

Department of Economic and Social Affairs
Division for Social Policy and Development
Family Unit

Families
And the World of Work:
Four Country Profiles
of Family-Sensitive
Policies

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PREFACE

As part of the approved work programme relating to families, the Division for Social Policy and Development of the Department of Economic and Social Affairs of the United Nations Secretariat commissioned a study on families and the world of work from the International Federation of Training and Development Organization (IFTDO) through a grant from the UN Trust Fund on Family Activities, based on four country case studies, covering Argentina, Egypt, India, and the Netherlands. The case studies were prepared under the general direction of IFTDO by four member organizations representing both practitioners in the field of human resource development and national professional or academic associations, namely: the Asociacion de Dirigentes de Capacitacion de la Argentina, TEAM International of Egypt, the Indian Society for Training and Development, and the NVvO Dutch Training and Development Organization.

The material prepared by IFTDO was substantively edited in the United Nations Secretariat.

INTRODUCTION

1. The family and the world of work interact in many and different ways. First, the family continues to be an important employer of its members, paid or unpaid. Family size, structure, age-profile, internal arrangement of relationships and obligations, member skills and available resources of the family all help determine its collective ability to generate work opportunities and incomes. All these elements are undergoing change. Some relate to the way that individual family members, and society at large, are altering their view of their functions within or outside the family, in both their social and economic roles. Others relate to the structural changes in economies and the limitations they impose on the family and its individual members, or the new opportunities created and the resultant changes in the balance in relationships within the family.

2. Second, the family is a social institution providing support and care to its members, with the crucial function of socializing children, including their preparation to enter successfully the world of work. With the increase in complexity in the organization of production and distribution, its scientific sophistication and requirement of technical skills, families are increasingly drawing their incomes from work outside the family, particularly in recent times with the entry of more women into the ranks of paid employees and salaried professional occupations. These trends have also brought in their wake new challenges to balance the respective social and economic roles of different family members.

3. The need to seek a contribution to family income of child labour, even the labour of very young children, has been a necessary feature of family life, especially in poor families throughout the world. The traditional dilemma of balancing the welfare of children and the economic survival of the family, where these competed, has now assumed a new dimension: the need to balance the positive contribution of the income from child labour to satisfying the immediate needs of the family against the need to invest in children's health and education to enable them to acquire the skills and other attributes to earn their future living outside the family.

4. The case studies presented here are examples of how the goal of fostering a comprehensive approach to family and work policies can be enhanced. The present study offers policy makers an opportunity to learn from the activities and initiatives in the four countries, with each representing a different region of the globe. Argentina, Egypt, India and the Netherlands all recognize the salient role played by families in the world of work, and each approaches the issue from its own perspective. This variety of approaches, including numerous examples of productive involvement of Governments and of non-governmental organizations (NGOs), provides a valuable resource for Governments and policy professionals. Finally, the study presents an opportunity to assess both the successes and shortcomings of an enormous range of family and work-related initiatives that help members of families attain productive and sustainable employment.

I. FAMILIES AND THE WORLD OF WORK IN ARGENTINA

A. INTRODUCTION

5. Argentina, rich in natural resources, benefits from a highly literate and educated population, an export-oriented agriculture sector and a diversified industrial base that supports its family-oriented culture. The Argentine government regards the role of the family * in the national development agenda as vital to the nation's success. The family is seen as the vehicle in which the normal and exceptional crises that arise out of human partnerships and the social environment can be faced and solved, and also as a provider of goods and services. Thus, the family in Argentina has a primary and all-important role in imparting cultural values and socializing its members for their livelihoods. Argentina has a heterogeneous social and cultural mix, mostly of European origin. It has a multiplicity of different family forms, although the nuclear family is the most prevalent. As stated in the country's constitution, whether founded on marriage, cohabitation or adoption, families are to be provided comprehensive family care by the state as a guaranteed right.

6. Most of Argentina's inhabitants live in cities, with about eleven million living in the city of Buenos Aires and its environs, where half of the industrial production of the country is concentrated. About 10 per cent of the urban population and 20 per cent of the rural population live in poverty. Since the end of the 1980s, Argentina has worked to develop a strong economy; however, it has recently faced a downturn, which has slowed its economic growth. High unemployment and underemployment have resulted from extensive layoffs in State employment and enterprises.

7. Argentina has a well-developed technical and professional workforce. About 96 per cent of its adult population are literate and have a high enrollment rate in primary and secondary levels of education. The workforce officially numbers about 14 million, of whom 30 per cent are women. The majority (57.1 per cent) of the workforce work in the service sector of the economy.

8. Starting in the early 1990s, wage unemployment fell from deindustrialization, investment stagnation, State employment cutbacks, and low job growth. Firms either closed due to lack of competitiveness or reduced personnel to increase competitiveness. Unemployment reached 18.6 in mid-1995 but decreased to about 13 per cent by 1998. However, for the bottom 10 per cent of the population, unemployment was 40 per cent in 1997. Unemployment for women is higher than for men, but the single female has the highest unemployment rate. Men's unemployment is due more to declining employment, but women's unemployment rose mainly as a result of the workforce expanding further than job growth. Unemployment has been higher for those individuals who have not completed primary and secondary education. Self-employment is increasing. For example, estimated self-employment rose from 20 per cent in 1980 to 26 per cent in 1990. ¹

9. Other problems have emerged that affect families. From the 1980s, a slow but steady increase has occurred in the number of households headed by women. Women have experienced barriers to their employment choices and opportunities because of the prevalent view that women belong in the home to care for their families and households and that their contribution is not important to family incomes. ²

* In Argentina, the family refers to households that contain adults and children related by marriage, cohabitation, and adoption. Argentina has a heterogeneous social and cultural mix and consequently, a multiplicity of different family forms although the nuclear family is the most prevalent. Argentina regards the family as a very important institution that has a vital role in national development.

However, from 1991, labour participation has increased, especially for young people and in urban areas as mainly adult women sought work. These persons were entering the labour force because of falling household incomes, rising prices and increasing unemployment among household heads. However, when women enter the labour market they typically turn to work in the informal sector of the economy, where wage levels are lower. Youth unemployment, for those below 25, increased and reached 29 per cent in 1995. By 1997, young workers accounted for about 39 per cent of the unemployed.²

10. Argentine families have experienced other challenges. The cost of living has increased, especially in the greater Buenos Aires metropolitan area. There is a lack of affordable credit, especially for small and medium sized firms, including family businesses. Argentina's poorer provinces have been the hardest hit, having relied on various kinds of federal funding and public sector employment, both of which are on the decline. School drop-out rates started to climb in 1996 as low-income families, especially female-headed families, who started to take their children out of school at an early age. Further, retirement ages have risen, pension payments have been capped, and future pensions and voluntary option arrangements are being offered instead of government paid pensions.

11. For many years, there was a tendency to transfer functions from the private to the public sphere. For example, the care of small children has been gradually transferred from mothers to nursery school teachers. However, with the recent financial crisis and government budget cuts, it became necessary to privatize many activities formerly carried out by the public authorities. As a result of the decline in family income, mothers have to look after small children again or seek community or individual solutions for the problem of childcare. Family allowances for workers with salaries above \$2,000 per month have been discontinued. These government savings will make up a special fund for emergencies and training for low income workers.

B. NATIONAL AND LOCAL PROGRAMMES FOR AIDING FAMILIES

12. The government of Argentina has a history of helping families through family allowances and other family work support mechanisms, many of which employers are required to pay for, especially for their permanent employees. Argentina has undertaken a number of steps to enable families to have at least a minimum income. The Ministry of Social Development provides assistance to families, since the protection of families is guaranteed by the country's constitution. The Ministry integrates the work of all government agencies concerned with poverty eradication, with particular emphasis on improving information systems and evaluating social programmes.

13. Coordination is undertaken between the central Government and local government authorities. In 1992, the National Youth and Family Council was established under the direct authority of the Ministry of Social Development to plan, organize and execute a comprehensive youth and family development policy, including research and training. The Council provides guidance and coordinates the efforts of public institutions, of non-governmental organizations and of community and public welfare agencies to provide the comprehensive development of the family and its members at the regional and local level.

14. Argentina has set up the National Centre of Community Organizations to promote coordination between the government and community organizations. The Argentinean Federation of Family Support has also performed coordination between the Government and community organizations and has undertaken community work in support of families at its organization's centres. Its work has demonstrated the importance of involving non-governmental organizations in improving family life.

Additionally, programmes for strengthening civil society and youth development seek to mobilize people to find solutions for their problems. For example, the Participating Social Investment Fund complements State initiatives through a mechanism for allocating resources based on demands of extremely poor families.

15. The government has made many efforts to counter the current economic crises and the effects of high employment rates, especially on the poorest households. The Government sponsors a number of special programmes to assist displaced workers and new job seekers, such as an unemployment insurance system, retraining programmes, public works, and job subsidies and other incentives to private employers. In addition, illegal immigration is controlled. The Government also encourages civic organizations to do what they can to help families. Through volunteers, churches have played an important role in helping families gain assistance.

16. For workers there are several family support benefits. Workers are generally entitled to a minimum wage and State family allowances for immediate dependents as well as for marriage, maternity and schooling. Depending on the length of service, salaries must be paid for absences due to illnesses of three to six months' duration or longer if an employee supports a family. Enterprises that hire workers over fifty years of age may be exempted from all labour taxes and contributions for these workers.

17. Workers receive some salaries during temporary unemployment periods and some benefits for total and permanent injury because of work accidents. Working pregnant women have a right to leave before and after childbirth for a total of about three months, with salary paid from the family compensation fund to which employers have contributed. Workers and retirees have access to some health services, which in most instances they and their employers pay for.

18. For dismissals, several types of assistance are given. The notice of potential dismissal must be provided prior to actual dismissal. If workers are dismissed, without having committed an act of gross misbehavior or a criminal offense, severance pay is due them. In downsizing the public sector, the Government provides pensions, facilitates the relocation of redundant workers, introduces financial incentives to retire and resign, and provides specific training to enable people to obtain private employment.

19. The National Employment Fund, created in 1993, has as its main source of income a 1.5 per cent contribution assessed on the private sector payroll. Through this programme, worker training, employment promotion programmes and the unemployment benefit programme are financed. To receive assistance, wage earners have to be dismissed for reasons such as a temporary lay-off or a collective lay-off and have had to be paying into social security or the employment fund for some specified time and be actively seeking work. As of 1997, workers employed in certain economic activities, such as rural and household workers and public sector employees, whose job ended in the restructuring, are exempted from the requirement of having paid into the fund. It is estimated that 10 per cent of the jobless receive unemployment compensation.³

20. The State Employment Service, created before 1990, was recently upgraded and reorganized to provide better assistance. In the 1990s, the Argentine Employment Service Network, incorporating the public employment offices, public placement agencies and other collaborating institutions was established. Functions of the network include registration of workers in search of jobs, posting of vacancies; counseling and intermediation; local labour market studies; collaboration in the administration of unemployment insurance; personnel selection for employers; worker relocation; and assistance to the self employed and to micro-firm employers.

21. The Government seeks to foster employment and job creation particularly in the private sector, as well as increase the number of small enterprises as alternative employment sources. For example, in 1999 intensified efforts to create between 250,000 and 500,000 jobs are being undertaken. Greater flexibility in wage setting, recruiting and dismissing redundant employees is being accorded to companies so that they can reduce labour costs, and incentives are provided to them to increase other types of employment.

22. The World Bank has provided loans to the Government for a project known as the Social Protection Project or TRABAJAR. This project is managed by the Ministry of Labour and Social Security and also receives funds from the National Employment Fund. The project acts as a social safety net, especially for poor unemployed workers, to stimulate higher employment, including improving the quality and relevance of education. The project was initially designed to help temper the effects of Argentina's economic recession, which led up to high unemployment, especially of young people. The programme provides support for creating low skill jobs of a temporary nature in public works projects, thus providing temporary financial assistance to poor workers and improving social and economic infrastructure in poor communities.

23. Between 1993 and 1996, other employment-generating programmes were undertaken. The labour-intensive Programme de Empleo Coparticipado found jobs for 3,500 long-term unemployed for one year in socially useful projects. Nonprofit organizations provided training and assistance to those who were older than 45 and had outdated skills. Lasting two years, the Programme de Empleo de Interes Social provided employment to about 700 persons per month. The Programme de Asistencia Solidaria and Programme de Entrenamiento Ocupacional provided training monthly to approximately 26,000 and 8,900 participants, respectively. Another programme, Assistir, helped 13,000 young workers in 1995. In 1996, Servicios Comunitarios (community services) created community service jobs for the urban unemployed.

24. Between 1994 and 1996, the Government created a number of programmes to subsidize employment creation in the private sector. The new labour code in force from 1995 permits private sector part-time and trial period contracts, an apprenticeship contract (minimum three months, maximum three years) for unemployed workers between 14 and 25 years old, and a special temporary contract (minimum six months, maximum two years) applicable to workers older than 40, disabled workers, some ex-soldiers and women, with a 50 per cent rebate on payroll taxes except taxes for health care. The proportion of workers that may be employed under this effort is limited, and depends on firm size: 100 per cent in firms of up to 5 employees, 50 per cent in those with 6 to 25 employees, and 10 per cent in the rest; proportions may be increased by collective agreements.

25. A number of examples of private sector employment generation programmes may be noted. The Programme de Empleo Privado was created in 1994 to replace the State-funded programme described above. In this programme, the State paid part of the wages of participating workers, with or without previous training, who were registered with the Employment Service Network and were hired for at least four months. The initial monthly average of 1,108 participants in 1994 had more than doubled in 1995 but later declined. A newer programme started in 1995 – the Programme de Empleo Privado para PyME had similar characteristics but was confined to small and medium-sized enterprises with up to 100 employees. Finally, the programme FORESTAR subsidizes employment in forestry while stimulating the development of this natural resource. Under these programmes the state offers workers a minimum wage for a maximum of six months and covers the liability insurance policy for work injuries. In 1996, these two later programmes totaled some 20,000 beneficiaries each month.

26. Some work-creation programmes are targeted to specific groups. Fomento del Empleo is

addressed to unemployed workers, including those expelled from the public sector due to administrative efficiencies. It exempts employers from paying 50 per cent of payroll taxes on contributions to the retirement scheme, family allowances, the national employment fund, and the health care scheme for the retired. Another programme facilitates temporary work contracts for launching new activities. This programme is not targeted and permits a tax rebate equivalent to 50 per cent of social security contributions. Between 1992 and 1996, the number of such contracts increased almost fivefold, amounting to an average of 5,000 a month.

27. To encourage youth employment, Argentina has introduced special flexibility in hiring youth workers not provided by the general workforce, such as minimum salaries and benefits, apprenticeships, and encouraging the start-up of youth programmes. Some of those initiatives are described below.

28. In late 1997, a non-governmental youth organization, Inegración Joven, organized the first Youth Forum on Alternatives to Youth Unemployment for several Latin American countries, including Argentina. During the Forum, youth presented proposals on ways to combat youth unemployment. A national evaluation committee in each country was formed to select the best candidates for recommended funding by national and international organizations

29. Practica Laboural para Jovenes offers work to young workers (24 years or younger) who have technical or professional skills. Trabajo-Formacion is targeted to unskilled young workers looking for their first job. Both programmes are exempted from payroll taxes except for the health care scheme and the national employment fund.

30. The government of Argentina is promoting small and medium-size enterprises to overcome unemployment in Argentina. Since many family businesses are in the category of small and medium size enterprises, this focus will be helpful to them. It is estimated by Inter-American Development Bank (IDB) that in Argentina since 1980, there has been a 50 per cent increase in employment in small enterprises and toward self-employment in the informal sector since 1980. For example, in 1995, special advantages were offered to small firms that were exempted from the 1991 Employment Law requirements for paying certain social security contributions, so that small firms with up to 40 employees and whose sales do not exceed an upper limit established by an advisory group are generally exempted from some social security provisions.

31. Recently, measures have been introduced to promote job offers by small firms, whereby pension fund contributions of employers are reduced, or in some instances all employee social support charges are exempted except health insurance. For example, these employer assessments are reduced or exempted in cases where employment has to be reduced or where staff is attracted to launch a new product, when an additional shift is required, for young persons on their first job or for the hiring handicapped persons.

32. The Fondo Fiduciario de Capital Social aims to create a self-sustaining and self-perpetuating scheme that provides financial and non-financial services to poor micro-entrepreneurs across the country. An estimated one million entrepreneurs in Argentina are struggling to survive amidst the toughest economic transformation of the country's history. Instead of charity, these entrepreneurs seek the tools that will enable them to help themselves. The programme intends to foster the creation of at least 60 micro banks serving 50,000 active customers.

C. PROMOTION OF TRAINING

33. Argentina has favored training as one of its major interventions. In 1980, it created the Crédito Fiscal, a tax allowance benefiting enterprises that sponsored training. In 1996, 45 per cent of the funding for active labour market programmes went for training activities.

34. The main programme of subsidized training for young workers is the Proyecto Joven, created in 1993 and co-financed by the Inter-American Development Bank. It is targeted to low-income young workers (older than 16), who lack working experience, who did not complete secondary education, and who are unemployed or underemployed or out of the labour force. This programme develops skills at a semi-skilled level in response to private sector demands. The State and IDB funds cover all training costs and the scholarships and subsidies granted to participants. By April 1996, almost 24,000 persons registered for the programme.

35. Private companies, educational establishments and the government are actively involved. The programme offers practical courses lasting up to three months in specific occupations, followed up by up to three month of traineeships in actual businesses. The government designs courses for the programme according to market requirements. Educational institutions enter into association with companies to submit bids to conduct courses. The best offer wins.

36. The programme offer scholarships to young people to learn an occupation for a small stipend in addition to the amount they receive from their employer. They gain work experience and become marketable. The programme also helps young people gain the personal confidence and communication skills to progress.

37. Aprender, another IDB-supported programme works through the apprenticeship contracts given legal status in 1995. In this programme, firms are expected to train unemployed workers between 14 and 25 years old; the Government pays their health and work injury insurance of these young people - if youth work more than six months.

38. An IDB loan, implemented by the Ministry of Labour and Social Security, enabled Youth Productivity and Employability Support Programme to start in 1997 to increase productivity and employment opportunities, especially for youth from low-income families. It finances job training and career orientation, establishes vocational training councils, provides training scholarships and improves the quality of the least advantaged public schools. The training councils are to be self-sustaining to identify qualification requirements for current occupational needs and facilitate the retraining of workers displaced by technological and organizational changes. Such institutions are to be private, not-for profit entities established by entrepreneurs and local workers.

39. This programme is expected to have a number of benefits. Among them are a lowering in job training costs and a reduction in the social alienation of the poorest youth, who under the programme have a much better chance of completing high school. In the short run, the project seeks to increase the employability and improve the income levels of the low-income youth who make up the population group with the highest rates of unemployment. The project seeks to train low-income youth, to keep them in school and to ease the burden of the drop in household incomes while reducing the pressure on the labour market. A network of employment offices will provide improved job search services for about 400,000 persons. The training courses will reach 180,000 persons.

40. The programme is also ensuring that both women and men benefit. To achieve this, the Ministry of Labour and Social Security and the National Women's Council have an agreement for promoting and enforcing equal opportunities for both men and women. The Council is being called upon to identify potential beneficiaries and to supply information to women beneficiaries and women's

organizations, as well as provide technical assistance. The Council also provides assistance in designing success indicators and in assessing the programme's impact on the status of women. The training programme is working also to increase the opportunities for women thus enabling them to enter the labour force once they have completed the training. It also improves the counseling and job search activities for beneficiaries, promotes the benefits of hiring women in nontraditional occupations, makes agreements to accept women interns and actively identifies and seeks to overcome barriers to hiring women.

41. Another IDB-supported training programme is aimed at assisting youth who survive by begging, prostitution or drug trafficking. This programme involves the public sector and civil society groups, such as non-governmental organizations and religious, social or neighborhood associations, in assisting the participating youth.

42. Other training is directed at helping low-income mothers. The Capacitación de Madres Cuidadoras, for example, helps women with children five and under and their families. It was created in 1989 and lasted until 1997. It provided childcare, technical assistance, scholarships, publications, and education and workshops for about 110 families. The participants have developed better child-rearing, family management and work preparation skills

43. Argentina has made efforts to increase the number of persons employable for high tech occupations. Some initiatives are described below.

44. Planta Poloto de Procesos Industriales Microbiologicos was founded in 1978 in Northern Argentina to offer workforce development and country benefits. It provides workforce development in partnership with various universities, industries and international organizations by enabling students and current workers in microbiology and biotechnology to improve their ability to participate in more productive work. It also advances the country's ability to export and to increase its economic growth. Specifically, PRIOMI is dedicated to: serving as a technology transfer centre for Northern Argentina and Latin America and serving as a Pan-American training centre in the fields of industrial microbiology and biotechnology; raising the skill level of the region's bio-technical scientists and applied research community; training doctoral graduates in applied research and management, quality assurance and teamwork; and increasing the economic competitiveness of businesses whose products could benefit from improved biotechnological processes.

45. Besides the Argentine students involved, participants come from the other countries of the Southern Core Common Market (MERCOSUR) (Brazil, Paraguay, Uruguay, and Chile) and from Bolivia, and Columbia. The MERCOSUR group has as one of its agreements to perform cooperative applied research.

46. With IDB funds, Argentina established the National Fund for Financing Institutes of Technology to increase the availability, relevance and the quality of its workforce through non-university higher education. The project will fund about 60 sub-projects in order to train people skilled in areas of highest demand, including industrial technology, services and health. About 15,000 students are to be enrolled. While not directly targeted at the lowest income persons, it will help those enrolled become more employable and increase their income potential.

47. Some state programmes are intended to improve the employability of workers by providing or sponsoring training. Argentina also has a scheme that allows tax allowances to firms that sponsor training for adults. An example of basic sponsored training follows.

48. A programme of training workshops was devised in 1995 to help workers become better

adapted to the new skill requirements; these workshops are targeted to both unemployed and employed workers, the latter if employed by small and medium firms. Trade unions, civil association and non-profit organizations participate in providing these training programmes, and the required equipment is funded up to eighty per cent by the Ministry of Labour and Social Security. Over 51,000 beneficiaries are expected to be included. Civil organizations are responsible for developing the work skills of the teenage participants.

II. FAMILIES AND THE WORLD OF WORK IN EGYPT

A. INTRODUCTION

49. Egypt is facing enormous economic and social challenges which have adverse consequences for many families.* Nevertheless, there is evident national and local determination by governmental and non-governmental organizations to work toward new adjustments that will lead to family security, principally based on the efforts of families to improve their economic circumstances. This has not required the invention of a new tradition of family support; the government has a long history of family support that traditionally provided many free services and subsidies for necessary consumption goods.

50. Thirty years have passed since the implementation of Egypt's Economic Reform and Structural Adjustment Programme, which has succeeded in shrinking the State's role in the provision of services and subsidies, with its consequent withdrawal from many economic activities. The results demonstrate remarkable improvement in the performance of the Egyptian economy including the growth of the private sector.

51. The Egyptian constitution stipulates that the family is the nucleus of the society and that its bases are religion, conduct and nationalism. The Government is keen to retain the authenticity of the Egyptian family in its societal values and ties to tradition. Interest in the progress and survival of the family has grown in recent years, especially with a view to meeting motherhood and childhood needs. However, the Egyptian family in general continues to suffer from problems such as a high rate of population growth, low level of income, uneven distribution of income, illiteracy and unemployment.

52. It is estimated that nearly 23 per cent of Egyptians live below the poverty line. Under these circumstances, poor families have little choice but to put their children to work. Children must either directly contribute to family income or at the least help the father in his work. The need for survival puts on the back burner the time, energy and resources to become educated and thereby inhibits the possibility that individual members of the family might escape poverty in their lifetimes. Moreover, as a result of migration from rural and village communities to Cairo and other major cities in search of work, training and educational opportunities, new social and economic problems are created or made worse in urban areas; among them are over crowdedness and increased environmental pollution. Further, there is no unemployment insurance in Egypt.

53. Illiteracy stands out as a significant barrier facing the family. In spite of the efforts of government ministries and national voluntary organizations in the field of education, illiteracy remains widespread. As an example, families having numerous children cannot afford to enroll them in schools, although by law the government schools are free. The inevitable result is that some of the children leave school too soon to escape a life of illiteracy. In worst case situations, as in some rural areas, such schools as exist often are inadequate and overcrowded, thus discouraging the continuation of schooling.

* In Egypt, according to government statistical definition, the family is defined as an individual or a group of individuals sharing food and shelter for at least six months, whether they are relatives or not. Historically, in Egypt, the most favored family forms are the patriarchal nuclear and the extended family related by blood.

54. In 1995, the rate of unemployment in Egypt reached 11.3 per cent of the total labour

force. Youth unemployment is worrisome. While education is normally associated with increased opportunity for employment, it is a phenomenon in Egypt of widespread unemployment even among graduated youth. Too frequently, families burdened by supporting children through college discover at the end of their education that there are no job opportunities. When this happens, the youth continue to be a burden to their families and their hopes for advancing themselves are dashed. As a result, some youth are susceptible to deviant behavior.

55. The Egyptian Constitution provides for equal status before the law between women and men. In the last twenty years, Egyptian laws promoting equality in rights and duties have contributed to the presence of an increasing number of women in different fields of work. In 1995, about 21 per cent of the formal total labour force of persons 15-64 years of age were women. However, there continues to be noticeable limitations for women in their educational attainment, healthiness, in the occupations open to them, in their attainment of training and promotions, and in their access to leadership and decision-making positions. Access to basic education and secondary education is more limited for females than males. Women-headed families, many in poverty, have grown; they presently constitute 18-22 per cent of all Egyptian families.

56. Women's employment is often limited to a few low-status or low paying occupations. Government employment, which is more precarious under the present downsizing of government, is considered the main source of women's employment, reaching 31.2 per cent of the total government work force. In addition, there is a large presence of women in the informal (non-official) labour force where much of this labour produces little income. Some of these jobs might provide a marginally adequate income but provide no benefits or insurance. Even when provision is made for legal benefits, women can be disadvantaged in the workplace. For example, although provision is made under the law for paid maternity leave of at least three months, women are sometimes denied jobs or advancement opportunities to avoid giving them such benefits.

B. NATIONAL AND LOCAL PROGRAMMES FOR AIDING FAMILIES

57. The Egyptian Government, through its ministries and other bodies, has enunciated comprehensive laws and policies for family assistance efforts. The General Department of Family and Childhood in the Ministry of Social Affairs is responsible for national planning for family and childhood, including for women and for elder care. The Women's National Committee was established to propose suggestions and research studies for coping with the social and political aspects and implementation difficulties in programmes for women. Examples of other efforts are described below:

58. Since 1986, Egypt's Fund for Social Development has served as a major and unparalleled economic reform programme to protect and improve the status of poor and unemployed persons during Egypt's economic transition to a market economy. Its function is to identify, fund and support community initiatives in workforce and community development. The Fund is an autonomous governmental agency working under the direct supervision of the Prime Minister as a coordinating body of government and non-government groups. Its focus is to strengthen Egypt's institutional capacity (governmental and non-governmental) to develop new programmes and upgrade existing ones. It is financed by the government in cooperation with the World Bank, the European Union, Arab Funds and other donors. The Fund is responsible for supervising sub-project implementation based on established monitoring and evaluation standards and procedures.

59. The Fund is supporting a number of income and employment generation activities to improve family income and the quality of life. The Fund provides loans, which are to be repaid, for income

generating activities and provides grants for infrastructure development in rural communities and urban poverty zones. The Fund works through intermediary and implementing bodies to reach the target groups. Through its institutional development programme, the SFD works to strengthen the management and technical capabilities of government and non-government organizations involved in implementing its programmes and projects.⁴

60. Among the Fund's efforts are promoting employment and income generating opportunities in the small and micro enterprise sector by encouraging the creation of new businesses and the expansion of existing productive activities. To achieve this objective, it creates small funds for the development of micro-business enterprises and provides for training in management and productive skills. It also provides small businesses and potential entrepreneurs with credit, technical assistance, training and know-how. The target groups for such assistance include recent school graduates, unemployed persons, women, and employees wishing to leave their jobs in public enterprises to establish small businesses. It also trains religious leaders in the skills of community development.

61. The Gender Unit of the Fund serves as a cross-cutting group to address women's issues. Among its goals are to increase women's participation in community development and decision making and in productive employment generation activities and credit schemes.

62. By 1995, the Fund had stimulated the creation of 86,000 temporary and 220,000 permanent jobs benefiting either directly or indirectly more than 8 million people. By 1996, some 27,809 small capital loans had been made to families. At least 39,000 new enterprises were created. It has shown tangible benefits, such as raising incomes, creating significant social and economic infrastructure in poor communities, stemming migration to urban areas by bringing opportunity to rural areas, and by empowering NGOs and local communities to submit and carry out their own projects according to local needs.

63. NGOs are the main partners with the Government in the Fund, managing about half of the funds designated for subprojects. The Fund works with the NGOs to identify the major problems facing their communities. Because the local community is involved, the projects reflect their current needs while empowering residents to engage in self-help activities to design and carry out their own solutions. Those who are empowered to design and implement projects were traditionally disenfranchised; now they are helping to create a whole new dimension to social stability and reform. Over time, community groups have moved to finance projects themselves because they feel a sense of ownership. The projects reflect the diversity of the community and the NGOs and include wide spread participant involvement. The many projects are geared to poor families and entrepreneurs-- both male and female.

64. Eradicating illiteracy is seen as a principal means of improving family livelihoods and promoting the elimination of child labour. Although Egypt has a law to provide free education at all levels and is committed to doing so, the government is unable thus far to meet this goal. To alleviate some of the classroom overcrowding and the high rate of dropouts because of family responsibilities, the Ministry of Education has created one class schools. These single class schools accept girls 8 to 14 years old. In addition to the basic education curriculum, students receive vocational training and training in running productive projects. This type of education teaches students a vocational skill, thus enabling them to immediately make an economic contribution to the improvement of their family's standard of living. The unique feature of these special school programmes is the flexibility of being able to hold classes in a house, mosque or other structures, thereby eliminating the costs associated with school construction, the delays that new construction entails and the lack of geographic access to schools in

rural areas.

65. The role of the voluntary sector has been growing during the last several years in the collective effort to ease societal and development problems facing Egyptian families. Below is a summary of selected projects.

66. The Association for the Protection of the Environment, founded in 1984, is changing the lives of 284 poor and uneducated families in South Cairo. Supported by funding from the Ford Foundation, the Association conducts a programme for a poor community in which one fourth of the population collects and processes garbage from nearby residences, hotels and hospitals. The project has many benefits. It enabled the families to eliminate unsanitary and unhealthy conditions in their homes and in their community where they previously brought the waste for processing. Families have learned new and more efficient ways to handle the garbage; young people received training; and new small businesses were started up, such as one creating handicrafts from the paper collected. Literacy classes were held. Also, the community and its families learned to deal with the various government authorities to get some of their needs met.

67. The Women's Initiatives Fund Project was established by presidential decree in 1990. It is funded by the Canadian International Development Agency and administered by the Foundation for International Training. Its purposes are to improve the livelihood potential and capacity of women in a poor area of rural Upper Egypt characterized by high illiteracy and severe lack of social, health and general services. A complementary project on small-enterprise development in upper Egypt is also operational.

68. Under the component of establishing new economic activities, the project seeks to form groups of women who engage in identifying and performing new business activities. In this process, the participants learn to be owners, managers and decision makers for these activities. Men are also involved and learn how to support these activities.

69. Special services are offered. Loan and credit services are provided with the responsibility of the clients for prompt repayment. Technical assistance is provided before, during and after project implementation. This assistance is accomplished through a coordinator of job activities who helps establish working plans and necessary support programmes. The Qena Departments of Women's Affairs and Social Affairs provide seven field practitioners to assist in defining the necessary activities and to motivate the participants to share and implement their projects. The staff includes a legal advisor, a license advisor and a purchasing advisor, in addition to the advice and services provided by specialized consulting offices having the needed equipment and know-how to assess the business needs of the community. About 40 projects have been implemented, including agricultural products packing, recycling plastics, breeding Peking ducks, manufacturing garments and producing books and notebooks. Team International, an Egyptian-based, multi disciplinary consulting firm, provided technical assistance.

70. In another enterprise development effort, about 1500 female owners and their families benefit from loans. The loans are provided in collaboration with the National Bank for Development, which provides the project financial management, and the Women's Affairs Department, which provides other assistance. The loans are used for small workshops and farms and have resulted in projects such as poultry husbandry, selling eggs and chickens, embroidery, and making bamboo crates, baskets and chairs.

71. Under the Resource Centre Programme, resource centres have been established to

increase the institutional capacities of governmental and non-governmental organizations to assist low-income families to improve their social and economic circumstances. Increased capacity is being achieved through:

- Training key persons to administer and operate training centres and providing them with training materials;
- Assisting in establishing information and document centres;
- Supplying computers;
- Getting a consulting firm to establish a data base; and
- Improving the existing structures of cooperating government and non-government organizations.

72. The Resource Centre Programme has achieved a variety of outcomes. It introduced nontraditional work into the community. It strengthened the financial health of families by providing job and entrepreneurial opportunities; it transferred small-scale industries to Upper Egypt; and it improved environmental conditions by means of new recycling activities.

73. However, the programme experienced some difficulties, which have provided lessons for future activities. Project activities were not linked with a strategic vision for each project or for all the projects together. Project activities were not linked with other needs, such as health care, psychological education, eradication of illiteracy and care of divorced women. Feasibility studies focused on the economic aspects but ignored the social and cultural aspects. For example, although the women's participation in the project was high, men were taking a prominent role in managing projects.

74. In the credit programmes, the financial criteria for loans were beyond the capabilities of many potential borrowers; also, the calculation of the income to be gained was unrealistic as it exaggerated such costs as wages, administration and bonuses so that, in some instances, only 10 per cent of the loan was left for the project itself. The training concentrated on vocational training and neglected management training. The projects made no use of expertise in running similar projects outside of Egypt. The geographical distribution of participation in the overall project was not equitably distributed in the governorate so that one village gained nearly one third of the funding.

75. The Association of Upper Egypt for Education and Development, an NGO established in 1941, is the sponsor of a programme to provide for the integrated development of the people in the area. Funded through the Social Fund for Development, one of its efforts has enabled women to be trained in making and selling indigenous crafts. Revenue is generated from an annual exhibition of produced crafts. The programme has also provided loans for producing local products for sale. While people are engaged in their projects, they also work to increase their literacy and self-esteem, qualities that are highly important for entrepreneurs. These projects provide local employment for about 100 persons who are trained to be project coordinators and trainers as well as over 840 other current beneficiaries. The programme also provides support services for many families.

76. Supported by the Social Fund for Development and the United Nations Children's Fund (UNICEF), the Family Development Fund Project is executed through a consortium of NGOs and local society associations in the city of Farshoot and its surrounding area. The project provides small loans which can be obtained more than once for small-scale businesses, such as those producing simple handicrafts and services. To generate income, group loans go to a group formed of five members who develop similar objectives and are willing to guarantee the loan for each other. Only one member of the same family can be in the group. Each group is trained in the project philosophy as well as in the basics of reading and writing. After a feasibility study in which the enterprises are decided upon, each group meets weekly at designated centres to discuss project implementation, collects funds for loan repayment

and discusses their own social and health problems.

77. The Tenth of Ramadan City is the most important and the biggest new industrial city created in Egypt. It was erected to attract people out of Cairo and thus lessen its population, which is deemed overpopulated for maintaining good environmental conditions. It was built with the aim of attracting foreign investment, thereby to create employment opportunities and suitable residences for the workers. Important industries such as food, furniture manufactures, textiles, construction materials, chemicals and medicines have been started. To ensure the achievement of project goals, a community association was formed to work with the construction authority to create guest homes for the poorer newcomers and for the unmarried female workers who needed more protected environments.

78. The project resulted in a number of other benefits, such as increasing the incomes of 100 families who hosted the newcomers in their homes. The project also built a hostel and a social and cultural club. Other projects have been initiated to provide support services, among them literacy education and training to acquire and operate computers, day and elder care, family counseling and other support services needed by members of families to enable them to engage in productive work to earn their living.

C. PROMOTION OF TRAINING

79. The vocational training provided is important in meeting the needs of the community for creating skills for employment as well as for gaining job opportunities. The introduction of adult education principles in teaching basic skills, such as mathematics, has helped participants in their family activities and in starting micro-enterprises that supplement family income.

80. Many redundant public sector workers have been retrained for available work in the private sector. Training institutions identify jobs and then use Social Fund for Development funds to train workers for the jobs. Thus, the placement rate is 100 per cent.

81. Government bodies have created a number of other programmes to enhance family livelihoods. The Ministry of Insurance and Social Affairs has created a project to stimulate families to become small producing units. Through such efforts, families are helped to increase their incomes and make better use of their time. Established in 1988 under a presidential decree, the National Council for Childhood and Motherhood fosters literacy improvement which in 1998 succeeded in educating 10,000 children and women. It has also initiated a project supporting and protecting children working in the crafts industry. The programme aims at improving children's working circumstances, thereby improving their family's economic circumstances so that over time the children can stop working. The Council is also studying options to enable women to enter various occupational fields in which they previously have been barred. The Ministry of Information is actively involved in family education, spreading awareness of family planning; it also is providing vocational training to rural farmers. The Ministry of Environment is providing training and technical assistance in environmental improvement and in new job and business opportunities as alternative sources of employment.

82. Funds have been secured from donors to assist micro-enterprises. Among the examples of external assistance, the United States Agency for International Development has financed a large micro-enterprise programme from 1989. It provides credit, institutional building and marketing support to enterprises having from one to five employees. These small businesses represent 70 per cent of the target group. In addition, to promote improved potential for the businesses, a business association was formed.

III. FAMILIES AND THE WORLD OF WORK IN INDIA

A. INTRODUCTION

83. Since achieving independence in 1947, India, a largely agricultural country, has forged ahead more recently in the fields of science, technology and industry. India is still regarded as one of the poorest countries in the world, having the second largest population in the world, many of whom live in rural areas and well below the poverty line. The country is vast in size and consists of widely differing populations. India has acknowledged the vast problems facing its families * and has instituted vast government and non-government efforts to assist families in increasing their standard of living.

84. The Government of India's Planning Commission has been involved in developing plans to attack societal problems, including insufficient family income. However, it wasn't until the 1980s that the transition from the welfare approach to that of empowering families, especially women members, became prominent. Within that framework, all sectors have roles to play and social programmes are seen as support systems for family empowerment, not as ends in themselves.

85. Many factors, such as the rapid expansion of the market economy and the features of demography and culture shape recent occupational trends in India. The family-based economy has been an integral part of Indian society. The most important and valuable family-based occupations are in the production of crafts, which are traditional in every part of India. These craft businesses offer the potential for self-sufficiency in economic terms and foster personal, local and national pride. In the Craft Museum in New Delhi, 50 different artists and crafts persons from all over India reside each month and exhibit their work. The exhibition provides the selected artists and crafts people with opportunities to learn about India's heritage, to demonstrate their skill, to conduct creative experiments, and to market their products.

86. In poorer families, the hereditary caste-based occupations have traditionally been linked to performing menial services and certain craft production in which all family members participate. Under this system, children are socialized into the family craft or principal occupation and grow up naturally skilled to earn their livelihood. The subsequent division of labour ensures that women and children have their own economic contribution to make to the family and quite often they may receive direct payment for their services and products. However, in any family, the adult,

* In India, the terms, family and household, are broadly used and interchanged. Demographic factors, such as low life expectancy and social and economic factors relating to caste, religion, regionalism, and community life shape the diverse patterns. The term, family, refers to several types of blood relationships ranging from the traditional nuclear family to nuclear structures with married children and, in some cases, other relatives who may or not be married. The nuclear family is the most common type in both rural and urban India. However, the patriarchal nuclear family, in which the husband is the authoritarian head, has had a limited existence in India, mostly confined to the high caste, with the head and the spouse, unmarried and married children and their spouses and possibly other relatives. For statistical purposes in India, the term "household", is used.

able bodied, particularly males, who are responsible for most of the family's income and livelihood, often receive preference in the priority of consumption and benefit. A bias in male female sex ratio favoring males, particularly in the infant and child age group, is due to the neglect of the female child and even, in some instances, female infanticide for economic reasons.

87. Many changes are occurring in the family-based enterprises. With the recent entrance of men from low caste service groups, for example, washer men and barbers, and even those in the lucrative trades, into non-traditional wage labour and white collar jobs, the family-based production unit is being eroded. Sometimes the women continue to work in the traditional occupations. However, when men improve their status by becoming white collar workers, they often prefer that their womenfolk become dependent housewives where their contribution to the economy becomes invisible. In another development, men frequently migrate to urban areas leaving behind greater numbers of women in the rural areas. With an increasing number of persons searching for work in urban areas, slums have increased. The traditions that exist in rural areas to sanction undesirable behavior are missing and many of the uprooted people succumb to dysfunctional behaviors, such as crime and prostitution. Moreover, even the character of the villages is changing due to the absence of male role models.

88. With the rapid growth of the industrial and service economies, the barter system that enabled poor families to survive by exchanging goods and services has also been hampered. With the spread of the market economy, more and more goods and services have to be purchased with cash, leaving an increasing number of poor families with ever greater life difficulties.

B. NATIONAL AND LOCAL PROGRAMMES FOR AIDING FAMILIES

89. Child labour, of which there is a high incidence in India, is largely the result of the lack of economic sufficiency of families. About 20 per cent of the children in Delhi have to earn money for their survival. Child labour is rooted in poverty, unemployment and the lack of education of the parents. Even laws promulgated to abolish child labour or penalize industries that employ child labour cannot stop it because the adult members of households are unable to support the children who are not working. If the adult members were to be provided an adequate resource base as well as income to support the vulnerable members of the family, this problem could be adequately handled. However, it is not considered socially and economically feasible at this time to entirely abolish child labour outright, but rather to protect child labourers from abuse, exploitation and health hazards and to regulate the conditions of work in occupations where child labour is permitted.

90. Alleviating child labour is an important goal of the Government. Many efforts have been instituted towards this end. For example:

(a) The National Policy on Child Labour was formulated in 1987 to protect the interests of children. Except for family-based work or recognized school-based activities, children are not permitted to work in occupations such as railways, carpet weaving, building construction, cloth printing and manufacturing of matches, explosives and fireworks.

(b) National Child Labour Projects have been set up in different areas to rehabilitate child labourers. For example, special schools have been established to provide non-formal education, vocational training and supplementary nutrition for children withdrawn from unsuitable employment. Another effort is directed toward children working in hazardous employment. Under the programme to

date, about 76 projects have been approved.

(c) The Common Minimum Programme is another reflection of government commitment to address the problem of child labour. Under the programme, policies have been established to direct the manner in which children working in hazardous occupations are to be withdrawn and rehabilitated. Under this policy, offending employers are required to pay compensation.

91. Extensive support services are provided by both governmental and non-governmental organizations to help poor families obtain the services needed to enable them to take advantage of educational, employment and self-employment opportunities so that they may become self-sufficient over time.

92. The National Social Assistance Programme provides (a) national old age pensions to destitute persons 65 years or more; (b) lump-sum benefits for families below the poverty line on the death of the primary breadwinner; and (c) assistance to pregnant women 19 years and above in households below the poverty line for their first two live births. Survivors' insurance is available to the heads of families in the age group from 18 to 60 years who do not formally own the land they are operating. Extensive health, education and environment services, including family planning, are very much in evidence as family capacity-building for economic self-sufficiency gains momentum.

93. India has undertaken community, rural and urban development to help families have better standards of living. Community development can be defined as a process to create conditions of economic and social progress for the whole community, with its active participation and the fullest reliance upon the community's individual and collective initiatives.

94. The Community Development Programme was launched in 1952 to develop rural areas, where almost 80 per cent of India's population resides. The programme was hailed as a programme of the people, by the people to eliminate the three ills of poverty, disease and illiteracy. It was envisaged as a multipurpose programme covering several main activities including improving agriculture; communications; education; health and sanitation; housing; and social welfare and providing training in rural arts and crafts; and the creation of local industries. Communities are organized into Community Development Blocks consisting of about 100 villages to facilitate local participation.

95. Since 1952, the Integrated Rural Development Programme has helped small and marginal farmers, agricultural labourers and rural artisans. It is required that 40 per cent of the programme participants be women and 3 per cent be handicapped persons.

96. The Million Wells Scheme is a National Rural Employment Programme project. Initially its objective was to provide assistance for constructing irrigation sources and for land development free of cost to low income persons. It has been extended to cover other small and marginal farmers. During 1996-1997, some 111,000 wells were constructed.

97. In India, the input of non-government organizations has been considerable as they have worked to supplement the government's efforts in filling development gaps. Their contribution has been made possible by the sustained dedication of some persons who have opted to work on their own. Moreover, a number of NGOs have received foreign funding to work on their own development targets. Voluntary organizations have played a major role in population control measures and in agricultural and environmental improvement efforts to preserve farm land and to increase sustainable agricultural productivity while minimizing land degradation. However, a serious problem persists in the dislocation of poor farmers from their meager existence as support goes to the development of middle level

agriculturists in the process of upgrading the agriculture industry.

98. Many non-government organizations provide resources to help increase family livelihoods. A few examples are provided below.

99. The Khadi Gramodyog Commission, inspired by the Gandhian ideology of encouraging cottage and rural industries, has been successful in its aim of helping to form rural industries and in providing work for poor rural families, especially women. Products are often made in the homes of the participants or in work centres. An example of how the project operates is one from the remote desert village of Rid Mal-Sar in Rajasthan. To supplement the low-paid jobs held by the men of the families, a self-constructed centre was formally organized to provide additional income for women. The Khadi Centre there has now organized the women in several adjoining villages to come and collect wool from the Centre for weaving shawls and blankets in their spare time. They are paid in cash on return of the finished products to the Centre.

100. The Indo-German Social Service Society, founded with German collaboration in 1961, provides funds for supporting the work of organizations in development education, motivation and training, and in the formation of development structures targeted to benefit poor families. The IGSSS operates a National Small Projects Fund to support people-based, self-help measures. Under the purview of this fund, projects in the fields of food production, vocational education, employment creation, rural development, small-scale industry and social awareness for community development have been instituted. Projects in support services, such as health education and health care, have also been assisted. Scholarships are available for training deserving participants. Special attention is given to encourage grassroots initiatives that motivate poor and needy persons to find their own solutions and to support groups who seek to mobilize government programmes to help vulnerable groups.

101. The Council for the Advancement of People's Action and Rural Technology has been active since 1996 in providing grants to voluntary organizations assisting rural families.

102. The Gram Niyojan Kendra is an example of a successful grass-roots NGO supporting community organizations. It was formed to guide and assist voluntary organizations as well as rural communities in planning and implementing self-help programmes. Its most important work is in training persons from low income and broken families to achieve economic independence. The vocations taught are in skills such as tailoring, doll-making, candle making, TV and radio repair and book binding, all of which require little input in terms of capital and are skills easily acquired by most persons. Guidance is provided in setting up small businesses and obtaining customers. Originally, a council was developed to market the products created in the programme. This was to have been done through its own marketing networks by means of personal contacts and by sales at exhibitions. Today, most of the products created at a centre are sold by the Kendra itself.

103. The Women's Action Programme, assisted by the Kendra, has the aim of improving the economic and social standing of women. Its achievements have included lifting the low status of women, such as sweeper women. This programme has improved the health and nutrition of the participants as well as improving family relationships, often leading to greater cooperation between husbands and wives. Many husbands now have started assisting their wives in their small scale industries.

104. The Training-cum-Employment-cum-Production Centres, established in 1983, extend financial assistance to public sector, private sector and non-government organizations to train women in nontraditional trades so that they may achieve sustainable employment. Priority is given for training in

such areas as electronics, computer programming, hotel management, office management, and fashion technology. Since its inception, over 120,000 women and girls have benefited.

105. The Socio-Economic Programme of the Central Welfare Board provides financial assistance to voluntary organizations enabling them to undertake a variety of income generating activities providing work and wages to needy women, especially those who are widowed, destitute, or disabled. Small businesses in handicrafts, dairies, and animal husbandry, such as businesses engaged in raising goats, sheep and poultry, in particular, are supported under this programme. Each production unit provides work for 35-40 women. The current and continuing challenge is to identify new sectors of income-generating activities.

C. PROMOTION OF TRAINING

106. In the 1980s women were recognized as a separate target group for services. Women constitute a significant part of India's measured workforce (about 29 per cent), but they lag behind in terms of the level and quality of their employment. The majority of women are employed in agriculture. Among the women workers in urban areas, about 80 per cent are employed in the informal sector, in such work as household industries, petty trades and services, and building construction. Women constitute are primarily found in the public sector where they are frequently employed in community, personal and social services.

107. Policies and programmes to help women earn better livelihoods are proliferating. The main focus of government policies with regard to women's labour has been to remove the handicaps under which they work, to strengthen their bargaining capacities, to improve their wages and working conditions, to enhance their skills, and to open up better employment opportunities for them. In the Ministry of Labour, the Women Labour Cell, is working to address women's labour problems. The Maternity Benefit Act of 1961 and the Equal Remuneration Act of 1976 are the principal laws enacted to protect women. Under the Maternity Act, the biological disadvantages of absence from work are intended to be mitigated. The Equal Remuneration Act guarantees equal pay for the same or similar work and prohibits gender discrimination in recruitment and in service conditions.

108. A number of efforts have been undertaken to implement pro-women's policies. Advisory groups at both national and state levels have been established to advise on the means of providing increasing employment opportunities and in undertaking implementation of relevant laws. The Government has undertaken efforts to trigger positive societal attitudes towards women. An integrated media campaign was undertaken to project the positive image of both women and girls. A number of training programmes on gender issues have been organized for government officials, representatives of voluntary agencies and other leaders. Some specific training for women and girls is described below:

109. The Central Welfare Board is offering assistance to women to generate incomes. Started in 1958, this programme aims to provide continuing education and training. During the last two years, about 2,000 courses were offered, training about 50,000 participants.

110. National and regional vocational training institutes for women impart basic and advanced vocational education. During 1996, about 32,900 women secured employment through employment exchanges. To improve women's working conditions and increase the potential for employing women, financial assistance is given to various organizations to start women's employment programmes.

111. The Training for Employment of Women (STEP) Programme was launched in 1987 to

strengthen and improve the skills of women whose incomes are below the poverty line. It includes female family heads in agriculture, cottage and village industries, where large numbers of women are employed. Since the programme's inception, over 300,000 women have benefited.

112. Starting in 1979, self-employment programmes have been promoted for family members. For example:

(a) The Women's Development Corporations, formulated in 1987, play a catalytic role in identifying and assisting women entrepreneurs. The WDCs provide technical assistance, facilitate obtaining credit, promote the forming of women's cooperatives, conduct product marketing, and provide training facilities.

(b) The Scheme of Urban Micro-enterprises is one of many programmes established to provide capital for small businesses, including family businesses. The scheme was inaugurated in 1990 with the mandate to provide the unemployed member of a poor family with a subsidy to start a work project. Repayment is made in three to five years with the amount of payment installments depending on surplus cash

(c) The Rashtriya Mahila Kosh, set up in 1993 as a national credit fund, provides funds to poor women, particularly in the informal sector. It is managed by a board headed by the Minister of State for Women and Child Development. In another effort to augment credit flow to the rural sector, commercial banks are mandated to provide at least 10 per cent of their net bank credit and 25 per cent of their priority sector advances to rural small farmers and entrepreneurs. To avoid dependence on sometimes unscrupulous private money lenders, regional rural banks have been established to provide banking services, including loans at affordable rates.

113. The Office of the Development Commissioner for Handicrafts helps craftspeople and artisans to be self-sufficient. It implements schemes for training, design and development, technology upgrading, and market promotion for the nation's craftspeople. In 1982, the provision of modern toolkits to rural artisans was started. The scheme's aim is to help artisans improve the quality of their products and increase their productivity and income. For instance, the handloom industry provides much employment and accounts for 22 per cent of total cloth production. Currently, 1,381 out of a planned 3,000 handloom development centres have been established to increase handloom production and generate additional employment opportunities. Government support is also available to the power loom industry accounting for about 71 per cent of clothing production.

114. Special government assistance is provided to poor fish farmers and fishermen in the form of technical and financial assistance. Forty-one small and several large fishing harbors and fish landing centres have been constructed to provide landing and berthing facilities for fishing craft. The government is also supplying new types of craft and providing subsidies for the poor fishermen to motorize their traditional craft, thus extending their fishing areas to increase their catches, thereby increasing their income. It also reimburses them for the excise duty on oil. To date, about 31,000 craft have been motorized. Group accident insurance is also provided with the costs shared between the government and the fishermen. The Central Institute of Fisheries Nautical and Engineering Training aims at training operators of deep-sea fishing vessels and technicians for shore establishments.

115. India has been a leader in the computer software industry by supplying trained employees. The government has undertaken the role of boosting small firms by enabling them to get financing not available from the private market. The Technology Development and Investment Corporation was created by the Industrial Credit and Investment Corporation of India in 1988 to

administer a United States Agency for International Development project. This project provided funding credit and offered management assistance and technology counseling to small firms, including software producers. The Indian EXIM bank has also been an importance source of funding. By the mid-1990s, eight venture capital companies were operational in India and 10 per cent of available funds were going to the software industry. Further government raining initiatives are listed below.

116. As of December 1996, the National Employment Service had established 834 employment exchanges and 80 University Employment and Guidance Bureaus throughout India. The employment exchanges assist all employment seekers to learn of employment openings. The NES also conducts vocational guidance and employment counseling studies in the field of employment and performs occupational research to generate data for framing employment and human resource policies. Special coaching centres are provided for low caste persons and for members of tribes to provide confidence building training, typing skills, and employment registration guidance. Training is also provided to rehabilitate handicapped persons and beggars so that they are enabled to seek regular work.

117. Under The National Scheme of Training Rural Youth, youth 18-35 are equipped with the necessary skills and technology to engage in self-employment in agriculture and its allied activities, industry, services and business. Upon completion of the training, the graduates are helped to get low cost loans to start up their own enterprises. Over 130,000 youth entered self-employment in 1996 to 1997.

118. *The Employment Assurance Scheme* provides employment of 100 days of unskilled manual labour to rural men and women above 18 years and below 60 years. Since its inception in 1996, it has provided over 1 million people with employment.

119. The Prime Minister's Rozgar Yojana Programme is designed to provide employment for urban unemployed and underemployed persons. The employment contemplated is of two types: setting up micro-enterprises, and creating employment in socially and economically useful, and shelter upgrading, projects. Extensive training is provided. In 1993, sustained employment was provided to about 10,000 educated urban unemployed youth in micro-enterprises. These enterprises include manufacturing, service and a variety of other business ventures.

120. Industrial Training Institutes were set up all over India to impart skills in engineering and non-engineering trades to men and women in the age group 15 to 25. Participants engage in a one to two year programme in engineering and in a one year programme for non-engineering fields. By July 1996, 3,081 institutes were established. Some state and other governmental entities have introduced training related to local industries under the jurisdiction of state councils for vocational training.

121. Advanced Training Institutes were established in the 1960s to train instructor trainees in the techniques of imparting industrial skills to prepare people for industry. These institutes, with a capacity for 1,016 participants, offer a series of one year comprehensive courses that cover both technical topics and the principles of teaching. Refresher courses are also available to update and upgrade the knowledge and skills of the working instructors.

IV. FAMILIES AND THE WORLD OF WORK IN THE NETHERLANDS

A. INTRODUCTION

122. The Netherlands is a prosperous nation with a healthy economy. However, it has not been without economic and social problems. Since the reconstruction of its devastated economic infrastructure following World War II, the Dutch government has given high priority to creating high economic growth and full employment. In the 1980s, the Netherlands was among the countries in Europe experiencing the lowest economic growth rate and the highest unemployment, but it has recovered significantly. Currently, it has one of the lowest unemployment rates of the European Union countries with a recorded 4.7 per cent in 1998. In terms of educational attainment, the Dutch workforce is of high and increasing quality, with two-thirds of the working population possessing intermediate or higher level qualifications. Job creation is exceeding growth in the labour force, thereby leading to falling unemployment. The Netherlands has a history of wage moderation combined with a reduction in working time to keep more people working. The Netherlands has a long tradition of involving government, employers and unions in consultation and collaboration to help families in their economic roles and to improve working conditions for its inhabitants.⁵

123. The Netherlands has been in the forefront of offering social and economic benefits to its population. Its family policy takes an integrated approach to community building and helping its families.* It focuses on three main functions: (a) facilitating and preventing people from becoming socially disadvantaged or losing contact with the community; (b) helping families with problems; and (c) preventing family crises with early warning processes and development. For these reasons, various organizations are involved in social policy, including the various levels of government, social organizations and institutions, businesses, families and individuals. The Ministry of Social Affairs and Employment acts as the overall coordinator of social policy. The municipalities, which are closest to families, are responsible for implementing the various policies. In 1989, in coordination with the Ministry of Social Affairs, a Commission for the Equal Treatment of Men and Women in Employment was formed as a body to combat sex discrimination in pay and working conditions. Among recent measures to support employment initiatives are the increase in the VAT tax by 1.5 per centage points and the doubling of the energy tax on households.

124. Currently, employment in the Netherlands is high because of steady economic growth but it has pockets of high unemployment and poverty. About 7 million persons are in the labour force with about 50 per cent of the country's female population working compared to about 75 per cent of its male population. Nevertheless, unemployment, poverty and the integration of immigrants persist and a large group of long term unemployed remains a problem. After the Second World War, the immigrants to the Netherlands came from the Netherlands East Indies and in the 1960s and early 1970s the immigrants were from the Mediterranean countries and also Morocco and Turkey. The four

* In the Netherlands, the traditional (extended) family is a weak and nearly non-existing phenomenon. The nuclear family is still important, but diversity in both types of families and persons living together is increasing. In relation to work, Dutch policy makers and statisticians are using households as the central unit to define the concept of family in society. Households refer to couples (married or unmarried), one parent families, and single persons who live together.

four largest migrant groups include the Surinese, Turks, Moroccans and the Antilleans. These groups comprise 5.6 per cent of the total population and predominantly reside in major cities. In 1995, these four main ethnic groups experienced unemployment rates that were three times that of the native born Dutch population. Moreover, the number of families on minimum unemployment benefits for an extended period is on the rise. In 1995, approximately 50,000 households were in the low-income category. This is a matter of great concern to the government and in particular in the larger Dutch cities of Amsterdam, Rotterdam and the Hague which has a high population of new immigrants and poor families. Additionally, the Netherlands still has one of the lowest employment rates for persons above 55 in the European Union.

B. NATIONAL AND LOCAL PROGRAMMES FOR AIDING FAMILIES

125. The Netherlands has a history of providing support for families. Government provides social security, income support, education, and health care but emphasizes the responsibility of individuals to care for themselves, their families and their environment. For example, the Netherlands provides maternity benefits that include 4-6 weeks leave before the birth of a child and 16 weeks' maternity leave with 100 per cent salary. Some municipalities provide child day-care centres. Parental leave laws permit parents, including those working fewer than 20 hours per week, after 12 months in a job, to take up to 13 weeks' full-time or six months' part-time to unpaid leave care for children up to 4 years old.

126. To help newcomers in the country to adapt quickly, the government has an action plan for rapid integration. This plan allows local authorities to offer individuals, soon after their arrival, a course in the Dutch language, social orientation and special guidance on how to obtain paid employment. In the future, this method of integration will become mandatory.

127. In the Netherlands, special attention is given to single-parent families, especially those with young children. Financial assistance is available to help the poorest one-parent families through the General Assistance Law. About 90 per cent of such one parent families are headed by a woman, constituting about 10 per cent of the total number of Dutch families but about 30 per cent of immigrant families. The typical reasons for being a one-parent family include death of one of the parents, divorce, unwanted pregnancy outside the marriage, or a conscious choice of unattached motherhood. Over 60 per cent of the incomes of one-parent families are lower than the family income of two parent families and all households. In recent times, the Dutch government has taken additional measures to provide women-headed families with day nurseries and child care; also it has provided training or retraining for these women's entry or re-entry to the labour market. However, research indicates that a new marriage is the most important option to escape in the long term the poverty and low status faced by women in one-parent families. The Government also offers a tax reduction for single parents supporting their children.

128. The Government is promoting social and economic independence for its population and encouraging everyone to be gainfully employed or engaged. The slogan adopted by the Cabinet for the years 1994-1998 was work, work, work. The total number of jobs in the economy has risen significantly, with a heavy concentration on part-time work. Government and community organizations' work initiatives are geared toward assisting low-income groups to be more independent and to have less reliance on government but also on ensuring that equity is maintained. One recent change is that, while on welfare, single parents with children younger than five years are exempted from searching for work. Further, the government takes the wishes of families more and more into account in its policy formulation.

129. The government is undertaking both short and long term policies to maintain a healthy economy and family economic health. In the long run, it seeks to increase productivity through education, life long learning and the creation of good jobs. In the short run, it seeks to increase work opportunities and reduce barriers to employing low wage workers. It is estimated that the Netherlands has an employment growth rate higher than many other European countries. For example, from 1996 to 1997, many lower paid jobs were created in the public sector. Needy families are able to obtain such measures as retraining for the new industrial environment, further schooling, participation in work practice facilities and child care, if available. The country is moving towards the one counter employment system integrating job search, availability rules and counseling while introducing competition in the provision of placement services and the management of training programmes.

130. Melkert Jobs Programme is among the government programmes subsidizing new jobs for the long-term unemployed. Long term unemployment has increased because of the advancing age, disability and displacement of the population due to new technologies. The nation's goal is to create 40,000 permanent jobs in the public and health care sectors for long-term unemployed persons generally receiving social assistance benefits. Other persons who are out of work are also eligible for these jobs. In this programme, wages in the first year equal the legal minimum wage and eventually may rise to a maximum of 120 per cent of this level. Working time is shorter than the general average of 36 hours a week. The jobs are created in municipalities, in the fields of security, maintenance of public areas and monuments, education, child care and sports, and in health care -- in hospitals, nursing homes, homes for the elderly, home care and childcare institutions.

131. Moreover, the Government, in cooperation with local authorities and institutions, has introduced other programmes for creating temporary jobs. One of the programmes is intended to create 20,000 special jobs for the long-term unemployed in the private sector for a duration of two years. These jobs are financed through related savings in social security benefits and partly through a contribution from the central government. Large private temporary work agencies participate in the programme to fill the jobs. Although these jobs are temporary, work agencies report that a large proportion- up to 70 per cent - of the persons enrolled in the programme end up getting a permanent job. Also, long term unemployed persons with little prospect for finding work receive a small extra compensation for doing voluntary work such as care for the elderly. This enables them to gain work experience and be more employable. Another experiment was initiated to enable domestic workers to be part of the formal employment sector rather than the informal sector. For example, private cleaning services companies covered by collective bargaining agreements can receive a subsidy if they hire long term unemployed persons and encourage private households to pay benefits to domestic workers.

132. The Government has prepared legislation that will consolidate the various programmes of subsidized jobs - but not the Melkert jobs - for the long-term unemployed and unemployed youth up to the age of 23. Under this consolidation, all responsibilities will be entrusted to local authorities. This change will enable the appropriate mix of services - education, training, work experience, social activation and financial incentives - to be provided. For each youth enrolled, the local authorities, in co-operation with the Public Employment Service, will set up a plan leading to job-finding. By subsidizing employment and work experience and possibly the extra costs of on-the-job education and training, the incentives to employers to hire these youth is increased.⁶ Also under the Youth Work Guarantee Law of 1992, unemployed youth are offered a combination of training and work experience with the goal of a transition to a permanent job.

133. Employers have agreed to implement anti-discrimination policies and to hire and train more minorities, not only in low-skilled jobs but in such industries as construction. For example, the

metalworking industry has created an employer-funded jobs fund. The fund's aim is to expand existing training and work experience schemes and set up new ones, and to promote more part-time work, job sharing and working-time cuts.

134. The number of part-time jobs has also been increased so that they now account for about 40 per cent of all employed. This trend towards part-time employment often reflects individual choice and the flexibility of the country in accommodating to socio-cultural values which may be more oriented toward family activities and leisure than other European Union countries. This surge reflects the rapid expansion of the service sector and the creation of new and different jobs, mostly filled by women. The increase in the number of households with two wage-earners may also have made the country's policy of wage moderation more acceptable to the Dutch population but might reduce the degree of job security previously provided. Part-time workers and temporary workers have full pension rights, and long-term temporary workers have the right to have a permanent contract with agreed-upon benefits.

135. The Start Temporary Employment Agency is among the efforts to promote temporary employment. It was established in 1977 as a not-for-profit foundation for the job placement of the difficult unemployed who are 18 years of age or older. Among the most difficult to place are disabled persons, those who are over 45, and those who have been registered as unemployed for three months or more.

136. While in recent years job creation was mostly confined to the service sector, increases are occurring in manufacturing and transportation. Employer incentives, such as tax benefits, are made available to employers to create work opportunities and to make it financially attractive for them to employ less employable persons. Employers receive rebates on their social security contributions for hiring low-income women and the long-term unemployed.

137. Netherlands corporations have been in the forefront of fostering family-friendly work places. They have supported the legal policies which have been introduced such as parental leave. Under the parental leave policy, parents (including those working fewer than 20 hours per week) are able to take three months' full-time or six months part-time unpaid leave from their work. Other efforts are being made to promote extended leave for child care, educational or recreational purposes and to offer funding for such purposes. Age discrimination has been outlawed. This protects older women who wish to enter the job market after raising their children.

138. The Netherlands helps families by promoting small business development and job creation through such agencies as the Dutch Ministry of Economic Affairs. The Government increasingly seeks to help people help themselves, for example through promoting self-employment and extending the arenas for entrepreneurship. In addition to the government, there are a variety of private sector initiatives that benefit both families and the country's economy because owners pay taxes and make social security contributions required of business organizations. Tax incentives are available for business start-ups, such as in reduced income taxes and other measures. Under the Aunt Agatha Scheme, in a case of the bankruptcy of a small business, a private investor can deduct the amount of a loan up to a set maximum.

139. The business sector presents excellent livelihood opportunities, but the competition is keen as quality of performance is required in all aspects of business. While there are many highly successful examples of formal small businesses, for the most part, it is not an easy way to make a living. The country offers many forms of assistance for small and medium-sized businesses. Some examples are provided below.

140. The Besluit Bijstandverlening Zelfstandigen provides self-employed persons as well as unemployed individuals planning to start their own businesses, financial support in two forms: (a) The provision of income support for a maximum period of 18 months; and (b) a loan for capital investment. In 1998, about 29 per cent of the programme's participants were female.

141. Other national efforts include providing a social security system which facilitates self-employment by freeing those unemployed from job-search duties up to one and a half years. Moreover, a national expertise centre has been set up to promote regional counseling services to would-be entrepreneurs in specific ethnic groups.

142. In addition to country-wide efforts, there are some initiatives at the local level. In 1996, three regional pilot projects were set up to focus more closely on the needs of unemployed persons who want to reenter the labour market as entrepreneurs. Some private organizations at the local level offer limited entrepreneurial assistance such as the Werk en Ondernemen at Leiden and another project at Assen, which assist the most disadvantaged groups obtain micro-finance services. At Amsterdam, the Mama Cash programme helps women entrepreneurs, and another programme at Rotterdam provides ethnic minorities with venture capital.

143. Other efforts to promote entrepreneurship are underway but have to overcome the observed pattern that to date students have shown little interest in starting their own businesses. Universities and professional managers have started to offer courses on entrepreneurship. For example, a four year course on small business at the Hoger Economisch en Administratief Onderwijs in Harlem is available. To reach young people earlier, the Ministry of Economic affairs is partly funding, along with the Mini Onderneming Foundation, projects where students can start so-called mini-enterprises. The public education system is becoming more aware of the need for entrepreneurial awareness and education.

144. A major part of public assistance to small businesses is spent to promote science-oriented businesses. Research and development subsidies are being provided because new businesses are reluctant to invest in research and development due to the high financial costs and required lead times. Legislation allows for a tax reduction for the cost of research and development staff in new small businesses. Also, research grants and development loans are being provided. In its investments, the Government is encouraging forming innovative networks of businesses and research institutes for creating longer-term business stability. One approach is the development of science parks. A considerable number of the enterprises in these parks are spin-offs from university research and start-ups or relocated firms coming from nearby areas. For example, the technical University of Twente has developed a network of support, including a business incubator, a programme for start-ups, a programme to stimulate technology transfer, and a network of high-tech enterprises around its Business and Science Park.

145. The Small and Medium-sized Enterprises Credit Guarantees Decree is sizeable measure to promote entrepreneurship in the Netherlands. This scheme aims at giving guarantees to banks making small and medium size loans to new, small and medium -size businesses who are unable to access credit normally because of such things as lack of collateral. Further, the Government created a special tax allowance for writing off some business losses against income tax. Also, interest received on family business loans is tax exempt for several years.

146. Advice is critical for all entrepreneurs learning how to deal with their internal operations but also about the administrative environment of business. The Netherlands has a well-established system of information and advisory services including for small and medium-size enterprises. The

Dutch approach is to implement and partly finance these services at the local and regional level. The national organization, MKB-Netherlands, supports small and medium size enterprises by providing training facilities and advising start-ups on legal and tax matters. In these start-up enterprises, the government does not require social system coverage but may offer reductions in social security contributions and income taxes for a limited period of time to cover such benefits.

147. In the 1990s, the government formed Enterprise Houses, in which services of the local Chamber of Commerce, the Institutes for Small and Medium-sized Enterprises and Innovation Centres were redesigned and integrated at the local level for cost-effective service. This service has been expanded to the entire country.

148. Home work (contracted work done at home) occurs in a great many sectors of the Netherlands economy including the clothing, textile, shoes and leather, packaging, printing and metal-based manufacturing industry, as well as service industries such as secretarial and bookkeeping services and work for public authorities. No exact figure is available on the extent of home work in the Netherlands but it is estimated that over 95 per cent of home work is performed by women. A survey of home workers in the textile and clothing industry in Twente (1989-1990) indicated that the majority of home workers are minority and immigrant women.

149. Because home workers are unable to prove that they have a contract with an employer, their legal and employment status is unstable. For these workers, wages are low and piece-work payment is not uncommon. They are not ensured against unemployment, illness or disability; in other words they fall outside the social security net for employees. Working conditions are inadequate; often poorly illuminated and heated and the workers work long and hard to earn a living. The supply of work tends to be erratic, forcing these persons to work under pressure when they have a task. Also, because of the repetitious nature of their work, they tend to incur joint and muscular problems.

150. Founded after the Second World War, the Vrouwenbond or Women's Union, is one of the trade unions affiliated with the largest trade union federation in the Netherlands: the Federation of Netherlands Trade Unions. By the end of the 1970s, the Vrouwenbond had evolved into a union that championed the mutual interests of paid and unpaid working women. Its activities have included setting up vocational training for women re-entering the workforce and establishing support centres for home workers. It has been an active promoter of increasing child care and paid parental leave, for a shorter work day or week, for a reevaluation of women's jobs for equity purposes, and for an improvement in the status of homemakers and minority and immigrant women.

151. In 1985, with a subsidy from the Ministry of Social Affairs and Employment, the union opened the first support centre for home workers in Eastern Netherlands. Although the subsidy ended in 1991, other support centres were set up in such places as Amsterdam and the Hague with the help of subsidies from local and provincial councils, the employment service and the private sector. These centres provide information through publications in several languages, maintain a telephone hotline that home workers can use to anonymously call, hold information meetings at local places and conduct home visits. Home workers receive up-to-date information about companies and employers to ensure that they are treated fairly and to learn how to negotiate terms of employment with an employer.

152. In 1992, a subsidy was provided for a national Home Work Integration Project to be coordinated by Vrouwenbond. The aims of the Home Work Integration Project are to:

- (a) Ensure that the regional employment boards include homework in their policy initiatives, that employment centres are made accessible to home workers, and that any training and integration efforts into the labour market should also apply to home workers;
- (b) Ensure that the legal position of home workers is improved by means of legislation and regulations; and that the government keeps home workers informed about (changes in) the law; and
- (c) Ensure that the unions promote the interests of home workers in those sectors where home work occurs and that home workers become organized.

153. Among the accomplishments of the Work Integration project are that, in 1994, the Government covered home work under the Conditions of Employment Act, allowing home workers to receive some legal protection afforded other workers. A brochure, "If You Are Not in Permanent Employment", which included information for homemakers was also issued. In the Central Employment Board's long term policy, home workers are put on a par with other unemployed persons seeking employment, a move that allows homemakers to qualify for training and mediation services.

154. Thousands of home workers and women looking for work have received information about their rights and obligations. Home workers who join Vrouwenbond can count on legal advice. The personal situation of some homemakers has improved. The national trade union federation has used its influence with members of Parliament and within advisory bodies to improve the position of home workers. Some other unions have also undertaken to provide information and organizing assistance.

C. PROMOTION OF TRAINING

155. Employers and the Government pay attention to providing developmental opportunities for their constituencies. At the secondary school level, government offers vocational education and technical training at schools with close links to businesses. At the workplace, employers provide for developing their permanent employees to ensure productivity continues as the individuals progress in their careers and increase their earnings as part of their lifetime employment. Vocational training is provided to a large extent on the job in the larger companies.

156. In January 1997, almost all of the institutions delivering college-based courses for apprenticeship and training, as well as institutes for adult education, were merged into mainly regionally-based institutions to provide basic education, general adult education, apprenticeship and secondary vocational training. A new qualification structure with courses on four different levels of required competence was designed and implemented. For each course achievement targets are set by sectoral institutes for vocational training, representing both employers and workers. The achievement targets cover the specific skills to be learned and job requirements.⁶

157. The Government also provides training to motivate and provide skills so that people may perform socially useful tasks, paid or unpaid. Through these means, people who are marginally employable increase their chances of obtaining paid work. In this training, information is also provided on how to live on a limited means when necessary. The training covers both the vocational and attitudinal changes that are necessary for good work habits. Through local structures called Centre for Work and Income, trained social workers assist families to integrate into the mainstream society.

158. Among other programmes preparing families for work, the government has created opportunities for parents to overcome their knowledge and skill deficits and in caring for their children. Families are supported and advised in fulfilling their basic functions. If families become dysfunctional, the government steps in to ensure that more intensive services are provided to overcome the problems. ⁷

159. As social measures protecting poor people, special features are provided in part-time work contracts to provide for health insurance coverage and retirement benefits similar to full time work but in proportion to the time worked.

160. An example of how Netherlands industry supports the retraining of workers is portrayed in the flower industry. The industry is being challenged to be more technologically advanced and productive because of world-wide competition and needs to raise the skill levels of its workers. The flower industry has always been directly involved in the education system but is intensifying its efforts including in formal education. In the Netherlands, education is compulsory from 4 to 16 years of age. Students from twelve years of age and onwards can choose their own mix of practical and theoretical training. Of interest to the industry are those youngsters specializing in agriculture. These persons may undertake a three-year course in an agrarian training center where they work part-time or full time in a company as a trainee. Advanced training is also available. Plant cultivation is one of the topics taught and the flower growing companies organize their own special courses for students. Study clubs are formed to facilitate the exchange of information through visits to farms and firms that experiment with new techniques of plant propagation.

V. LESSONS

161. The country studies reveal that many problems of economic origin beset families and thereby make difficult the fulfillment of the role of the family in ensuring financial independence. Globalization, with its attendant enormous changes in economy and technology, together with the effects of rapid urbanization, has had a profound impact on the economic functioning of families. In the past, family roles were clear: typically the male was regarded as the principal economic provider and the female the principal provider of health and emotional care. Both had well-defined roles as father and mother when children were a part of the family. In the current era, and increasingly so, more and more women are becoming economic providers for their families, often the sole providers. Further, whether because of underemployment or unemployment, an increasing number of men are facing the loss of their traditional roles. These evident and well-documented trends demonstrate the complexity of intra-family relationships and point to a condition of social and economic upheaval that is yet to be fully understood, appreciated and reconciled.

162. Institutions, enterprises and countries are learning that dealing with the family as a whole, rather than dealing with its individual members without regard to their family status and situation, is helpful in resolving complex socio-economic problems. While women have made some significant gains in their access to power, resources, education and opportunities, and have entered the work-force in greater numbers than ever before, many must cope daily with the effects of poverty. Moreover, many are mothers and have increasing economic responsibility for their children. In general, men's frequent lack of support in this new reality results in a disproportionate share of the responsibility for family care falling on women. As the case study of the Netherlands demonstrates, this is not exclusively a problem in developing countries. Marital dissolution is endemic when the economic circumstances of the male head of a household comes under pressure.

163. The term "family" takes on different meanings in the four countries reviewed (Argentina, Egypt, India and the Netherlands), requiring that it and a corollary term, household, be defined. For purposes of this study, the term "family" has been used in the broader sense as the core group of individuals who must interact in an economic sense to survive as a social unit. It includes persons who are economically interdependent according to the society in which they live.

164. The case studies confirm that families can play important roles in income support and coping strategies for their members. As noted, the extended family historically has acted as a safety net for elderly members, members in poor health or suffering disability, and for younger members entering the labour force or starting their own families. But with the impacts of recent social and economic trends directly affecting families, such as urbanization, overcrowded living conditions, and the need to seek employment elsewhere, its support systems have been weakened. All the more so, the social and employment policies that countries put in place determine the degree to which families, particularly poor families, can enjoy useful and sustainable livelihoods. Looking at the family and the household, not just at individuals, in their multiple roles is essential to developing appropriate policy frameworks and action programmes for increasing standards of living for families, especially the most vulnerable.

165. The four country studies reveal the centrality of work in all major aspects of family and community development. The key message is the usefulness of a comprehensive rather than a piecemeal approach to the family's economic self-sufficiency. The studies provide examples of policies and practices that strengthen families, such as human resource development, rural employment and support to small and micro-enterprises and to the informal sector. For example, in 1992 Argentina established the National Youth and Family Council to plan, organize and execute a comprehensive youth and family development policy. The Egyptian government, through its ministries and other bodies

continues to enunciate laws and policies for family assistance. During Egypt's economic transition, the Egyptian Social Fund for Development has served as a major programme to protect and improve the status of the poor and the unemployed during the country's transition to a market economy. India's Planning Commission has over the years developed plans to attack societal problems, including insufficient family income. The Netherlands has enunciated many family-oriented policies and has made available the financial means to implement them.

166. The case studies show that to increase a country's economic stability, a significant level of family support is necessary to encourage all the adult members of a family to be more productive and engaged in worthwhile work. If any of the family members are denied access to education and productive work, the family is less successful. When women and girls, for example, are educationally underdeveloped or underutilized, countries suffer significant economic and human costs. Consequently, more women and child-oriented policies and programmes are being encouraged and adopted. The Netherlands includes learning about family responsibilities in its job training courses.

Formulating comprehensive and flexible national policies and programmes

167. National policy and action is geared to developing a national consensus on the value of investing in human resources and supporting all types of families to achieve economic independence, thus adding add value to growing economies. Although Government budgets virtually everywhere are decreasing, Governments are nevertheless enhancing the level of public services offered to poor families. The emerging policies and programmes are typically flexible and address diverse cultural differences, situational differences and existing local conditions. These national policies and strategies recognize that multiple activities go into making a living, particularly in the poorest communities. Therefore, the complex inter-linkages between education, training, health, employment and livelihood strategies are being articulated and strengthened in practical ways.

168. The countries' policies and practices are being examined to remove the distortions that discriminate against various populations, including women, and by targeting interventions towards the most vulnerable and the poor. With a high proportion of the labour force, such as Egypt and India, still employed in the rural areas of many countries, priority is being given to efforts expanding productive employment in both rural and urban areas. Where economic development projects, planned in part with the intention of providing employment and other benefits, also dislocate people and end their traditional livelihoods, awareness is increasing of the need to provide transitions to other means of survival.

169. There are many practices being implemented to enhance family income self-sufficiency. They are built on the four pillars of the new employment strategy: employability, entrepreneurship, adaptability and the equality of opportunity. The intention is to provide fundamental minimum social standards which, together with employment practices such as parental leave, part-time work, and equality between men and women, address growing unemployment and underemployment, including that of women, thereby improving the situation of women and reconciling work and family more effectively.

170. Countries are adopting active labour-market policies offering financial incentives to hire the long term unemployed and disadvantaged groups. Efforts include direct job creation, training and income support. However, it is pointed out that the training must be relevant to the market place and prepare people for the realities of the workplace in terms of the current competencies needed and opportunities available. The Netherlands and Argentina are increasing work opportunities through promoting and providing such means as temporary work and reducing barriers, for example, wage minimums to encourage hiring low wage workers. The Netherlands is moving towards "the one

counter employment system” integrating job search, availability rules, counseling, placement and training to better serve clients.

171. As shown in the case studies, sectors of society are working to overcome the cultural barriers that diminish the effectiveness of service providers and the value placed on the services by recipients. Many poor persons are fatalistic and believe that nothing can be done to change their fates. Programme participants do not always cooperate with service providers; often they are distrustful as a result of previous experience and doubt the existence of genuine benevolence. Many persons interpret assistance as interference in their personal life, especially in areas of family planning and childhood and motherhood support. Furthermore, the concept of not giving women any priority in economic affairs as a tradition in some cultures is being overcome. One means of overcoming resistance seen in the case studies is to involve the people in projects designed for them. Consequently, the targeted population becomes concerned with the project and achieving positive outcomes. Another means is to train project planners and implementers in attaining more awareness and sensitivity to cultural norms. Training is being provided to build capabilities to empower programme participants for greater understanding of the need for change and to help them understanding the essentials of changing harmful and unproductive practices. Reaching influential community leaders, such as ministers, is also being undertaken to enable them to become supportive change agents.

172. In response to instances of discrimination and abuse and other long-standing practices, more women and child-oriented programmes are being undertaken. The value of women’s contributions are being increasingly recognized as the result of increasing numbers of women becoming economically active and serving as the heads of households.

173. In response to discrimination faced by women, comprehensive countervailing strategies are being formulated and delivered. They include efforts to provide more and better jobs for women, an environment of gender-sensitive social policies, women-specific programmes, a supportive legislative and regulatory framework, strengthened institutional structures and improved administrative mechanisms. Social support for women better harmonizes work and family responsibilities; it enhance female participation in decision-making and promote positive gender attitudes.

174. Argentina, Egypt, India and the Netherlands are adopting supportive policies for working women in their child bearing ages. However, leave entitlement usually depends on the number of children already in the family, the frequency of the births, and both length of service and working hours. A minimum length of service with the same employer is the most common condition of maternity leave with qualifying periods ranging from 3 to 12 months of employment. Except in the Netherlands, workers in the informal sector or those who work part-time or in temporary jobs may have difficulty meeting such eligibility requirements. In the Netherlands, legislation provides for unpaid parental leave.

175. In differing degrees, according to their means, the countries studied are investing in formal education, particularly in the primary grades and in informal education and training for girls and women; the social and economic returns are high. Increasing average schooling by one year boosts a nation’s average economic growth potential by 1 per cent annually in the next decade. With more education, women’s productivity in the formal and non-formal labour markets increases their incomes an average of 10 to 20 per cent with each additional year of education. Women invest proportionally more of their income in the health and education of their children than men. An added year of maternal education is associated with a 5 to 10 per cent reduction in child mortality; and female mortality also decreased. It is the mother’s education, rather than the father’s, which has a strong influence on increasing the daughter’s educational and occupational aspirations. Egypt is opening “one class

schools” to permit girls to continue their education.

176. The Netherlands is paying special attention to single-parent families (90 per cent are female-headed), and especially those with small children. Among the services provided are financial assistance, day care and training and retraining, to enter the labour market.

177. To minimize child labour, Egypt’s National Council for Childhood and Motherhood fosters literacy, improves the conditions of children having to work in the crafts industry and improves families’ economic circumstances, so that eventually children can stop working and attend school. An overall strategy is developing for the progressive elimination of child labour and for measures aiming to prevent child labour, including withdrawing children from hazardous work and, when they must work, improving their working conditions.⁸

178. Argentina, Egypt and India have several efforts underway to both educate and train youth in productive employment. In its Proyecto Joven, Argentina is also providing education and training for technical occupations.

179. The countries studied are working to overcome the obstacles to establishing small family enterprises and informal work opportunities because they see these occupations as sources of new employment and financial self-sufficiency. Often, the home is the site of small businesses by necessity or by choice of those seeking independence and flexibility and perhaps greater returns, or even the chance to survive. However, women tend to accumulate fewer hours of paid work, often undertaken at irregular intervals over their working lives and in some countries, and may not have access to complementary national or private retirement or medical schemes.⁹

180. These countries are taking measures to help entrepreneurs by providing access to credit and markets, education and training, and to technical assistance for starting up enterprises. For example, the Netherlands is making it easier to register a business, to receive access to public resources, and to be able to receive social security and health coverage equivalent to full-time and permanent workers. In India and Egypt, credit programmes run by local groups are expanding, thus enabling individuals, including women, to have access to credit. Under Egypt’s Family Development Fund Project, executed by a consortium of NGOs, small loans are given to crafts and service businesses and for training in making and selling indigenous arts. This training is financed through the proceeds of sales at an annual exhibition of local works. Through Argentina’s Participating Social Investment Fund, civil society is being engaged to mobilize people to find solutions for their problems, especially the severe problems of extremely poor families.¹⁰

181. The four countries are investing in vocational technical competence, as both short-term and long-term objectives. Generic and portable skills are being developed so that workers are more adaptable to changing economic and technological circumstances. Restructuring of existing vocational training systems is being undertaken with a focus on improved delivery to achieve useful outcomes. This involves:

- (a) Expanding training opportunities for women and vulnerable populations;
- (b) Giving greater autonomy to training institutions and recovering costs from beneficiaries if possible;
- (c) Involving employers and the community to a larger extent in training decisions;
- (d) Introducing modular and competency-based training;
- (e) Improving information systems.

182. This expansion of training also means that vocational training facilities and, where possible, paid educational leave arrangements, are being made more available to workers with family responsibilities. For example, India has set up Industrial Training Institutes to impart skills in engineering and engineering trades to men and women in the age group 15-25 and has established the Advanced Training Institutes to train instructors in teaching technical skills. It has also introduced training for preparing female heads of families for employment in agriculture, cottage and village industries. Training of women is being undertaken for industries in which few women have previously worked.

183. Governments are involving more NGOs in their community improvement efforts, recognizing the value of the NGOs knowledge of community needs and frequent better rapport with community members. With declining government budgets, the need for a growing voluntary sector is even greater. Argentina established a National Centre of Community Organizations to promote coordination between government and community organizations. In Egypt and India, the number of NGOs is increasing and their activities becoming more diversified, including in training for employment, but they are not increasing in proportion to the population growth. Governments are using NGOs to help communities become more self-reliant having become accustomed to government provision of their cultural, economic and social needs.

184. There are a number of fundamental ways in which governments in the case studies support NGOs. Governments, for example in India, provide employers and voluntary groups with capital grants to establish an infrastructure for participation by providing training, premises and grants for equipment. They involve a variety of organizations to better distribute scarce funds and create additional capability to help families. Governments are removing obsolete policies and simplifying and minimizing operational procedures affecting the performance of NGOs. They are training NGO administrators in managing, programme and financial accountability, communications, mass media and in developing creative skills.

185. Countries are finding that overcoming social and cultural norms frequently is very difficult, such as in convincing project participants to discontinue lifetime practices that may be harmful to health and well-being. Equally difficult is convincing people to try new work approaches and techniques. In addition, people in rural areas often are not desirous of cooperating with NGOs since they consider their help an interference in their personal life, especially in areas of family planning, child care and motherhood support. Furthermore, the concept of giving woman priority is still rejected by many persons. Governments are encouraging external NGOs to provide training and to transfer organizational capacity building knowledge and skills as part of their project responsibilities.

186. The case studies provide numerous examples of grass-roots NGOs becoming involved in enterprise development. For example, the Gram Niyojan Kendra in India works to help communities plan and implement self-help programmes. It trains persons from low income and broken homes in occupations, such as TV and radio repair, and in how to run a business to gain economic independence. Products created in the programme are sold at special centres.

187. The private sector is being involved as a full partner with the Government in the process of social and economic development. Companies support community charitable activities and some times, as in the Netherlands, provide family-friendly workplaces. These practices enable employees to better balance their work and family responsibilities. Some examples of family-friendly practices include day care, elder-care information, flexible working hours, part-time work and job sharing and family and parental leave. As the Netherlands demonstrates, it is also important to have a workplace culture that supports flexibility and gives employees permission to use family-friendly programmes. Training is important to help supervisors to be sensitive to work-family concerns and to manage work-family issues. Restructuring of work, jobs and career paths is also needed.

188. However, the employees least likely to have access to family-supportive benefits are low-wage workers. Some workers are unable to take time off for sick children without losing pay; they may lack access to flextime, parental leave and even the most basic of family-friendly benefits, such as paid vacation and family health insurance. Special efforts are needed to help this population.

189. The trends reported in the present study demonstrates that family-oriented efforts to improve standards of living are proliferating. Policies, projects and practices that are achieving concrete and measurable results in time also change the culture so that they become self-generating and are “owned” by the people. In the face of discouraging evidence of an excessive incidence of poverty and insufficient means to create high standards of living, there is nevertheless a vast positive movement taking place in the countries studied. There is growing evidence that paying attention to integrating efforts to help families into overall economic and social planning is having a positive affect in combating the very difficult circumstances facing many families.

NOTES

¹ See World Bank, “*Estimating the benefits of labour reform in Argentina*” (January 1997); and Economic Commission for Latin America and the Caribbean, *Preliminary Overview of the Economies of Latin America and the Caribbean*, (1998).

² See Adriana Marshall, “*State labour market intervention in Argentina, Chile and Uruguay: common model, different versions*”, International Labour Organization home page, accessed on 17 December 1998.

³ See *Economist Intelligence Unit, Country Report: Argentina* (first quarter 1997).

⁴ See Centre for Workforce Development at Education Development Centre, *Egypt Social Fund for Development* (Boston 1996).

⁵ See *Economist Intelligence Unit, European Union Country Profile 1998-99*.

⁶ See OECD, *Battle Against Exclusion, Social Assistance in Belgium, Netherlands and Norway* (1998).

⁷ See Vienna NGO Committee on the Family, *Family in Social Progress and Development* (November 1996).

⁸ See International Labour Office, *ICC Task Force on Full Employment and Sustainable Livelihoods* (1998).

⁹ See European Union Social and Employment Policy, European Union home page, accessed on 30 September 1998.

¹⁰ See World Bank, *World Development Report 1995*.