laws and regulations governing maternity leave and pay are not fully in line with ILO recommendations. For example, the ILO recommends 12 weeks maternity leave during which 75 percent of the salary is to be paid, whereas the ALO recommends 7 weeks maternity leave at full salary (Hijab 1988: 84). Tunisia shortened the duration of maternity leave to 30 days as part of its anti-natalist policy (Brocas, Cailloux, Oget 1990: 61). Arab countries have adopted various policies on maternity leave.

Inasmuch as the choice between work and childcare usually devolves upon women, the absence of affordable childcare facilities either at the workplace or in the community heightens gender inequality. It also heightens social inequality among women, inasmuch as professional and high-income women can afford private nannies. Thus working class women and single mothers are at a distinct disadvantage.

## 2.5 *Employment Discrimination against Women*

The ideology of women's family attachment leads to discrimination in recruitment, hiring, and promotions, reinforcing occupational sex-typing and a disadvantaged position for women in labour markets and in earnings vis-à-vis men, as Standing (1992) has documented for the Philippines and Malaysia.

Pay differentials between men and women continue. For example, in Thailand, women on average earn 70 percent of men's earnings. Even where governments legislate equal pay for equal work, pay differentials arise due to occupational sex-typing and women's concentration in lower-grade occupations and professions.

Cultural norms and restrictions on relations between women and men can seriously hamper women's employment opportunities. In societies where the sexes are strictly segregated, women require separate workplaces and dining facilities. Employers will not willingly incur these extra costs and thus may decide not to employ women.

In the Middle East, few women enter business, banking, management, and scientific professions. The study of veterinary science is considered unsuitable for a woman, and in Saudi Arabia a woman may not practice engineering. Some Muslim countries bar women from becoming judges and discourage them from practicing law, but in other countries (for example, Turkey and Tunisia) there are large numbers of women in the field of law. Women's participation in the labour force has remained far below that of men, with little evidence that it is so by choice. The world of sales and services is occupied mainly by men, and throughout the Middle East the largest number of women in the professions are in "community and social services", that is, teaching and healthcare, considered to be the most suitable non-domestic roles for women.

Women's participation in the labour force is usually established by society during their educational years. According to studies of Egypt, Syria and Tunisia, fewer of the less educated women join the labour force than their counterparts among men; in contrast, more of the higher educated women join the labour force than



among the higher educated men. Thus, by limiting their education, men who make policy limit women's participation in the labour force. Moreover, patterns of literacy and education reveal a distinctly disadvantaged position for women. These patterns include the growing discrepancy between female and male literacy rates, low rates of primary school completion in some countries, and continued low enrollments at the secondary and tertiary educational levels.

Legislation prohibiting women to work at night, to do certain underground work or to lift heavy weights is increasingly being seen by women's organizations and trade unionists as a mixed blessing, as it may reflect discrimination against women, or result in other forms of discrimination in employment.

Although maternity leave is an essential right for all women workers, in some cases where it is a legal requirement employers will not hire women for fear they may become pregnant. The ILO Convention on maternity protection (adopted in 1919 and revised in 1952) states that "in no case shall the employer be individually liable for the cost of such benefits due to women employed by him". In practice in many developing countries the direct costs of the maternity leave payments, and in most countries the indirect costs of her alleged lower productivity during the pregnancy and of replacing her while on leave, fall on the employer.

## 2.6 *Inequalities in Political Participation and Decision-Making*

In many Asian countries, even though women's economic participation is accepted, their role in administrative and political activities is not. For example, in Thailand in 1988, over half the women in the Thai civil service were employed at the lowest grade level. Women lack of representation in policy-making positions in Asian countries is not unusual when compared with other countries. In 1984, a sample of countries throughout the world showed that women held just 10 percent of seats in national legislatures (Sivard 1985). Decision-makers tend to be largely male. As Table 1 shows (see Annexe), there is a small minority of women among decision-makers not only in economic, political and legal affairs, but also in social affairs. This has implications for social policies and social insurance pertaining to women.

## 2.7 *Formal Equality and Continuing Inequality*

Constitutional equality can leave the real foundations of discrimination untouched. The vast body of laws in each country which regulate business, employment, social security, property, marriage, divorce and inheritance all impinge on women's rights.

In Thailand, Somswasdi notes that the 1974 Constitution contains an equal rights provision but this is contradicted by the 1976 Family Law which discriminates against women in many respects (cited in O'Connell, Forthcoming). A man, if abiding by culture, may still give property to a woman's family in return for her agreeing to marry. A husband may enter a claim for divorce on the ground of the woman's adultery, but not a woman unless her husband has given maintenance to or honoured another woman as his wife. Furthermore, the Thai state closes its eyes to the sexual exploitation of thousands of its women and young girls.

In Iran, the Constitution of the Islamic Republic stipulates the formal equality of all citizens before the law, and yet this is belied by unequal treatment of men and women according to the *Sharia* (Islamic canon law) in matters of personal status (i.e., Muslim family law governing marriage, divorce, inheritance, and child custody).

Even when the laws are progressive, other factors can prevent women from exercising their rights. Kasturi (1992) writes that although the constitution of India has declared sex equality a guiding principle, in practice, the subordination of women to men and junior to senior pervades family life in all classes and castes. Inheritance is just one example: in most cases, daughters waive their land rights in favour of their brothers to avoid being denounced as selfish and risk alienating their natal family on whom they may need to depend if widowed, deserted or divorced; widows, too, tend to surrender their inheritance rights to their sons.

The Convention on the Elimination of all Forms of Discrimination against Women (the Convention) was adopted and opening for signature, ratification and accession by the UN General Assembly on 18 December 1979. It entered into force on 3 September 1981; by July 1992, 114 countries had ratified the Convention, though many with reservations. (See Table 2 for list of countries which have not signed the Convention.) The Convention begins by noting that:

... extensive discrimination against women continues to exist ... [which] violates the principles of equality of rights and respect for human dignity, is an obstacle to the participation of women, on equal terms with men, in the political, social, economic and cultural life of their countries, hampers the growth and prosperity of society and the family and makes more difficult the full development of the potentialities of women in the service of their countries and of humanity.

International covenants such as the Convention are important in setting and defining international standards and the reporting process can be an incentive to action. But even when the will to act exists, it can be severely hampered by budgetary crises and a hostile international climate. Governments less committed to women's rights are all too ready to give macro constraints as an excuse for inaction.

## 2.8 *Gender, Economic Reform, and Structural Adjustment*

Gender relations, including the socially and culturally accepted rights and responsibilities between men and women, underlie economic structures and transformations in both the public and private spheres. Gender relations are a major determinant of the types of careers men and women typically choose, the division of labour within the household, and ultimately the way economic reform and political change affect women.

In addition to gender relations, women's ability to earn secure incomes is determined both by economic conditions and economic policy. At the macroeconomic level, economic conditions influence the environment in which women seek and participate in work by determining, for example, rates of inflation, unemployment and growth. Microeconomic conditions, or the jobs that women tend to hold and their wages, directly determine women's incomes. Economic reform, currently underway in Eastern Europe and the former Soviet Union, as well as in many developing

countries, includes stabilization policies which work mainly through macroeconomic channels, and ownership policies which operate at the microeconomic level. The impact of economic reform on women in the productive sphere is best understood by studying the consequences of the interaction of gender relations, economic conditions and reform policies on women's position in the labour market, their earnings, and the social policies that enable them to combine regular work and family life (Weil 1992).

And yet women's power of earning is subject to the vicissitudes of government policy and of international economic factors. This frequently results in economic and social pressures on women, such as an emphasis on family attachment for women, or an increase in their domestic work, or unemployment. At times like this, it becomes clear that women's right to work in the formal economy and the related services are not secure: when unemployment and labour surpluses occur, social policies may be reversed rapidly.

The gender dimension of restructuring in the former socialist countries lies most obviously in the changes to women's status as workers. In a region of the world which once enjoyed the distinction of the highest rates of female labour force participation, and — most significantly — the largest female share of paid employment, women now face unemployment, marginalization from the productive process, loss of previous benefits and forms of social security. In Poland, husbands' wages are being raised in order to compensate for women's unemployment. In the former German Democratic Republic, women's employment was facilitated by State provision of childcare and maternity leave, and by a policy of positive discrimination. Prior to unification and restructuring, more than 90 percent of GDR women had a secure job; 92 percent had had at least one child by the time she turned twenty-three. Now, female employees are let go before male employees are; in the unprofitable companies, childcare is the first benefit to be cut.

If the costs of providing the social benefits for women workers once borne by the state or the socialist enterprise are now to be assumed by private employers, this will have the effect of reducing the demand for female labour, limiting women's access to full-time employment, and reducing their earnings in the formal sector. Why? From a market point of view, female labour in Eastern Europe is more expensive than male labour because of the costs involved in maternity and childcare provisions. This economic calculation, coupled with gender bias, may explain why so many women workers are losing jobs or not being hired in the present transition (Moghadam 1992).

The impact on women of structural adjustment in developing countries has been well documented (Commonwealth Secretariat 1989; Afshar 1992; Elson 1991). Structural adjustment packages are founded on women's capacity to cope, to replace the cuts in services, to work longer and harder, and put their own needs and interests aside in favour of those of their families. According to the United Nations *1989 World Survey on the Role of Women in Development*, the latter half of the 1980s was characterized by "uneven economic growth that has often aggravated the differences between regions." The report elaborates:

In some countries in Asia there has been steady growth through trade and manufacturing that has led to rising levels of prosperity. However, in most

developing regions, Africa and Latin America and the Caribbean, economic stagnation or negative growth, continued population increase and the prolonged international debt crisis and adjustment policies designed to deal with this have shaped and constrained the activities of women as individuals, as carers and providers for families and households, and as participants in the practical development of their countries. The problems of recession and economic restructuring in the face of external debt have led Governments to focus on these, often to the neglect of longer term issues that have direct bearing on the advancement of women. At the same time, pre-existing conditions of inequality — in health and nutrition, levels of literacy and training, in access to education and economic opportunity, and in participation in decision-making at all levels — between women and men have sometimes been exacerbated both by the crises themselves and by the policies adopted to cope with them.

### **3. Growth and Variety of Female Economic Activity in Asia**

In contrast to the ideology of gender which assumes that labour force attachment is masculine, that family attachment is feminine, and that women are economic dependents of men, data from around the world confirm the growth of female labour force participation and the variety of female activities in the spheres of production and reproduction. The geographic area under consideration, Asia (east, south, and west), contains the largest female labour force of the world. (For an illustration of the percentage distribution of the world's female labour force, see Figure 1.)

#### *3.1 Demographic Trends<sup>2</sup>*

Demographic trends in Asia show declining fertility, higher life expectancy, and growing urbanization. During the 1980s, median age in the region increased and a growing share of the population was living past the working age. In addition, the population was becoming increasingly concentrated in urban areas. School attendance is increasing, for both girls and boys. Contraceptive prevalence in Morocco and Indonesia has increased more than 30-fold during the last ten years. In Indonesia, Thailand, and Tunisia, successful family planning programmes have contributed to dramatic decreases in fertility and birth rates in the last two decades, as well as a rise in the age of marriage for females. Most countries in Asia exhibited significant declines in fertility. However, rates in some countries including Nepal, Pakistan and Jordan, remained unchanged.

During the last two decades, the total fertility rate has steadily declined in most countries of Asia. But there are variations within the region: The total fertility rate for Yemen and Pakistan, for example is 6.7, while for Thailand and Sri Lanka it is close to 2.8.

Infant mortality in the Middle East fell 40 to 60 percent from 1965 to 1986 (except in Yemen). In other Asian countries it declined 30 to 50 percent in the same

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<sup>2</sup> Much of the following information is from Mehra, Bruns, Carlson, Gupta, Lycette (1992).

period, except for Bangladesh and Pakistan. Life expectancy in the regions increased an average of almost ten years between 1965 and 1986.

According to Mehra, et al. (1992: 4), despite declining fertility in most parts of the region, population will continue to expand into the next century. The age structure will change dramatically: greater numbers of people will enter the workforce and more people will reach retirement age, raising the demand for both employment and social services. Urbanization will continue, putting pressure on urban services, housing, and the environment. Rural to urban migration will create the need for additional employment opportunities in the cities.

### 3.2 *Economic Trends*

The first point to make about the region concerns its economic diversity. In 1986, per capita incomes of countries within Asia ranged from a low of US\$ 180 in Nepal to a high of \$18,430 in the United Arab Emirates. Asia includes countries with high rates of poverty and slow growth (Bangladesh), high rates of poverty and respectable growth rates (India), those whose economies have grown rapidly (Thailand) and are called the dynamic Asian economies (e.g., South Korea). Many countries in the Middle East and North Africa are OPEC members and continue to rely on oil for exports and foreign exchange (e.g., Iran, Algeria, Saudi Arabia, Libya, Iraq, Kuwait, the Gulf sheikhdoms), while other countries in the region export labour to the oil-rich countries (e.g., Yemen, Jordan, Tunisia, Egypt). Labour and capital flows between Arab countries have been described as an essential feature of "the Arab oil economy". Although most countries of the Middle East are classified as middle income or lower middle income by the World Bank, and some have relatively high per capita income levels, their economies are neither as diversified nor as dynamic as those of the export-oriented NICs of Southeast and East Asia.

In the 1980s, economic growth was strong throughout the region except in the middle-income countries of the Middle East. Growth rates in India and Pakistan, for example, averaged over 5 percent per annum. Nevertheless, per capita incomes in the Middle East generally exceeded those in the faster growing South, Southeast, and East Asian countries.

In some countries economic growth resulted in significant reduction of poverty. In Indonesia, the incidence of poverty fell from 58 percent in 1970 to 40 percent in 1984. Regional economies also become more diversified. Manufacturing and the service sectors expanded rapidly, while the share of agriculture in GDP and employment declined. For example, thirty years ago in India, agriculture contributed 70 percent of India's national income, and 70 percent of the people lived in rural areas. The same percentage of people still lives in rural areas, but only 30 percent of the country's income comes from agriculture. In East Asia, industry's contribution to GDP increased 11 percent between 1965 and 1985, while that of agriculture fell 15 percent (Mehra, et al.: 3).

Although in many countries absolute levels of poverty have declined and basic needs are generally fulfilled, the South Asian sub-region continues to experience widespread poverty. High population density, low nutritional status, high infant

mortality, high maternal mortality, and high levels of illiteracy are continuing problems.

### 3.3 *Literacy and Education*

Literacy and basic education have improved throughout Asia, and this has been an important supply-side factor in the rise of women's labour force participation. Primary school attendance has grown, and by 1985 some 90 percent of children were enrolled in schools in India, Indonesia, Jordan, the Philippines, Sri Lanka, Thailand, and Tunisia. The growing trend toward urbanization is favourable for improving girls' access to education, and the policy climate in many countries is becoming more favourable towards girls' education. In the Middle Eastern countries, girls' enrollment rates in higher education have recently increased almost twice as fast as those for boys. El-Sanabary (1989) found that more than 94 percent of a sample of parents in Cairo indicated that they intended to educate their daughters. Of these, 84 percent said that they wanted them to have a university education.

Nevertheless, throughout Asia just 59 percent of girls are in primary school compared with 77 percent of boys. The most significant gaps are in Morocco, Nepal, Pakistan and Yemen. In some countries, the discrepancy between girls' and boys' access to basic education has not shown any tendency to narrow. In Afghanistan and Pakistan, the gap between male and female enrollment has widened since 1970. In India, girls' enrollment in primary schools has declined since 1965 (Mehra et al., 1992: 83). In Tunisia, which has one of the most successful female literacy programs, illiteracy among women continues to be much higher (59.4 percent) than among men (39.5 percent). Data from India indicate that while the literacy rate for women as a whole was 25 percent in 1981, there were lower rates among rural scheduled castes (8 percent) and rural scheduled tribes (7 percent) (see Stromquist 1990). Indeed, throughout Asia, levels of female literacy and education are often significantly lower in rural than in urban areas.

In sex-segregated systems, which are common in both Muslim and some non-Muslim countries in the region, girls' schools experience greater financial difficulties. Fewer schools are available to girls; girls have to travel further than boys; and girls' schools more frequently experience shortages of teachers, supplies, and textbooks, and have inadequate physical facilities (El-Sanabary 1989; Mehra et al., 1992: 85).

Studies in rural Yemen, Bangladesh, Nepal, and Indonesia found that because girls were required to perform more household labour than boys, they could not attend school unless other people took over some of their responsibilities (Lycette 1986). The opportunity cost of girls' foregone labour is thus greater than that of boys. Not only does this affect girls' enrollment but even when girls are enrolled, their achievement levels are lower because their time is more constrained. They may attend school less regularly than boys, spend less time doing homework, drop out more frequently than boys, and experience higher repetition rates (Sattar 1984).

There is a tendency for schools to channel girls into studying traditionally "female" subjects such as the social sciences and humanities that narrow their future job options. Due to social and cultural factors, girls themselves often tend to select traditional nontechnical, nonscientific fields that lead to traditional types of

employment. El-Sanabary (1989) found, for example, that most women at the postsecondary level in the Middle East pursued traditional studies in humanities, social sciences, and education. In the few cases where schools do offer vocational training, girls tend to be trained in nontechnical, traditional skills. In Egypt, Turkey and Jordan girls predominate in vocational programs such as domestic science and commercial education (El-Sanabary 1989).

According to Mehra et al. (1992: 85), "This is particularly unfortunate at a time when employment in non-traditional occupations such as computer and laboratory sciences is expanding. These types of occupations, because they minimize personal contact, could have particular importance for women in the Middle East and other Muslim countries where excessive male-female contact is considered inappropriate. More generally, the failure to educate girls for a potentially wide range of occupations represents a major underutilization of human capital."

Sri Lanka provides an interesting contrast to both the Middle East and other South Asian countries. Some 91.1 percent of urban girls and 79.5 percent of rural girls were literate in 1981. In the five to nine age group, there was virtually no difference between the sexes in literacy (Khan 1989).

As girls' increased participation in wage paying and salaried positions, and consequently their access to social security, depends to a large extent on the appropriateness and quality of the education and skills training they receive, it is important to develop policies that will enhance their employability.

### 3.4 *Women in the Labour Force*

Throughout Asia, women's share of the labour force has been increasing. (For an illustration of women's employment as a percentage of general employment in various regions, see Table 3). The percentage share in East and Southeast Asia is higher than in West Asia (Middle East/North Africa) or in South Asia, with the exception of Sri Lanka.

The participation of females in manufacturing has been growing dramatically, especially in Latin America, the Caribbean, and Southeast and East Asia. (For an illustration of the percentage of females among manufacturing employees, see Table 4.) And yet, women's employment status is not always one of regular, formal, remunerated work. Labour force statistics show that the category "unpaid family labour" is an overwhelmingly female category. (See Table 5 for indicators on women's work.)

Self-employment among women has also been growing around the world. The female share of self-employment ranges from a high of 77 percent in Ghana, through 34-40 percent in South Korea, Thailand and Indonesia, and about 27 percent in Latin America and the Caribbean, to the low figures reported by India and Iran. (For further information on the female share of self-employment in non-agricultural sectors, see Table 6.) It is important to investigate the extent to which these self-employed/own-account women are actually covered by social security.

Public service employment generally provides the best social insurance for employees, and is a favoured employer among educated women. For example, in Egypt in 1983 women provided 30 percent of employment in general government, 23

percent in economic and service authorities, 11 percent in public enterprises, and 22 percent of total public sector employment (Robinson 1991: 23). Yet, the female share of public service employment remains at considerably less than half in most countries. (See Table 7 for an illustration.) In 1983, women's share of public sector employment in Asian countries ranged from a low of 2.7 percent in Pakistan to 32 percent in Cyprus and Bahrain. Among North African countries, the female share was highest in Morocco, at over 28 percent.

As is well known, official statistics do not accurately reflect women's paid and unpaid activities. In many Asian countries, the cultural belief is that ideally, women should not work outside the home. This is true even in countries like the Philippines, where to all appearances, women play a significant role in the workforce. Statistics frequently underestimate women's participation in the labour force. Often, participation in the traditional or non-cash economy is not counted, yet this can account for a significant share of the female labour force in developing countries. Underestimation of women's participation in agriculture is a particularly serious problem. There are discrepancies in female agricultural activity between population censuses and agricultural censuses. In some cases, increases or decreases in female labour force participation is a result of changes in enumeration techniques. For example, in Egypt, the increase in working women after 1983 was the direct result of improved reporting, while in Iran, the decrease between the 1976 and 1986 censuses was in part the result of under-counting of informal sector and rural women.

Notwithstanding the prevalent male breadwinner/ female dependent model of social security, women engage in paid and unpaid work both in the home and outside it, and, according to UN statistics, consequently work longer hours than men in every region of the world except North America and Australia. (For an illustration of total working time, including unpaid housework, for men and women around the world, see Figure 2.)

During the past 25 years, women's participation in the labour force has been growing in the various sub-regions of Asia, increasing an average of 23 percent between 1970 and 1985. In the Middle East countries alone, women's economic activity rates increased even more dramatically, an average of almost 45 percent for Egypt, Jordan, Morocco, Oman, and Yemen. In the case of Tunisia, the increase was a whopping 118 percent. Women's labour force participation grew at a faster pace than that of men in the Middle East and North Africa, and in South Asia, and just a little slower than that of men in Southeast Asia (Mehra et al., 1992: 9).

Much of the increase has been in non-agricultural activities, most of which are in the private sector. Three main factors account for high and/or increasing rates of women's economic activity. First, real wages have declined to the point where they cover only individual rather than family subsistence. Women's incomes have thus become increasingly necessary for family survival. Second, growing urbanization has replaced traditional work patterns and created many informal and formal sector employment opportunities for women. Finally, export-led industrialization that relies heavily on low-wage female labour has expanded employment opportunities for women.

Female wage employment has increased dramatically in the labour-intensive manufacturing industries that produce for the export market. Women predominate in



the textiles, clothing, and electronics industries, where they work on the assembly lines operating or monitoring as many as 15 to 25 machines simultaneously.

Thus, despite the fact that women's involvement in paid and unpaid work is considerable, that female labour force participation has increased dramatically, and that the female share of employment in various sectors has been growing, women are still disadvantaged in the labour market and consequently reap fewer rewards from social security programmes than do men.

The increase in formal sector employment for women, for example in the public services and in export-processing zones, combined with urbanization and separation from kin, have created a growing demand for childcare facilities and support services. In the Philippines, there is a formal childcare system for three to six year olds but it is inadequate to meet the demand. The Secretary of the Department of Social Welfare and Development admitted on 8 May 1990 that "we need 45,000 daycare places and we only have 11,000" (ANAK, 1990). Five large women workers' and community organizations in Korea published a statement on 8 March 1991 demanding that the government and companies take responsibility to provide cheap childcare facilities for 10 million worker's families (Asian Women Worker's Newsletter, 1991).

### 3.5 *Factors in the Supply of Women's Labour*

As noted by Mehra et al. (1992: 12), in many Asian countries the most notable increases in the supply of women's labour have been among urban migrants who are concentrated primarily in the informal sector, rural women working in agriculture, and women with higher education. Yet another source of increase in the labour supply is the growing number of woman-headed households (see Section 4).

Declining economic opportunities in the rural areas of some countries have caused women to migrate to the cities in search of paid employment. In the 10 to 19 age group in Thailand between 1971 and 1986, women migrated from rural to urban areas at twice the rate of men. During the same period, women's participation in the urban labour force increased from 39 to 52 percent, a rate faster than in rural areas. Studies show that migrant women tend to be better represented in the work force than the general population of women. Indian census data show that in the city of Hyderabad, migrant women participated in the labour force at twice the rate of non-migrant women. In Indonesia, 58 percent of migrant women were economically active compared with 30 percent of non-migrants (Mehra et al., 1992: 13).

Since wage employment opportunities have not expanded as rapidly as the urban labour force, women's participation in the urban informal sector has increased rapidly. Economic recession is another factor contributing to the expansion of women's participation in the informal sector. High levels of unemployment associated with economic slowdown put pressure on women to enter the labour market. Lacking skills and training, and hence access to formal sector jobs, women seek employment in the urban informal sector in the service occupations, primarily domestic service. Others become self-employed as petty traders. In Thailand, self-employment among women was already high in the 1970s. It increased in the 1980s in Bangladesh, Indonesia, and Nepal.

High rates of male out-migration from rural areas have contributed to a significant expansion of women's participation in agriculture throughout the region. In the Middle East, the trend started in the 1970s with men migrating from the oil-poor to the oil-rich countries within the region, or to Europe. It continued in the 1980s as internal migration from rural to urban areas. In many other Asian countries, migration is a more recent phenomenon. Men migrate to the Middle East, or more commonly, from rural to urban areas within their own countries. As men migrate out of rural areas women are left with responsibility for farm operations, management, and decision-making.

The migration of women abroad in search of income to support their families is a growing trend. Young women, for example, from Bangladesh, the Philippines, Korea, or Sri Lanka, migrate to Japan, the Middle East or Europe. Although these women are a family's primary source of financial support, available evidence suggests that they have little say in household decision-making, sometimes including the decision that they should migrate. The same appears to be true of rural Thai women who migrate to Bangkok, where they become sexual workers. In both cases, migrant women are extremely vulnerable to all forms of exploitation and have little if any social protection.

Another impetus for the supply of female labour has been expanding education. In the Middle East, labour force participation has increased most significantly among women with post-secondary education. In Egypt, 85 percent of women with a university education and 53 percent with secondary education were employed in the formal labour force, compared with only 6 percent with an intermediary education. (It should be noted that women educated above the secondary level are a very small proportion of the population of the Asian sub-regions.)

### *3.6 The Demand for Women's Labour*

The demand for women's labour in non-agricultural employment expanded rapidly during the 1980s. Among the many factors contributing to raise the demand for women's labour in Asia, the most important in recent years has been the expansion of manufacturing industries, high levels of male migration, and favourable government policies.

In Egypt, although the overall share of manufacturing employment remained steady between 1980 and 1985, the participation of women increased significantly from 11 to 16 percent. In Asia, women workers now constitute 80 percent of employees in certain types of manufacturing, such as electronics assembly, garments, and textiles. In countries such as Indonesia, the Philippines, and Thailand, women represent from one-third to almost one-half of non-agricultural workers. In Egypt, Jordan and Sri Lanka, their rates of participation are expanding. Women's participation in manufacturing is likely to continue to increase as more countries adopt export-led strategies of development that result in the expansion of industries such as textiles, garments, agribusinesses and agro-processing, electronics, and data processing (Mehra et al., 1992: 15).

In many Middle Eastern countries, labour supply shortages resulting from male out-migration during the oil boom increased the demand for female labour.

Government policies were designed to encourage female labour force participation, leading to increases in countries such as Tunisia, Egypt, Syria, and South Yemen. In India, male migration has contributed to shortages of wage labour in agriculture and raised the demand for salaried women farm workers.

With the expansion of educational and medical services throughout Asia, there has been an increase in the demand for more teachers and medical personnel. This has resulted in large female shares of the teaching and healthcare professions. Many governments increased the demand for women workers by employing them directly in the public sector or by encouraging the private sector to hire women. In Egypt, the government raised demand for women's labour by a policy, established during the Nasser administration, that guaranteed public sector employment for all graduates with at least a secondary school education. As the number of girls graduating from secondary schools increased, the policy boosted women's employment.

A major difference between Southeast Asia and East Asia, on the one hand, and South Asia and the Middle East/North Africa on the other, is that participation rates are higher in the former than in the latter, and there is a greater demand for women's labour in the former than in the latter. In both sets of regions, however, the demand for women's labour in the formal sector has not kept pace with women's entry into the labour force, especially the urban labour force. Unemployment rates among women are higher than for men, and women form a relatively large proportion of the unemployed. Women are also often affected by seasonal unemployment in both agriculture and manufacturing. In Thailand, 5.2 percent of rural women were unemployed in 1986, compared with 3.6 percent of men. More than two-thirds of those who were seasonally unemployed in the rural areas of Thailand were women (Mehra et al., 1992: 17). In Tunisia, women in the manufacturing sector are more likely than men to be employed in seasonal industries such as food processing, and therefore find themselves unemployed for much of the year.

Factors in the demand for female labour — especially migration and the expansion of an educated female population that is increasingly taking up skilled and professional jobs in both the North and in the newly rich and industrializing countries of the South — have led to a demand for domestic workers and for foreign women domestic workers. National and international policies alike are lacking or ineffective in providing social protection to this category of workers. As will be seen in Section 5.3, most social security policies explicitly exclude domestic servants.

### *3.7 Home-based Production, the Informal Sector, and Domestic Workers*

The strongest growth in women's economic activity has been in small firms and micro-enterprises, the majority of which are in the informal sector. Industries with fewer than ten employees employ 42 percent of the manufacturing workforce in India, 70 percent in Pakistan, 77 percent in Indonesia, and 58 percent in Thailand (Mehra et al., 1992: 27:39).

Women are also primary contributors to home-based production. In recent years, home-based workers have increasingly been brought into manufacturing production through the growing practice of "contracting out", whereby firms supply home-based producers with raw materials that they use to complete one or several

steps in the production process. The firm collects the finished product and pays the producer on a piece rate basis. Women take advantage of the flexible hours and convenience to balance their household activities with income generating piecework. Home-based production is especially important in countries where female seclusion is practiced. Thus in Pakistan, 53 percent of urban workers are home based, and half of these home-based workers are pieceworkers (World Bank 1989). A study in India found more than 9 million people working in home-based production, the majority of whom were women (Overholt et al. 1985).

Homeworkers are a particularly vulnerable category due to their isolation and weak bargaining position. Among the 150 ILO member states whose legislation has been examined to identify provisions applicable to homeworkers, only the following Asian and North African countries have specific homework legislation applying either to all homeworkers or to certain industries or economic activities that make most use of them: India, Japan, Morocco (Schneider de Villegas 1990: 431).

Home-based producers who do not market their goods themselves rely heavily on a firm or middleman to supply the raw materials and other inputs and to purchase the finished goods. Such dependency often leads to exploitation by firms or individuals who have greater access to information about the market. Moreover, women producers who do not market their own goods have greater difficulty retaining control of their income, which further reduces their incentives for entrepreneurship.

But according to one account, some programmes and organizations exist to assist homeworkers. In India, the Shri Mahila Griha Udyog Lijjat Papad, a women's group, aims to protect home-based women from exploitation by middlemen and traders and to increase their productivity and earnings by combining improved traditional methods of production with collective marketing of their output (Schneider de Villegas 1990: 347).

In Pakistan, the share of the urban labour force engaged in informal sector activities is estimated at 70 percent, while in Tunisia up to 40 percent of the labour force works in the informal sector (Kefi, Bouattour, and Boyle 1990; World Bank 1989). In Southeast Asia women often make up the majority of street vendors, but in Muslim countries, women street vendors are rare. In the latter case, women prepare food or produce goods at home that husbands or sons then sell in public. The share of women in the informal sector in large Asian cities includes 25 percent in Jakarta, 42 percent in New Delhi, 49 percent in Bangkok, and 57 percent in Manila (Mehra et al., 1992: 29). According to one study, using data from the 1987-88 Indian manpower survey, fully 47.1 percent of economically active women in urban India are "employers and own-account workers" (Visaria and Unni 1992: 6-7).

Another category of workers that is usually outside the formal sector, unrecognized in statistics, unprotected by social and labour legislation, and especially vulnerable before their employers are domestic workers. Most vulnerable to employer exploitation is the foreign woman domestic worker. The rape and mistreatment of Asian maids in Kuwait by their Kuwaiti employers (as well as by Iraqi soldiers) is a well-known, if somewhat sensationalized, story. (See Middle East Watch 1992). These maids, mostly from India, Sri Lanka, Bangladesh and the Philippines, numbered between 75,000 and 100,000 by 1992 but were excluded from the labour

law. Although the Kuwaiti labour law contains rules governing the maximum daily and/or weekly hours an employee can be required to work, employees' entitlement to overtime, and provisions for weekly and annual leave, the exclusion of domestic servants from the labour law "created a widespread attitude that the maids are not entitled to the same rights as other workers" (Middle East Watch 1992: 8).

In response to this situation, a regional policy dialogue in Colombo, Sri Lanka, organized by the Asian and Pacific Development Centre of Kuala Lumpur, and the Centre for Women's Research and the Institute of Policy Study, both of Colombo, issued a report with specific recommendations for sending and receiving countries alike regarding social protection for foreign domestic workers. (See Asian and Pacific Development Centre, 1992).

### 3.8 *Gender Discrimination in Manufacturing*

In industry, women wage workers earn significantly less than men. Women industrial workers are generally employed in tasks that require little skill or training; they are typically assigned the most monotonous and mechanized processes on the production line. Women rarely have technical training in fields such as engineering or economics. They are thus restricted from entering technical positions that pay well and have greater mobility than do administrative posts, such as administrative assistants and secretaries. According to one account of South Korea (Phongpaichit 1988), "women are pushed into the labour market when required, as during the labour-intensive phase of industrialization, but must leave their jobs and return home when their families demand". She adds that "all vocational school education and attempts to upgrade skills in the private sector have been concentrated on men" (Phongpaichit 1988: 160).

Women are often unable to act on their own behalf to improve their working conditions because management and government stifle unionization and collective bargaining. This is unfortunate, because we know that in the United States and Europe, unions win many important rights and social benefits for workers. In the United States and Canada, both of which have far lower rates of union membership than in most of Europe, "women union members are far better off than their non-union counterparts" (*ILO Washington Focus*, Winter 1993, p. 7). Interestingly, at a time when overall (male) union membership has been declining, women have more than doubled their union membership in North America and have made advances into leadership positions, especially on the regional and local level (*ibid.*). Unions with a strong female presence invariably adopt and defend social policies beneficial to women and families, such as maternity leave, family leave, childcare, and pay equity. In Asia, however, where unions are permitted, women are rarely in leadership positions and issues of childcare and equitable pay for women rarely arise. Phongpaichit (1988: 16) writes that in South Korea, "neither government or employer is prepared to subsidize the cost of childcare". But the Korean Women Workers Association is "trying hard to raise the specific concerns of women workers in a male-dominated labour movement" (quoted in *WIN News* 18 [4] [Autumn 1992]: 58). These concerns include maternity leave, childcare and employment security.

Home-based pieceworkers may be in the most disadvantaged position with respect to working conditions, as few controls and regulations govern their working conditions. Women will be exposed to work-related health risks if, for example, they work with toxic dyes or chemicals in producing garments. Moreover, in such cases women's work may also pose health risks to their households. Finally, home-based workers may find organizing to improve their working conditions difficult because they are spread over large geographic areas and seldom interact with each other.

### 3.9 *Rural Women and Women in Agriculture*

For women, agriculture represents a major source of employment and earnings throughout Asia, even in countries such as Morocco, Tunisia, and Jordan, where agriculture contributes a fairly small share to national income. Women constitute 45 percent of the agricultural labour force in south and southeast Asia and 31 percent in the Middle East (Lycette 1986). They provide much of the agricultural labour essential for both food and cash crop production, and their role is increasing in countries such as Yemen, Tunisia, and India due to male out-migration from rural areas. In Tunisia, women's participation in agriculture more than doubled between 1970 and 1985 as men emigrated from the rural areas in response to expanding opportunities in the cities and in other countries. Due to male out-migration, estimates suggest that Yemeni women comprise at least one-half of the agricultural labour force. Women participate in a wide range of farm activities, including sowing, planting, weeding, fertilizing, and harvesting. In many places women predominate in post-harvest processing and storage. Processing of milk and other livestock products is an important source of employment for women in Bangladesh, especially those displaced from rice processing, which is now done mechanically (Mehra et al., 1992: 43-44).

Another important source of income for rural women is employment in small-scale, rural agro-industries such as processing food for consumption by local communities or fruit and vegetable canning and fish and shrimp processing for local or export markets.

Although access to land is an important basis of the security and well-being of rural people, it is often discriminatory in gender terms. In Indonesia, Papua New Guinea, and Sri Lanka, land leases in settlement schemes are made out in the name of male heads of households, sometimes in violation of local traditions, which may be matrilineal (Mehra et al., 1992: 46). Thus, women have no control over resources and income and lose the right to the land when their husbands die. Larson (1988) reports that in Tunisia, agricultural mechanization, expanded credit, and technological information were given only to household heads (men). Women's lack of access to new technology and services increased their dependence on men. Extension services commonly ignore women producers and direct information to men.

Many agribusinesses, especially agro-processing enterprises, prefer to hire women (Mehra et al., 1992: 59). Thus, they represent an important source of nonfarm employment and income for women. However, women tend to predominate in industries that require shorter training time, pay lower wages, and offer seasonal employment. Women's wages also tend to be low, for example, in export-oriented

agribusinesses that are set up with the help of government concessions directed at attracting foreign investors. The concessions often exempt enterprises from local laws governing wages, working conditions (such as occupational health and safety regulations), and job security. Although very little research evidence is available on the impact of such policies on women's incentives and productivity, it is likely to be considerable.

Solutions will require monitoring wages and working conditions and, if necessary, policy interventions that ensure at least minimal levels of quality in women's work life through the provision of benefits such as childcare, training, and savings facilities. Governments may choose not to exempt industries from minimum wage laws if they anticipate a negative impact on women. Alternatively, policies that support trade unions will enhance women's bargaining power (Mehra et al., 1992: 59).

Women are also the main producers of forest based wood and non-wood products that are important sources of income and employment in many countries of the region. Growing trade in fuelwood is an increasingly important source of income for women. In Malaysia, 60 to 70 percent of production line workers in private veneer and plywood mills are women. In Thailand, 20 percent of workers in the forestry industry are women. In India, 70 percent of the over two million full-time equivalent jobs in forestry, the majority of which are held by women, are in production of nonwood products, such as harvesting and drying tendu leaves for Indian cigarettes, tannin, gums, and tasar silk. Forest-based small-scale industries are not only important in providing employment for women, but in Egypt, women own the majority of them (Mehra et al., 1992: 65, and data from the FAO).

In Asia and the Pacific, women account for perhaps two-thirds of the time spent in fuelwood collection. In Gujarat, India, women and children in typical rural households spend the equivalent of 200-300 days per year gathering fuelwood. Women spend approximately two hours per day carrying water for cooking, drinking, bathing, and washing clothes (Magrabi and Verma 1987). The implications for women of deforestation, and privatization of forest lands are that women's ability to generate income is undermined when their access to the raw materials that enable them to earn income is reduced or prevented.

According to Agarwal, agricultural labour women in India: (1) face much greater seasonal fluctuations in employment and earnings than men due to the greater task specificity of their work, are noted to have sharper peaks and longer slacks than men in the irrigated rice regions of South India, and have a lesser change of finding employment in the slack seasons; (2) are much more dependent on wage labour than men, have lower average days of annual employment (and more days of involuntary unemployment), and lower daily wages (often even for the same tasks), which makes for considerable gender differences in annual real earnings; (3) within agricultural work, are usually only employed as casual labour, typically men along being hired on long-term contracts; (4) are much less likely to have meal provisions built into their contracts; (5) have more limited information on jobs due to lower literacy levels, and lesser access to mass media and to the market place; (6) have lower job mobility due to their primary and often sole responsibility for child care, the ideology of female seclusion, and their vulnerability to class/caste-related sexual abuse. "Indeed, given

purdah ideology and the social defining of gender roles, there are clear limitations to women's control over their own labour power and ability to exchange it as they please, limiting their overall exchange entitlements" (Agarwal 1991: 178).

At the same time, female agricultural workers in India provide a substantial contribution to household earnings. Mencher (1988) found that: (1) although the wife's earnings from agricultural wage work were typically half or one-third of the husband's, in absolute terms her contribution from her earnings towards household maintenance was greater than his in six of the 20 sample villages, equal to or close to equal in five others, and substantial in the rest; (2) the wives typically contributed 90-100 percent of their earnings and the men rarely gave over 60-70 percent of theirs, keeping the rest for personal use; (3) the minimum contributed by all household females was greater than by all household males in 13 out of the 20 villages.

#### **4. Women-Maintained Households**

One of the most important demographic trends of recent decades is the growth of households maintained by women alone, whether temporarily or permanently. Female-headed households also constitute an important factor contributing to increased economic activity among women. In general, the rise in the divorce rate, enhanced life expectancy and changes in social attitudes are contributory factors everywhere which combine with specific regional situations to cause more households maintained by women. War, civil strife and related human rights abuses, disappearances and persecution, for example in Central America, disrupt family units and leave women alone to provide for the family. In some Cambodian villages, aid agency workers report that women can head as many as 80 percent of households; most are widows. Men's lower longevity and the fact that in many societies the norm is for men to marry women younger than themselves account for the high number of widows.

A common feature of many households maintained by women is that either no adult male is present or if one is he contributes little or nothing to the household income. By contrast, the vast majority of households headed by men have adult women members who contribute labour, income and other forms of support.

The concept of women-maintained households disguises within it a great variety: women in polygamous marriages, women who are divorced or deserted by partners, women living with non-earning, low-earning or non-contributing partners, women whose partners have migrated, women migrants and refugees, widows, never married women with or without children and women in unions with visiting partners.

Folbre (1992) observes that the term "female headship" says little about economic burdens. If, for example, female household heads received substantial remittances from absent fathers and husbands, they could be relatively well off. Or, if all male-headed households included children, and most female-headed households were comprised of single women wage earners, male-headed households might be more susceptible to poverty. On the other hand, the fact that women's wages are far lower than men's means that households they head are likely to be worse off unless they receive compensating remittances or have fewer dependents.



Although data are very fragmentary, the incidence of woman-headed households may be lower in the Middle East and North Africa and other Asian sub-regions than in Latin America, the Caribbean, and sub-Saharan Africa. The proportion of woman-headed households among sub-populations in Asia is, however, comparable to other parts of the world. As in other regions, a disproportionate number of woman-headed households live in poverty and depend on women's incomes for survival. In rural Bangladesh, 25 percent of landless, rural households are headed by women, compared to 15 percent in the total rural population (Commonwealth Secretariat 1989: 41). In Moroccan cities, a woman heads one in four households. In Sri Lanka, 17 percent of households were headed by women in 1981 but rates were higher in war-torn areas where a large proportion of households do not have an adult male in residence (Mehra et al., 1992: 14).

Table 8 (see Annexe) provides data on households, including households maintained by women alone. For comparative purposes, data on Eastern Europe and the former Soviet Union are included as well. As can be seen from Table 8, the official number of households headed by women is low in North Africa and the Middle East. In Egypt 16 to 19 percent of households are maintained by women but some argue that the real number is closer to 25 percent. Hoodfar (1988) attributes the discrepancy largely to the gap between actual and legal definitions of household headship: for instance, many women who are deserted tend to report having a husband since it is socially more acceptable to be married. Also if admitted, desertion or official divorce could jeopardize the women's *de facto* custody of their children, as according to Islamic law, the children legally belong to the husband and his lineage.

In general, Asia has the lowest proportion of households maintained by women at 16 percent. India is an exception: Joan Mencher estimates that 60 million people in India live in households maintained by women of which one-third, 20 million, live in extreme poverty (cited in O'Connell, Forthcoming). Widowhood, husband's inability to work and desertion are among the main causes. In Cambodia, too, women-maintained households are poorer: the older children often are kept out of school to look after the younger ones and help their mothers with housework and production and health and nutrition problems are common. Furthermore, the women are too busy with daily survival to attend literacy classes or any type of educational activity. In Korea, the number of single parent families increased from 394,380 in 1966 to 743,627 in 1980 and by 1985 represented around 15.7 percent of all families of which 81.2 percent of these are single mothers (O'Connell, Forthcoming).

#### 4.1 *Recommendations from South Korea and from Hong Kong*

Two studies were carried out by the Korean Women's Development Institute in 1984 and 1988: "A Study on the Support System for Single-parent Families" (1984) and "A Study of the Fatherless Families in the Low-income Group" (1988). The 1988 study was intended to provide a basis for the formulation of government policy. In that study, 90 percent of single mothers were earning an income predominantly as domestics, farmers or factory workers. They worked on average 59.6 hours, over six hours more than that of the average employed women in Korea. Their average monthly income was 167,395 one which corresponded to the income of

the lowest 20 percent in the country while their monthly expenditure was 176,034 one of which 37.7 percent is spent on food and beverages, 31.6 percent on children's education and 10.1 percent on housing. Two-thirds were in debt on account of basic expenditure on essentials. Fatherless families account for 30-40 percent of all households which were below the poverty line.

Both studies concluded that the single-parent family needed a comprehensive programme of legal measures, financial support, child-care, education and counselling. Specifically they recommended financial measures: such as guaranteed minimum living expenses; a children's allowance system; a loan system; practical vocational guidance and training and assistance for child-care, education and housing; expanded out-reach services; more information on available services and improved service delivery. In 1988 the Welfare Act for Fatherless Families was passed (O'Connell, Forthcoming).

In Hong Kong, the Association for the Advancement of Feminism, the Concerned Group for Single Parents, and the Association of Women Workers are drawing attention to the growth of single-parent households and are calling on the government to increase subsidized childcare. A statement signed by nine Hong Kong women's organizations and released in November 1991 argued that:

In view of these social changes, childcare should no longer be a problem which individual families or women need to tackle on their own. Instead, it should be integrated as part of the social development policy. Society should put in sufficient resources to develop education and caring programmes for our young children so that, irrespective of class, families may provide proper care for the next generation of our society.

(*Women's News Digest*, no. 25, January 1992, p. 4.)

## 5. Social Security in Asia

A study on social security in developing countries conducted within the WIDER research programme on hunger and poverty (Ahmed, Drèze, Hill, and Sen, 1991) deploys a broader meaning of social security in relation to countries with famine, hunger, and widespread poverty. Drèze and Sen (1991) distinguish between two different aspects of social security, "protection" and "promotion", and argue that the promotional aspect of social security is especially needed in developing countries where large populations experience persistent deprivation. To put it another way, enhancing people's capabilities — the most basic being to live a long and healthy life, to be educated, and to have access to resources needed for a decent standard of living — is the goal of social security. (See also UNDP, *Human Development Report 1990*, p. 3.) As Drèze and Sen (1991: 5) assert: "The basic idea of social security is to use social means to prevent deprivation, and vulnerability to deprivation." They also identify two strategies of providing social security: growth-led security and support-led security. In the latter strategy, governments face resource constraints but, as in the case of China, Sri Lanka, and Kerala in India (and I would add Cuba), they represent a distinguished record of support-led security. Finally, they recommend "public action for social security", which includes State action and action by non-governmental organizations in providing social security — "not merely what is done for the public by the State, but also what is done by the public for itself" (Drèze and

Sen 1991: 28). That is, there should be public action at the household, community, and State level to remove or reduce deprivation and vulnerability.

### 5.1 *Social Security in China and South Asia*

In the case of China, the social security system has been based on the following two features: (1) all rural households have had access to agricultural land, either individually or collectively, and (2) recruitment and employment practices have been geared to maintaining a high rate of employment in urban areas. There are four programmes which fit in with the conventional definition of a social security system: (1) labour insurance, (2) occupational and communal provisions, (3) social relief and disaster relief, and (4) public provisions for health care. The government in China has sought to incorporate family and kinship support as a basic component of social security arrangements. The obligation of children to support their old parents is written into the constitution, which the 1980 Family Law extended to include grandparents as well. Local government and collective institutions, especially in the rural areas, police the discharge of filial obligations.

It is likely that access to social protection has deteriorated as a result of de-collectivization in the countryside — which rendered millions of peasants redundant — the shift to greater use of "contract employees", and the ongoing process of economic reform. Not only is the proportion of the employed labour force with no labour insurance cover increasing in urban areas, but also labour insurance does not apply at all to the rapidly growing labour force in township and village enterprises.

What is unclear is how the shift from collective farming to the family farm has affected women's control over income and its allocation, and women's access to social security benefits.

With respect to South Asia, Osmani (1991) proposes three broad categories of social security: (1) policies relating to land, such as land reforms (both ownership and tenancy reforms), assistance for small and marginal farmers, crop insurance, and so on; (2) policies relating to employment: these may increase creating opportunities for either self-employment or employment through co-operatives in non-agricultural activities, providing wage employment through public works, and reserving employment for members of the disadvantaged groups in salaried employment, and (3) direct public provision, such as income support of various kinds as well as public provision of basic needs such as food, housing, health, and so on (Osmani 1991: 306).

Kerala and Sri Lanka stand out in the public provision of basic needs, especially in food, health care and education. In both cases, the outcomes have also been highly advantageous in terms of the status of women.

### 5.2 *Social Security Programmes in Asia*

Among Arab countries for which information was available in 1989, social insurance covered 21.8 percent of the population in Egypt, 8.2 percent in Morocco, and 24 percent in Tunisia (Gruat 1990: 409).

In Iran, the Social Security Organization, currently under the authority of the Ministry of Health and Medical Education, administers social security programmes

(*Iran Yearbook 89/90*: 18-8). The following people are eligible for the social security benefits: "salaried persons or the wage-earners, the self-employed, civil servants in case they do not qualify for benefits under other laws and regulations, aliens working in the Islamic Republic of Iran under the provisions of Iranian laws provided that they do not qualify for other benefits under certain protective laws, and the rural people."

The Social Security Act of Iran requires all employers with more than five employees to insure them. In 1988, 8.5 million people were insured either directly or indirectly as family members of the insured persons by the Social Security Organization. The number of people directly insured was 2.1 million, of whom 567,537 worked for the state sector and the rest for the private sector. Only 9,709 persons insured themselves voluntarily for social security benefits. *Of the total number, 126,733 were women and the rest are men.* The number of factories and workshops and offices covered by the social security schemes is about 260,000 and 370,000 persons draw regular benefits from the social security funds (*Iran Yearbook 1988*: 190).

Under the provisions of Article 3 of the Social Security Act, the insured persons may benefit from social security schemes in the following cases: accidents and sickness, pregnancy, salary compensation, disability, retirement, death, marriage, and childbirth.

Table 9 provides a summary of social security programmes around the world, by region. The table indicates the presence of the following policies: old age, survivors, and invalidity (retirement pensions); sickness and maternity, including medical care; work injury and disability provisions; unemployment insurance; family allowances. Among countries in south and southeast Asia, unemployment benefits and family allowances are totally lacking. In the Middle East and North Africa, social security programmes include unemployment and family allowances in Tunisia and the Islamic Republic of Iran.

Although maternity leave tends to be provided to women workers in the formal sector, at least in the public sector, laws and regulations governing maternity protection vary and are not always consistent with ILO recommendations. Table 10 illustrates this with respect to Arab countries (See Table 10, Annex).

In the Islamic Republic of Iran, Part Four of the Labour Code, on "Labour Conditions for Women", stipulates the following:

**Article 76:** The maternity leave of women workers is a total of 90 days of which, as far as possible, 45 days must be utilized after delivery. For multiple delivery 14 days shall be added to the period of leave.

**Note 1:** At the end of maternity leave the woman worker shall resume her former work and with the confirmation of the Social Security Organization such period shall be considered part of her record of service.

**Note 2:** The salary for the period of maternity leave shall be paid in accordance with the provisions of the Social Security Act.

**Article 77:** In cases where the Social Security Organization physician considers the type of work dangerous or hard for the pregnant worker, the employer shall assign a lighter and

more suitable work thereto without reduction in compensation until completion of the period of pregnancy.

**Article 78.** In workshops with woman workers the employer shall be obligated to allow one-half hour for nursing every three hours to nursing mothers up to the end of the second year of the child. Such period shall be considered part of the hours of work. Also the employer shall be obligated to establish centres related to child care (such as nursery, kindergarten, etc.) commensurate with the number of children taking into consideration the age groups thereof.

**Note:** The executive by-laws and establishment and administrative regulations of nurseries and kindergartens shall be drawn-up by the State General Life Improvement Organization and enforced following approval by the Minister of Labor and Social Affairs.

China has separate mandatory employer-provided programmes (state enterprise permanent workers) and city/county social insurance programmes (state enterprise contract workers). Hong Kong has a dual universal and social assistance system. Since 1973 it provides a universal old-age and disability allowance, and since 1978 a means-tested old-age supplement. India has a provident fund system with insurance-related family pension system and gratuity fund system. Indonesia, Singapore, and Sri Lanka have provident fund systems with lump sum benefits only. Taiwan has a social insurance system with lump-sum benefits only. Thailand has a special system for public employees only. The countries of the Middle East and North Africa (including Arab countries, Iran, and Turkey) have social insurance systems. Programmes include old age, invalidity, death; sickness and maternity; and family allowances. Very few countries have unemployment insurance; some countries have only work injury benefits.

Many developing countries report no social security contributions as part of their current revenue, although they do acquire taxes on income, profit and capital gains. According to the World Bank, these countries included Bangladesh, Pakistan, India, Sri Lanka, Indonesia, Philippines, Syria, Thailand, Turkey. Governments in Asia which rely on social security contributions as well as taxes for their current revenue include Egypt, Iran, Israel, Korea, Morocco, Tunisia. Social security contributions to government revenue vary, from a reported zero in the Philippines, Thailand, and Turkey in 1989 to 14.2 in Egypt, 11.1 in Tunisia, and 14.7 in the Islamic Republic of Iran. (See *World Development Report 1991*, Table 12, pp. 226-227.)

Some developing countries have extended social security coverage outside of the formal urban economic sector. In Tunisia, Law No. 81-6 of 12 February 1981 introduced a social security scheme for wage-earning agricultural workers and those engaged in co-operative undertakings. In the following year, this scheme was extended to cover small farmers and the self-employed. In Turkey, all agricultural workers, wage earners, and self-employed have been protected by compulsory insurance since 1 January 1984. In Egypt in 1980, the government introduced a special social security scheme for workers employed irregularly, which includes old-age, invalidity and survivors' benefits (Brocas, Caillox, Oget 1990: 26, 29). The extent to which this covers women is unclear, however. In Turkey, a very large percentage of women in agriculture are classified "unpaid family workers" rather than

self-employed. If such a social security coverage is individual, it is likely that the male household head will be the beneficiary.

With regard to old-age benefits, many Asian and Arab countries (but also European countries) recognize the right of women to receive old-age benefit at a lower age than men, the difference generally being five years. These include: Algeria, China, Iran, Iraq, Japan, Turkey (ILO 1989: 45-46). There is an ongoing debate among those who study social policy as to whether the pensionable age of women should be raised to that of men (or the pensionable age of men lowered to that of women, or an intermediate age be adopted for both men and women) for reasons of equality in social security. However, because of employed women's dual role as care-providers and as workers, a lower pensionable age may in fact more appropriately reflect this reality.

### 5.3 *Some Characteristics of Social Security Programmes*

The information below, derived from a publication of the U.S. Social Security Administration (1990), provides information on social security programmes in various countries, by region. The regions examined are the Middle East and North Africa, South and East Asia, and Eastern Europe and the former Soviet Union. The last is included for comparative purposes, and the entitlements pertain to the period prior to marketization. Note that many Asian countries exclude "domestic servants" and "family labour" — both of which are heavily female — from social security entitlements.

#### **Middle East and North Africa**

General Notes: The countries below have social insurance systems.

No government contributions

Old age, invalidity, death; sickness and maternity; family allowances: **Algeria, Iraq, Morocco, Syria, Turkey**

Sickness and maternity; family allowances: **Tunisia**

#### Coverage and Exclusions

**Egypt:** Covers employed persons. Excludes casual agricultural workers, domestic servants, family labour, self-employed

**Iran:** Covers employed persons. Self-employed may insure voluntarily

**Iraq:** Covers employees of enterprises with 5 or more workers. Excludes agricultural employees, temporary employees, domestic servants, family labour.

**Morocco:** Covers employed persons. Excludes self-employed. Special system for public employees.

**Saudi Arabia:** Covers employed persons. Excludes agricultural workers, seamen, domestic servants, family labour, and casual workers with less than 3 months' service.

**Syria:** Covers employees in industry and commerce and agricultural workers. Excludes domestic servants, temporary and casual employees, family labour. Special system for public employees.

**Tunisia:** Covers employed persons, including public employees, public utility workers, and agricultural workers, and nonagricultural self-employed persons. Excludes domestic servants.

**Turkey:** Covers employees in industry and commerce. Excludes domestic servants. Special systems cover public employees, the self-employed, farmers, agricultural workers, and finance employees.

### Maternity Benefits

**Algeria:** 100% of earnings, payable for up to 14 weeks, Minimum daily benefit, 8 times hourly wage.

**Egypt:** 75% of daily wage, payable for up to 50 days before and after confinement, 3 months for government employees. (No government contribution).

**Iran:** xxxxx of earnings. Half the 90-day maternity leave should be following birth. Nursing breaks of 1/2 hour every three hours where a creche is provided.

**Iraq:** 100% of wage. Payable for at least 10 weeks, including at least 4 weeks before confinement. (May be extended up to 9 months if complications; 75% of wage payable during extended leave.) Maternity leave for up to 6 months at one-half pay at any time during first 4 years of child's life (up to the 4th child). Maternity grants (if leaving employment): lump sum of 1 month's benefit for each year of contribution.

**Morocco:** 50% of earnings, payable for 10 weeks (including at least 6 weeks after confinement).

**Saudi Arabia:** None

**Syria:** None

**Tunisia:** 66-75% of earnings, payable for 30 days.

**Turkey:** 66-75% of earnings, payable for up to 6 weeks before and 6 weeks after confinement. Lump sum nursing grant.

### Family Allowances

**Algeria:** 25% of earnings for each child; maximum, 40 dinars per month per child. In addition, school allowance of 25 dinars a year for each child over age 6.

**Egypt:** None

**Iran:** 3 times lowest daily wage of unskilled workers, according to region; payable for each of first two children. Marriage grant: one month's average wage or salary. If both spouses are insured, paid to each separately.

**Iraq:** None

**Morocco:** 36 dirhams a month for each child through the 6th.

**Saudi Arabia:** None

**Syria:** None

**Tunisia:** 18% of earnings of insured for 1st child in family, 16% for 2nd, 14% for 3rd, and 12% for 4th. Some maternal and child health and welfare services also provided. Supplements for family with nonworking spouse.

**Turkey:** None

### Survivor Benefits

**Algeria:** widow of any age, 75% of minimum pension paid or payable to insured (50% if other survivors). If more than one widow, pension divided equally.

**Egypt:** Pension divided among survivors: Dependent widow or widower; divorcee without other source of income and married at least 20 years; dependent sons and brothers under age 21 (26 if student, no limit if invalid); unmarried daughters and sisters, and dependent parents. Also payable to invalid widower.

**Iran:** 50% of pension of insured, payable to widow or any age. Also payable to dependent widower. Also to orphans (25%), and parents (20%).

**Iraq:** 60% of pension of insured, payable to surviving spouse of any age. Orphans, 40%, payable for each son under age 17 (27 if student, no limit if invalid) and each unmarried daughter under age 17.

**Morocco:** 50% of pension payable to widow or dependent widower, aged 50 or invalid. Orphans: 25% of pension for each orphan under age 12 (18 if apprentice, 21 if student or invalid) or 50% if full orphan.

**Saudi Arabia:** survivor pension: 50% of pension paid or payable to insured, to be divided equally if more than one widow. Other survivors: 20% of pension each, payable to dependent sons under 20 (25 if full-time students), dependent unmarried daughters and sisters, and dependent parents.

**Syria:** To widow of any age or to invalid widower: 37-1/2% of invalidity pension of insured.

**Tunisia:** 75% of pension of insured to dependent widow or invalid widower (50% with two or more dependent children). Orphans: 30% of pension payable to each orphan under age 16 (21 if student: no age limit if invalid).

**Turkey:** 50% of pension paid to insured, payable to widow of any age and to dependent invalid widower. Orphans: 25% of insured (50% if full orphan) for each orphan under age 18 (25 if student in higher education, 20 if in secondary education, no limit if unmarried daughter or invalid).

## Asia (South and East)

### General Notes

**China** has separate mandatory employer-provided programs (state enterprise permanent workers) and city/county-based social insurance programs (state enterprise contract workers). **Hong Kong** has a dual universal and social assistance system. Since 1973 it provides a universal old-age and disability allowance; since 1978 a means tested old-age supplement. **India** has a provident fund system with insurance-related family pension system and gratuity fund system. **Indonesia, Singapore, and Sri Lanka** have provident fund systems with lump sum benefits only. **Pakistan** and **Philippines** have social insurance systems. **Taiwan** has a social insurance system with lump-sum benefits only. **Thailand** has a special system for public employees only.

### No government contributions

Old age, invalidity, death: **India, Indonesia, Singapore, Sri Lanka**  
Sickness and maternity: **Indonesia, Pakistan**



### Coverage and Exclusions

**China:** Covers permanent and contract employees in state-run enterprises.

**Hong Kong:** Covers all residents.

**India:** Excluded are employees earning over 1,600 rupees a month, and employees in commerce, agriculture, etc.

**Indonesia:** At present coverage is for establishments with 25 or more employees or a payroll of 1 million rupiah or more a month.

**Pakistan:** Covers employed persons. Excludes family labour and self-employed.

**Philippines:** Covers employed persons. Excludes domestic servants and family labour.

**Singapore:** Covers employed persons earning more than S\$50 a month, and some self-employed workers. Excludes members of existing equivalent private plans.

**Sri Lanka:** Covers employed persons. Excludes family labour and employees under approved private plans. Special pension system for public employees and local government employees.

**Taiwan:** Employees of industrial firms, mines, and plantations with 5 or more workers; wage-earning public employees; public utility employees; fishermen; and some self-employed in service occupations. Special systems for farmers, public employees, and staffs of private schools. Voluntary program for employees in firms with fewer than 5 workers, and the self-employed.

### Maternity Benefits

**China:** 100% of earnings payable by employer for up to 56 days (70 in special cases) in connection with childbirth.

**Hong Kong:** 2/3 of wage payable 4 weeks before and 6 weeks after confinement for the first 3 children. Public assistance also available.

**India:** 100% of average earnings, according to wage class, payable for up to 12 weeks, including not more than 6 weeks before confinement, 6 weeks in case of miscarriage. Benefit extended 4 weeks for medical reasons, if necessary.

**Indonesia:** 50% of monthly wage.

**Pakistan:** 100% of earnings, payable for 12 weeks, including not more than 6 weeks before confinement.

**Philippines:** 100% of average daily wage during highest 6 months of the 12 months preceding delivery, miscarriage, or abortion. Payable for 45 days. Maximum maternity benefit: 4,500 pesos.

**Singapore:** None under insurance, although 1968 act require employers to pay full wages for up to 4 weeks before and 4 weeks after confinement to women with 180 days of employment in preceding year; limited to 2 confinements.

**Sri Lanka:** Employees in plantation sector and certain wage and salary earners are entitled to 84 days of maternity leave before or after confinement.

**Taiwan:** lump sum maternity grant equal to 2 months' earnings for normal and premature labour, or 15 days earnings for miscarriage.

### Family Allowances

**Hong Kong:** means-tested under public assistance. HK\$620 a month is single; HK\$465 a month for each of the first 2 eligible family members, and HK\$445 a month for each additional eligible family member.

**China, India, Indonesia, Pakistan, Philippines, Singapore, Sri Lanka, Singapore, Taiwan:** None

### Survivor Benefits

**China:** Lump sum of 6-12 months' standard wage, according to number of surviving dependents, plus funeral grant.

**Hong Kong:** Funeral grant: HK\$3,000 to recipients of public assistance.

**India:** Provident fund: lump sum equal to total employee and employer contributions paid in, plus interest; payable to nominated members of family. Death grant of up to 1,500 rupees.

**Indonesia:** lump sum equal to total employee and employer contributions paid in, plus accrued interest. Death benefit: lump sum of 600,000 rupiah to surviving heirs.

**Pakistan:** 100% of the pension paid or payable to insured, to be divided equally if more than one widow.

**Philippines:** 100% of monthly pension of insured, as defined under old age pension, to surviving spouse and dependent children or, in their absence, to dependent parents and other descendants. Minimum pension: 400 pesos a month. Funeral grant of 4,000 pesos.

**Singapore:** lump sum equal to total employee and employer contributions paid in, plus at least 2.5% compound interest, payable to nominated survivors or legal heirs.

**Sri Lanka:** lump sum equal to total employee and employer contributions in on behalf of deceased since 1958, plus interest; payable to nominated beneficiary or legal heir.

**Taiwan:** lump sum equal to 30 months' average earnings of insured, payable to spouse and children, or parents, dependent grandparents, grandchildren, and brothers and sisters. Funeral grant lump sum equal to 5 months' earnings.

### **Eastern Europe**

General Notes: Under the system of socialism, the countries of Eastern Europe and the Soviet Union had a dual universal welfare and social insurance system. As the state was the principal employer in most countries, and full employment was state policy, coverage extended to all citizens. Generally, the countries did not have unemployment insurance, as the right to work was guaranteed by law.

### Coverage and Exclusions

**Bulgaria:** 1957 law covered employees, self-employed persons, collective farmers, members of liberal professions, artists, and handicraft cooperatives.

**Czechoslovakia:** 1975 law covered employees, members of industrial production cooperatives, advanced students, members of agricultural cooperatives, and artists.

**German Democratic Republic:** 1979 and 1984 laws covered all employed persons, students, and apprentices. Special systems for miners, railways and postal employees, workers in cooperatives, and self-employed persons.

**Hungary:** 1975 law covered employees, members of handicraft and agricultural cooperatives, artisans, self-employed retailers, independent farmers and artistic performers, and lawyers.

**Poland:** 1982 law covered same as above, plus clergy.

**Romania:** 1977 law covered all employed persons. Special systems for members of liberal professions, handicraft cooperatives, and agricultural cooperatives. Non-collectivized farmers covered as of 1978.

**USSR:** laws of 1922 and 1965 cover employed persons, students, persons disabled in public duties, and state farmworkers. Special provisions for teachers, scientists, doctors, artists, aviators, etc. Special system for members of collective farms. Minimum pension: 40 rubles.

### Maternity Benefits

**Bulgaria:** 100% of earnings, for 4-6 months, depending on number of other children in family. Additional leave until child is 2 years old, paid at level of national minimum wage. May be followed by leave without pay (considered insured time) until child reaches age 3.

**Czechoslovakia:** 90% of earnings, payable for 28 weeks (37 weeks for single mother and multiple births) including at least 6 weeks before confinement. Fathers eligible for extended maternity leave receive 600 crowns per child under age 3 (900 crowns for 2 children, 1,300 crowns for 3).

**German Democratic Republic:** 100% of earnings, payable for 6 weeks before and 20 weeks after confinement; thereafter entitled to cash sickness benefits until child is 1 year old or 1 1/2 if at least 2 other children at home. Layette grant of 50 marks. Nursing allowance of 10 marks a month for 6 months.

**Hungary:** 100% of earnings, payable for up to 4 weeks before and 20 weeks after confinement. Thereafter, 65-75% of earnings according to length of employment, payable until child is 2 years old. Maternity grant lump sum up to 6,000 forints for each birth if mother has had at least 4 prenatal medical checkups (1,000 forints if mother has had only 1 prenatal checkup).

**Poland:** 100% of earnings, payable for 16 weeks for first birth, 18 weeks for subsequent births, and 26 weeks for multiple births. Followed by leave of from 24 months to 10 years (if child handicapped); payment varies according to means test.

**Romania:** 50% of earnings, or 65% if 6-12 months of continuous employment; 85% if over 12 months. From 3rd child on, 94% regardless of work history.

**USSR:** 100% of earnings, payable for 8 weeks before and 8 weeks after confinement (latter may be extended to 10 weeks). 35-50 rubles paid per month for maternity leave until child is 1 year old. Optional additional year of unpaid maternity leave.

### Family Allowances

**Bulgaria:** 15 leva a month for 1st child (20 leva if single mother); 60 leva for 2 children; 115 leva for 3; and additional 15 leva for 4th and each other child. Benefits doubled for handicapped children. Payment of 40 leva a month for single mother.

Birth grants: 100 leva on birth of 1st child, 250 leva for 2nd, 5000 for 3rd, and 100 leva on birth of 4th and each other child.

**Czechoslovakia:** 200 crowns a month for 1st child, 400 crowns for 2nd, 560 crowns for 3rd, ... Supplement of 500 crowns for handicapped child. Birth grant lump sum of 2,000 crowns for each birth.

**German Democratic Republic:** 50 marks a month each for first child, 100 marks for 2nd child, 150 marks for 3rd and each other eligible child. Birth grant of 1,000 marks for each child.

**Hungary:** 1,320 forints a month for first child; 1,620 forints per child if 2 children; 1,750 per child if 3 or more. Single person receives 1,620 forints for 1 child; 1,750 per child if 2 or more. 2,100 forints paid to families with 1 child, if disabled; 3,850 forints paid to families with 2 children if 1 is disabled.

**Poland:** 5,300 zlotys a month for eligible spouse and each child. Sick child's constant-attendance allowance: 6,600 zlotys a month.

**Romania:** Families with income up to 4,450 lei per month receive 130 lei (rural areas) and 220 lei (urban areas) for first child, rising to 350 (rural) and 500 (urban) for 4th and subsequent children. Birth grant of 1,000 lei. Award to mothers with many children: 2000 lei a month for 5-6 children, 350 lei a month for 7, 8 or 9 children, and 500 lei a month for 10 or more children.

**USSR:** 4 rubles a month for 4th child, rising progressively to 15 rubles. Unmarried mothers receive 20 rubles per child. Birth grant lump sum of 50 rubles on birth of 1st child, 100 for 2nd and 3rd child, rising progressively to 250 rubles. Low income families: 12 rubles a month per child under age 8. Invalid child benefit: 30 rubles a month up to age 16. (Thereafter eligible for disability pension.)

### Survivor Benefits

**Bulgaria:** 1 survivor, 50% of invalidity pension of insured; 2 survivors, 75%; 3 or more survivors, 100%. Eligible survivors (if dependent on insured): children, brothers and sisters, and grandchildren under age 18 with invalid parents; aged or invalid parents or spouse; parent or widow caring for orphan; and needy grandparents. Funeral grant of 80 leva.

**Czechoslovakia:** 60% of pension of insured, payable to all widows for 12 months. Thereafter, only to widows age 50, invalid, caring for child, reared 3 children, or age 45 and reared 2 children. Widowers caring for child with monthly income less than 4,000 crowns eligible for benefits of 300-500 crowns a month.

**German Democratic Republic:** 60% of basic pension of insured for widow age 60, invalid, or caring for child. Also payable to invalid or aged widower. Funeral grant lump sum of up to 400 marks.

**Hungary:** 50% of pension of insured, payable to widow who at husband's death was age 55, invalid, or caring for 2 children. Paid to other widows for one year only. Also payable to dependent and incapacitated widower.

**Poland:** 1st survivor, 85% of average monthly earnings of insured below 3,000 zlotys, 50% of the rest; 5% of insured's earnings for each additional survivor. Funeral grant lump sum of 2 months' earnings.

**Romania:** 1 survivor, 50% of pension paid or payable to insured; 2 survivors, 75% of pension; 3 or more survivors, 100% of pension of insured.

**USSR:** 1 survivor: 45% of earnings to up 40 rubles a month (full orphans, 65%) plus 10% of rest. Minimum, 26 rubles; maximum, 60. Eligible survivors: widow 55, invalid, or caring for child; widower 60 or invalid; children, grandchildren, dependent parents.

#### 5.4 *Alternative Forms of Social Protection*

Due to inadequate State protection and formal social security programmes, there exist in Asia a number of alternative organizations and networks with fiscal, social security, and trade union functions. In some Muslim countries, charitable provision by religious groups can be of great importance for health, education, and for the alleviation of destitution, although this is frequently provided more to men than to women. In China the firm and commune have been providers of social security across the board, although this system has undergone fundamental transformation in recent years. In Israel the trade unions play a major role in providing health services and pensions for a very wide section of the population. And of course in many countries the family or community serves many of the roles carried out by formal institutions in developed countries.

As commercialization and geographic mobility have undermined traditional systems of social security and hunger insurance (see Platteau 1991), and because private markets cannot efficiently or will not do a number of things, governments in developing countries must devise ways of providing both social promotion and social protection.

With specific regard to women, there are a number of alternative organizations with fiscal, social security, and trade union functions. Three of the best-known are the Grameen Bank in Bangladesh, the Badan Kredit Kecamatan (BKK) program in Indonesia, and the Self-Employed Women's Association Bank (SEWA) in India. Sometimes known as intermediary institutions, they perform similar functions to commercial banks, but specifically target loans to poor borrowers. Some intermediaries receive funds and work in close union with commercial banks, while others prefer to be independent. The Puskowanjati Women's Cooperative (PWC) in East Java serves a clientele of whom 40 percent are low-income women (Mehra et al., 1992: 37). The Working Women's Forum (WWF) in Madras, India, is an independent corporation wholly owned and operated by its members.

Like the Grameen Bank, SEWA operates a variety of social security schemes including a group-based insurance fund, widowhood insurance, life insurance, and maternal protection (Agarwal 1991: 233). Beginning in 1975, SEWA provided maternity benefits for its members. SEWA had 22,739 members in 1985.

The Association of Women Workers is the only organization for women workers in Hong Kong. It was formed as a result of a series of actions launched in 1987 by several women's and labour groups to oppose the proposal to shorten maternity leave. Since 1990, the Association has been cooperating with others to arrange education and training activities for women who have lost their jobs as more and more industries relocate to China. Women workers over 35 years are the first to lose their jobs; most have no contracts and therefore no job security or rights to compensation.

## 5.5 *Labour Market Disadvantage and Its Implications for Social Protection*

In Asia, women still represent a relatively a small percentage of the formal labour force, whether in the public or private sectors. They are also under-represented in most trade unions. One reason for women's lower share is the wide discrepancy between female and male literacy rates, low rates of primary school completion in some countries, and continued low enrollments at the secondary and tertiary educational levels. This puts women at a disadvantage in labour markets, and consequently in access to social insurance, for lower levels of female participation in the formal labour force result in low levels of independent coverage for women.

Women's work in the informal sector, in the household, and as "unpaid family labour" is usually not included in definitions of work or in social security schemes. Many social insurance schemes in developing countries explicitly exclude domestic servants, and in many parts of the world this is a largely female occupation.

Because of childbearing and childrearing breaks, and in the absence of affordable and quality childcare, women tend to remain in the labour force for shorter and less continuous periods than men, and thus cannot meet strict eligibility requirements.

In many countries social security policies offer women retirement benefits at a younger age than comparable men. This retirement "double standard" recognizes the fact that women often face a double burden of paid and unpaid work, but compensates only very partially for other forms of disadvantage faced by women in paid employment.

Part-time and temporary work, which many women engage in because of family responsibilities, puts them at a disadvantage in terms of access to social security. In Israel, a study of the distribution of pensions by their level indicates that the pensions paid to women are markedly lower than those paid to men. Approximately 75 percent of married women who retired at the beginning of the 1980s had a pension which did not exceed half the average wage in the economy compared with 42 percent of married men. The average and median value of the work pension paid to men was almost double that paid to women (Achdut and Tamir 1988: 105).

Maternity leave is an essential right for all women workers. However, because it is a legal requirement, in some cases employers will not hire women for fear they may become pregnant. The ILO Convention on maternity protection (adopted in 1919 and revised in 1952) states that "in no case shall the employer be individually liable for the cost of such benefits due to women employed by him", but in practice in many developing countries the direct costs of the maternity leave payments, and in most countries the indirect costs of her alleged lower productivity during the pregnancy and of replacing her while on leave, fall on the employer. Where governments do not contribute toward maternity benefits and the society has yet to consider gender-neutral parental leave, the result is a disincentive for individual employers to hire women, or the absence of maternity benefits to working women. During periods of economic recession, loss of profits by enterprises, or privatization, maternity benefits may be reduced or eliminated.

Although maternity leave is an important entitlement for women, such leave for mothers and not for fathers tends to perpetuate traditional gender roles (family attachment for women, labour attachment for men; women as care-providers, men as breadwinners) while also depriving fathers of time off to care for children or sick family members. Current maternity and childcare leave provisions are based on the premise that family and domestic responsibilities are to be assumed by women. Some countries are moving towards more gender-neutral parental and unpaid family leave, which would allow any family member a limited leave of absence to care for a child or sick person.

For those women excluded from modern-sector employment, their chief means of access to formal social security comes only through secure marriage to a male wage or salary earner. Nevertheless, in societies where polygamy is practiced, surviving widows may have to split benefits, raising the question of the adequacy of support for survivors. For example, Algeria and Saudi Arabia specify that pension be divided equally if more than one widow. Some countries, such as Egypt, specify division of pension among dependent widow, divorcee without other source of income and married at least 20 years, dependent sons and brothers under age 21, unmarried daughters and sisters, and dependent parents.

Many social security programmes fail to provide benefits to women and children in common-law rather than legal marriages, and also leave separate and divorced families unprotected. Many provisions for Old Age, Invalidity, and Death, as well as Sickness and Maternity programmes, lack attention to the eligibility of individuals who are not legally married to covered workers. There are a few exceptions. Egypt includes a divorced wife without other source of income and married at least 20 years.

Women who maintain households alone — because of divorce or desertion, among other reasons — are becoming statistically significant. Such women and their children may be unaccounted for in social security programmes.

Access to and participation in formal employment is clearly a historic gain for women and for the larger goals of gender equity and women's empowerment. But there are negative entailments which lie at both the economic and cultural levels: Women are still a source of cheap (and in some countries, "flexible") labour, and the sphere of reproduction is still regarded as a woman's (rather than a man's) responsibility. In many countries, the cultural and institutional support to enable women to exercise the right of employment is inadequate if they have children. Moreover, the recent experience of global restructuring has everywhere rendered precarious the economic position of women. Massive lay-offs of women and their reattachment to the family could interrupt the trend toward greater autonomy, equity, and empowerment of women. Women's dual labour make them especially vulnerable during periods of economic crisis: trends toward socializing domestic labour are likely to be arrested or reversed as the state reduces or redirects expenditure, and part-time women workers become especially attractive to employers.

## 6. Conclusions and Recommendations

Can the ideas of welfare and social security be applied directly from developed to developing countries?

Social security systems in developing countries cover only a small part of the economically active population, and even a smaller part of the female economically active population because most women are not engaged in regular formal sector employment and are therefore not beneficiaries of social insurance. Where voluntary insurance is available, non-wage earners, including the vast majority of women, simply do not have the means to finance the cost of their social protection. The necessary funding, therefore, would be forthcoming only if there were a strong sentiment of national solidarity, or if governments reorganized their priorities to generate employment and thereby expand the tax base or to reallocate expenditure from, say, the military sector or high-interest debt repayments, toward social insurance.

Some analysts argue that social security schemes in developing countries are basically inequitable, and that they have brought few benefits to the poor (Midgley 1984; MacPherson and Midgley 1987). Rather than a narrow focus on problems specific to social security schemes, these analysts argue for a framework of analysis to cope with the interrelationships between housing, poverty, inequality, health, social need, state and private social security systems under widely differing geographical, cultural, and economic circumstances. The distinction offered by Drèze and Sen (1991) between two aspects of social security — "protection" and "promotion" — may be useful: It is the promotional aspect of social security, they suggest, that is especially needed in developing countries where large populations experience persistent deprivation. Before the most egregious aspects of discrimination in existing social security programmes may be addressed, it may be more appropriate to broaden the concept of social security to include not only the provision of basic needs but the attainment of human development. A prerequisite for gender equality in matters of social security is less inequality in the society as a whole and less inequality between men and women. Of course, improvements in social security programmes would themselves contribute to the goal of greater social and gender equality as well as greater social welfare.

In that context, special attention should be directed toward investing in the well-being of women, which has implications not only for issues of gender equality and empowerment, but also for issues of household welfare and ultimately of national development. Blumberg (1991) cogently describes the macro- and micro-level consequences of enhanced economic power for women, that is, employment and having income under their own control. The link between employment and fertility has been widely discussed in the WID literature, and there is now consensus that women who enter into gainful employment marry later, begin childbearing later, and have fewer children than do women who remain outside the formal labour force. The strongest case for investing in the education and employment of women — which would also increase women's access to social security — lies in its positive contribution to national development. And in order for women to compete more effectively in labour markets, attention should be directed toward eliminating gender



disparities in literacy and educational achievement, and discrimination in educational policies and vocational training.

But existing social security programmes also need to broaden their coverage to conform to the social realities of the late twentieth century: growth of a female economically active population contributing larger shares of the household income; the expansion of households maintained by women alone, who may or may not be gainfully employed; women's growing participation in the urban informal sector; the dual role of women as workers and as care-providers; inadequate social policies and labor legislation pertaining to working women with children. Women's disadvantaged position in the labour market translates into fewer rewards from social security programmes relative to men.

Part-time and temporary work — characteristic of the new "flexible labour markets" — is a growing trend around the world for male workers as well. This "feminization of labour", as Guy Standing calls it, should alert social security researchers, social policy analysts and activists alike to the need for adjustments in coverage, where programmes assume a fulltime and stable workforce.

National social security programmes should also consider the growing number of "self-employed" women who seem to escape the attention of enumerators and policy-makers. As a recent study on self-employed women notes (Visaria and Unni 1992: 11):

Social security is an important, though neglected problem for self-employed women. Social security in the form of health/life insurance needs to be provided. However, insurance companies consider poor women a grave risk. It is difficult to provide a viable insurance cover to the workers in the unorganized sector, and therefore, insurance companies do not consider them as a target group. Government subsidies would be necessary to cover a part of the insurance costs of providing health/life/accident insurance for these groups of workers. *Assured work would itself be a form of social security* [my emphasis].

The current structure of social security accounts makes it very difficult to assess social impact. What is needed is detailed information on the percentage of women in paid employment and in the population as a whole who actually attain coverage relative to men. Data on eligibility, benefits, and expenditures should be disaggregated by gender and age. For example, as we have seen above, some developing countries have extended social security coverage outside of the formal urban economic sector. In Tunisia, Law No. 81 of 12 February 1981 introduced a social security scheme for wage-earning agricultural workers and those engaged in co-operative undertakings. In the following year, this scheme was extended to cover small farmers and the self-employed. In Turkey, all agricultural workers, wage earners, and self-employed have been protected by compulsory insurance since 1 January 1984. In Egypt in 1980, the government introduced a special social security scheme for workers employed irregularly, which includes old-age, invalidity and survivors' benefits. The extent to which this covers women outside of the formal sector is unclear, however. In Turkey, a very large percentage of women in agriculture are classified "unpaid family workers" rather than self-employed. The need for gender-disaggregated data to assess the impact of the new legislation is clear from these examples.

We also need more precise information on the availability of childcare services for working parents and the prevalence of nursing breaks for employed mothers, particularly in the private manufacturing sector.

Equality for men and women in matters of social security impinge upon other legal codes and social policies. Equality in constitutional law should be complemented by equal treatment before the law, thus eliminating the discrepancy between equality articles in constitutions and unequal treatment of men and women in family law, labour law, and other public policies. Furthermore, attention must be directed to ending forms of *de facto* discrimination and inequality as well as *de jure* inequality, although the former may be more difficult to identify and address. Governments should be persuaded to sign and ratify the United Nations Convention on the Elimination of All Forms of Discrimination Against Women, and to implement its wide-ranging articles. Governments should also be encouraged to follow more closely ILO conventions on maternity leave and on workers with family responsibilities. In that regard, the following recommendations by a group of women's organizations in Hong Kong is apposite. They begin by stressing that "a sound childcare policy must take into consideration the childcare needs of families of all social classes, women's need for development, and the economic needs of most families." The statement continues:

1. The government should promptly assess the needs for different forms of childcare services and increase the provision of services accordingly. The charge of the services should be set at a reasonable level and the service hours should meet the needs of working parents. These services include creches, nurseries, after school care and temporary childcare. The government should also establish childcare facilities at public utilities such as hospitals, market places, etc.
2. The government should expand community resources to facilitate the setting up and strengthening of mutual help networks at the community level, for example, mutual help groups for temporary childcare can be set up in community centres.
3. The government should carry out public education programmes through different forms of media to help families in need to identify services and resources available, and to promote the awareness on home safety.
4. Childcare is often seen as the natural responsibility of women. This thinking is no longer appropriate in today's Hong Kong. In drawing up policy on childcare and education, the government should prevent from reinforcing the role of women as the primary home carer. The government should recognise that women have their own rights which include the right to choose to develop their abilities. Lastly, for the long term interests of the society as a whole, a sound childcare policy must be integrated with a women's development policy.  
(*Women's News Digest*, no. 25, January 1992, p. 5.)

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## **ANNEXE**

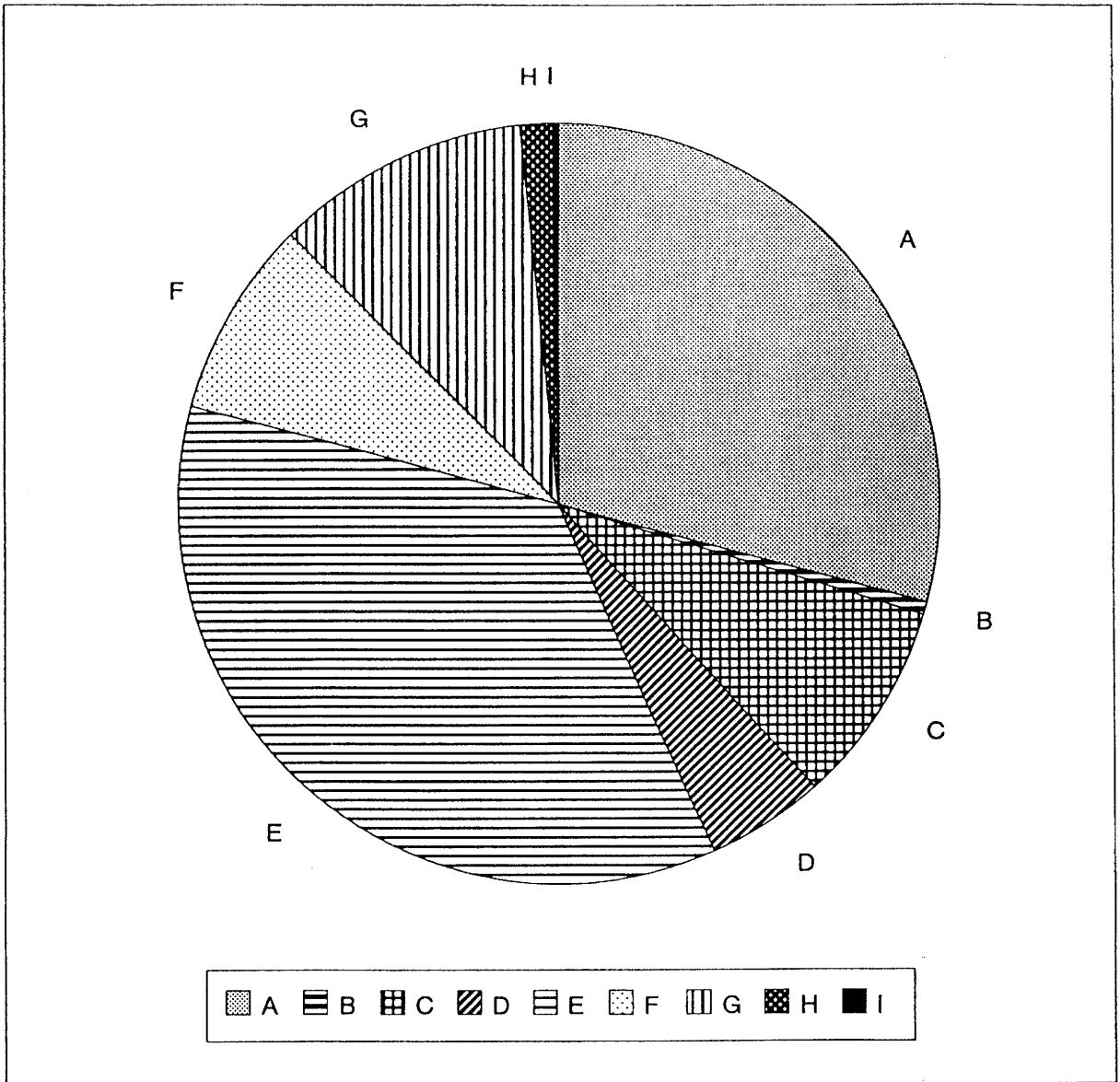
**Figures 1 and 2**

**Tables 1 - 10**



FIGURE 1

PERCENTAGE DISTRIBUTION OF THE WORLD'S FEMALE LABOUR FORCE: 1990



**Developed regions**

A All developed regions (29.3)

**Africa**

B Northern Africa (0.7)

C Sub-Saharan Africa (8.6)

**Latin America and Caribbean**

D All Latin America and Caribbean (5.0)

**Asia and Pacific**

E Eastern Asia (35.8)

F South-eastern Asia (8.2)

G Southern Asia (10.9)

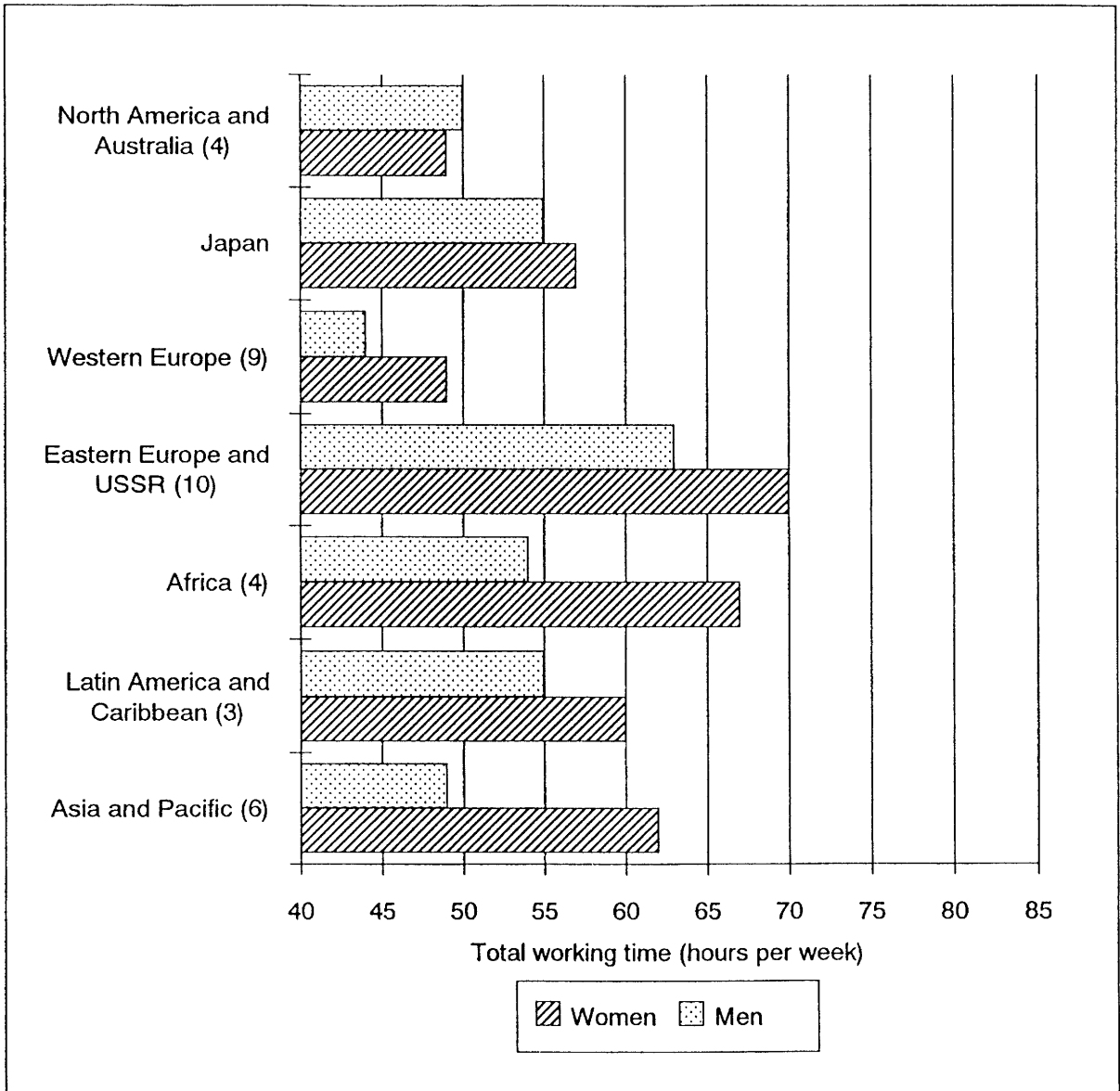
H Western Asia (1.4)

I Oceania (0.1)

Source: United Nations; *The World's Women: Trends and Statistics 1970-1990*, p.83

FIGURE 2

TOTAL WORKING TIME (INCLUDING UNPAID HOUSEWORK)  
MEN AND WOMEN, VARIOUS REGIONS



Note: Numbers in parentheses refer to the number of studies in each region. Data are averages from a small number of studies in each region, 1976/88, compiled by the Statistical Office of the United Nations Secretariat.

Source: United Nations, The World's Women, Trends and Statistics, 1970-1990, p. 82.

**TABLE 1**  
**FEMALE SHARE OF PARLIAMENTARY SEATS,**  
**AND WOMEN DECISION-MAKERS IN GOVERNMENT,**  
**ASIAN COUNTRIES, 1987**

Country	Parliamentary seats occupied by women	Executive offices; economics, political and legal affairs		Social affairs		All ministries	
	1987	no.	%	no.	%	no.	%
Afghanistan	--	0	0.0	0	0.0	0	0.0
Bahrain	--	3	3.9	1	2.2	4	3.3
Bangladesh	9.1	0	0.0	1	7.1	1	1.4
Bhutan	1.3	2	7.4	--	--	2	7.4
Brunei	--	0	0.0	0	0.0	0	0.0
Cambodia	--	--	--	--	--	--	--
China	21.2	3	1.4	4	6.1	7	2.5
Cyprus	1.8	1	3.3	0	0.0	1	2.8
East Timor	--	--	--	--	--	--	--
Fiji	--	5	7.5	0	0.0	5	6.8
French Polynesia	--	--	--	--	--	--	--
Guam	--	--	--	--	--	--	--
Hong Kong	--	--	--	--	--	--	--
India	8.3	3	3.7	1	5.9	4	4.0
Indonesia	--	0	0.0	2	3.6	2	1.3
Iran (Islamic Rep. of)	1.5	0	0.0	0	0.0	0	0.0
Iraq	13.2	0	0.0	0	0.0	0	0.0
Israel	8.3	12	8.8	4	14.3	16	9.8
Jordan	0.0	0	0.0	0	0.0	0	0.0
Kiribati	--	--	--	--	--	--	--
Korea (North)	21.1	--	--	--	--	--	--
Korea (South)	2.5	--	--	--	--	--	--
Kuwait	--	2	1.6	3	6.8	5	2.9
Lao P.D.R.	--	1	1.1	0	0.0	1	1.0
Lebanon	0.0	0	0.0	0	0.0	0	0.0
Macau	--	--	--	--	--	--	--
Malaysia	5.1	0	0.0	1	5.3	1	1.5
Maldives	--	9	9.5	4	12.1	13	10.1
Mongolia	24.9	0	0.0	0	0.0	0	0.0
Myanmar	--	0	0.0	0	0.0	0	0.0
Nepal	5.8	1	1.5	1	10.0	2	2.6
New Caledonia	--	--	--	--	--	--	--
Oman	--	0	0.0	1	2.5	1	0.8
Pacific Islands	--	--	--	--	--	--	--
Pakistan	8.9	2	2.2	1	7.1	3	2.9
Papua New Guinea	0.0	3	4.3	1	9.1	4	4.9
Philippines	--	4	7.5	4	30.8	8	11.1
Qatar	--	0	0.0	0	0.0	0	0.0

table continues

Table 1 (con't)  
 Female Share of Parliamentary Seats, and  
 Women Decision-Makers in Government,  
 Asian Countries, 1987

Country	Parliamentary seats occupied by women	Executive offices; economics, political and legal affairs		Social affairs		All ministries	
	1987	no.	%	no.	%	no.	%
Samoa	4.3	--	--	--	--	--	--
Saudi Arabia	--	1	1.1	0	0.0	1	0.7
Singapore	3.8	0	0.0	0	0.0	0	0.0
Solomon Islands	0.0	0	0.0	0	0.0	0	0.0
Sri Lanka	4.8	1	1.1	2	7.4	3	2.5
Syria	9.2	0	0.0	0	0.0	0	0.0
Thailand	3.5	2	3.8	0	0.0	2	3.3
Tonga	0.0	--	--	--	--	--	--
Turkey	3.0	0	0.0	0	0.0	0	0.0
United Arab Emirates	0.0	0	0.0	0	0.0	0	0.0
Vanuatu	0.0	--	--	--	--	--	--
Viet Nam	17.7	0	0.0	0	0.0	0	0.0
Yemen	0.0	0	0.0	0	0.0	0	0.0

Source: *The World's Women: Trends and Statistics 1970-1990*, pp. 41-42.

**TABLE 2**  
**THE UN CONVENTION ON THE ELIMINATION**  
**OF ALL FORMS OF DISCRIMINATION AGAINST WOMEN**

States which have signed but not ratified the Convention (in 1990)	States which have neither signed nor acceded to the Convention (in 1990)																								
<p>Developed regions:  Netherlands  Switzerland  United States of America</p> <p>Africa:  Benin  Cameroon  Gambia  Côte d'Ivoire  Sierra Leone</p> <p>Latin America and the Caribbean:  Grenada</p> <p>Asia and the Pacific:  Afghanistan  India  Israel  Jordan</p>	<p>Developed regions:  Albania  Holy See  Malta</p> <p>Africa:  Algeria  Botswana  Central African Republic  Chad  Comoros  Lesotho  Mali  Mauritania  Morocco  Mozambique  Namibia  Seychelles  South Africa  Sudan  Swaziland  Zimbabwe</p> <p>Latin America and the Caribbean:  Bahamas  Surinam</p> <p>Asia and the Pacific:</p> <table style="width: 100%; border: none;"> <tr> <td>Bahrain</td> <td>Pakistan</td> </tr> <tr> <td>Brunei Darussalam</td> <td>Papua New Guinea</td> </tr> <tr> <td>Burma</td> <td>Qatar</td> </tr> <tr> <td>Fiji</td> <td>Samoa</td> </tr> <tr> <td>Iran</td> <td>Saudi Arabia</td> </tr> <tr> <td>Kiribati</td> <td>Solomon Island</td> </tr> <tr> <td>Korea (North)</td> <td>Syria</td> </tr> <tr> <td>Kuwait</td> <td>Tonga</td> </tr> <tr> <td>Malaysia</td> <td>Tuvalu</td> </tr> <tr> <td>Nauru</td> <td>United Arab Emirates</td> </tr> <tr> <td>Nepal</td> <td>Vanuatu</td> </tr> <tr> <td>Oman</td> <td>Yemen</td> </tr> </table>	Bahrain	Pakistan	Brunei Darussalam	Papua New Guinea	Burma	Qatar	Fiji	Samoa	Iran	Saudi Arabia	Kiribati	Solomon Island	Korea (North)	Syria	Kuwait	Tonga	Malaysia	Tuvalu	Nauru	United Arab Emirates	Nepal	Vanuatu	Oman	Yemen
Bahrain	Pakistan																								
Brunei Darussalam	Papua New Guinea																								
Burma	Qatar																								
Fiji	Samoa																								
Iran	Saudi Arabia																								
Kiribati	Solomon Island																								
Korea (North)	Syria																								
Kuwait	Tonga																								
Malaysia	Tuvalu																								
Nauru	United Arab Emirates																								
Nepal	Vanuatu																								
Oman	Yemen																								

Source: *The World's Women: Trends and Statistics 1970-1990*, pp. 115-116.

**TABLE 3**  
**WOMEN'S EMPLOYMENT AS PERCENTAGE OF GENERAL EMPLOYMENT**  
**Percentage Distribution 1970s, 1980s, 1990**  
**Selected Countries**

Area Country	Year	%	Share of salaried l.f.	Area Country	Year	%	Share of salaried l.f.
<b>MENA</b>				Korea, Rep.	1980	36.6	31.4
Algeria	1980	8.2	-		1987	39.9	36.1
	1983	6.8	-		1990	40.4	38.3
	1987	9.2	10.5	Singapore	1980	34.5	37.2
	1989	7.6	-		1987	37.8	40.4
			1989		39.3	42.0	
Bahrain	1981	11.3	11.4	<b>South East Asia</b>			
	1987	19.3	-	Indonesia	1980	35.9	27.1
Cyprus	1980	36.2	-		1985	36.0	28.6
	1989	38.7	-		1989	39.7	-
Egypt	1980	7.0	-	Malaysia	1980	33.5	30.6
	1984	18.7	14.0		1987	35.4	33.7
	1986	10.9	12.8	Philippines	1980	23.1	n.a.
Iran	1966	13.2	15.0		1987	37.0	36.6
	1976	20.2	12.0		1990	37.0	36.3
Iraq	1986	9.0	8.5	Thailand	1980	48.1	37.6
	1977	17.4	8.0		1987	46.9	n.a.
	1987	11.6	n.a.		1989	44.7	n.a.
Israel	1983	39.2	40.0	<b>South Asia</b>			
	1987	39.0	40.2	Bangladesh	1981	5.0	5.0
	1990	40.6	42.8		1984/85	9.1	n.a.
Jordan	*1979	7.4	9.3		1985/86	10.4	16.8
Kuwait	1985	19.7	20.8	India	1981	3.7	11.8
Morocco	1982	19.6	17.6			1989	13.3
	1986	35.0	-	Pakistan	1980	9.6	n.a.
Qatar	1986	9.4	9.7		1985	9.6	n.a.
					1987	13.2	n.a.
Sudan	1973	19.9	7.4		1990	11.7	n.a.
	1983	29.1	n.a.	Sri Lanka	1981	25.5	25.6
Syria	1984	13.8	n.a.		1985	30.3	32.8
	1989	15.4	14.5		1990	37.3	31.9
Tunisia	1984	21.2	14.3	<b>East Asia</b>			
	1989	21.0	16.8	Hong Kong	1981	35	37.0
Turkey	1980	12.1	-		1987	37	38.0
	1985	30.0	16.5		1990	36	n.a.
	1989	32.7	16.7	Japan	1980	38	34.0
UAE	1980	5.0	5.2		1985	39	36.2
					1987	40.0	36.5
					1990	38	40.6

\*most recent data.

Sources: ILO, Yearbook of Labour Statistics, 1986, 1987, 1988, 1991, and Retrospective Edition 1945-89; Tables 1, 2 A, 2 B, and 3 B. CERED, Femmes et Condition Feminine au Maroc (Rabat: Direction de la Statistique, 1989); Recensement Général de la Population et de l'Habitat 1987 (Algér 1989).

**TABLE 4**  
**PERCENTAGE OF FEMALES AMONG MANUFACTURING EMPLOYEES**  
**(1970s - 1980s)**

Country	Year	Female Share	Country	Year	Female Share
<b>Middle East/North Africa</b>			Panama	1975	25.1
Afghanistan	1979	59.6		1985	24.3
Algeria	1977	6.9		1986	26.2
	1987	7.8	Puerto Rico	1975	48.2
Bahrain	1971	1.0		1980	48.2
	1981	2.4		1985	48.8
Egypt	1976	6.5		1986	48.3
	1984	12.3		1987	47.5
Iran	1976	38.4	Venezuela	1975	20.7
	1986	14.4		1980	24.4
Iraq	1977	17.2			
	1987	14.6	<b>Asia and the Pacific</b>		
Israel	1972	24.0	China	1980	39.6
	1982	25.2		1985	40.4
Jordan	1979	5.9		1986	40.6
Kuwait	1975	13.8		1987	40.9
	1985	2.5	Hong Kong	1975	51.6
Libya	1973	7.4		1980	50.2
Morocco	1971	-		1985	49.9
	1982	36.1		1986	49.6
PDRY	1973	13.5		1987	49.6
Qatar	1986	0.8	India	1975	8.8
Sudan	1973	16.5		1980	9.6
Syria	1970	10.5		1985	9.5
	1981	10.5		1986	9.4
Tunisia	1975	51.6		1987	9.1
	1984	55.5	South Korea	1980	45.2
Turkey	1975	17.6		1985	42.0
	1985	15.2		1986	42.3
UAE	1975	0.6	Malaysia	1975	40.0
	1980	1.2	Singapore	1975	40.7
				1980	47.2
				1985	45.7
<b>Latin America</b>				1986	46.9
Costa Rica	1980	26.6		1987	47.5
	1985	30.3	Sri Lanka	1975	32.3
	1986	29.5		1980	31.0
	1987	31.4		1985	39.4
Cuba	1980	25.7		1986	45.3
	1985	30.7			
	1986	31.3	Thailand	1975	41.2
Mexico	1980	21.2		1980	42.1
	1985	24.5		1985	44.5
	1986	25.7		1986	45.2

Sources: ILO, *Yearbook of Labour Statistics, Retrospective Edition, 1945-89*, Table 2A; ILO, *Yearbook of Labour Statistics 1989-90*, Table 2A; Guy Standing, "Global Feminisation Through Flexible Labour" (Geneva: ILO, 1980), p. 10.

**TABLE 5**  
**INDICATORS ON WOMEN'S WORK**

Country or area	Labour force by status in employment, 1980/87					
	Employers/own-acc't		Employees		Unpaid family	
	% of total	% female	% of total	% female	% of total	% female
<b>Middle East /North Africa</b>						
Afghanistan	--	--	--	--	--	--
Algeria	17	1	47	8	2	2
Bahrain	9	1	86	12	0.1	8
Cyprus	24	31	71	35	2	83
Egypt	27	10	51	14	17	41
Iran (a)	31	5	48	12	10	49
Iraq (a)	25	7	60	8	11	88
Israel	18	24	74	42	1	74
Jordan (a)	23	1	67	9	0.8	4
Kuwait	6	1	92	21	0.1	4
Morocco	27	11	41	18	18	31
Saudi Arabia	--	--	--	--	--	--
Sudan	--	--	--	--	--	--
Syria	33	4	55	12	10	54
Tunisia	22	26	58	14	6	77
Turkey	23	7	32	15	41	70
U.A. Emirates	7	1	93	5	0.1	9
Yemen (a) (b)	45	--	34	--	19	--
<b>South Asia</b>						
Bangladesh	38	4	44	14	16	6
India	9	9	17	12	4	23
Nepal	86	36	9	15	3	55
Pakistan	45	2	26	5	26	7
Sri Lanka	24	20	50	30	11	52
<b>South East Asia</b>						
Cambodia	--	--	--	--	--	--
Hong Kong	12	20	85	38	2	90
Indonesia	44	26	25	30	28	67
Korea, D.P.R. (a)	33	27	40	29	24	69
Korea, Rep. of	30	30	54	36	123	83
Malaysia	29	29	54	31	10	54
Philippines	36	29	40	37	15	52
Singapore	13	19	80	40	2	68
Thailand	30	27	24	38	43	65
<b>East Asia</b>						
China	--	--	--	--	--	--
Japan	15	31	73	36	9	83

Notes: (a) 1975/79.

(b) Data refer to the former Yemen Arab Republic only.

Source: *The World's Women*, pp. 108-111.



**TABLE 6**  
**FEMALE SHARE OF SELF-EMPLOYMENT**  
**(NON-AGRICULTURAL SECTORS) IN DEVELOPING COUNTRIES**  
**1970s AND LATEST**

Country	Year	Per cent
<b>Africa</b>		
Ghana	1970	73.3
	1984	77.2
<b>Latin America</b>		
Costa Rica	1973	13.0
	1987	27.1
Chile	1970	27.7
	1986	28.2
Dominican Republic	1970	22.7
	1981	26.5
Mexico	1970	27.5
	1980	33.0
Puerto Rico	1975	16.2
	1988	14.8
Venezuela	1971	16.7
	1987	23.2
<b>Asia and the Pacific</b>		
Bangladesh	1974	2.6
	1984	7.7
Hong Kong	1966	13.9
	1976	15.8
	1986	19.9
India	1971	9.4
	1981	7.9
Indonesia <sup>1)</sup>	1971	24.4
	1985	41.1
Iran	1966	16.5
	1976	9.4
Korea, Dem. People's Rep. of	1970	25.1
	1976	39.0
Korea, Rep.	1975	28.8
	1987	35.2
Kuwait	1975	0.5
	1985	0.8
Singapore	1970	12.5
	1987	19.2
Sri Lanka	1971	12.0
	1981	9.4
Thailand	1970	39.8
	1980	43.6
United Arab Emirates	1975	1.0
	1980	0.7

Source: Guy Standing, *"Global Feminisation through Flexible Labour"*, pp. 29-30.

Note: 1) Includes agriculture.

**TABLE 7**  
**FEMALE SHARE OF PUBLIC SERVICE EMPLOYMENT - DEVELOPING COUNTRIES (PER CENT)**

Country	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987
<b>Africa</b>													
Algeria	--	--	--	--	--	--	--	--	--	--	12.5	--	--
Egypt	--	--	--	--	--	--	--	--	22.0	--	--	--	--
Morocco	--	--	--	--	--	--	--	--	28.5	28.4	28.4	28.5	--
Niger	--	--	--	--	--	--	--	--	--	--	--	21.8	--
Nigeria	--	--	10.6	10.8	11.1	12.5	--	--	--	--	--	12.8	--
Tunisia	--	--	--	--	--	--	--	--	--	23.7	--	--	--
<b>Latin America</b>													
Brazil	--	--	--	--	--	--	23.4	--	--	23.8	--	--	--
Cuba	29.6	30.5	29.8	30.0	31.3	32.6	33.2	36.6	38.1	38.8	39.2	--	--
Jamaica	--	--	--	--	47.7	49.7	47.8	48.2	--	--	--	--	--
Mexico	--	--	--	27.0	--	--	--	--	--	--	--	--	--
Panama	--	--	--	45.8	46.8	--	--	40.9	42.7	42.7	43.1	45.2	--
Trinidad & Tobago	--	--	--	--	--	--	--	32.1	--	--	--	34.1	--
Venezuela	--	--	--	--	40.5	41.2	42.3	43.0	--	43.3	43.9	44.5	46.2
<b>Asia and the Pacific</b>													
Bahrain	--	--	--	--	--	--	17.7	--	--	31.7	31.1	--	31.3
Cyprus	--	--	27.6	28.6	29.8	30.9	31.6	31.6	32.1	32.3	33.0	32.5	--
Hong Kong	20.4	21.3	21.3	21.9	23.5	23.4	25.3	27.7	27.9	28.3	28.1	29.1	29.3
India	--	--	--	--	--	--	9.7	--	--	--	10.8	--	--
Indonesia	--	--	--	22.5	23.3	23.3	23.5	--	26.5	27.4	28.7	29.4	30.4
Kuwait	--	--	--	--	--	--	--	--	31.2	--	34.0	--	35.2
Pakistan	--	--	--	--	--	--	--	--	2.7	--	--	--	--
Qatar	--	--	--	--	--	11.0	11.5	--	18.8	20.6	20.4	--	--
Syrian Arab Rep.	--	--	--	--	--	--	20.1	--	--	--	24.1	--	--

Source: Guy Standing, "Global Feminisation Through Flexible Labour", p. 27; Derek Robinson, "Employment, Labour Relations and Pay in the Public Sector: An Overview", p. 22.

TABLE 8

## INDICATORS ON FAMILIES AND HOUSEHOLDS, LATE 1980s

	Households and families						Marriage and marital status						
	Average household size		Women-headed			Average age at first marriage (years)		Total fertility rate (births per women)		Women currently married (%)		% women 60+ not currently married	% women 25-44 currently divorced
	1970	latest	% of total	% with child- ren, no spouse	% women living alone	female	male	1970	1990	aged 15-19	aged 25 plus		
<b>Eastern Europe and USSR</b>													
Albania	--	--	--	--	--	--	--	5.1	3.0	--	--	--	--
Bulgaria	3.2	2.9	--	--	--	20.8	24.5	2.2	1.9	17.2	73	44	3.6
Czechoslovakia	3.1	2.8	23	32	15	21.6	24.7	2.1	2.0	7.5	62	61	7.7
GDR	2.6	2.5	--	--	--	21.5	25.2	2.3	1.7	2.6	57	66	10.9
Hungary	3.0	2.8	20	--	--	21.0	24.8	2.0	1.8	10.8	61	63	9.5
Poland	3.4	3.1	27	--	12	22.5	25.6	2.3	2.2	4.5	64	62	4.0
Romania	3.2	--	--	--	--	21.1	24.9	3.1	2.2	14.2	67	55	4.3
USSR	3.7	4.0	--	--	--	21.8	24.2	2.4	2.4	9.2	57	71	9.1
Yugoslavia	3.8	3.6	--	--	--	22.2	26.2	2.5	2.0	10.9	64	58	3.7
<b>Middle East/North Africa</b>													
Afghanistan	6.2	5.9	--	--	--	17.8	25.3	7.1	6.9	53.3	79	62	0.1
Algeria	--	7.2	--	--	--	21.0	25.3	7.5	6.1	--	--	--	--
Bahrain	6.4	6.6	--	--	--	--	--	7.0	4.1	14.5	60	49	2.8
Egypt	--	5.2	--	--	--	21.3	--	6.6	4.8	21.1	63	70	1.5
Iran (Islamic Rep.)	5.0	4.9	7	--	3	19.7	24.2	7.0	5.6	33.9	72	61	0.8
Iraq	6.0	6.3	--	--	--	20.8	25.2	7.2	6.4	31.5	67	56	1.3
Israel	3.8	3.5	18	--	12	23.5	26.1	3.8	2.9	5.9	62	53	4.2
Jordan	--	6.6	--	--	--	22.6	26.8	8.0	7.2	20.1	64	59	1.1
Kuwait	--	6.5	5	--	0	22.9	26.3	7.5	4.8	14.3	64	70	1.8
Lebanon	--	--	--	--	--	--	--	6.1	3.4	--	--	--	--
Libyan Arab Jamahiriya	5.8	--	--	--	--	--	--	--	6.9	--	--	--	--
Morocco	5.4	5.9	17	--	--	21.3	--	7.1	4.8	16.9	59	69	4.7
Oman	--	--	--	--	--	--	--	7.2	7.2	--	--	--	--
Qatar	--	--	--	--	--	--	--	7.0	5.6	16.1	68	--	--

Indicators on families and households  
(Table continued)

	Households and families						Marriage and marital status						
	Average household size		Women-headed			Average age at first marriage (years)		Total fertility rate (births per women)		Women currently married (%)		% women 60+ not currently married	% women 25-44 currently divorced
	1970	latest	% of total	% with child- ren, no spouse	% women living alone	female	male	1970	1990	aged 15-19	aged 25 plus		
Saudi Arabia	--	--	--	--	--	--	7.3	7.2	--	--	--	--	
Sudan	--	5.8	22	--	--	21.3	--	6.7	6.4	--	--	--	--
Syria	5.9	6.2	13	--	--	22.1	--	7.8	6.8	24.6	66	50	0.8
Tunisia	5.1	5.5	10	--	--	24.3	28.1	6.8	4.1	6.5	58	56	1.3
Turkey	5.1	5.2	10	--	--	20.6	23.6	5.6	3.6	20.8	70	52	0.9
U.A. Emirates	--	5.2	--	--	--	18.0	25.9	6.8	4.8	55.0	76	71	2.5
Yemen	--	5.0	--	--	--	17.8	22.2	7.0	6.9	--	--	--	--
<b>South Asia</b>													
Bangladesh	5.6	5.7	17	82	2	16.7	23.9	6.9	5.5	65.4	77	67	1.1
India	5.6	5.5	--	--	--	18.7	23.4	5.7	4.3	43.5	74	65	0.8
Nepal	5.5	5.8	--	--	--	17.9	21.5	6.2	5.9	50.1	81	39	0.4
Pakistan	5.7	6.7	4	63	1	19.8	24.9	7.0	6.5	29.1	73	50	0.5
Sri Lanka	5.6	5.2	17	--	--	24.4	27.9	4.7	2.7	9.7	59	47	0.5
<b>South East Asia</b>													
Cambodia	--	--	--	--	--	--	--	6.2	4.7	--	--	--	--
Hong Kong	--	3.7	24	--	--	25.3	28.7	4.0	1.7	2.0	57	57	1.2
Indonesia	4.6	4.9	14	--	--	20.0	24.1	5.6	3.3	17.3	63	75	4.5
Korea, D.P.R.	--	--	--	--	--	--	--	5.7	3.6	--	--	--	--
Korea, Rep. of	5.2	4.5	15	--	--	24.1	27.3	4.5	2.0	0.9	59	64	1.1
Lao People's Dem. Rep.	--	--	--	--	--	--	--	6.2	5.7	--	--	--	--
Malaysia	5.1	5.2	--	--	--	23.5	26.6	5.9	3.5	8.2	57	64	1.6
Myanmar	--	5.2	16	--	--	22.4	24.6	5.7	4.0	16.0	59	61	2.7

Indicators on families and households  
(Table continued)

	Households and families							Marriage and marital status					
	Average household size		Women-headed			Average age at first marriage (years)		Total fertility rate (births per women)		Women currently married (%)		% women 60+ not currently married	% women 25-44 currently divorced
	1970	latest	% of total	% with child- ren, no spouse	% women living alone	female	male	1970	1990	aged 15-19	aged 25 plus		
Philippines	5.9	5.6	11	--	--	22.4	25.3	6.0	4.3	14.0	61	48	0.0
Singapore	5.3	4.7	18	--	3	26.2	28.4	3.5	1.7	2.3	52	63	1.7
Thailand	5.8	5.2	16	--	--	22.7	24.7	6.1	2.6	15.6	59	56	3.5
Viet Nam	--	5.3	--	--	--	--	--	5.9	4.1	--	--	--	--
<b>East Asia</b>													
China	--	4.4	--	--	--	22.4	25.1	6.0	2.4	4.3	66	59	0.3
Japan	--	3.1	15	--	9	25.1	28.6	2.0	1.7	0.9	63	54	3.4

Source: The World's Women, pp. 26-29.

TABLE 9

## SOCIAL SECURITY PROGRAMMES, BY TYPE, mid-1980s

Region/Country	Type of Social Security Programme				
	Old Age, Survivors, and Invalidity	Sickness and Maternity * (Medical Care)**	Work Injury	Unemployment	Family Allowances
<b>Africa (sub-Saharan)</b>					
Botswana			X		
Cameroon	X		X		X
Central African Republic	X		X		X
Chad	X		X		X
Congo	X		X		X
Ethiopia			X		
Gabon	X		X		X
Ghana	X		X	X	
Guinea	X	X+	X		X
Ivory Coast	X		X		X
Kenya	X		X		
Liberia			X		
Madagascar	X		X		X
Malawi			X		
Mali	X		X		X
Mauritania	X		X		X
Mauritius	X		X		X
Niger	X		X		X
Nigeria	X		X		
Rwanda	X		X		
Senegal	X		X		X
Sierra Leone			X		
Somalia			X		
South Africa	X	X	X	X	X
Tanzania	X		X		
Togo	X		X		X
Uganda	X		X		
Zaire	X		X		X
Zambia	X		X		
Zimbabwe			X		
<b>Asia (south &amp; east)</b>					
Burma		X+	X		
India	X	X+	X		
Indonesia	X	X+	X		
Nepal	X		X		
Pakistan	X	X+	X		
Philippines	X	X+	X		
Sri Lanka	X		X		
Taiwan	X	X+	X		
Thailand			X		

cont ....

<b>Eastern Europe/USSR</b>					
Austria	X	X+	X	X	X
Bulgaria	X	X+	X	X	X
Czechoslovakia	X	X+	X		X
Poland	X	X+	X		X
Romania	X	X+	X		X
Yugoslavia	X	X+	X	X	X
USSR	X	X+	X		X
<b>Latin America &amp; the Caribbean</b>					
Argentina	X	X+	X		X
Bahamas	X	X	X		
Barbados	X	X	X	X	
Belize	X	X	X		
Bermuda	X		X		
Bolivia	X	X+	X		X
Brazil	X	X+	X	X	X
Chile	X	X+	X	X	X
Colombia	X	X+	X		X
Costa Rica	X	X+	X		X
Cuba	X	X+	X		
Dominica	X	X+	X		
Dominican Republic	X	X+	X		
El Salvador	X	X+	X		
Grenada	X	X			
Guatemala	X	X+	X		
Guyana	X	X	X		
Haiti	X		X		
Honduras	X	X+	X		
Jamaica	X		X		
Mexico	X	X+	X		
Nicaragua	X	X+	X		
Panama	X	X+	X		
Paraguay	X	X+	X		
Peru	X	X+	X		
Trinidad & Tobago	X	X	X		
Uruguay	X	X+	X	X	X
Venezuela	X	X+	X		
<b>Middle East &amp; N. Africa</b>					
Algeria	X	X+	X		X
Bahrain	X		X		
Egypt	X	X+	X	X	
Iran	X	X+	X	X***	X
Iraq	X	X+	X		
Israel	X		X	X	X
Jordan	X		X		
Kuwait	X				
Lebanon	X	X+	X		X

*Social Security Programmes, by Type, Page 3 (Middle East and N. Africa)*

Libya	X	X+	X		
Morocco	X	X	X		X
Saudi Arabia	X		X		
Sudan	X		X		
Syria	X		X		
Tunisia	X	X+	X	X	X
Turkey	X	X+	X		
Yemen Arab Republic	X				

Notes: \* Sickness and Maternity refers to cash benefits for sickness and maternity. Countries must provide both benefits to be included.

\*\* A + denotes that medical care and/or hospitalization coverage are provided in addition to cash sickness and maternity benefits.

\*\*\* Implemented for 3 years on an experimental basis started July 1987.

Source: U.S. Department of Health and Human Services, Social Security Administration, *Social Security Programs Throughout the World* (Washington, D.C.: Government Printing Office, 1990), pp. xxii-xxv.



TABLE 10

**LAWS AND REGULATIONS GOVERNING MATERNITY PROTECTION,  
ARAB COUNTRIES, 1984**

	Maternity leave	% of wages paid during leave
ILO conventions	12 weeks	two-thirds salary
ALO conventions	7 weeks	full salary
Algeria	12 weeks	50
Bahrain	45 days	100
Egypt	50 days	100
Iraq	10 weeks	100
Jordan	6 weeks	50
Kuwait	70 days	100
Lebanon	40 days	100
Libya	3 months	100
Morocco	12 weeks	50 for 10 weeks
Oman	45 days	100
Saudi Arabia	10 weeks	50 or 100 according to length of service
Sudan	8 weeks	100
Syria	50-60 days	50-70
Tunisia	30 days	two-thirds salary
U.A.E.	45 days	50 or 100
Yemen A.R.	70 days	70
Yemen P.D.R.	60 days	100

Source: Hijab 1988, p. 84, and Social Security Administration, Social Security Programs Throughout the World - 1989 (Washington D.C., GPO, 1990).