

Social Security in Selected East Asian Countries: An Annotated Bibliography

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**SOCIAL SECURITY
IN SELECTED EAST
ASIAN COUNTRIES:
AN ANNOTATED
BIBLIOGRAPHY**

by Diana Encel and Lynn Sitsky

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The views expressed in this publication do not represent any official position on the part of the Social Policy Research Centre (formerly the Social Welfare Research Centre). This report was produced to make available the research findings of the individual authors, and to promote the development of ideas and discussions about major areas of concern in the field of social policy.

Foreword

Australia's continuing engagement with the countries of East Asia has focused to date primarily on security and economic issues. However, as this relationship evolves and matures it will have to broaden its scope to include, among other things, aspects of social development and how these link with increased economic and political engagement. For several years, the Social Policy Research Centre has been shifting its own focus to regional social policy issues, partly in anticipation of future trends and partly to inform an Australian audience of some of the issues in social policy development within the region.

As one part of this, in 1995 the Centre joined with The Asia-Australia Institute at the University of New South Wales in sponsoring the first Asia Social Policy Forum held in Chiang Mai, in Thailand. The subject matter of the Forum was concerned with economic development, social progress and family change in the East Asian hemisphere and its aim was to bring together a range of experts and thinkers associated with aspects of social policy and its development, including academics, policy makers, politicians and welfare sector workers and activists, along with relevant individuals working in the media and business.

Out of this involvement, which we hope will become a regular event, grew a particular interest in social security issues in the area. Australia's long involvement in the development of a comprehensive social security system places it in a unique position to assist those neighbouring countries where social security provisions are still in their formative stages. This annotated bibliography has been prepared as part of an exercise in extending understanding of the ways in which these issues are faced in the different and differing countries in the region.

With the continuing and sometimes rapid economic development in this region, it is increasingly important to come to grips with social policy issues and to establish a framework for the generation of ideas on how these issues can be brought into the mainstream discussion of Asian regional cooperation. We hope that this bibliography will make a contribution to this end.

Peter Saunders
Director

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Introduction

Australia's involvement with East Asian countries has been increasing over recent times. The Social Policy Research Centre has collaborated with The Asia-Australia Institute in fostering an interest in issues of social policy in the region. This bibliography has taken as its focus one aspect, social security, in the following eleven East Asian countries: China, Hong Kong, Indonesia, Japan, Korea, Malaysia, the Philippines, Singapore, Sri Lanka, Taiwan and Thailand. The year 1980 was taken as our starting point.

Social security is taken to be concerned with aspects of financial support for certain population groups in need of assistance. The topic overlaps with consideration of more general social welfare issues; however, items concerned with issues other than social security itself have not been included here except where they are inextricably interlocked with social security itself. Family support for the aged, for instance, is the subject of much research and a large literature, including discussions of the old-age security incentive for high fertility rates. Works on such topics are only included here where they also have specific mention of social security programs.

The purpose of this bibliography is to gather together works written in English that are relatively easily accessible in Australia. Naturally, there is much published in journals and in languages of the individual countries that has not been included here. Readers are directed to consult also the page entitled 'Other Sources' following this Introduction. As an initial step in the preparation, on-line bibliographic searches were made on a number of databases. The resources of the SPRC library and other material held in the Centre were also used to identify further items for inclusion.

The scope of the bibliography is defined by the keywords chosen which range widely over social security issues. Users with particular social security interests will gain from a careful reading of the keyword definitions.

Other Sources

Articles which appear in the *International Social Security Review* have been included in this bibliography. However, the journal also carries reports of developments in social security from countries all around the world and these have not been included.

Only some of the publications of the Economic and Social Commission for Asia and the Pacific (ESCAP) are included in the bibliography.

The Social Security Administration of the US Department of Health and Human Services produces regular Research Reports, *Social Security Programs Throughout the World*. These have appeared biennially since 1937 and provide detailed social security data on a large number of countries (163 in 1993).

The Population Studies Center at the University of Michigan hosts a project sponsored by the US National Institute on Aging. Research Reports from this project, the Comparative Study of the Elderly in Asia, deal with aspects of life for the elderly in a number of countries, initially the Philippines, Singapore, Taiwan and Thailand. While not directly related to social security, they are concerned with the living arrangements and sources of support and other social, economic and health characteristics of the elderly population. (There is a large literature on family support for the aged which is *not* included in this bibliography.)

The Social Development Research Institute of Japan issues an annual report on the *Cost of Social Security in Japan*.

The Asia and Pacific News Sheet (ISSA) contains regular sections on social security developments as well as feature articles on a range of social security issues.

The International Social Security Association publishes *Social Security Documentation: Asian Series* and *Asia and Pacific Series* which include papers presented at meetings, round tables and conferences held by the Regional Conference for Asia and Oceania of the ISSA. Some of the papers from these publications are individually annotated, but readers are advised that this is not a complete coverage. Several of the meetings have dealt specifically with social security issues.

Organisation

This bibliography cites whole books, parts or chapters of books, papers in series and journal articles. No newspaper material has been included. All the items have been sighted.

Each item has been annotated to give an indication of the scope and nature of the work. The annotations are descriptive only and no attempt has been made to review or evaluate the contents. Wherever possible the author's or publisher's abstract has been used (indicated by quotation marks) and in the other cases an attempt has been made to use the language of the author or authors concerned.

All annotations are arranged alphabetically by author, or, where applicable, corporate body. Where no author is known, the item is entered by title, also alphabetically.

The name is followed by the year of publication. When more than one work by the same author is cited, the works are arranged chronologically from the earliest to the most recent, and if there are several in the same year, they are then ordered alphabetically by title. Authors as single authors appear first, followed by that author in joint authorship with others.

The title of the book or name of the journal appears in italics.

Where the item appears in a journal the volume number is given followed by the number within that volume in brackets.

The last numbers in the citations indicate the length of the item (x pp. for a complete publication or x-y for part of a book or journal).

Each annotation is given a record number which appears above the citation.

There is an alphabetical listing of authors, separate from the annotation, which includes joint authors. The number(s) following the names are the record numbers of the annotations (not page numbers).

An index lists each keyword which is followed by a group of record numbers indicating which annotations have been placed within that keyword category.

In this bibliography there are two sets of keywords. The first indicates the country or countries specifically mentioned in the article. (The bibliography only deals with 11 selected countries.) Where the work deals generally with the East Asian area, without mentioning any specific country, the keyword East Asia is used. Works dealing generally, with social security issues in unspecified 'Third world', 'developing' or 'underdeveloped' countries are *not* included in the bibliography.

The other set of keywords indicates works dealing with specific issues or segments of social security and are defined in the keyword index.

- 1 Advisory Panel on a Welfare Vision for an Old-aged Society (1994), 'Welfare vision for the twenty-first century - toward a society of few children and many elderly', *Economic Eye*, 15(2), Summer, 11-12.

This is translated from the synopsis of a (slightly abridged) report, *Welfare Vision for the Twenty-First Century*, commissioned by the Japanese Ministry of Health and Welfare, and submitted on 24 March 1994. The synopsis presents the basic principles behind the provision of social welfare and social security and guidelines for major measures for reform. It also looks at the desired distribution of social security burdens in terms of benefits and contributions as well as the financing of the system.

Introductory comments are made by Naomi Maruo in the same journal (pp. 9-10). Some critical comments are made by Yasuhiko Yamasaki (pp. 13-15). Further comments are made later by Hiroshi Kato (1995), 'Preparing the welfare system for the twenty-first century', *Economic Eye*, 15(4), Spring, 26-9.

JAPAN FUNDING, POLICY

- 2 Ahmad, Ehtisham, Jean Drèze, John Hills and Amartya Sen, eds (1991), *Social Security in Developing Countries*, Clarendon Press, Oxford, 477pp.

'In this book, social security is viewed neither exclusively in terms of means, nor exclusively in terms of objectives. Broadly speaking, our concern is with the direct role that public action can play in reducing human deprivation and eliminating vulnerability in developing countries.' The separate chapters are listed below.

Public action for social security: foundations and strategy	Jean Drèze and Amartya Sen
Social security in developing countries: what, why, who, and how?	Robin Burgess and Nicholas Stern
Social security in developed countries: are there lessons for developing countries?	A.B. Atkinson and John Hills
Traditional systems of social security and hunger insurance: past achievements and modern challenges	Jean-Philippe Platteau
Social security and the family: coping with seasonality and calamity in rural India	Bina Agarwal

Social security in China: a historical perspective	Ehtisham Ahmad and Athar Hussain (q.v.)
Social security in South Asia	S.R. Osmani (q.v.)
Social security in Latin America and the Carribean: a comparative assessment	Carmelo Mesa-Lago
Social security in sub-Saharan Africa: reflections on policy challenges	Joachim von Braun
Social security in the SADCC states of South Africa: social-welfare programmes and the reduction of household vulnerability	Richard Morgan
CHINA, SRI LANKA HISTORY, POVERTY	

- 3 Ahmad, Ehtisham and Athar Hussain (1991), 'Social security in China: a historical perspective', in Ehtisham Ahmad, Jean Drèze, John Hills and Amartya Sen, eds, *Social Security in Developing Countries*, Clarendon Press, Oxford, 247-304.

The chapter begins with a schematic historical background to current social security programs, showing development from 1949-57, 1958-78 and from 1978 onwards. It then presents an overview of the system, describing the main agencies involved, the programs, social security expenditure, and financing of social security and price subsidies. Social security in rural areas is discussed with reference to transformations in the rural economy, government pricing and trading policies, income maintenance and income promotion and public provision for health. Social security in urban areas is discussed in terms of entitlements, employment, earnings, household registration and rationing of consumer goods, health care and paid sick leave, disability and retirement pensions, maternity leave and benefit and the more recently introduced unemployment insurance.

The authors attribute China's comparative success to the capacity to mobilise the population for collective ends; providing rural households with access to land; maintaining a high rate of employment in urban areas; and social security programs. The elimination of landlessness and keeping unemployment low are

the most important of these factors. Remaining (and increasing) problems are discussed.

CHINA

COVERAGE, FUNDING, HISTORY, SOCIAL INSURANCE

- 4 Aldrich, Jonathan (1982), 'The earnings replacement rate of old-age benefits in 12 countries, 1969-80', *Social Security Bulletin*, 45(11), November, 3-11.

This article reports the findings of a cross-national study of earnings replacement rates of social security retirement benefits in 12 countries including Japan. It includes a description of the program characteristics, that is, the benefit formula and the characteristics which have been identified as affecting the replacement rate.

JAPAN

PENSION RATES

- 5 Amin, Nik Mohamed (1980), 'Current issues in the administration of employment injury insurance in Asia: national experiences', in International Social Security Association, *Report of the Fifth Regional Conference for Asia and Oceania, USSR, 1979*, Social Security Documentation: Asian Series, No. 1, ISSA, Regional Office for Asia and Oceania, New Delhi, 28-40.

This paper looks at employment injury compensation in six countries, including Japan, Malaysia and the Philippines. It describes coverage, finance of the scheme and benefits provided. Some of the issues and problems discussed relate to the definition of 'work injury', the difficulties of administration, the role of the medical board, provision for dependants etc. Some legislative and administrative changes are envisaged.

JAPAN, MALAYSIA, PHILIPPINES

FUNDING, WORKERS' COMPENSATION

- 6 Amin, Nick Mohamed (1980), 'Social security protection of the rural population - approaches in Malaysia', *International Social Security Review*, 33(2), 165-75.

'This paper is divided into three parts - the first part deals in general with the various efforts of the government towards raising the income and living standards of the rural population so as to provide them with security, and examines in some

detail those programmes aimed specifically at the rice farmers, rubber smallholders and fishermen; the second part is a brief description of the existing social security measures in the country, and of particular interest will be the schemes recently introduced in two states; and finally the last part gives the general objectives of the planning measures now being undertaken for the social security protection of the rural population on a national scale.'

MALAYSIA COVERAGE, POLICY

- 7 Anand, Sudhir and S.M. Kanbar (1995), 'Public policy and basic needs provision: intervention and achievements in Sri Lanka', in Jean Drèze, Amartya Sen and Athar Hussain, eds, *The Political Economy of Hunger: Selected Essays*, WIDER Studies in Development Economics, Clarendon Press, Oxford, 298-331.

Sri Lanka has high achievements in the areas of health and education. This chapter examines the role of public policy in basic needs provision to see how much this success owes to direct intervention by the state. It presents an overview of the historical development of public policy and intervention in the areas of health, education and food. An econometric analysis of intervention and achievement uses time-series evidence for the post-independence period. The results suggest 'that income growth alone would not have achieved for Sri Lanka its enviable basic needs record - the role of direct intervention has been significant'. Direct intervention in Sri-Lanka has been in food subsidies and food stamps, not cash payments.

SRI LANKA HISTORY, POLICY, PUBLIC ASSISTANCE

- 8 Arroyo, Jack (1980), 'The extension of social security protection to wider sectors of the population - expansion of Philippine social security coverage', in International Social Security Association, *Report of Fifth Regional Conference for Asia and Oceania, USSR 1979*, Social Security Documentation: Asian Series, No. 1, ISSA, Regional Office for Asia and Oceania, New Delhi, 67-77.

The article describes the legislation covering social security in the Philippines and the provisions for coverage of both employers and employees including

exemptions and the effects of unemployment. After 22 years of social security in the Philippines around 70 per cent of the population are covered.

PHILIPPINES

COVERAGE, UNEMPLOYMENT

- 9 Asher, Mukul G. (1985), *Forced Saving to Finance Merit Goods: An Economic Analysis of the Central Provident Fund Scheme of Singapore*, Occasional Paper No. 36, Centre for Research on Federal Financial Relations, Australian National University, Canberra, 42pp.

'The Central Provident Fund (CPF) Scheme of Singapore is an attempt to use earmarked savings to finance merit goods such as provision for old age, housing and medical care.' The study describes the evolution of the scheme and analyses its probable effects. The analysis points to factors necessary for its success and suggests that 'following demographic changes and as social values and concepts come to resemble those prevailing in affluent societies, issues relating to the social adequacy of the Scheme may be expected to become more important. Under these circumstances, the basic premises of the CPF Scheme, especially implied opposition to even a minimum social insurance scheme, may come under increasing pressure.'

SINGAPORE

POLICY, PROVIDENT FUNDS

- 10 Asher, Mukul G. (1996), 'Financing old age in Southeast Asia', *Southeast Asian Affairs*, 72-98.

'An important challenge facing the Southeast Asian countries concerns devising and implementing financial and managerial arrangements that are compatible with both economic growth strategy... and a socially adequate level of old age income protection.' A table presents selected demographic and economic indicators for certain countries including Indonesia, Malaysia, the Philippines, Singapore and Thailand indicating the need for policy development. It then provides an overview of the social security arrangements in those countries, adopting a country-by-country rather than a comparative approach. 'The general tendency in the region to regard economic, social and other related information as a strategic resource rather than as a public good also complicates the task of the researcher.'

For each country the article describes existing schemes in terms of financing, coverage, related schemes, e.g. death, injury insurance and health insurance, contribution rates, taxation arrangements where relevant, and investment policy.

Given the differing levels of per capita income, economic structure, demographic trends and political philosophy in these countries, the differences in social security arrangements are not surprising. The effectiveness in terms of coverage, administration, compliance and investment patterns of the funds also vary. The range of programs and their coverage remains low, even in the formal sector.

INDONESIA, MALAYSIA, PHILIPPINES, SINGAPORE, THAILAND
COVERAGE, FUNDING, INVESTMENT, POLICY, SOCIAL INSURANCE, WORKERS'
COMPENSATION

- 11 Auerbach, Allan, J., Laurence J. Kotlikoff, Robert P. Hagemann and Guiseppe Nicoletti (1989), 'The economic dynamics of an ageing population: the case of four OECD countries', *OECD Economic Studies*, 12, Spring, 97-130.

This paper uses data from four countries (Germany, Japan, Sweden and the US) to address a number of questions, including that of the amount by which social security contribution rates would have to be increased to maintain current levels of old-age pension rates, given the demographic changes in each country where the ratio of the elderly to the young is rising. The model used in the study is described. The analysis indicates that the demographic changes are likely to have effects on national savings, wages and current accounts. However, 'the fact that the burden on those who must support the larger dependent population is somewhat overstated by looking simply at social security contributions, since real wages can be expected to rise and, at least temporarily, other tax rates to fall if the government allows aggregate youth-related outlays to decline along with a fall in the size of the younger population'. The authors also conclude that cuts in old-age pensions and other age-related expenditures can improve the welfare of future generations while reducing the welfare of earlier ones.

JAPAN
AGEING, PENSION RATES

- 12 Barkan, Lenore (1990), 'Chinese old-age pension reform: the process continues', *International Social Security Review*, 4/90, 387-98.

The article reviews China's recent economic and political reforms and presents a brief history of China's old-age pension system. It argues 'that the process of old-age pension reform was not interrupted by the June 1989 events in Tiananmen Square'. The Chinese leadership, on the contrary, has 'continued to push for pension reform, including establishment of a unified, three-tier, national-

level pension system in which individual contributions to pension funds will play a vital part'.

CHINA
HISTORY, POLICY

- 13 Benda-Beckmann, Franz von and Keebet von Benda-Beckmann (1995), 'Rural populations, social security, and legal pluralism in the Central Moluccas of eastern Indonesia', in John Dixon and Robert P. Scheurell, eds, *Social Security Programs: A Cross-cultural Comparative Perspective*, Greenwood Press, Westport, CT, 75-107.

The chapter begins by setting out the approach of the authors to social security situations, then describes the relationships that people enter into to receive or to provide social security, showing that there is not only a plurality of social security arrangements but legal pluralism at the same time. It then discusses the interdependence of three systems as they work among the rural population in the Islamic part of the Central Moluccas in eastern Indonesia. Thus the authors begin by discussing social security pluralism, then describe the legal framework of social security in Indonesia, the state social security system, religious law, the social security provisions in Ambon, the relationship of basic mechanisms of livelihood and social security, the situation of Butonese immigrants in Ambon, the operation of religious concepts and the particular situation of civil servants in Ambon. They then look at various mixed provision and 'plural definitions of needs - differentiation in provisions', before discussing strategies for the future.

INDONESIA
ASIAN VALUES, COVERAGE, POLICY

- 14 Bovenberg, Lans and Carel Petersen (1992), 'Public debt and pension policy', *Fiscal Studies*, 13(3), August, 1-14.

This paper focuses on two issues: the way governments finance social security old-age pensions and the pensions of their own employees; and the relationship between supplementary pension saving and future revenues from the personal income tax. 'In particular, the present tax treatment of supplementary pensions and life assurance implies that countries with substantial savings in pension and life assurance funds can anticipate a broader base of the personal income tax compared with countries with less pension savings.' The final section explores

two alternative tax treatments of pension saving with different implications for public debt. Japan is one of the countries included in the analyses.

JAPAN
FUNDING

- 15 Carling, Robert and Geoffrey Oestreicher (1995), *Singapore's Central Provident Fund*, IMF Paper on Policy Analysis and Assessment 95/11, International Monetary Fund, Southeast Asia and Pacific Department, 21pp.

'Singapore's Central Provident Fund (CPF) is a compulsory, non-redistributive, defined contribution scheme that provides a broad-based social security system at little fiscal cost to Government. Originally intended purely for retirement savings, it evolved as a more general purpose savings scheme. It functions efficiently, leaving labor supply and demand decisions relatively undistorted, and, despite its compulsory nature, does not appear to have a significant effect on the size of total private savings. Furthermore, the distortions it imposes on investment decisions, which were fairly strong prior to 1968, have significantly lessened with the progressive liberalization of the range of investment choices.'

SINGAPORE
INVESTMENT, PROVIDENT FUNDS, SAVINGS

- 16 Chan, Angelique and Paul Cheung (1997), *Familial Versus Non-Familial Support of the Elderly: The Singaporean Example*, paper presented at the Conference on Emerging Policy Issues on Aging in Asia and the Research Response, Institute of Economics, Academia Sinica, Taiwan, 20+pp.

'This paper examines the extent to which Singapore's Central Provident Fund is replacing familial sources of financial support to retirees.' The study uses data from a 1995 National Survey of Senior Citizens which covers 4750 individuals age 55 and above. Results show that the majority (68 per cent) cite their children as their main source of financial support but there is evidence of a decrease in reliance on children among elderly who have Central Provident accounts.

SINGAPORE
ASIAN VALUES, PROVIDENT FUNDS

- 17 Chan, Cecilia L.W. (1992), 'New challenges to the forms of welfare provision in China after a decade of economic reform', *International Social Work*, 35(3), 347-63.

This article begins by discussing the transformation of the Chinese economy and its social consequences. It then turns to the foundations of the contemporary Chinese welfare philosophy, noting the 'five competing ethical systems in contemporary China' and the eight ideological elements that have influenced welfare support in China (as identified by Dixon, 1981 q.v.). The author then discusses the state's interpretation of the need for welfare readjustment from 1979 onwards. The urban welfare delivery system is then described with reference to its major features and challenges in the following areas: occupational welfare, state relief and social security, welfare services, community care and public welfare. The author concludes that there is still uncertainty about the directions for change and this uncertainty will hinder any further development in welfare in China.

CHINA

ASIAN VALUES, HISTORY, OCCUPATIONAL WELFARE, POLICY, PUBLIC ASSISTANCE

- 18 Chan, Raymond K.H. (1996), *Welfare in Newly-Industrialised Society: The Construction of the Welfare State in Hong Kong*, Avebury, Aldershot, 306pp.

This book analyses the 'forces and factors which have driven the expansion of Hong Kong's welfare state in recent decades, based on detailed case studies of housing, health and education'. Social security provision is briefly touched upon in the chapters dealing with the development of the welfare state between 1971 and 1981 and between 1982 and 1992, showing some increase in public assistance but a strong emphasis on the role of the family and informal networks.

HONG KONG

ASIAN VALUES, HISTORY, POLICY, PUBLIC ASSISTANCE

- 19 Chandravithun, Nikom (1996), 'The social security for the poor: a case-study of Thailand', in Economic and Social Commission for Asia and the Pacific (ESCAP), *Towards Social Security for the Poor in the Asia-Pacific Region*, United Nations, New York, 423-53.

This study provides background information on the population and work force of Thailand, and on the prevailing economic conditions. It discusses the incidence of poverty and some characteristics of the needy population. It then reviews the

national development policy and its relationship to the social security system, looking at the impact on the reduction of poverty and income disparity. The social security system in Thailand is surveyed, with a brief history of the development and implementation of major programs. The last section sets out the present situation, and presents some comments from a number of independent evaluations of the schemes in place, carried out by the ILO, the IMF and the World Bank. Difficulties and gaps in the system are indicated and the author argues that government expenditure must be increased and fiscal and monetary policies will also need to be changed to increase income for the poor.

THAILAND

HISTORY, POLICY, POVERTY

- 20 Chen, Ai Ju and Gavin Jones (eds) (1989), *Ageing in ASEAN: Its Socio-economic Consequences*, Institute of Southeast Asian Studies, Singapore, 117pp.

This book presents data on ageing in a range of countries (Philippines, Indonesia, Thailand, Malaysia, Singapore, along with comparative data from China and Japan and some non-Asian countries, in terms of dependency ratios, sex ratios and the share of the very old in the elderly population. It gives a brief overview of the characteristics of the aged, their family relationships and labour force participation. Separate chapters discuss employment and financial support of the aged, their health care, services provided for them, and their role and contribution to the community. Tables show the main sources of income for the aged in each country. The book also discusses the links between formal social security systems in the five ASEAN countries and the capacity of the economies to pay.

'Many of the elderly in ASEAN countries continue to live in the traditional rural context where an active working life shades gradually into a less active one, without the issue of "retirement" ever arising; and where the family is an economic unit which continues to support its elderly when they have ceased working. But in the cities of all the ASEAN countries, the proportion of elderly workers affected by compulsory retirement age and having access to pensions or superannuation funds from their place of work... is undoubtedly rising. For this group of elderly workers or retirees, and for the governments involved, similar issues regarding retirement policies and social security system are being faced as in developed countries.'

CHINA, INDONESIA, JAPAN, MALAYSIA, PHILIPPINES, SINGAPORE, THAILAND AGEING, ASIAN VALUES

- 21 Chhabra, Hans Raj (1980), 'National strategies for the provision of rural social security in developing countries', in International Social Security Association, *Report of the Asian Regional Round Table Meeting on Social Security of Rural Population in Developing Countries, Malaysia 1980*, Social Security Documentation: Asian Series No. 5, ISSA, Regional Office for Asia and Oceania, New Delhi, 23-35.

Information was supplied by a number of countries (including Indonesia, Korea and the Philippines) for the compilation of this chapter which deals with social security for rural populations. In all the countries, social security schemes are not universal and a large number of people are not covered. The difficulties encountered in extending coverage are discussed.

INDONESIA, KOREA, PHILIPPINES COVERAGE

- 22 Choi, Sung-Jae (1996), 'The family and ageing in Korea: a new concern and challenge', *Ageing and Society*, 16(1), January, 1-25.

Changes in familial factors have limited the Korean family's capability to support elderly members. The article identifies four types of problems of ageing of which poverty and economic dependence are one. Present provisions are described, including public pensions, public assistance, retirement benefits and the 'elderly honour' program which provides discounts on various services. Problems associated with current policies are discussed and recommendations for future developments are made.

KOREA AGEING, PUBLIC ASSISTANCE

- 23 Chow, Nelson W.S. (1989), 'Modernization and social security reforms in China', *Asian Perspective*, 13(2), Fall-Winter, 55-68.

The social security system in China consists of two main parts, one covering the majority of workers in the cities and their dependants, and the other helping those who are either deprived of the means of a basic living or victims of disaster. This article discusses the reasons that the system is in need of reform, identifying defects in the existing system: little protection for the majority of workers who are peasants; the cost of the present system which goes up as wages increase; and not taking into account supportive functions performed by social networks. The article then discusses proposals which have been put forward by the Chinese Ministry of Labour and Personnel and the Ministry of Civil Affairs. The author concludes that a system characterised by a multiplicity of schemes 'to meet

different needs and with funds coming from various sources would probably be the one to be developed, instead of the unified and rigid system which has existed in China for the past four decades'.

CHINA

COVERAGE, FUNDING, POLICY

- 24 Chow, Nelson W.S. (1990), 'Social welfare in China', in Doreen Elliot, Nazneen S. Mayadas and Thomas D. Watts, eds, *The World of Social Welfare: Social Welfare and Services in an International Context*, Charles C. Thomas, Springfield, Ill., 219-31.

China has 'long evolved its welfare networks to relieve the plight of the poor and destitute'. Since the establishment of the new communist China these networks, based on mutual support, have metamorphosed into residents' committees and rural collectives. 'The only new persons to gain in new China are the urban state workers as they are now covered by a labor insurance program which represents the superiority of socialism.' The author argues that this has 'aggravated the urban-rural inequality and made welfare programs in the rural areas extremely backward and inadequate', and that the state must 'shoulder a greater responsibility in relieving the hardship of the needy and must also convince itself that the primary purpose of providing social welfare is not to vindicate the superiority of socialism'.

CHINA

COVERAGE, POVERTY

- 25 Chow, Nelson W.S. (1981), 'Social security provision in Singapore and Hong Kong', *Journal of Social Policy*, 10(3), July, 353-66.

'Singapore and Hong Kong are two of the most advanced industrial countries in east and south-east Asia. Comparisons between them have often been made, and this article takes their social security systems as a subject for examination. It begins with a brief discussion of the social, economic and political structures of Singapore and Hong Kong, identifying their similarities and differences; this is followed by a comparison of their existing social security provisions and the functions they perform in the two societies. It is found that, while Singapore and Hong Kong are now both affluent enough to provide their workers with comprehensive income protection, industrialization in the two cities has not

brought a corresponding development in their social security systems. Other considerations seem to be more important than the need for such measures.'

HONG KONG, SINGAPORE
ECONOMIC DEVELOPMENT, POLICY

- 26 Chow, Nelson W.S. (1985-86), 'Social security provision in Singapore, Hong Kong, Taiwan and South Korea: a comparative analysis', *Journal of International and Comparative Social Welfare*, 2(1/2), 1-10.

Despite the fact that Singapore, Hong Kong, Taiwan and South Korea are the most rapidly industrialising countries in Asia, their social security systems remain underdeveloped. Public assistance or emergency relief is the most common measure to reduce the suffering of the poor. Several types of social security methods (public assistance, employer liability schemes, Central Provident Fund, social insurance and universal benefits) are employed in the four countries but there is no indication that any of them will become the dominant measure. Government expenditures on social security only account for a small percentage of the budget in each country and very little redistributive effect is achieved by the measures used. Coverage for old age is the most neglected area and except for the Central Provident Fund in Singapore 'which accumulates enormous funds for domestic investments', social security systems are seen as marginal to the industrialisation process. 'It is even argued that rapid industrial development is possible in the four countries because employers are not required to make heavy social security contributions', leaving them more resources for investment. The author does not believe reform is likely in the near future.

HONG KONG, KOREA, SINGAPORE, TAIWAN
COVERAGE, ECONOMIC DEVELOPMENT, POLICY, PROVIDENT FUNDS, PUBLIC ASSISTANCE, SOCIAL INSURANCE

- 27 Chow, Nelson W.S. (1988), *The Administration and Financing of Social Security in China*, Occasional Papers and Monographs No. 74, Centre of Asian Studies, University of Hong Kong, 117pp.

In 1985, the Chinese Premier raised the question of social security and in the following year the issue was included in a Five Year Plan for the first time. This led to a review of existing conditions and the need to plan for a new system especially for workers in non-state run enterprises. This study is 'partly a response to the call to revamp the present Chinese social security system'. It includes an examination of the experiences of other socialist countries; presents an historical account of the development of social security to date in China, describing current provisions (with details in appendices); and evaluates the

present system with regard to success in meeting ends, in improving labour productivity and in assisting with the construction of socialism. The final chapters focus on more recent experiments carried out to introduce reforms and the decisions reached in the process of constructing a new social security system.

CHINA HISTORY, POLICY

- 28 Chow, Nelson W.S. (1995), 'Social security reforms in China', in John Dixon and Robert P. Scheurell, eds, *Social Security Programs: A Cross-cultural Comparative Perspective*, Greenwood Press, Westport, CT, 123-38.

The author argues that the social security system in China is in need of revision. This chapter discusses the reasons for this, the changes that resulted from the economic reforms and their effects on the operation of existing social security programs. The constraints on the reform process are examined. The reform proposals and experiments are described and the future direction for a socialist social security system with Chinese characteristics is discussed. The family and village communities still have an important role and the author concludes that 'as long as the Chinese social security system is given its legitimate place as a means to protect people against the vicissitudes of life of a modern society, it would be performing its primary functions of financial allocation'.

CHINA ASIAN VALUES, POLICY

- 29 Chow, Nelson (1995), 'Social security reform in China - an attempt to construct a socialist security system with Chinese characteristics', in Linda Wong and Stewart MacPherson, eds, *Social Change and Social Policy in Contemporary China*, Avebury, Aldershot, 27-49.

The chapter discusses the need for reform of the Chinese social security system before describing its existing pattern. The proposals for reform are then discussed. The guidelines laid down by the Ministry of Labour are canvassed and the initial implementation steps described; these covered old-age pensions, unemployment insurance and wage subsidies. Guidelines were also put forward by the Ministry of Civil Affairs. The experiments of this ministry are also described; they cover, in addition to those already mentioned, protection for farmers against natural disasters and health care. In summary 'the entire system is moving slowly from one for which the responsibility fell squarely on the enterprises and the State to one which requires the workers themselves to make contributions' but the system remains in two separate parts; 'one for urban

workers employed by state-owned and collective enterprises, and the other for needy people who require assistance rather than social security'. The author then discusses directions for future social security development. He describes the reforms in Shenzhen as an example, although the system developed there may be suitable for that region where there is a large population of young workers and very few retirees, it is not a model for other cities or regions.

CHINA

COVERAGE, POLICY, PUBLIC ASSISTANCE, SOCIAL INSURANCE

- 30 Cockburn, Christine (1980), 'The role of social security in development', *International Social Security Review*, 33(3/4), 337-58.

'The main purpose of this article is to analyse the role of social security in development and to provide a conceptual framework for the reports presented by national experts on the role in development of income maintenance measures and of health and social services.' Among the figures used in the analysis are data from the Philippines.

PHILIPPINES

ECONOMIC DEVELOPMENT

- 31 Council on Welfare Vision for Ageing Society (1995), 'Welfare vision in the 21st century - for an ageing society with decreasing numbers of children', *Review of Social Policy*, 4, March, 115-20.

This is part of a report by the Council on Welfare Vision for Ageing Society in Japan, which deals particularly with the funding of social security costs. It looks at the future scope of social security benefits and costs and the financial structure. Some trial calculations are attached.

JAPAN

AGEING, FUNDING

- 32 Cox, Donald and Emmanuel Jiminez (1990), 'Achieving social objectives through private transfers', *World Bank Research Observer*, 5(2), July, 205-18.

'Private interhousehold cash transfers are an important source of income in many developing countries. Among the countries whose experience is reviewed in the article, the proportion of all households receiving private transfers ranges from a fifth to a half. The amounts received are large, particularly when compared with the incomes of the poorest households.'

Understanding more about these transfers is important for designing policy because, among other things, these remittances provide social and economic benefits similar to those of public programs, such as unemployment insurance, pension support, educational credit, and health assistance. As such, private transfers may supplement or overlap with public transfers, and, if private donors give less as public transfers increase, the effect of public programs on beneficiaries would be less than originally intended. Or the transfers may alter the distributional effects of public programs: for again, if private donors give less as public transfers increase, they share in some of the benefits of public programs.'

The paper includes data from selected countries including Indonesia, Malaysia and the Philippines.

INDONESIA, MALAYSIA, PHILIPPINES
ASIAN VALUES, POLICY

- 33 Crone, Donald K. (1993), 'States, elites and social welfare in Southeast Asia', *World Development*, 21(1), 55-66.

'The political basis of social welfare change is examined for Malaysia, Thailand, and the Philippines. Both an ability to implement change (political capacity), and the willingness to do so (political will) are requisites of public policy-initiated welfare changes. Neither capacity nor will, however, are merely attributes of political leaders. Political capacity derives in part from the underlying structure of the political system; political will is rooted in an intraelite struggle over whether change is necessary, and if so, what sort of changes. Together they shape responses in either a welfare-enhancing or welfare-inhibiting manner.'

MALAYSIA, PHILIPPINES, THAILAND, POLICY

- 34 Cui, Naifu (1988), 'Reflections on a social security system with Chinese characteristics', *International Social Security Review*, 2/88, 170-75.

'The shaping of China's social security system is attracting wide attention. Inside China, an important question in initiating a sweeping reform programme is how a social security system with Chinese characteristics is to be established in this developing country. This article is an attempt at the theoretical exploration and analysis of the development of such a system. It elucidates some new ideas: reform of the social security system should be an integral part of China's economic political and social reform; the new system should be much more efficient, guarantee equal opportunity to all, and take into account State, collective and individual, as well as current and long-term interests. The

standards of benefits should rise through careful planning and be commensurate with economic development. Conditions in present-day China suggest that the emphasis of the reform should be on the resolution of such problems as establishments being an entity of their own, unitary reform methods, irrational stipulations and unwillingness to relate rights to obligations. In this way will it be possible to set up a multi-form and multi-standard security system suited to the development of a socialist commodity economy.'

CHINA
POLICY

- 35 Cuisia, José L. (1989), 'Current problems and issues in the financing of social security short-term benefits in the Philippines', *International Social Security Review*, 4/89, 427-46.

The article describes the economic situation in the Philippines where wage earners 'badly need protection against any contingency that can diminish their earning capacity or cause them to lose jobs for which the replacement queue is long. Yet the government labours under a deficit budget and cannot therefore afford to subsidise a social security programme for workers in the private sector.' Despite opposition to the introduction of a social security system, the Philippine Social Security System (SSS) was established in 1957, complementing the Government Service Insurance System (GSIS) which had existed for government workers for 20 years. The article describes the objectives of the SSS, its coverage and short-term benefits. The SSS has an occupation-related approach which results in non-universal coverage and a link between contributions and benefits. Some difficulties are described. The funding system is also described. The SSS provides benefits for old-age, disability and survivorship. More recently short-term benefits, i.e. sickness benefit, maternity benefits, funeral benefit and medical care (which has its own separate contribution rate) have been included. A number of issues are discussed: the extent and adequacy of short-term benefits, the problems of coverage and collection and those arising from political and legislative pressure which could result in bankruptcy for the scheme. Measures introduced to resolve current and anticipated problems are also discussed: the diversification of the SSS investment portfolio; the raising of ceilings; computerisation and decentralisation; and the conduct of an information campaign among its members.

PHILIPPINES
COVERAGE, FUNDING, INVESTMENT, OCCUPATIONAL WELFARE, POLICY

- 36 Datta, Gautam and Parthasarathi Shome (1981), 'Social security and household savings: Asian experience', *Developing Economics*, 19(2), 143-60.

The paper examines the extent to which non-compulsory savings are affected by increases in social security or compulsory savings using data from Singapore, Malaysia, India, Sri Lanka and the Philippines over a period between 1960 to 1974. Econometric estimation shows that there has been no significant relation between the two variables. Results are 'of some interest to policy makers involved in promoting social security schemes in developing countries... there is little danger of the private voluntary savings rate eroding as a consequence of the growth of social security, which has multi-faceted benefits.'

MALAYSIA, PHILIPPINES, SINGAPORE, SRI LANKA
SAVINGS

- 37 Davis, Deborah (1988), 'Unequal chances, unequal outcomes: pension reform and urban inequality', *China Quarterly*, 114, June, 223-42.

The article outlines changes in urban employment patterns in the context of retirement rates in post-1949 China. Age-linked inequality with 'first-comers' being given preferential treatment over 'late-comers', distinguishes China from Third World market economies and from China's own capitalist past. The article also discusses sex-linked inequality. The criteria of eligibility for pensions are also described. The situation where retiring parents could be replaced in a work unit by an adult child and other employment patterns, including a shift to contract work, have all contributed to increased inequality. Territorial inequities are also described. The issue of paid jobs for pensioners is discussed. Were paid jobs for pensioners to be outlawed, 'there would be resistance to mandatory retirement'; similarly, was the age of retirement to be raised, there would be fewer new jobs for young adults. Thus 'recent pension reforms generally maintain high benefits and low retirement age for those who entered the labour force prior to 1958'.

CHINA
ASIAN VALUES, COVERAGE, POLICY

- 38 Davis, Deborah (1989), 'Chinese social welfare: policies and outcomes', *China Quarterly*, 119, September, 577-97.

'This article addresses the apparent contradiction of increasing welfare inequality during years of declining income inequality.' Changes in relief and income maintenance programs are described. The author concludes that 'the pattern of

decline and growing inequalities of the late 1980s could persist; the transition to a more redistributive safety net, while desirable, is by no means guaranteed.'

CHINA
POLICY

- 39 Davis-Friedmann, Deborah (1985), 'Old age security and the one-child campaign', in Elisabeth Croll, Delia Davin and Penny Kane, eds, *China's One-Child Family Policy*, Macmillan, Basingstoke, Hants, 149-61.

The chapter relates opposition to China's one-child policy to fears about financial security and well-being in old age. Figures show that in 1952, eight per cent of the workforce was in the state sector and eligible for pensions; by 1980 this had grown to 19 per cent. Most elderly people have been, and will be, excluded from the government pension plan and must turn to their adult children for support in old age. Old age security in both rural and urban China is described and discussed. The need for government to address the issue of social security for the elderly is stressed.

CHINA
AGEING, COVERAGE, POLICY

- 40 De Vos, Susan (1985), 'An old-age security incentive for children in the Philippines and Taiwan', *Economic Development and Cultural Change*, 33(4), 793-814.

The article reports on a study to examine whether concern about old age affects decisions about having children to care for parents when they are elderly. The study was carried out in the Philippines and in Taiwan because they have different traditional family structures and different social and economic histories and because both countries have traditional and modern sectors. Social security programs in both provide only minimum benefits. The author concludes that 'the findings have implications for the possible antinatalist effect of pension schemes... The effect of a pension would probably be strongest among occupational groups for whom pension development is most difficult, such as farmers and the urban self-employed'.

PHILIPPINES, TAIWAN
AGEING, ASIAN VALUES, POLICY

- 41 Deyo, Frederic C. (1992), 'The political economy of social policy formation: East Asia's newly industrialized countries', in Richard P. Applebaum and Jeffrey Henderson, eds, *States and Development in the Asian Pacific Rim*, Sage, 289-306.

This chapter examines social policy differences in the newly industrialising countries of East Asia, assessing the relationship between social policy and economic development policy and showing that they are often compatible. With the exception of Singapore in the early 1960s and South Korea in the late 1980s, social policy in East Asian countries has been strongly shaped by developmental priorities. East Asian export-oriented industrialisation has centred on the effective utilisation of human resources and economic development has been energised by social policies that have enhanced labour productivity, encouraged enterprise training and subsidised wages. 'To this extent, economic development and proactive social policy have been mutually supportive.'

EAST ASIA

ECONOMIC DEVELOPMENT, POLICY

- 42 d'Haene, Yannick and Pascale Emile (1994), 'China: reforming the social security system', *International Social Security Review*, 47 (2/94), 77-85.

The article discusses reforms to the Chinese social security system made necessary following a 'forced march towards a market economy'. China had 'based all social security provisions on a worker's belonging to an enterprise, which financed social coverage directly for its employees, both working and retired'. The political and economic changes have resulted in approximately 20 per cent of the Chinese people having a benefit from some sort of social insurance, 'some 220 million workers out of a total population of 1,200 million'. The rural population is almost entirely uncovered by any social security program. Existing programs and their coverage are described, and changes which occurred during the 1980s outlined. Progress achieved is described in terms of: extension of coverage, risk sharing and management structures. The limits of reform are affected by the regional nature of the Chinese political system resulting in an absence of uniform regulations and limited system coherence. Some regional trends are described. The authors argue that they are likely to result in deeper differences and 'have the potential to erupt along the same fault line that economic reform has created - in which case the rural population, left somewhat behind in terms of social and economic progress, might well translate its frustration into signs of discontent'.

CHINA

COVERAGE, OCCUPATIONAL WELFARE, POLICY

- 43 Dixon, John (1981), *The Chinese Welfare System, 1949-1979*, Praeger, New York, 437pp.

'This study examines how Chinese society, over 30 years of Chinese Communist Party (CCP) rule, coped with those of its members who were, for any number of reasons, unable adequately to care for themselves. It does so by looking at the four elements that constitute any social welfare system: the contingencies that indicate when a welfare need has arisen; the criteria that identify not only people who are in need, but also those who qualify for social welfare support; the form of welfare support available to meet an identified welfare need; and the administrative system within which welfare decisions are made and implemented.' It is not an evaluation of the system but is intended to provide all the relevant information available.

The first part outlines welfare philosophy in the Peoples Republic of China; the second describes the welfare delivery system from its creation, in collective welfare establishments and urban and rural areas; the third part deals with specific target groups: the aged, the handicapped; the sick and injured income earners; widows and dependants; the family; children; youth; the unemployed; veterans of the People's Liberation Army and their dependants; and released prisoners and criminals' families.

A summary of Chapter 6 appears as 'Community-based welfare support in China: 1949-1979', in (1981), *Community Development Journal*, 16(1), 21-9. A summary of Chapter 7 appears as 'The community-based rural welfare system in the People's Republic of China: 1949-1979', in (1982), *Community Development Journal*, 17(1), 2-12.

CHINA

COVERAGE, HISTORY, POLICY, UNEMPLOYMENT, WORKERS' COMPENSATION

- 44 Dixon, John (1981), 'The Chinese workers' social assistance system: 1949-1979', *International Social Work*, 24(1), 23-35.

This study examines the ways in which Chinese society, over thirty years of Chinese Communist Party rule, coped with those who were unable to care for themselves. It looks at: the contingencies that indicate when a welfare need arise; the criteria that identify those in need and those who qualify for social welfare support; the form of support available; and the administrative system within which welfare decisions are made and implemented. To begin the study the author discusses the value system that underpins the system, including the Confucian legacy, the proletarian work ethic, concepts, of egalitarianism and social justice, the 'virtues of diligence, frugality and thrift', concepts of mutual aid and the collective spirit, the continuing class struggle, the 'mass line' with its

objections to the emergence of an expert elite, and self-reliance. The article then describes the Labour Insurance Program in terms of work-unit coverage, individual eligibility, benefits, administration and finance. It also describes collective welfare contracts, work-unit auxiliary welfare facilities and trade union welfare programs.

The approach to welfare that has emerged in China is one 'dominated by the work ethic and the desire to minimise work interruption and to maximise work effort. It must be acknowledged, however, that industrial workers in China receive modest welfare support in the event of a work accident, sickness, retirement, death or confinement'.

CHINA

ASIAN VALUES, COVERAGE, HISTORY, POLICY, PUBLIC ASSISTANCE, SOCIAL INSURANCE, WORKERS' COMPENSATION

- 45 Dixon, John (1982), 'Provident funds in the Third World: a cross-national review', *Public Administration and Development*, 2(4), 325-44.

'Provident funds have been introduced in twenty third world countries as a way of meeting a need for social security. This article provides a careful comparative review of these funds, describing who they cover, how contribution rates are specified and on whom they fall, the rights the funds confer and how the funds are managed. The article points out that the provident funds have proved to be important financial institutions, valued by governments as instruments for mobilizing savings, but none has found a way of achieving the goal of providing adequate social security protection on the basis simply of compulsory savings.' Included among the countries studied are Indonesia, Malaysia, Singapore and Sri Lanka.

INDONESIA, MALAYSIA, SINGAPORE, SRI LANKA
PROVIDENT FUNDS, SAVINGS

- 46 Dixon, John (1992), 'China', in John Dixon and David Macarov, eds, *Social Welfare in Socialist Countries*, Routledge, London, 10-46.

Social welfare in China is seen 'as a legitimate device for both the consolidation of socialism and the promotion of economic development: a means to an end rather than an end in itself'. The chapter describes the welfare system environment in China and presents an overview of the social security system, its administration and finances. Processes of the system are described as they operate for the aged; the disabled and handicapped; needy families; children and youths; and the sick and injured. The author assesses the system, commenting on:

its values; the philosophy underlying it; the paucity of data available for an evaluation; groups which are 'conspicuously disadvantaged' (the congenitally handicapped, emotionally disturbed and unemployed youths); the decentralised nature of the welfare system; and demographic changes and the issues they raise.

CHINA

COVERAGE, ECONOMIC DEVELOPMENT, POLICY

- 47 Dixon, John (1993), 'National provident funds: the challenge of harmonizing their social security, social and economic objectives', *Policy Studies Review*, 12(1/2), Spring/Summer, 197-213.

'This paper examines the national provident funds (NPFs) that operate in 23 developing countries which seek to provide their members with basic social security protection by means of compulsory savings. It explores how the juxtaposition of economic, social and social security objectives has made NPFs generally resilient to fundamental change and has, in some instances, resulted in the evolution of a social security hybrid - neither a pure compulsory savings scheme nor a social insurance system.' The countries examined include Indonesia, Malaysia, Singapore and Sri Lanka.

INDONESIA, MALAYSIA, SINGAPORE, SRI LANKA

ECONOMIC DEVELOPMENT, PROVIDENT FUNDS, SAVINGS

- 48 Dixon, John (1996), 'National provident funds in Asia: something old, something borrowed, something new', *Canadian Review of Social Policy*, 38, 72-87.

'National Provident Funds (NPFs) operate in six Asian countries as publicly-administered mandatory retirement savings schemes.' The article describes their operation and intent. It provides a comparison of the funds in Indonesia, Malaysia, Singapore, India, Nepal and Sri Lanka in terms of coverage, benefits, contributions and administration. The author also assesses the adequacy of mandatory occupational retirement savings for the provision of social security protection to the aged using the conventions of the International Labour Office as a base.

INDONESIA, MALAYSIA, SINGAPORE, SRI LANKA

COVERAGE, OCCUPATIONAL WELFARE, PROVIDENT FUNDS, SAVINGS

- 49 Dixon, John and Hyung Shik Kim (1985), *Social Welfare in Asia*, Croom Helm, Kent, 411pp.

The book describes the personal social service and social security programs in ten Asian countries as well as making possible a comparison of the features of their welfare systems. Social security is defined as the set of compulsory measures which have been instituted to protect individuals and families against the consequences of an interruption or serious diminution of earned income to maintain a reasonable standard of living, including: compulsory employer liability (with or without insurance); social insurance; social assistance; universal programs; and other factors which may impinge in particular countries. The country chapters are listed here.

China	John Dixon
Hong Kong	Nelson Chow
India	D. Paul Chowdhry
Japan	Takeshi Takahashi and Yoshiko Someya
Korea, South	In-Hyub Chang
Malaysia	P.C. Sushama
Philippines	Evelina A. Pangalangan
Sri Lanka	Laksiri Jayasuriya, Gamini Fernando and Malcolm Allbrook
Taiwan	Gordon Hou-Sheng Chan
Thailand	Yupa Wongchai

In each case the ideological environment in which social welfare and social security are developing are discussed. The historical origins are outlined, and the structure and administrative processes are canvassed. Provisions for the aged, the disabled and handicapped, needy families, children and youth, the sick and injured and the unemployed are separately described. An appendix tabulates the comparison.

CHINA, HONG KONG, JAPAN, KOREA, MALAYSIA, PHILIPPINES, SRI LANKA, TAIWAN, THAILAND
COVERAGE, HISTORY, POLICY, PUBLIC ASSISTANCE, SOCIAL INSURANCE

- 50 Dixon, John and Robert P. Scheurell, eds (1995), *Social Security Programs: A Cross-cultural Comparative Perspective*, Greenwood Press, Westport, CT, 236pp.

The introductory chapter outlines the wide variety of public measures covered by social security and the systems which contribute to the blurring of its boundaries. The aims of social security provisions are discussed and current measures described. The book has sections which present historical perspectives (for the

US, Japan and South Korea); national overviews (for the Philippines, Indonesia, China, Yugoslavia and Zimbabwe); and program analyses (for the elderly in Britain and Malaysia, for the disabled in Sweden and industrial accident protection in general.) Chapters dealing with Japan, South Korea, the Philippines, Indonesia, China and Malaysia are each separately annotated in this bibliography.

CHINA, INDONESIA, JAPAN, KOREA, MALAYSIA, PHILIPPINES
HISTORY, POLICY, WORKERS' COMPENSATION

- 51 Drèze, Jean and Amartya Sen (1989), *Hunger and Public Action*, Clarendon Press, Oxford, 373pp.

The primary focus of this book about hunger is on action, not measurement. The third part of the book, on persistent undernutrition and deprivation, includes discussion about programs which have alleviated distress in some countries: growth-mediated security in South Korea, support in China and in Sri Lanka (among others). (Support in Sri Lanka is provided through food subsidies and food stamps, not through cash payments.)

CHINA, KOREA, SRI LANKA
POVERTY

- 52 Economic and Social Commission for Asia and the Pacific (ESCAP) (1996), *Lifelong Preparation for Old Age in Asia and the Pacific*, United Nations, New York, 155pp.

This publication is concerned with the critical issue of preparing younger people for old age. 'Part One presents a policy framework which covers the critical aspects of lifelong preparation for old age (income security, health maintenance, education). Such preparation... should be pursued at the national, community, family and individual levels.' It also presents the report and recommendations of a meeting of senior officials to discuss the policy framework. The second part presents a regional overview of the issue in Asia and the Pacific highlighting the major issues. Part Three provides five illustrative country situations presenting data on national ageing trends, showing what is and is not provided for lifelong preparation for old age in each of the five, and suggesting policies and programs for regional, country and local action.

China	based on a study by Guodong Hong, Guoping Jia and Chuanling Xia
India	based on a study by S. Irudaya Rajan, U.S. Mishra and P.S. Sarma

Republic of Korea	based on a study by Ka-Oak Rhee
Singapore	based on a study by John Ang
Thailand	based on a study by Somchai Ratanakomut

CHINA, KOREA, SINGAPORE, THAILAND
AGEING, POLICY

- 53 Economic and Social Commission for Asia and the Pacific (ESCAP) (1996), *Towards Social Security for the Poor in the Asia-Pacific Region*, United Nations, New York, 504pp.

This publication was prepared as part of a project to assist Asian and Pacific governments in formulating an overall policy framework which would eradicate absolute poverty from the region by 2010 and work towards the reduction of relative poverty. 'The first part of the project activities culminated in the preparation of an analytical study and a regional study on social security systems and their effectiveness in providing social security to the poor.' Both these studies are included in the publication and the regional studies for the countries covered by this bibliography are separately annotated here. Part Three of the publication is the report on the expert group meeting on the enhancement of social security for the poor and includes a set of 24 recommendations to strengthen measures for social protection adopted at that meeting.

EAST ASIA
POLICY, POVERTY

- 54 Esmara, Hendra and Prijono Tjiptoherijanto (1986), 'The social security system in Indonesia', *ASEAN Economic Bulletin*, 3(1), July, 53-67.

This paper reviews the social security system in Indonesia 'with particular emphasis on the social insurance approach to income maintenance policy for civil servants and industrial workers'. The financing of social security programs is described. 'The social security system in Indonesia consist of the traditional culture-based family support schemes and the modern public assistance and social insurance benefits.' The balance of these schemes varies with location and occupation. The authors make some suggestions for the future development of social security.

Comments on the paper by Iyanatul Islam appear following.

INDONESIA
ASIAN VALUES, COVERAGE, PUBLIC ASSISTANCE, SOCIAL INSURANCE

- 55 Euzéby, Alain (1995), 'Reduce or rationalise social security contributions to increase employment', *International Labour Review*, 134(2), 227-41.

Social charges (employers' contributions to social security) are often blamed for negatively affecting employment since, being based on wages, they increase labour costs. This paper looks at the following issues: 'the incidence and nature of social security contributions; their influence on total labour costs and on the structure of employment as well as on capital-labour substitution; the consequences of alternative methods of financing social security; and the question of coherence between financing methods and the two major types of solidarity - national and occupational - upon which social security relies'. Measures of reform are discussed. Japan is one of the countries included in the analysis.

JAPAN

ECONOMIC DEVELOPMENT, FUNDING, SOCIAL INSURANCE

- 56 Fang, Yuan, Wang Chuanbin and Song Yuhua (1992), 'Support of the elderly in China', in Hal. L. Kendig, Akiko Hashimoto and Larry C. Coppard, eds, *Family Support for the Elderly*, Oxford University Press on behalf of the World Health Organization, New York, 250-9.

The chapter presents an overview of the characteristics of the elderly in China, followed by an account of the social background of support for older people, family support, social security provisions in cities and townships, services provided for the dependent aged and a discussion of emerging issues. 'The family continues as the main source of support for the elderly in China. The feedback, underpinned by complementary laws and socialist policies, has evolved a distinctively Chinese system of support for the elderly. Provision for older people in the future will be influenced substantially by population policies which balance the reduction of population growth and the slowing of population aging. The measures taken by China will be of the utmost international significance, since it is the most populous country on earth, has a long tradition of respect for the elderly and, as a leading socialist country, is undergoing rapid development.'

CHINA

AGEING, ASIAN VALUES, POLICY

- 57 Fuery, Michael (1983), 'Social security in Japan', *Social Security Journal*, June, 1-14.

The article describes the major components of the social security system: pensions of various types; public assistance; employment insurance; workers'

compensation; health insurance; assistance to families; welfare services; and a range of additional benefits. The problems associated with the system are discussed. These relate mainly to the rise in benefit expenditure and to the ageing of the population. Moves to reform the system are described.

JAPAN

AGEING, FUNDING, POLICY, PUBLIC ASSISTANCE, SOCIAL INSURANCE,
WORKERS' COMPENSATION

- 58 Fuery, Michael, David I. Stanton and Cathy Walters (1996), 'Reforming social security in China', *Social Security Journal*, December, 128-47.

'This article examines the development of social security in modern China and the current reform process. It begins by tracing the development of the labour insurance scheme established in the early 1950s and then goes on to look at the broader changes in the economy and the labour market beginning in the 1980s which have provided the impetus for social security reform. Finally, the reform process which has gathered pace during the 1990s is looked at. A brief examination of the social protection situation in rural China is also included. The article draws directly on the involvement, over several years, of staff of the Australian Department of Social Security in China's social security reform process.'

CHINA

ECONOMIC DEVELOPMENT, HISTORY, POLICY, SOCIAL INSURANCE

- 59 Fujita, Yoshitaka (1984), *Employee Benefits and Industrial Relations*, The Japan Institute of Labour, Tokyo, 47pp.

This publication provides readers with information on employee benefits or 'enterprise welfare' in Japan. The various chapters describe the historical development of the benefits; discuss the concept; describe individual benefits: legally required benefits, agreed upon benefits and voluntary benefits; compare, for each type, the cost of benefits with some western countries; discuss some characteristics of employee benefits in Japan; address some problems: increase in costs, differentials between large and small companies, and changes in workers' values; and describe recent attitudes of unions and employers. A short section describes the integration of employee benefits with social security and other government welfare policies for workers, discussing in particular the way that integration works to give employees 'the illusion' that government provided

benefits are coming from the employer company. Government welfare policies are designed to obligate companies to provide better benefits.

JAPAN

HISTORY, OCCUPATIONAL WELFARE, POLICY

- 60 Fung Ho Lup and Raymond M.H. Ngan (1996), 'National income distribution policies and social security in China', *Canadian Review of Social Policy*, 38, 43-55.

Social security policies in China were integrated into the national economic planning system in 1985 and are perceived as an important stabilising force in an unstable economic environment. 'It is not possible to describe, and would be premature to evaluate, all the new approaches to social security which are being undertaken in China.' This paper focuses on the overall direction of change of China's social security system and the relation between social security and national income distribution. It begins with a brief examination of income distribution policies and the social security system prior to reform. Economic reform and the problems accompanying it are discussed before the authors describe changes in social security. They conclude that the national government has increasingly limited financial capacity to redistribute income across the country as economic reform takes hold. Price and wage controls have been discarded and guaranteed employment has become 'the last bastion to defend'. The gap between rich and poor is growing and is politically dangerous. The authors argue that China 'is likely to experiment with a range of earnings-related contributory insurance schemes for workers in urban areas while drawing up a national poverty line or basic living standard for workers and other who live in rural areas'.

CHINA

POLICY

- 61 Furugori, Tomoko (1993), 'The impact of a flexible labor market on the social security system', *Review of Social Policy*, 2, March, 11-25.

This paper examines the impact of contingent workers (part-time workers, temporary workers, day labourers, part-time professionals etc.) on social security in Japan, where many companies are increasing their use of this type of work force. This contingent work force includes a high proportion of women, who

have a lower status and lower wages. The problems related to social security provision for this group of workers are discussed.

JAPAN
COVERAGE

- 62 Fushimi, Yoshifumi (1997), 'The social security system in Japan', in Peter Koslowski and Andreas Føllesdal, eds, *Restructuring the Welfare State: Theory and Reform of Social Policy*, Springer, Heidelberg, 83-91.

The chapter explains the characteristics of the social security system in Japan and discusses the conflicts among different social security schemes. This includes a discussion of the intergenerational problem which is particularly keen because the ageing of the population is so rapid, bringing about an imbalance of benefits and burdens between generations. The author also addresses the disincentives which affect participation in the pension insurance system.

JAPAN
AGEING, POLICY

- 63 Getubig, I.P. and Sönke Schmidt, eds (1992), *Rethinking Social Security: Reaching Out to the Poor*, Asian and Pacific Development Centre, Malaysia, 182pp.

The book is based on the results of a regional workshop on the theme New Approaches to Social Security in South and South-East Asia. The papers included are listed.

Social security and the poor: an introduction	I.P. Getubig
Social security in developing countries: basic tenets and fields of state intervention	Sönke Schmidt
Formal social security in selected Asian countries	Frank Hirtz (q.v.)
Comparative analysis of Asian and Latin American social security systems	Carmelo Mesa-Lago
Non-conventional forms of social protection for the poor in Asia	I.P. Getubig
Social security in Sri Lanka: a country case study	Godfrey Gunatilleke (q.v.)
Towards enhancing the social security of the poor	Sönke Schmidt and I.P. Getubig

EAST ASIA, SRI LANKA
POVERTY

- 64 Goodman, Roger and Ito Peng (1995), *Japanese, South Korean and Taiwanese Social Welfare in Comparative Perspective*, Discussion Paper WSP/112, Welfare State Programme, Suntory-Toyota International Centre for Economics and Related Disciplines, London School of Economics, 67pp.

The paper looks at social welfare regimes in Japan, Taiwan and South Korea. These countries have incorporated many aspects of western social welfare ideas but deviate from them in practice. The authors identify underlying similarities in political, social, economic and historical developments in these countries; outline the post-war developments in social welfare; and discuss what they describe as 'Japan-focused East Asian social welfare regimes' in the light of current developments. Finally the current issues confronting these countries and their implications for social welfare are discussed. The authors argue that 'future social welfare policy decisions will be based on economic and political pragmatism, but will be legitimated by reference to either "traditional" culture or "western" models.

JAPAN, KOREA, TAIWAN
ECONOMIC DEVELOPMENT, HISTORY, POLICY

- 65 Goodman, Roger and Ito Peng (1996), 'The East Asian welfare states: peripatetic learning, adaptive change, and nation-building', in Gøsta Esping-Andersen, ed., *Welfare States in Transition: National Adaptations in Global Economics*, United Nations Research Institute for Social Development, Sage Publications, London, 192-224.

The authors argue that 'although historically Japan, South Korea, and Taiwan may have actively adopted various aspects of Western social welfare, and reassembled and reconstituted them into their own systems according to their respective cultural, political, and social backgrounds', social welfare regimes should be examined in their own contexts. The first section of this chapter defines the field of the examination by 'identifying underlying similarities in the political, social, economic and historical development of the societies under study'. The second section presents an overview of social welfare developments in the postwar period. Current developments are then discussed in what are described as 'Japan-focused East Asian social welfare regimes'. Finally, current issues confronting these countries are discussed, drawing out their implications for social welfare.

JAPAN, KOREA, TAIWAN
ECONOMIC DEVELOPMENT, HISTORY, POLICY

- 66 Goodman, Roger, Gordon White and Huck-Ju Kwon (1997), 'East Asian social policy: a model to emulate?', in Margaret May, Edward Brunson and Gary Craig, eds, *Social Policy Review* 9, Social Policy Association, London, 359-80.

The chapter has two main objectives: to 'achieve an empirical picture of five East Asian welfare systems - Singapore, Hong Kong, Taiwan, South Korea and Japan - using a comparative perspective which seeks to identify both differences and similarities between systems; and to understand the role of political/institutional factors in the emergence of particular welfare systems, with particular interest in the precise role played by the state in welfare provision, the political dynamics of policy-making and the relationship between welfare and the broader politico-economic trajectories of these societies'. The authors conclude that the governments of the countries considered are 'relatively low spenders on social welfare' and non-state agencies (community, firm and family) play major roles in 'an ideological context wherein self/mutual help is encouraged and dependence on the state discouraged, indeed stigmatised'. 'The principle of social insurance (wholly or partially funded) is favoured over other means of financing, notably through taxation-based, pay-as-you-go schemes.' Fragmentary state-sponsored programs reflect and reinforce differentials in social power and status.

HONG KONG, JAPAN, KOREA, SINGAPORE, TAIWAN
ASIAN VALUES, FUNDING, POLICY, SOCIAL INSURANCE

- 67 Guan, Xinping (1995), 'Poverty and anti-poverty programmes in rural China since the mid-1980s', *Social Policy and Administration*, 29(3), September, 204-27.

This paper reviews the characteristics of poverty in rural China. It argues that governmental anti-poverty programs must take more than economic factors into account to be effective. The government has identified some 'poverty regions' and has begun to implement some measures to promote their economic development. These measures are described and their effects discussed. They consist mostly of efforts to promote economic growth in the area and have not increased the traditional social relief system which included cash benefits and relief from duty payments. The author argues that the measures tend to benefit the relatively rich rather than the poorest people. Relative poverty persists. The paper concludes by recommending that researchers exchange findings and ideas with their counterparts in international academic circles and for government to be

more open to academic advice and suggestion as well as financial support from abroad.

CHINA

POVERTY, PUBLIC ASSISTANCE

- 68 Gunatilleke, Godfrey (1992), 'Social security in Sri Lanka: a country case study', in I.P. Getubig and Sönke Schmidt, eds, *Rethinking Social Security: Reaching Out to the Poor*, Asian and Pacific Development Centre, Malaysia, 136-66.

The chapter describes the evolution of policies and programs relating to social security in Sri Lanka and the ideology of the welfare state which underlay that evolution. The social security needs of the population are discussed, for the economically active, the wage-earning population, self-employed, unemployed and the poor. The social security system is described in terms of benefits and coverage of population groups. Poverty alleviation programs (public assistance) canvassed. Trends in expenditure are tabulated according to programs and savings and insurance trends are shown between 1975 and 1990. Limitations of the schemes are discussed and problems highlighted. 'The main problems of social security lie in the informal sector among the self-employed'. Financing the programs and the implications for government involve fiscal discipline given existing resource constraints.

SRI LANKA

COVERAGE, FUNDING, HISTORY, POLICY, POVERTY, PUBLIC ASSISTANCE, UNEMPLOYMENT

- 69 Gunatilleke, Godfrey and Myrtle Perera (1996), 'Social security systems in the region and their effectiveness in providing social security to the poor: a regional study', in Economic and Social Commission for Asia and the Pacific (ESCAP), *Towards Social Security for the Poor in the Asia-Pacific Region*, United Nations, New York, 107-48.

This study provides a synthesis of the main findings and conclusions of selected studies of individual countries included in this publication (five of which are annotated separately in this bibliography: see Chandravithun, Thailand; Huijiong, China; Kim, Republic of Korea; Torres, Philippines; and Wanasinghe, Sri Lanka). The synthesis presents a comparative profile of selected social and economic indicators which is used to assess the status of social security and the outcome of policies and programs. It also presents a summary of the country profiles of the social security systems as described and analysed in the country studies. It evaluates the social security systems, 'analysing the differences in

approach and the adjustments and changes that are being made to deal with persistent problems of poverty and social insecurity as well as the emerging issues in the field'. The main conclusions are summarised and the essential elements of strategies for enhancing the social security of the poor are identified.

CHINA, KOREA, PHILIPPINES, SRI LANKA, THAILAND
POLICY, POVERTY

- 70 Hall, Rachel (1988), *Enterprise Welfare in Japan: Its Development and Role*, Discussion Paper WSP/31, Welfare State Programme, Suntory-Toyota International Centre for Economics and Related Disciplines, London School of Economics, London, 37pp.

'Japanese enterprises are widely perceived to be providers of an extensive range of welfare benefits and services to their employees. This paper examines the historical development of "enterprise welfare" over the last century taking account of the changing economic structure and the passage of legislation concerning public or statutory welfare provision. The variety of enterprise sponsored welfare policies is examined together with the cost of providing the various programmes. Furthermore, the dualistic nature of the economy is examined to show the extent to which one's employment status and place of work determine the benefits which one receives. In the light of this an international comparison of the costs and expenditure on welfare schemes is made to provide a framework within which to assess whether Japanese enterprises do provide an unusual amount of welfare benefits and services and to place this provision within the context of welfare provisions made on a universal basis by the state.'

JAPAN
FUNDING, OCCUPATIONAL WELFARE

- 71 Halter, William A. and Richard Hemming (1985), *Social Security Pension Financing in the Context of Demographic Change*, Paper 12, Joint Japanese/OECD Conference of High-Level Experts on Health and Pensions Policies in The Context of Demographic Evolution and Economic Constraint, Tokyo, OECD, Paris, 14pp.

'Given the existing structure of social security pension programmes in the major industrial countries, projected demographic changes imply that real pensions expenditure at the end of the first quarter of next century will be considerably higher than at present. An interesting question concerns the capacity of the economy to support this expenditure. However, in practical terms, the answer is likely to be governed more by political than economic considerations, and the emerging consensus amongst today's politicians is that their future counterparts

would judge the projected burden unacceptable. This being so, the relevant question is how should the costs of demographic change be shared between the retired and working populations. The current paper focuses on this question.

In order to explore the possibilities, reliance is placed upon a simple projection model which, although it sacrifices some precision to achieve simplicity, does embody the major forces which will determine long-term trends in the expenditure burden, yet at the same time possesses the flexibility to make exploring alternative policy-induced scenarios a relatively straightforward proposition. Attention is concentrated on developments in four countries - Germany, Japan, the United Kingdom, and the United States. In each of these countries the financing problems of social security pension programmes have been a widely discussed issue, and policy responses designed to reduce financial pressures have been enacted or proposed.'

JAPAN

AGEING, FUNDING, POLICY

- 72 Hanami, Tadashi (1981), 'The influence of ILO standards on law and practice in Japan', *International Labour Review*, 120(6), November-December, 765-79.

'As the title indicates, the purpose of the present article is to investigate the extent to which legislation on labour and social matters in Japan has been modified to conform to international standards on working and living conditions.' Discussion is confined to major ratified and unratified Conventions. The social security Conventions which have been ratified include several to do with workers' compensation and also the Social Security (Minimum Standards) Convention, 1952, in 1976. Various Japanese laws have been amended to conform with the requirements of the convention which had only been ratified by 29 countries at the time of writing. The author argues that a further number of conventions should also be ratified in order to guarantee a higher degree of protection.

JAPAN

WORKERS' COMPENSATION

- 73 Hiraishi, Nagahisa (1980), 'The extension of social security protection to wider sectors of the population: the experience of pension insurance and health insurance in Japan', in International Social Security Association, *Report of Fifth Regional Conference for Asia and Oceania, USSR 1979*, Social Security Documentation: Asian Series No. 1, ISSA, Regional Office for Asia and Oceania, New Delhi, 58-67.

The article describes the coverage of social security programs in Japan, on industrial, geographic and occupational bases. It outlines the history of pension insurance schemes up to the present and tabulates data from eight schemes which operated from 1955 to 1977.

JAPAN

COVERAGE, HISTORY, OCCUPATIONAL WELFARE, SOCIAL INSURANCE

- 74 Hiraishi, Nagahisa (1980), *Social Security*, Japanese Industrial Relations Series 5, Japan Institute of Labour, Tokyo, 32pp.

The publication presents information, prepared by the Japan Institute of Labour with the Ministry of Labour, on health insurance, pension insurance, employment insurance, workmen's accident compensation insurance and children's allowance. Each section gives details on coverage, benefits and funding, with other information as appropriate. A final chapter on future prospects comments on increasing costs in the health field and increasing numbers of people becoming eligible for pensions as the population ages.

JAPAN

AGEING, COVERAGE, FUNDING, SOCIAL INSURANCE, WORKERS' COMPENSATION

- 75 Hirtz, Frank (1992), 'Formal social security in selected Asian countries', in I.P. Getubig and Sönke Schmidt, eds, *Rethinking Social Security: Reaching Out to the Poor*, Asian and Pacific Development Centre, Malaysia, 41-63.

This chapter documents information about provision for: old age, invalidity and death; sickness and maternity; work injury; unemployment; and family allowances, for Indonesia, Malaysia, the Philippines and Thailand. In the Philippines, schemes are organised on the social insurance approach while the other countries also have provident funds. Thailand is the only one of the four in which government provides subsidies to the regular contributions to funds. Other similarities and differences are drawn out.

INDONESIA, MALAYSIA, PHILIPPINES, THAILAND
PROVIDENT FUNDS, SOCIAL INSURANCE

- 76 Hirtz, Frank (1995), 'An examination of the roles of the state, networks, and the family in Philippine social security', in John Dixon and Robert P. Scheurell, eds, *Social Security Programs: A Cross-cultural Comparative Perspective*, Greenwood Press, Westport, CT, 109-21.

'In studies concerning social welfare in Third World countries, it is usually posited that basically weak, poor, and rudimentary state institutions are interlocked with strong, elaborate, and sophisticated kinship organizations that care for the individual... This chapter will critically examine this conventionally held dichotomy using the Philippines as an example. Based on an empirical study in the rural Philippines, the author found neither a weak state nor a strong kinship organization. The author did find, however, that among the rural population, neither the state nor kin can be counted upon in times of need. In this chapter, the author examines state institutions and local kinship practices of assistance, with particular attention to the majority of the Philippines population, the rural poor.'

PHILIPPINES

ASIAN VALUES, POVERTY

- 77 Hoon, Hian Teck (1991), 'The long-run general equilibrium consequences of choosing the CPF contribution rate in the Singapore economy', *Singapore Economic Review*, 36(1), April, 70-80.

'In the context of an overlapping generations model modified to take into account some of the institutional features of the Central Provident Fund, we prove the following propositions. 1. In the presence of a perfect capital market, the choice of the employee's CPF contribution rate has no effect on steady-state capital stock per worker. 2. With an inelastic supply of labour, the choice of the employer's CPF contribution rate has no effect on steady-state capital stock per worker. 3. In a world of completely free international labour mobility a higher employer's CPF contribution rate reduces the share of foreign workers in the total workforce and raises total domestic savings. 4. In a world of completely free international capital mobility (with inelastic labour supply), the current account balance is invariant to the choice of CPF contribution rates.'

SINGAPORE

PROVIDENT FUNDS, SAVINGS

- 78 Hoon, Hian Teck and Teo Kai Lin (1992), 'A model of the link between the fiscal system and Singapore's Central Provident Fund in general equilibrium', *Singapore Economic Review*, 37(2), October, 73-88.

'This paper demonstrates a channel through which the fiscal system interacts with the choice of CPF contribution rates to affect total savings, and hence, capital accumulation and the current account. It is shown that in the presence of a wage income tax, raising either the employee's or employer's contribution rates raises the total private savings. On the other hand, in the presence of a capital income tax, raising the employee's or employer's contribution rates lowers total private savings. However, when we introduce a productive role for government spending, we show that an increase in CPF contribution rates under a balanced budget policy may, in fact, lower total savings.'

SINGAPORE

PROVIDENT FUNDS, SAVINGS

- 79 Hori, Katsuhiro (1992), 'Public pension system for the 21st century: policies for its long-term stability', *Review of Social Policy*, 1, March, 55-70.

'The public pension is the principal means of securing income for the elderly, and the system for it must be stable even in the approaching 21st century.' Two points are basic: the system must be fair to prevent protests threatening this stability; and it must be sound. An examination of the system in Japan shows that public pension financing is not based on sound calculation and under the present system contribution rates would reach a level which the nation will not be able to bear. Further rationalisation of both benefits and burdens are necessary. The article discusses these rationalisations as well as the effects of raising the age at which recipients begin receiving the old-age pension.

JAPAN

AGEING, FUNDING

- 80 Hoshino, Shinya (1988), 'Perspective of the Japanese welfare state', in Robert Morris, ed., *Testing the Limits of Social Welfare: International Perspectives on Policy Changes in Nine Countries*, University Press of New England, Hanover, 241-69.

The chapter discusses major policy changes in Japan in the first half of the 1980s. The system in place up until 1985 presented several inequities and social injustices, both intragenerational and intergenerational. One of the changes introduced was intended to confer independent pension rights on all women. The

changes also had budget-cutting components and the introduction of elements of privatisation. 'In the pension system, in spite of the further maturing of the system, the prevailing level of benefits is effectively to be maintained through a reduction of the multiplier in the calculation formula. This may lead to an expanding role for private insurance or savings and trust companies.'

JAPAN

AGEING, FUNDING, POLICY

- 81 Huang Xiaojing and Yang Xiao (1987), 'From iron ricebowls to labor markets: reforming the social security system', in Bruce L. Reynolds, ed., *Reform in China: Challenges and Choices*, East Gate Books, New York, 147-60.

'China's current social security system works... through an employment security system. The goals of social welfare and security are achieved to a large degree through the instrument of employment. This type of social security system inevitably transforms the welfare and security provided through redistribution of the national income into part of the cost of labor. When consumption funds expand because of excessive wage increases, this three-in-one system causes an additional swelling of consumption. Another consequence... is its guarantee of lifetime employment with the same enterprise. This cuts the link between supply and demand for labor.' It also leads to 'structural unemployment among the employed'. The authors argue that 'social security reform should separate employment from welfare and security.' Retirement pay, medical care and unemployment compensation should be implemented through redistribution of national income.

CHINA

OCCUPATIONAL WELFARE, POLICY

- 82 Huijiong, Wang (1996), 'Social security system and alleviation of poverty in China', in Economic and Social Commission for Asia and the Pacific (ESCAP), *Towards Social Security for the Poor in the Asia-Pacific Region*, United Nations, New York, 151-99.

This chapter analyses the prevailing situation in China as it relates to poverty, presenting data on the incidence of rural and urban poverty. Past and current trends in the alleviation of poverty are described, using data from a range of government departments. The policy framework for social security and the existing system are described and discussed and measures undertaken in the reform of the system are also outlined and explained. Non-governmental organisations are not well developed in China and though international NGOs

have been active, their assistance represents less than one per cent of total assistance. An evaluation of China's social security scheme by the World Bank is included as is another by two experts from the London School of Economics. Data on social security expenditure, labour insurance, living expenses and the cost of social welfare are tabulated. Data on foreign assistance for poverty alleviation, are presented; the macroeconomic implications of financing social security are analysed; and the sources of financing social security are discussed in terms of available options.

CHINA

FUNDING, POLICY, POVERTY

- 83 Hussain, Athar (1994), 'Social security in present-day China and its reform', *American Economic Review*, 84(2), May, 276-80.

The paper outlines the economic background to current social welfare issues in China, describes the existing social security system and makes some observations on its reform. The author concludes that a combined social security system for urban and rural areas, 'although desirable, is not feasible', nor is a narrowing of the gap in provision. Current reform proposals envisage each province having its own labour insurance; the author argues that a federal framework should be possible which would permit provincial variations but provide for the transferability of welfare rights, especially pension rights, across the country. Labour insurance reform is necessary and should reassess benefits 'in terms of what can be financed and eliminating the status distinction between the state-sector and the non-state-sector employees, which is a barrier to labor mobility'. In rural areas, an adequate rural local taxation system will be required, as well as other reforms.

CHINA

FUNDING, POLICY, SOCIAL INSURANCE

- 84 Ichien, Mitsuya (1995), 'Japanese social security: its past, present and future', in John Dixon and Robert P. Scheurell, eds, *Social Security Programs: A Cross-cultural Comparative Perspective*, Greenwood Press, Westport, CT, 35-48.

'Japan started industrialization much later than most Western countries, with a large population remaining in rural areas for a long time. In such circumstances, the introduction of a social security system would probably benefit a small group of modern industrial workers rather than the rural majority. The objective of this chapter is to examine how different social security schemes with different benefit levels for different groups of people developed, how the problems of unequal

social security schemes were solved, and future prospects for the unification or coordination of stratified schemes.'

JAPAN
COVERAGE, HISTORY

- 85 Inada, Yoshihisa, Kazuo Ogawa, Masayuki Tamaoka and Ichiro Tokutsu (1994), 'Quantitative analysis of the pension system - in connection with the growth path of the Japanese economy', *Review of Social Policy*, 3, March, 61-82.

The purpose of the study on which this paper is based is to make a quantitative analysis of how population ageing as well as subsequent changes of the pension system affect economic growth in Japan. The analysis is based on the use of a model which emphasises the supply side. 'Through various simulations, it was found that whether or not a raise in the pension level would lead to a decline in the savings rate depends for the most part on how the household savings behaviour equation is formulated.'

JAPAN
AGEING, ECONOMIC DEVELOPMENT, SAVINGS

- 86 Ingleson, John (1993), 'Mutual benefit societies in Indonesia', *International Social Security Review*, 46(3/93), 69-77.

The article traces the development of mutual benefit societies in Indonesian villages in colonial times linking them with the development of political awareness, labour unions, political parties and other voluntary organisations. The link with nationalism is of particular interest. 'Mutual benefit societies have continued to be of great importance in Indonesia since the achievement of independence in 1945. Successive Indonesian governments have been ideologically committed to nurturing mutual societies in both urban and rural areas, seeing them as important means for keeping ordinary people out of debt by promoting savings and by providing low-cost financial support in times of need.'

INDONESIA
HISTORY, SAVINGS

- 87 International Social Security Association (1990), *Report of the ISSA Regional Meeting for Asia and the Pacific on the Methods of Financing Social Security with Special Reference to Long-term Benefits, 1989*, Social Security Documentation: Asian Series No. 14, ISSA, Regional Office for Asia and the Pacific, New Delhi, 247pp.

The publication contains the papers presented at sessions of the meeting.

Approaches to the financing of social security	W.R. McGillivray
Current problems and issues related to the financing of social security long-term benefits	Tsutomu Mizuta Brendan Godfrey Lea Achdut Yossi Tamir
Current problems and issues related to the financing of social security short-term benefits	N. Vyas Chang, Kyong-Shik José L. Cuisa
Investment of social security funds	Mohammad Mahdi El-Farhan Sentanoe Kertonegoro

Among the papers delivered, specific information is provided about social security programs in a number of countries including Japan, the Philippines, Korea, and several countries which have provident funds (including Indonesia and Malaysia).

INDONESIA, JAPAN, KOREA, MALAYSIA, PHILIPPINES
FUNDING, INVESTMENT, PROVIDENT FUNDS

- 88 Iwamoto, Yasushi, Ryuta Kato and Masahiro Hidaka (1993), 'Public pensions and an aging population', *Review of Social Policy*, 2, March, 1-10.

This paper analyses the effect of the ageing population on national savings, focusing on public pensions and bequests. The analysis uses microsimulation methods. Welfare implications are not discussed.

JAPAN
AGEING, SAVINGS

- 89 Iwamura, Masahiko (1995), '1994 revision of pension system', *Japan Labor Bulletin*, 34(3), 1 March, 5-8.

In Japan, the government re-calculates pension financing once every five years. In 1994, the matter was discussed at the Pension Council and the proposed raising of the pensionable age from 60 to 65 from 2001 was incorporated into the new Bill. This will take place in stages until the year 2013. The article discusses the way in which the change will be implemented and the problems to be encountered during the changeover period. It describes the operation of the Old-Age Pension for Those Still Working under the old legislation and the issues related to employment in years 60 to 65. The changes affect both the pension system and the employment insurance system. A new law, the Law for Stable Employment of Older Workers affects employers.

Other changes were also made in the new Bill, affecting benefit payment rates, choice between retaining old-age pension or survivors pension on the death of a spouse, payment of premiums for workers on Child-care and a variety of other issues. The author points to new and remaining problems for resolution.

JAPAN
AGEING, PENSION RATES

- 90 James, Estelle and Robert Palacios (1995), 'Costs of administering public and private pension plans', *Finance and Development*, 32(2), June, 12-15.

The article discusses the comparative costs of administering public and private pension plans, considers which costs should be counted and what factors influence costs. It presents data on the administrative costs per participant of publicly managed pension plans. Japan is one of the countries included in the comparison. The article suggests strategies for lowering costs.

JAPAN
FUNDING

- 91 Japanese Ministry of Health and Welfare (1985), *Outline of Recent Japanese Policy on Pensions: The Background and Measures for Reform*, Paper 08, Joint Japanese/OECD Conference of High-Level Experts on Health and Pension Policies in the Context of Demographic Evolution and Economic Constraint, Tokyo, OECD, Paris, 40pp.

The paper describes the public pension system in Japan, its history and organisation and its financial resources. It then outlines changes in the socio-economic environment, particularly the ageing of the population, changes in employment structure and the increasing employment of women. Problems of the

system are discussed: problems due to the fragmentary structure, (discrepancies between schemes, overlapping and excessive benefits, instability of the financial base); structurally high benefit levels and contribution rates; and pension security for women. The paper then describes reforms to the public pension system: the introduction of Basic Benefit (the Basic Benefit as a system of social insurance and its financial resources); the rationalisation of benefits and liabilities; and improvement of pension protection for women and the disabled. Issues for future examination highlighted in the paper are benefits and contribution rates for self-employed people; the age of pension eligibility; the management of pension reserves; and the taxation of pensions. There is also a section dealing with occupational pensions and their problems.

JAPAN

AGEING, ECONOMIC DEVELOPMENT, HISTORY, OCCUPATIONAL WELFARE,
POLICY, SOCIAL INSURANCE

- 92 Japanese Ministry of Health and Welfare (1985), *Social and Economic Conditions Affecting Medical Care and Pension Systems in Japan: Past, Present and Future*, Paper 14, Joint Japanese/OECD Conference of High-Level Experts on Health and Pensions Policies in the Context of Demographic Evolution and Economic Constraint, Tokyo, OECD, Paris, 27pp.

'While social security systems in various countries share certain common elements in basic characteristics, they have been developed in unique ways under different social and economic backgrounds. For this reason, in order to understand social security systems in each country and to anticipate their future changes, one must take into account underlying social and economic conditions in these countries along with changes in the social security system itself. Based on the above viewpoints, this paper attempts to give a general picture of medical care security and public pension systems in Japan by contrasting trends in population, economy and society at present and in 1960 just before nationwide comprehensive health insurance and pension systems were introduced, and also by predicting future trends, thereby facilitating deeper understanding of them.'

JAPAN

HISTORY

- 93 Japanese National Committee of the International Council on Social Welfare (1990), 'Social welfare systems in Japan', in Doreen Elliot, Nazneen S. Mayadas and Thomas D. Watts, eds, *The World of Social Welfare: Social Welfare and Services in an International Context*, Charles C. Thomas, Springfield, Ill., 183-99.

'From the basis of the Japanese constitution and its various related articles, this chapter traces the history, growth and current operations of social welfare in Japan. Social welfare both in the public and private sectors is discussed and the respective responsibilities of the various levels of government for the financing and management of social welfare services are delineated. Finally, current trends are indicated, including the changes being implemented through national reforms in Japan.' Social welfare here is defined to include public assistance.

JAPAN

FUNDING, HISTORY, PUBLIC ASSISTANCE

- 94 Jiang, Lin (1994), 'Parity and security: a simulation study of old-age support in rural China', *Population and Development Review*, 20(2), June, 423-48.

This study 'uses microsimulation models to examine the future distribution of the burden of old-age support across rural Chinese households, and explores various policy options to help most-stressed families support their elderly'. These options recognise the financial resource limitations of the state. The results indicate that although the average burden of supporting the elderly will increase, most rural households in the first half of the next century 'will have to cope with at most moderate levels of old-age dependency, and very few families will face the hardship of excessively burdensome old-age dependency.' A series of modest-cost, family-oriented old-age security programs are recommended.

CHINA

AGEING, POLICY

- 95 Jianlun, Wang (1995), 'Reform of China's social security system', *Beijing Review*, 38(31), 31 July - 6 August, 7-9.

Reform of the social security system has been progressing in China in recent years. Socialised management of pensions has been introduced to all state-owned enterprises and collective enterprises in over 2000 centres and is being expanded to cover employees of foreign-funded and private-enterprises as well as self-

employed persons. The system is briefly described. Unemployment insurance is also increasing its coverage.

CHINA

COVERAGE, POLICY, UNEMPLOYMENT

- 96 Jones, Catherine (1990), 'Hong Kong, Singapore, South Korea and Taiwan: oikonomic welfare states', *Government and Opposition*, 25(4), Autumn, 446-62.

The paper looks at some of the 'explanatory characteristics' (population, GNP, employment data and government expenditure) of the four states of the title before commenting on them as 'welfare states' and presenting some data on their social programs. 'Economic success stands as the prime objective'; these are not 'leveller regimes'; 'they are not participatory democracies; there is no sentimental tradition of indiscriminate, unconditional social obligation... It is the pursuit of prosperity which here calls for discipline and duty no less than family ambition. In which cause social services (like any other sort of service) are there to be useful, no more no less'.

HONG KONG, KOREA, SINGAPORE, TAIWAN ECONOMIC DEVELOPMENT, POLICY

- 97 Jones, Catherine (1993), 'The Pacific challenge: Confucian welfare states', in Catherine Jones, ed., *Perspectives on the Welfare State in Europe*, Routledge, London, 198-217.

The chapter describes 'the economic miracles' of some eastern states before looking at social welfare policies in the area. 'Modern social services materialised as a by-product of Westernisation: mainly American influence in the case of Japan, Taiwan and South Korea; originally mainly British (colonial and missionary) in the case of Hong Kong and Singapore.' The chapter describes development from 'Western charity', through 'statutory social provision'. It looks at social policy objectives and presents details of social service provision as of 1989 for Hong Kong, Singapore, South Korea, Taiwan and Japan, the 'tigers' of economic development in the area. The author concludes: 'This is welfare capitalism for sure. But whether it counts as a form of welfare statism depends on how policy specific or otherwise the attributes of welfare statism are taken to be'.

HONG KONG, JAPAN, KOREA, SINGAPORE, TAIWAN HISTORY, POLICY

- 98 Jones, Gavin W. (1990), *Consequence of Rapid Fertility Decline for Old Age Security in Asia*, Working Papers in Demography No. 20, Research School of Social Sciences, Australian National University, Canberra, 29pp.

Declining fertility in many Asian countries has produced a process of population ageing which will accelerate. The speed of the fertility decline could cause problems for those born just before the decline began: they will produce few children to care for them in their old age and will cause a rapid rise in the proportion of elderly in the total population. Children provide a major source of old-age care in most Asian countries but this system will be strained with the trend to smaller families and rising participation in the labour force. 'The evidence presented in this paper suggests that there will be a movement towards Western family patterns and old age support systems, but that for two main reasons we can expect a higher level of family involvement in the support of the aged than in the West.' The reasons relate to the expected level of ageing (which make it unlikely that government resources will be able to provide comprehensive care for the aged); and to the cultural nature of Asian families which can be expected to show durability in the face of socio-economic change. The author gives special attention to Singapore, Thailand, Indonesia, China and Japan. Hong Kong, Sri Lanka and the Republic of Korea are mentioned in passing.

CHINA, HONG KONG, INDONESIA, JAPAN, KOREA, SINGAPORE, SRI LANKA,
THAILAND
AGEING, ASIAN VALUES

- 99 Kalirajan, K. and Paitoon Wiboonchutikula (1986), 'The social security system in Singapore', *ASEAN Economic Bulletin*, 3(1), July, 129-39.

The paper is concerned with questions relating to: the social security methods adopted in Singapore; the extent to which the system is effective in providing economic security to the economically incapable; the adequacy of the funds obtained from general revenues, from special taxes or from employees' and employers' contributions; the contribution of the social security system to Singapore's economic and general progress; and the effects of the social security system on the ability of the country to make adjustments to changes in its economic conditions. The authors argue that the Central Provident Fund which is the major feature of the social security system in Singapore has grown since its inception and is an important source of low-cost funds for the government's development projects; it covers many aspects of social security but not unemployment benefits. The government attempts to nurture a 'natural habit' for individuals to tend to their family needs. 'With such emphasis on Eastern and Confucian ethics, a successful Western family planning system, and a productive and large female work-force, the government attempts to reduce the negative

effects of the unpredictable future to the minimum. Naturally, under such a system the need for social security is also very insignificant.'

Comments on the paper by Tsao Yuan appear following.

SINGAPORE

ASIAN VALUES, ECONOMIC DEVELOPMENT, FUNDING, POLICY, PROVIDENT FUNDS

- 100 Kane, Cheikh and Robert Palacios (1996), 'The implicit pension debt', *Finance and Development*, 31(2), June, 36-8.

The article is concerned with underfunded pension plans which have macro-economic implications for governments. Pension obligations fall into two categories both of which are described: private pension guarantees and liabilities of public plans. The authors draw analogies between a country's external debt and its implicit pension debt developing the concept of 'pension debt overhang'. Data are presented for various countries showing their implicit pension debt during the early 1990s. China is one of the countries for whom these calculations are made.

CHINA

FUNDING

- 101 Kaneko, Susumu (1993), 'Pension operation and services for the insured and the beneficiaries in Japan: the present state and objectives in the future', *Social Security and its Users: From Red Tape to Information Access*, Studies and Research No. 33, International Social Security Association, Geneva, 135-63.

The article presents an outline of pension schemes in Japan defining persons insured, persons eligible and pension benefits for each of the schemes. The financing structure of the basic pension scheme is outlined. The problems associated with an ageing society are discussed. The operations of the systems are shown in graphic form. Future plans include the unification of the systems; appropriate technology being developed for this objective is discussed.

JAPAN

AGEING, COVERAGE, FUNDING, PENSION RATES

- 102 Karto, Dom (1986), 'Social security in Malaysia', *ASEAN Economic Bulletin*, 3(1), July, 70-89.

Social security provisions in Malaysia have not yet reached the stage of ensuring protection 'from the cradle to the grave'. This paper describes and analyses those programs which do operate, according to the contingencies or 'risks', the persons covered and the methods used to implement the legislation. It also comments on problems and looks to future development. It describes six specific programs: the old age benefit scheme under the Employees Provident Fund Act 1951; employment injury compensation under the Workmen's Compensation Ordinance 1952; sickness and maternity benefits under the Employment Ordinance 1955; employment injury and invalidity benefits under the Armed Forces Act 1973. An appendix tabulates 12 measures operating in Malaysia.

A comment by Teh Kok Peng follows the paper.

MALAYSIA

COVERAGE, POLICY, PROVIDENT FUNDS, WORKERS COMPENSATION

- 103 Kertonegoro, Sentanoe (1991), 'Indonesia', in Martin B. Tracy and Fred C. Pampel, eds, *International Handbook on Old-age Insurance*, Greenwood Press, Westport, CT, 111-20.

This is a chapter in a book designed to provide analytical material on income protection for the elderly for 20 countries. It describes the social, political, economic and demographic background to the programs. The system is described with information on social insurance for the armed forces, the private sector and civil servants and on occupational pensions and severance pay. Social insurance in Indonesia is affected by demographic and social changes that are creating a growing need for income protection in an urbanised wage economy.

INDONESIA

AGEING, COVERAGE, SOCIAL INSURANCE

- 104 Kim, Hyung Shik (1992), 'North Korea', in John Dixon and David Macarov, eds, *Social Welfare in Socialist Countries*, Routledge, London, 131-55.

The chapter describes the environment in which the welfare system in North Korea has developed, and presents an overview of social security system, its structure, administration, finances and expenditures. Processes of the system are described as they operate for the aged; needy families, children and youths; and the unemployed, the handicapped and the sick and injured. The author assesses the system, commenting on the importance of 'national objectives' which result in

the need to 'reward behaviours conducive to achieving national objectives', concentrating on the industrial workers and remaining 'vague with reference to social protection for peasants and agricultural workers' as well as the unemployable, and the congenitally handicapped. He also discusses briefly the issue of personal freedoms which have been surrendered in order for North Koreans to enjoy improved living standards through social security.

KOREA
COVERAGE, HISTORY, POLICY

- 105 Kim, Seong-Sook (1996), 'The effectiveness of the Korean social security system in protecting the poor', in Economic and Social Commission for Asia and the Pacific (ESCAP), *Towards Social Security for the Poor in the Asia-Pacific Region*, United Nations, New York, 365-98.

The incidence and characteristics of the poor in the Republic of Korea are described in terms of numbers, the severity of their poverty, their characteristics and regional disparity. The increasing need for the expansion of social security schemes is demonstrated; the present schemes are described and briefly evaluated. The finance of social security is documented in terms of public expenditure, contribution by beneficiaries and contribution by non-governmental and external organisations. The macroeconomic effects of social security expenditure is examined and there is a brief discussion of the financial resources of social security and the options available for change.

KOREA
FUNDING, POVERTY

- 106 Kobayashi, Yoshinori (1983), 'A review of pension situation in Japan', in International Social Security Association, *Report of Sixth Regional Conference for Asia and Oceania, Japan 1982* Social Security Documentation: Asian Series No. 7, ISSA, Regional Office for Asia and Oceania, New Delhi, 10-22.

The article presents an outline of the Japanese pensions system which includes an Employees' Pension Insurance Scheme and a National Pension Scheme. It details trends in benefits, demographic changes and their effects on the schemes, financial aspects and proposals for future planning.

JAPAN
AGEING, SOCIAL INSURANCE

- 107 Ku, Yeun-wen (1995), 'The development of state welfare in the Asian NICs with special reference to Taiwan', *Social Policy and Administration*, 29(4), December, 345-64.

'This paper explores Taiwan's welfare development from its specific politico-economic situation. Although education and public health are well developed in Taiwan and social insurance is expanding to cover more and more Taiwanese people, the governmental welfare effort is still too low to meet the welfare needs of the public. This is especially so given our discovery that military servicemen and related groups receive over 70 per cent of the welfare expenditure of the central government while the disadvantaged receive only around three per cent. Furthermore, political crises are often accompanied by a significant growth in social expenditure, implying that the purpose of state welfare is to maintain the stability of the Taiwanese state rather than to protect the well-being of Taiwanese people. Political isolation forces the Kuomintang (KMT) to secure Taiwan's role in the international community via economic growth. The development of state welfare cannot be allowed to have a negative effect on this highest priority. The limited resources, therefore, are allocated to economic goals as well as to the KMT-state apparatus in order to keep the KMT in power. However, the democratization of Taiwanese politics since the 1980s has forced the KMT to consolidate its legitimacy from the people and the improvement of social welfare is one measure for this purpose. Whether or not Taiwan becomes a Western-style welfare state through the expansion of state welfare in the near future, it furnishes a useful example with which to examine existing welfare theories.'

TAIWAN

COVERAGE, ECONOMIC DEVELOPMENT, HISTORY, POLICY

- 108 Lamberte, Mario B. (1986), 'Social adequacy and economic effects of social security: the Philippine case', *ASEAN, Economic Bulletin*, 3(1), July, 92-123.

'The social security system is one of those Western institutions transferred to the Philippines... This paper examines the social adequacy and economic effects of the social security system of the Philippines. It should be noted at the outset that the Philippines has two social security systems, one for the government sector and another for the private sector. This analysis focuses on the social security system as a whole, and only minimal efforts at a comparative study of the adequacy and economic effects of both systems will be made.' The need for a social security program is discussed; social adequacy is examined in terms of coverage, benefits

and the financing of the programs; the economic effects are examined in terms of savings and its effects on labour supply and on income distribution.

Comments on the paper by David L. Schulze appear following.

PHILIPPINES

COVERAGE, FUNDING, PENSION RATES

- 109 Lau, Emily (1990), 'Old-age tensions', *Far Eastern Economic Review*, 147(9), 1 March, 22-4.

The article discusses provision for the elderly in Hong Kong. The majority of workers have no retirement benefits; in some cases small lump sums are provided. The problem is compounded by the rapid ageing of the population, by the break-up of the traditional Chinese family and by the size of housing which leaves little room for elderly relatives. About eight per cent of the population over 60 are currently on public assistance. This is a non-contributory social security program under which needy people above 66 can apply for assistance under a means-tested scheme. A footnote to the article presents data on government-approved private pension schemes.

HONG KONG

AGEING, PUBLIC ASSISTANCE

- 110 Lee, Peter Nan-shong (1993), 'Reforming the social security system in China', in Stuart S. Nagel and Miriam K. Mills, eds, *Public Policy in China*, Contributions in Political Science No. 318, Greenwood Press, Westport, CT, 33-52.

This chapter concentrates on certain aspects of China's social security system including retirement pensions which have increased in spending since 1979. There has been some privatisation of the system. 'Pensions reflect various policy considerations: first, that many people were overdue for retirement; second, that many had worked beyond normal retirement age; third, that a bulge of aged populations would appear by the year 2030; and fourth, that improvement of the living standards made the general population more aware of retirement. The local government has unified management of the pension funds contributed by the enterprise under their unification.' Current management of funds is described. The chapter starts with a 'theoretical concern about the use and abuse of the state hierarchy in the provision of social security benefits in China' and then analyses the movement toward market measures in various program areas. The investigation shows that in the area of retirement pensions, though not in others, the role of the state has expanded. There is a fixed ratio of total wages to

collection of retirement funds and pensions fall into stable and controllable retirement payments including subsidies for food. Employees are encouraged to seek additional, commercial, social security and pension benefits. The move towards privatisation is discussed.

CHINA

AGEING, FUNDING, POLICY

- 111 Leung, Edward H.K. (chair) (1987), 'Symposium on Central Provident Fund', *Hong Kong Economic Papers*, 18, 57-85.

This collection of papers is from a symposium funded by the Hong Kong Economic Society. The chair, E. Leung, opened the symposium by raising some issues related to the need (or otherwise) of a Central Provident Fund (CPF), its compulsory nature, effects on savings and its investment management.

L.C. Chau argues that 'there is a clear and growing need for a general pension scheme' and that the 'socio-economic costs of providing adequate protection for old age is likely to be small and greatly outweighed by potential benefits'.

L.S. Ho compares the salient features of a CPF with those of a Pensions Fund. He argues that a CPF is 'objectionable because it limits peoples' choices' without achieving the objective of providing security for retirees, while private pension funds are more successful.

John G. Greenwood presents the dangers of CPFs which, he argues 'are not so much monetary as fiscal' and could reduce the efficiency of the economy.

D.K. Patel argues for a system which will include central as well as independent funds 'to encourage labour mobility and to offer a system which the myriad of small employers are incapable of providing on their own'.

Richard Yue-Chim Wong argues that the CPF is a 'forced savings scheme. It is neither a proposal to redistribute income or wealth among individuals nor a proposal to tax firms or workers'. Such coercive schemes are unlikely to be effective.

The collection also includes a paper by Shu-Hung Tang, Shu-Ki Tsang, Tun-oy Woo, Esther Chau, Yun-Hsing Cheung and Cheuk-Ming Li, a group of academic economists. It focuses on 'the economic considerations of a "forced savings" scheme such as CPF', and issues of population ageing, inadequate savings, forced savings and intertemporal reallocation, and various financial implications including those related to investment and management of such a fund.

PROVIDENT FUNDS

- 112 Leung, Joe C.B. (1994), 'Dismantling the "iron rice bowl": welfare reforms in the People's Republic of China', *Journal of Social Policy*, 23(3), July, 341-61.

'In common with most countries in the world, China is facing an increasing demand for welfare. The free-market economic reforms of the last decade have dramatically transformed social policy in China, which is gradually retreating from an egalitarian and collective approach and moving towards a pluralistic and "residual" orientation. Now, widening income inequalities are accepted as both necessary and inevitable.'

CHINA
POLICY

- 113 Leung, Joe C.B. (1995), 'The political economy of unemployment and unemployment insurance in the People's Republic of China', *International Social Work*, 38(2), 139-49.

'The question of how China, ... a state socialist society, yet moving towards a market economy, responds to the problem of unemployment should be of interest to social policy analysts around the world... In the context of the political economy, this paper describes the nature and causes of the unemployment crisis and the development of the unemployment insurance scheme.' It describes the pre-1978 employment policy and outlines the way economic reforms have caused the unemployment situation. Unemployment insurance regulations were promulgated in 1986. The article presents data on coverage, benefits, expenditure and contributions. It also discusses prospects and necessary changes.

CHINA
COVERAGE, FUNDING, PENSION RATES, POLICY, UNEMPLOYMENT

- 114 Leung, Joe C.B. (1996), 'The emergence of unemployment insurance in China: problems and issues', *Canadian Review of Social Policy*, 38, Fall, 5-17.

With the market reforms in China since the 1980s, job security for employees has emerged as a concern. Labour and employment policy has shifted away from socialist guarantees and the problem of unemployment has become acute. The government has acknowledged this and introduced legislation to develop a centralised program of unemployment insurance to meet the needs of urban workers. This paper describes the emergence, design and difficulties of the program. Shortcomings relate to coverage, adequacy, management of the funds

and contribution rates. The author canvasses prospects for reform, including that of dealing with the influx of rural workers to urban areas.

CHINA

COVERAGE, FUNDING, PENSION RATES, POLICY, UNEMPLOYMENT

- 115 Li Ning (1991), 'Old-age insurance in China', *Beijing Review*, 34(35), 2 September, 19-22.

The article is concerned with the ageing of China's population and the social insurance system, introduced in 1984, to provide support for those who are unable to work because of old age, poor health and job related injuries, or who are unemployed for reasons beyond their control. The insurance system, its operation and problems, are described and discussed.

CHINA

AGEING, SOCIAL INSURANCE

- 116 Liangjin, Chen (1990), 'Social development mechanisms and social security functions', *International Sociology*, 5(1), March, 89-100.

'Historical materialism sees society as a system in which forces of production, relations of production and superstructure interact. Each of these is in turn a system of factors and in the current comprehensive reform the social security system is required to preserve stability as much as economic reform is required for dynamism. Social security is needed to enhance aspirations, but it is a basic right, and guarantees the process of social reproduction as well as stability. China can learn from the welfare crisis of the West, but should focus on new problems and methods. The state should encourage family, collective and society to perform security functions jointly, with family care for the aged, develop pension systems with enterprises and workers, coordinate equality with efficiency both by acknowledging disparities in income and adjusting through taxation, and establish targets for social development.'

CHINA

POLICY

- 117 Lim, Linda Y.C. (1989), 'Social welfare', in Kernal Singh Sandhu and Paul Wheatley, eds, *Management of Success: The Moulding of Modern Singapore*, Institute of Southeast Asian Studies, Singapore and Westview Press, Colorado, 171-97.

The chapter examines social welfare in Singapore, evaluating developments in health, education, housing and social security, considering policy goals, policies and their effects, and analysing some proposed changes. The government has never committed significant government funds to social security for the unemployed, disabled, aged or indigent. Family responsibility and 'filial piety' have retained their roles, and the government has a 'philosophical aversion' to subsidies and a 'horror of the magnitude of public-welfare commitments in Western countries'. Public assistance programs that do exist are described. The operation and effects of the Central Provident Fund are described and discussed, especially the high rates of enforced saving contributions.

SINGAPORE

ASIAN VALUES, POLICY, PROVIDENT FUNDS, PUBLIC ASSISTANCE

- 118 Lin, Hui-sheng (1997), *Awareness and Utilization of Government Elderly Welfare Programs in Taiwan and Their Implications*, paper presented at the Conference on Emerging Policy Issues on Aging in Asia and the Research Response, Institute of Economics, Academia Sinica, Taiwan, 19pp.

In 1980, the Elderly Welfare Law was passed in Taiwan to provide for the needs of the elderly. The benefits provided under the Law are listed. They include living subsidies to low-income elderly people. This paper is concerned with the awareness and utilisation of the programs operating in Taiwan using data from a 1993 survey, covering 2960 cases of respondents aged 65 and above. The study showed low awareness and lower utilisation rates. For instance 32.2 per cent knew about the subsidy to low-income elderly, and only 1.2 per cent had ever used the program.

TAIWAN

AGEING, PUBLIC ASSISTANCE

- 119 Lin, Wan-I (1991), 'The structural determinants of welfare effort in post-war Taiwan', *International Social Work*, 34, 171-90.

The article discusses industrialisation and economic growth in Taiwan as the background to the development of social welfare. It then describes three forms of social welfare programs implemented by the Department of Social Welfare.

Social insurance consists of labour insurance, government employees' insurance, military servicemen's insurance and private school employees' insurance. Social assistance or public assistance, furnishes basic level financial assistance upon proof of financial need from general tax funds. Personal social assistance operates under the Child Welfare Law, the Aged Welfare Law, the Handicapped Welfare Law and a more recent law covering youth welfare, all of which have only limited budgets. The paper describes a study to examine the structural determinants of welfare effort in Taiwan. The study found that there was a strong relationship between the welfare effort, industrialisation and economic growth, but the allocation of social protection failed to keep pace with either growth in national wealth or the demands for social programs.

TAIWAN

COVERAGE, ECONOMIC DEVELOPMENT, PUBLIC ASSISTANCE, SOCIAL INSURANCE

- 120 Liu, Lillian (1987), 'Recent social security developments in the People's Republic of China', *Social Security Bulletin*, 50(4), April, 75-8.

'Social security programs in the People's Republic of China are in transition due to a series of economic and social experiments introduced by the government since 1978 to promote modernization. These new policies will have immediate and long-term implications not only for state-sector employees, who are currently covered by income-maintenance programs, but also for the majority of aged persons, who have always depended on family members and limited public assistance for financial support'. The guidelines adopted in 1985 for reforming existing programs and developing new ones are described. 'This note highlights the major income security issues that have emerged in recent years regarding various segments of the Chinese population.' The programs described cover old-age, survivor and disability insurance; sickness, maternity and medical care; and workers' compensation. The state sector, urban collectives, the private sector and agricultural workers are covered.

CHINA

COVERAGE, POLICY, WORKERS' COMPENSATION

- 121 Liu, Lillian (1987), 'Social security reforms in Japan', *Social Security Bulletin*, 50(8), August, 29-37.

In 1985, Japan enacted the Pension Insurance Amendment which became effective in 1986, inaugurating a two-tiered system for the nation's working population and making substantial cuts to future pension payments. The article discusses the reasons for the changes and outlines the new provisions. These

involve a reduction of general revenue subsidies and a revision of the benefit formula as well as equal treatment between men and women. Unresolved issues remain, concerning self-employed persons and the age of pension eligibility.

JAPAN

COVERAGE, FUNDING, PENSION RATES, POLICY

- 122 Liu, Lillian (1991), 'China', in Martin B. Tracy and Fred C. Pampel, eds, *International Handbook on Old-age Insurance*, Greenwood Press, Westport, CT, 43-56.

This is a chapter in a book which is designed to provide analytical material on income protection for the elderly for 20 countries. It describes the geographic and occupational profile of the population before presenting a history of the legislation affecting income protection programs for the elderly. The main features of the program are described in terms of coverage, qualifying conditions, benefit levels, other benefits such as disability and survivor benefits and their administration. Special programs exist for civil servants, workers in urban collectives, rural workers and pensions funded by resource pooling. A table shows expenditure for the elderly as a percentage of GNP which is rising over time. Key policy issues now relate to the administration and financing of old-age programs. Labour mobility is also an issue. The rapidly ageing population threatens to overload the current system and bring about adverse economic conditions. Family support, long a feature of Chinese society is threatened by the effects of the policy which limits each family to one child and by the exodus of rural youth to urban areas. China must determine how best to revise existing programs, control the costs of labour insurance, improve resource pooling and coordinated administration, and devise schemes for unprotected workers.

CHINA

AGEING, ASIAN VALUES, COVERAGE, PENSION RATES, POLICY

- 123 Liu, Lillian (1991), 'Social security for state-sector workers in the People's Republic of China: the reform decade and beyond', *Social Security Bulletin*, 54(10), October, 2-16: also appears (1992) in Joint Economic Committee, Congress of the United States, ed., *China's Economic Dilemmas in the 1990s*, M.E. Sharpe, 270-89.

Social security for the state work force in the urban sector in China is primarily provided by income security programs for state enterprises. These face unprecedented challenges caused by a decade of policy changes. 'Serious problems in funding and administering these programs have surfaced. Social security expenditures are rising rapidly. There are also widespread

mismanagement and discrepancies between enterprise implementation and local and central government guidelines and between local government guidelines and central government regulations'. This article describes pre-1978 social security programs and their incompatibility with a market-oriented economy. Major social security policy initiatives undertaken up to 1989 are described including social security measures for contract workers and unemployment insurance for dismissed state enterprise employees. The article then outlines program implementation at the local government and enterprise levels, the evolution of retirement pensions and discusses the rapid rise in retirees which adds to the administrative and financial burdens of enterprises. It describes experiments in 'resource pooling' and the City/Council Social Insurance Agencies (SIAs) which monitor the administration of pensions for contract workers. The implementation of unemployment insurance rests with the City/Council Labor Service Companies (LSCs) which are also described and discussed. The problems associated with these measures are canvassed. Developments in the period 1989-90 are outlined and questions are raised related to rising costs of social security benefits.

CHINA

COVERAGE, FUNDING, POLICY, UNEMPLOYMENT

- 124 Loh, Choon Cheong and Michael R. Veall (1985), 'A note on social security and private savings in Singapore', *Public Finance*, 40(2), 299-304.

'Aggregate time series data for Singapore are used to estimate the effect on private savings of Singapore's public pension plan, the Central Provident Fund (CPF). The CPF is of special interest because it is essentially fully funded, not redistributive and large and growing (13 per cent of the average worker's pay in 1968; 37 per cent in 1979). Also some CPF savings can be withdrawn at age 55.' The study indicates that the CPF has no effect on aggregate private savings.

SINGAPORE

PROVIDENT FUNDS, SAVINGS

- 125 MacPherson, Stewart (1992), 'Social policy and economic change in the Asia Pacific region', *Social Policy and Administration*, 26(1), March, 55-61.

This article discusses the effects of industrialisation and the drive for economic growth in countries of the Asia Pacific areas. There are increasing social costs which result in economic hardship to the population, falling disproportionately on the poor. 'In virtually every state of the region a reactive approach to social welfare and social policy predominates - characterised by sporadic, piecemeal efforts to deal with social problems as they appear... It is clear that many policy

makers in the region still believe that ultimately, the benefits of economic progress will automatically "trickle down" to the poor majority, after first benefiting those at the upper levels. In this view, inequities, especially in income and wealth, are thought to be a necessary complement to economic growth.' However, growing numbers of commentators and practitioners recognise the need to balance the achievement of material gain with equivalent social progress.

EAST ASIA

ECONOMIC DEVELOPMENT, POLICY, POVERTY

- 126 MacPherson, Stewart (1993), 'Social security in Hong Kong', *Social Policy and Administration*, 27(1), March, 50-7.

'Fifty years on from the Beveridge Report it is instructive to consider the approach to social security in those countries which have achieved the greatest material success in recent years - the newly industrialized countries of Asia.' The paper looks at the important features: aggressive capitalism, extensive public and private provision for basic needs, as well as the 'power of popular culture'. This is based in many places on 'high Chinese tradition' where the family is the most important element and model in society and where 'the maintenance of "face" demands the care and protection of the humble by the privileged'. The history of traditional systems of social support is traced, including the reasons why no contributory social security scheme has been introduced in Hong Kong. Instead a Public Assistance scheme was established in 1971; its provisions are described as are subsequent developments. The major social security provision in Hong Kong are summarised in tables. They show that the 'role of government social security is to meet only the most basic needs of the most deserving, in the direst need of financial assistance'. Possible future changes are briefly discussed.

HONG KONG

ASIAN VALUES, POLICY, PUBLIC ASSISTANCE

- 127 Maruo, Naomi (1986), 'The development of the welfare mix in Japan', in Richard Rose and Rei Shiratori, eds, *The Welfare State East and West*, Oxford University Press, New York, 64-79.

This chapter describes the unique development in Japan of industrialisation and social policy. Japan's distinctive welfare mix is described and the pressures for growth in the role of the state are discussed. The principal influences are the size of the total social security expenditure, state pension benefits, health insurance costs and personal social services expenditures all of which have been analysed using multiple regressions. Welfare in Japan is likely to remain distinctive in two senses: the state's role in the political economy is less important in Japan than in

other industrialised countries; and both the market, through corporate employers, and families contribute more to welfare.

JAPAN

FUNDING, OCCUPATIONAL WELFARE, POLICY

128 Maruo, Naomi (1990), *Economic Policy Management: A Japanese Approach*, Chuo University Press, Tokyo, 267pp.

One chapter in this collection of the author's essays on the Japanese economy and economic policy is concerned with the impact of an ageing population on social security expenditure and economic growth. In Japan the population is ageing rapidly. Social security expenditure has increased dramatically since 1973. As the cost of social security increases remarkably at the earlier stage of ageing, the disposable (after tax) income and private consumption of the present labour force tend to increase at a lower growth rate than that of the GNP. The author claims that a Keynesian policy is required at this stage. 'Secondly, if pension systems are based on terminal funding schemes, the ageing of the population increases savings... at the earlier stage of the ageing of the population. Thirdly, there is a time lag between the increase of social security benefits and the decrease in the personal savings ratio.' Policies to cope with the coming difficulties in the Japanese economy are suggested in the last section of the chapter. Suitable labour conditions such as flexible working arrangements and work incentives are needed to mitigate the decrease of the participation ratio of elderly people in the labour force. Female labour force participation should continue to increase and prevent the decline in the ratio of the working population to the total population. The increase in the proportion of recipients of social security benefits to those who bear the cost of them will thus be mitigated. Steady economic growth and government policies to maintain the equilibrium of savings and investment are required. It is also desirable to have a steady rate of increase in the disposable incomes of employees and as there is a trade-off relationship between the expansion of social security expenditure and the increase in the rate of disposable income, a balance between the average benefits and the average disposable income of employees must be maintained. The author argues for a welfare mix in any system for a future welfare society.

A further chapter is concerned with the development of the welfare state. It traces this development from 1874 until 1986, explaining the dual character of the society and of the welfare state in Japan. The author makes recommendations for reform of the shortcomings and 'stagnation' of welfare states in general.

JAPAN

AGEING, HISTORY, POLICY

- 129 Maruo, Naomi (1992), 'The impact of the aging population on the social security and allied services of Japan', *Review of Social Policy*, 1, March, 1-54.

This paper discusses the effects of the ageing of the population on population structure, and how it, together with the unemployment rate, the management of pension funds and health policies influence social security costs. The author uses econometric methods to show the relationship between the cost of social security and the main variables that influence it. The future cost burdens of social security and taxes (including social insurance premiums) are estimated, showing their increase as ageing proceeds. The author suggests a 'dynamic criterion' for the tax burden compatible with the steady increase in real disposable income of the working population. Considering the very high speed of ageing of the Japanese population different economic and social policies will be necessary to maintain steady economic growth. A possible way of achieving a welfare society in Japan is suggested.

JAPAN
AGEING, FUNDING

- 130 Maya, Yoshio (1995), 'The international context of social security', *Asian Migrant*, 8(1), January-March, 24-30.

The article describes and discusses the concept of internationalisation and argues that whether it is seen as desirable or not, it is undeniable the Japan cannot avoid it. The function of social insurance and its operation in Japan is described and discussed. The interaction of the internationalisation process and social security is reviewed firstly relying on economic theory but then taking into consideration non-economic ideas. This becomes necessary as agreements and treaties are established with foreign countries with whom Japan has economic ties. Mobility, openness, diversity, tolerance and logical thinking are characteristics which must be dealt with in this relationship and increasing international interdependence. 'These ideas will not be easily accepted by those who consider social security as a closed national system.' They are, however, necessary particularly for Japan whose survival hinges on international interdependence.

JAPAN
POLICY, SOCIAL INSURANCE

- 131 McGillivray, W.R. (1987), 'Statutory provident funds and internal savings in developing countries', in Faridah Shahadan and Nor Aini Haji Idris, eds, *Financing for Development with Special Reference to ASEAN*, Oxford University Press, Singapore, 222-35.

The chapter defines statutory provident funds, the ways they operate, their geographical distribution (which includes Indonesia, Malaysia, Singapore and Sri Lanka), their investment objectives, investment control and practice, and other issues of economic importance. Finally, the author discusses their effectiveness in the area of social protection. Social protection is provided in the form of lump sums which 'are supposed to meet beneficiaries' continuing needs for income replacement in the event of the old-age, invalidity or death of the member'. Problems with this system are discussed, and some modifications described. Programs operated by social security institutions are 'dynamic' and in recent years 'have concentrated on improving the quality and quantity of the social protection which they provide within the limited resources which are available'.

INDONESIA, MALAYSIA, SINGAPORE, SRI LANKA
INVESTMENT, PROVIDENT FUNDS

- 132 McLaughlin, Eugene (1993), 'Hong Kong: a residual welfare regime', in Allan Cochrane and John Clarke, eds, *Comparing Welfare States: Britain in International Context*, Sage, London, 105-40.

Liberal social theorists contend that the involvement of the state in the provision of welfare should be a residual and minimal one, that is, it should provide a safety net for the destitute and be limited to means-tested minimum benefits and entitlement rules should be strict. This chapter focuses on Hong Kong to examine the operation of such a system. It presents a brief history of social policy leading to the mid-1960s when demands for social welfare arose and present the configuration of social policy in terms of major programs including social security. The role of the family in Chinese society is discussed; the voluntary sector and its relationship with government is examined. The author concludes that as 1997 approaches 'there will be little dramatic change to the Hong Kong government's welfare policies', and little or no increase in public expenditure on social welfare.

HONG KONG
ASIAN VALUES, HISTORY, POLICY

- 133 Midgley, James (1986), 'Industrialization and welfare: the case of the four little tigers', *Social Policy and Administration*, 20(3), Autumn, 225-38.

The article reviews the industrial development and social services of Hong Kong, Korea, Singapore and Taiwan ('the four little tigers') and argues that social policy development in these countries cannot be attributed to the effects of industrialisation but is largely incremental, resulting from a variety of causal events which are not accounted for by established theories.

HONG KONG, KOREA, SINGAPORE, TAIWAN
ECONOMIC DEVELOPMENT, POLICY

- 134 Mok, Henry T.K. (1996), 'Public pensions in South Korea and Taiwan: coping with the financial burden', *Canadian Review of Social Policy*, 38, 30-42.

'In order to determine how Asian countries are addressing the financial solvency of present and future pension expenditures, this paper will examine how South Korea and Taiwan have designed and developed their public pension schemes.' The rationale and design of each pension scheme are described. The strategies adopted for coping with the financial burden in the two countries are discussed. These are: balancing social stability and economic efficiency; keeping pension benefits to a minimum; and linking benefits to contributions. 'The data in this article... suggest that policy-makers in Taiwan and South Korea have planned sound pension schemes', emphasising prudence, equity and adequacy. However, any conclusive remarks about the successes of the schemes 'must await future political developments as well as the assurance of trend-line projections'.

KOREA, TAIWAN
POLICY

- 135 Murakami, Kiyoshi (1985), *Pension Schemes in Japan: Appraisal of Pension Reform and Future Prospects*, Paper 11, Joint Japanese/OECD Conference of High-Level Experts on Health and Pensions Policies in the Context of Demographic Evolution and Economic Constraint, Tokyo, OECD, Paris, 20pp.

This appraisal of pension reform in Japan looks at the need for reform of the system and the choice of reform method before appraising the new system. It then discusses the reduction of benefit levels in terms of the necessity and the method of reduction. In examining future prospects the following issues are addressed: financing of basic benefits; earnings-related pensions for self-employed persons; benefit levels and the indexation system; women's pensions;

and reform of public sector pension schemes. The paper also looks at occupational pensions, lump sum retirement allowances, a contracted-out pension system; and a 'three-pillar' old age income program.

JAPAN

AGEING, OCCUPATIONAL WELFARE, PENSION RATES

- 136 Noguchi, Yukio (1986), 'Overcommitment in pensions: the Japanese experience', in Richard Rose and Rei Shiratori, eds, *The Welfare State East and West*, Oxford University Press, New York, 173-92.

This chapter reviews the Japanese state pension system; discusses the background of the improvements in pensions during the 1970s and its relationship to the tax system; and analyses the ratio of benefit to contribution on a lifetime basis. This analysis shows 'that most benefits are not financed by accumulated savings but by payments from the current contributors and taxpayers'. The justification for intergenerational and intragenerational transfers are discussed. Future problems arising from the pension improvements of the 1970s are canvassed. 'Tax and social security payments are bound to increase significantly if the present benefit level is to be maintained, and savings may be reduced. The reduction in savings due to an increase in unfunded pensions, and the consequence of this for future economic growth in Japan, are discussed in the concluding section.'

JAPAN

FUNDING, PENSION RATES

- 137 Noguchi, Yukio (1992), 'Aging of population, social security, and tax reform', in Takatoshi Ito and Anne O. Krueger, eds, *The Political Economy of Tax Reform*, University of Chicago Press, 211-30.

The chapter reviews trends in tax burden and social security payments in Japan before looking at population trends. Projected increases in those payments are examined, based on the population forecast. There is an analysis of relative well-being of workers and retirees in the future. The basic conclusion reached by the author is 'that the role a consumption tax plays in spreading the burden evenly among different generations will become very important in a society in which the burden on workers is bound to rise'.

Comments by Hiromitsu Ishi, Maria S. Gochoco and Charles E. McLure, Jr., at the end of the paper question the political acceptability of a consumption tax as a method of dealing with the rising costs identified in the paper.

JAPAN

AGEING, FUNDING

- 138 Nugent, Jeffrey B. (1985), 'The old-age security motive for fertility', *Population and Development Review*, 11(1), March, 75-97.

The paper 'attempts to identify the conditions under which the old-age security motive should be tested and critically reviews empirical studies on the subject'. The author suggests that there is no firm evidence on the relationship between fertility and concern for old-age security and that further research be carried out in certain countries where old-age pension programs have been introduced e.g. Malaysia and Sri Lanka (among some other, non-Asian, countries.)

MALAYSIA, SRI LANKA
AGEING

- 139 Oda, Teruya (1993), 'A study on fair old-age pension benefits using vignettes', *Review of Social Policy*, 2, March, 27-55.

This paper reports on a project to estimate a fair level of pension benefits in Japan. The project used a questionnaire to gather opinions. The questions related to benefits which are currently at fixed levels and also to those which are proportionate to pre-retirement income. The analysis indicated that people want the old-age pension to be related to need more than it is currently; and that it is not necessary to make the proportion of pension to pre-retirement income as large as it currently is. Results are not so clear in regard to premium payments or what the arrangements should be when fund sources are restricted.

JAPAN
FUNDING, PENSION RATES

- 140 Ogawa, Naohiro (1982), 'Economic implications of Japan's ageing population: a macro-economic demographic modelling approach', *International Labour Review*, 121(1), January-February, 17-33.

The article analyses the impact of population ageing upon selected public programs. Its determinants are examined and two alternative population projections are presented. The model used in the analysis is described and some of its variables discussed: the production function; labour force characteristics; savings and capital; public health insurance schemes; and public pension schemes. Four future simulated scenarios are described. The simulated values show that welfare programs and social security provision in particular will impose a financial burden on the population. Two strategies for dealing with the 'gloomy

economic future' shown by the simulations are suggested, but the author argues that the Government must devote attention to the matter.

JAPAN
AGEING, POLICY

- 141 Oguchi, Noriyoshi, Yoko Kimura and Tatsuo Hatta (1996), 'Redistribution effects of the Japanese public pension system', *Review of Social Policy*, 5, March, 25-52.

This paper inquires into 'the meaning of public pensions in a free market economy with private pension systems'. The role of each public pension system in Japan is clarified, from a viewpoint which focuses on efficiency rather than distribution grounds. The intergenerational and intragenerational redistribution effects of the current system are examined, showing that different generations pay different percentages of their lifetime earnings due to factors which have nothing to do with contingencies such as wars or extension of life expectancy. The authors estimate insurance fees that will make the Japanese public pension system actuarially fair.

JAPAN
POLICY, SOCIAL INSURANCE

- 142 Oka, Shinichi E. (1996), 'Employment insurance in Japan: relief or prevention', *Canadian Review of Social Policy*, 38, Fall, 18-29.

Japan has five principal social insurance schemes: pensions, health insurance, industrial accident, unemployment and family allowance; there are also some smaller social security measures for special groups. This article concentrates on unemployment insurance which has received less attention than the others, partly because there has been relatively stable employment until recently. The author looks at unemployment conditions and then presents an overview of unemployment insurance and its operation. Recent reforms are described and the problems of the system are discussed. In Japan, only a full-time worker who has lost employment is considered to be unemployed, thus excluding many who would be considered unemployed elsewhere. There are other problems of coverage and benefit administration. 'Administratively, the Japanese social security system has been developed within a public administration framework.' Trade unions and employers play a limited role, so that most reforms have followed government guidelines rather than those of the social partners. The Employment Insurance scheme has been more effective in preventing

unemployment than in compensating the unemployed. Some reforms are suggested.

JAPAN

SOCIAL INSURANCE, UNEMPLOYMENT

- 143 Olson, Philip (1988), 'Modernization in the People's Republic of China: the politicization of the elderly', *Sociological Quarterly*, 29(2), 241-62.

The roles and functions of the elderly are changing in China as the social and economic structure is modernised. This paper examines these changes using data collected between 1981 and 1986. The major reform efforts since 1978 have involved retirement pensions and medical care; homes for the aged; and special activities which use the 'left over energy' of the elderly. 'The long-term problem of financing a retirement and health insurance program will ensure that the aged remain a political matter for the State and Party for a long time to come, but the balance of power between age-related issues and other matters on the State agenda will continue to shift away from elderly problems.'

CHINA

AGEING, POLICY

- 144 Organisation for Economic Co-operation and Development (1990), *Health and Pension Reform in Japan*, Labour Market and Social Policy Occasional Paper No. 2, OECD, Paris, 51pp.

One chapter in this report describes the pension system in Japan, its recent development and reform in the face of the pressures caused by the ageing of the population. Until recently old age, survivor and disability pensions were covered by three main schemes: the Employees Pension Insurance, the National Pension Scheme and Mutual Aid Associations. Each is described. During the early 1980s major pension reforms were introduced, bringing the schemes together, giving all employees a pension with both an earning-related and a flat-rate component. The replacement rate will be maintained at 68 per cent. Problems still remain and the report lists issues for further examination.

JAPAN

AGEING, PENSION RATES, SOCIAL INSURANCE

- 145 Oshima, Sumiko (1996), 'Japan: feeling the strains of an aging population', *Science*, 273(5271), 5 July, 44-6.

This article, primarily concerned with care for the aged, contains some data about pensions and the cost of providing them. Japan's plans for raising the pension age are briefly discussed.

JAPAN
AGEING, FUNDING

- 146 Osmani, S.R. (1991), 'Social security in South Asia', in Ehtisham Ahmad, Jean Drèze, John Hills and Amartya Sen, eds, *Social Security in Developing Countries*, Clarendon Press, Oxford, 305-55.

'Social security in the Western sense occupies a marginal place in the social and economic policies of the South Asian countries.' The number of people who would be eligible for social security support under a Western system would be over half the population as opposed to 10 to 15 per cent and would require an incomparably higher level of fiscal commitment; in addition some of the conventional measures may not be operationally feasible. 'For example, where the labour-force is still predominantly self-employed and where unemployment is manifest mainly in the form of underemployment, it is not easy to devise a scheme of unemployment benefit; and where the proneness to falling sick is endemic due to poor food and hygiene, the idea of a sickness insurance scheme may turn out to be an actuarial disaster.'

Nevertheless a social security system is needed. The chapter looks at some systems which have been tried in the area: security through control over land, security through self-employment, security through wage employment and security through public provision of basic needs. The experiences are analysed in three countries only: India, Bangladesh and Sri Lanka. Sri Lanka has been 'outstandingly successful in improving the quality of lives' while offering security through public provision, though not conquering poverty. The author questions the ability of poor countries to finance such programs without sacrificing long-term growth.

EAST ASIA, SRI LANKA
POLICY, POVERTY

- 147 Ozawa, Martha, N. (1985), 'Social security reform in Japan', *Social Service Review*, 59(3), September, 476-95.

'The United States is not alone in trying to make its social security system financially viable. Japan's social security program is also facing a potential

crisis. Its financial difficulties can be measured by the fact that it has the fastest growing proportion of elderly in the world. The Japanese Ministry of Health and Welfare recently proposed a comprehensive plan to reform the nation's social security system. This article discusses problems surrounding that system, briefly presents the double-decker plan recommended by the ministry, and discusses and evaluates some issues especially relevant to the United States'.

JAPAN
AGEING, POLICY

- 148 Palley, Howard A. and Chikako Usui (1995), 'Social policies for the elderly in the Republic of Korea and Japan: a comparative perspective', *Social Policy and Administration*, 29(3), September, 241-57.

Both South Korea and Japan are modern industrialised nations, influenced by traditions of caring for ageing parents. In both countries the elderly population is increasing in size. Since the end of World War II, Japan has used the government bureaucracy to help develop the social welfare system, while the Republic of Korea has not assigned a planning role to its government bureaucracy. Policy for the elderly has been developed in a more incremental manner, emphasising piecemeal initiatives, dependent on voluntary family efforts. This paper compares the two countries in their development of social policies for the elderly with regard to both social and health programs and pension income.

JAPAN, KOREA
AGEING, POLICY

- 149 Pension Council (1995), 'Opinions given on the reform of national pension and employees' pension', *Review of Social Policy*, 4, March, 129-36.

The Japanese Pension Council prepared this reaction to the reform of the National Pension and Employees' Pension based on the financial re-evaluation of 1994. It discusses the fundamental concept of the reform. Items are then discussed in more detail: the situation of those in their early 60s who are affected by the rise in the age of pension eligibility; the relation of benefits to contributions and revisions of contribution rates; changes to other benefits; occupational pensions; funds; and measures for consolidation.

JAPAN
AGEING, FUNDING, OCCUPATIONAL WELFARE, PENSION RATES

- 150 Preston, Samuel H. and Shigemi Kono (1988), 'Trends in well-being of children and the elderly in Japan', in John L. Palmer, Timothy Smeeding and Barbara Boyle Torrey, eds, *The Vulnerable*, The Urban Institute Press, Washington D.C., 277-307.

The aims of this descriptive chapter is to document socioeconomic trends in Japan among the two groups outside the ages of normal labour force participation during a period of great demographic change and economic growth, and to compare trends in Japan to those in the United States. It describes the demography of Japan and the important role of the family. Traditional living arrangements for the two groups are discussed, emphasising the place of the three-generation family. Social programs are described in order of importance in terms of social expenditure on health insurance, pensions and welfare services. Trends in income by age are analysed as well as trends in health and education. The Japanese 'solution' to the care of dependants, that is, the three-generation family, is discussed and compared with the situation in the United States.

JAPAN

AGEING, ASIAN VALUES

- 151 Purwoko, Bambang (1994), 'Indonesian pension funds: an analysis of their establishment and fund raising institutions', *Indonesian Quarterly*, 22(2), 124-47.

There are four major types of pension schemes, all operating through social insurance, in Indonesia: one for government civil employees; one for members of the Armed Forces; one for private sector employees; and the fourth is for employees, sponsored by their own employers. The first three are compulsory; the first two are annuity and saving plans; the third is a provident fund, occupational and death benefit scheme. The article sets forth the background to pension establishment since the 1920s, and describes each in more detail. It also discusses the 'fund industries', that is, the management of the funds and their investment policies.

INDONESIA

COVERAGE, FUNDING, OCCUPATIONAL WELFARE, PROVIDENT FUNDS

- 152 Purwoko, Bambang, (1996), 'Indonesian social security in transition: an empirical analysis', *International Social Security Review*, 49(1/96), 51-71.

'Indonesia is one of the world's largest countries, with a population of some 190 million people. Although considered poor in terms of virtually every economic indicator at the start of the first national development plan some 25 years ago, the

nation has consistently improved in performance year by year. This paper argues that the development of social security has been inextricably linked to the remarkable economic growth. The commencement of the second national development plan period (1994-2019) offers a timely opportunity to review Indonesian social security progress to date, to consider the challenges ahead, and to speculate on how social security can best contribute towards national objectives such as the development of human resources and the alleviation and eradication of poverty.' The paper presents the background to social security, describing the boards which administer it, the government ministries responsible for the development of social security programs, and their contribution to the national economy.

INDONESIA
ECONOMIC DEVELOPMENT, POLICY

- 153 Queisser, Monika (1991), 'Social security systems in south-east Asia', *International Social Security Review*, 44 (1-2/91), 121-35.

The paper examines the social security systems in Indonesia, the Philippines and Singapore, and 'analyses their different initial objectives, the many problems encountered and their achievements.' The examination reveals that the structure of the systems is still strongly influenced by the colonial past of each of the three countries. In all three countries the systems are based almost entirely on the funding principle and these systems are sources of development capital as well as 'a saving for the state which would otherwise have had to finance the benefits paid during the initial stage'. Political factors can have an effect on the operation of the funds. 'The scope of the protection offered by social security is largely restricted to dependent employees' and, particularly in Indonesia and the Philippines, 'uninsured groups are made to contribute to the financing, through indirect taxation, of benefits which only persons who already have the security of regular incomes can receive'.

INDONESIA, PHILIPPINES, SINGAPORE
COVERAGE, FUNDING, POLICY

- 154 Ramesh, M. (1995), 'Politics of illiberal capitalism: the state, industrialization, and social security in South Korea', in John Dixon and Robert P. Scheurell, eds, *Social Security Programs: A Cross-cultural Comparative Perspective*, Greenwood Press, Westport, CT, 49-71.

This chapter is concerned with the question of why 'a nation so ardently committed to economic development' channelled as many resources as it has done since the mid-1970s, into social security. It outlines the development of

social security in South Korea in a variety of programs (industrial injury insurance, health insurance, old age, invalidity and survivors pensions and public assistance). The author discusses the 'market-reinforcing character of Korean social security' and the factors underlying the establishment of the programs: economic development; the need for public support for the sick and for the elderly; industrialisation; and democratisation and trade unionism. He rejects technological determinism and society-centred explanations in favour of state-centred explanations.

KOREA

ECONOMIC DEVELOPMENT, POLICY

- 155 Ramesh, M. (1995), 'Social security in South Korea and Singapore: explaining the differences', *Social Policy and Administration*, 29(3), September, 228-40.

The paper sets out social security arrangements in South Korea and in Singapore and the differences between them. Korea has a social security system based primarily on social insurance; in Singapore there is a 'patchwork' of programs based on forced saving, tax allowance, public assistance and public insurance, commercially managed. The share of government expenditure devoted to social security is increasing in Korea but declining in Singapore. 'The paper accounts for the variations in terms of the different economic objectives of the two states and the different international and societal constraints they face.'

KOREA, SINGAPORE

ECONOMIC DEVELOPMENT, FUNDING, PUBLIC ASSISTANCE, SOCIAL INSURANCE

- 156 Ravallion, Martin and Lorraine Dearden (1988), 'Social security in a "moral economy": an empirical analysis for Java', *Review of Economics and Statistics*, 70(1), 36-44.

'Private transfer payments are modelled as outcomes of a constrained social choice problem facing donors. The approach is applied to a large household level data set for Java and hypotheses are tested concerning the performance of the "moral economy" as a social security system. Transfer behaviour is found to be very different between rural and urban areas. While transfer receipts and outlays are income inequality reducing in rural areas, this is not the case in urban areas. There is also evidence of transfers being targeted to disadvantaged households such as the sick, elderly and (for urban areas) the unemployed.'

INDONESIA

FUNDING

- 157 Raviwongse, Vichitr and Donchai Thodtangkum (1996), 'Social security in Thailand: toward an old age pension scheme', *Canadian Review of Social Policy*, 38, 88-99.

The Social Security Office of Thailand has recommended that the Social Security Act, passed in 1990, should not be implemented until 1998. In the interim, a committee to prepare for the Old Age Pension Scheme was set up; it requested the International Monetary Fund, the International Labour Organisation and the World Bank to propose options for a feasible scheme. This article assesses their proposals against the criteria for retirement protection established by the Thai government. A brief background to the pension initiative is presented and existing pensions described. The proposals are discussed and tabulated showing differences and similarities.

THAILAND POLICY

- 158 Reidy, Elizabeth (1980), 'Welfarists and the market: a study of the Self-Employment Assistance Programme in the Philippines', *Development and Change*, 11(2), 297-312.

This article is based on an evaluation of the Self-Employment Assistance Programme (SEAP) of the Philippines' Department of Social Welfare (DSW). The evaluation was restricted to looking at how SEAP attained the objectives laid down for it by the DSW. This article is particularly concerned with the assumptions made by the social workers of the DSW about the clients for whom SEAP caters, about the role of social workers, and about the determinants of poverty and of escape from poverty. The SEAP is a rolling fund made available through the DSW to clients in the form of small interest free cash loans to set up small-scale enterprises which will foster 'increased income and improved economic life'. The article is concerned with the role (and suitability) of social workers in this process.

PHILIPPINES POVERTY, PUBLIC ASSISTANCE

- 159 Rong, Zhigang and Cheng, Liankong (1991), 'Population aging and social security', in Wang Jiye (Chi-yeh) and Terence H. Hull, eds, *Population and Development Planning in China*, Allen and Unwin, Sydney, 277-97.

The chapter presents demographic information about China in terms of absolute numbers, median age, life expectancy, sex ratio and regional imbalance, before discussing the current status and problems of social security in China. It

describes changes in the retirement income system, the current system, and problems found. These relate to the differences in provision for workers in state-owned enterprises as against collective enterprises (and for farmers), which results in over-staffing in the one while rural collective-owner enterprises have difficulty in obtaining skilled workers. In addition, poorer enterprises have heavier burdens imposed by their pension funds. Full-funding provisions 'discourages employees from saving money for their old age, and orients them to total reliance on the government'. There are also structural problems in the system which must be remedied. The authors suggest reforms.

CHINA
AGEING, COVERAGE

- 160 Rose, Richard (1985), 'Welfare: the lesson from Japan', *New Society*, 72(1174), 28 June, 473-5.

The Japanese welfare system 'begins in the home'. The system is described. The author argues that the Japanese system cannot be dismissed and that the 'lesson to be learned from Japan is that welfare in society need not depend upon welfare from the state'.

JAPAN
ASIAN VALUES

- 161 Saunders, Peter (1995), *Social Security Contributions: An Australian Perspective*, Research Study No. 24, Australian Tax Research Foundation, Sydney, 169pp.

This book undertakes a comprehensive review of the social security levies operating in Asia and the OECD, as a background to a study of possible changes to the Australian system which has not used levies or contributions in the provision of social security payments. Chapter 3 discusses the validity of such comparisons with countries of the Asian region. Many Asian countries have already introduced social insurance schemes which are financed by social security contributions. These schemes are described, and an appendix presents information on social security provisions for old age, disability and death and for sickness and maternity in selected countries, including China, Hong Kong, Indonesia, Japan, Korea, Malaysia, the Philippines, Singapore, Sri Lanka, Taiwan and Thailand.

CHINA, HONG KONG, INDONESIA, JAPAN, KOREA, MALAYSIA, PHILIPPINES,
SINGAPORE, SRI LANKA, TAIWAN, THAILAND
FUNDING, SOCIAL INSURANCE

- 162 Schulz, James H., Allan Borowski and William H. Crown (1991), *Economics of Population Aging: The 'Graying' of Australia, Japan, and the United States*, Auburn House, Westpont, 364pp.

The book looks at the problems posed by demographic ageing for social security programs in three countries. The second chapter in the book describes current programs for the aged in each country. Other chapters examine dependency, employment, adequacy of retirement income, government pensions and means testing and the role of families.

JAPAN

AGEING, PENSION RATES

- 163 Shinkawa, Toshimitsu and T.J. Pempel (1996), 'Occupational welfare and the Japanese experience', in Michael Shalev, ed., *The Privatization of Social Policy? Occupational Welfare and the Welfare State in America, Scandinavia and Japan*, McMillan, Basingstoke, 280-326.

Stable conservative governance and weak organised labour have contributed to Japan's segmented system of occupationally-based welfare. The chapter details the links between Japan's late industrial development, its reliance on occupationally-based welfare programs and its 'early congruence with dualist and class-based interpretations of a nation's social welfare mix'. It then explores power realignment in the early postwar period, the roots of the state-enterprise mix in Japanese welfare, and Japan's 'brief flirtation' with state welfare programs. Further sections are concerned with the political economy of the Japanese system during the period from the mid-1950s until the early 1970s, a period when Japan was a 'welfare laggard'. The relative explosion of government programs and social welfare spending during the 1970s is described, focusing on the mixture of economic and political factors that contributed to this expansion. The government cutbacks in the mid-1980s are also described. Finally the authors examine the socio-economic causes and consequences of Japan's heavy reliance on occupationally-based welfare systems.

JAPAN

OCCUPATIONAL WELFARE

- 164 Shome, Parthasarathi (1986), 'The impact of social security institutions on resource allocation', in Parthasarathi Shome, ed., *Fiscal Issues in South-East Asia: Comparative Studies of Selected Economies*, Oxford University Press, Singapore, 198-219.

This study is concerned with the financial effects of social security schemes in Malaysia, Singapore, the Philippines, India and Sri Lanka. It explores 'some of the major investment policy issues and associated problems with the institution of social security. What emerges is the tremendous influence of social security as a policy instrument in the hands of the government'. In all the countries social security has been a major financier of government stock. Investment criteria affecting the welfare of subscribers as well as the development goals of the respective countries have an important impact of their economies. Investment legislation is discussed, along with some economic and demographic ramifications of social security.

MALAYSIA, PHILIPPINES, SINGAPORE, SRI LANKA
ECONOMIC DEVELOPMENT, INVESTMENT, POLICY

- 165 Shome, Parthasarathi and Katrine A. Saito (1980), 'Social security funds in Singapore and the Philippines: ramifications of investment policies', *Labour and Society*, 5(1), January, 19-30.

The paper is primarily concerned with the effects of the investment policies of social security institutions on labour and society. It discusses the investment criteria for social security funds as well as the policies covering the investment. The authors conclude that in the Philippines the community projects which have been funded have remained small in terms of the total assets of social security institutions and the main investment has been in real estate finance, not necessarily low-cost housing. In contrast, in Singapore the investment has had a major impact on the development of low-cost housing and 'a general sharing of the city-states wealth, generated by corporations, public and private, seems to have taken place'.

PHILIPPINES, SINGAPORE
INVESTMENT

- 166 Silverman, Gary (1995), 'Caged dreams', *Far Eastern Economic Review*, 158(9), 2 March, 52-3.

The author outlines pension policy, policy changes and provision for old age in Hong Kong, pointing to the inadequacy of the schemes in place at the time. The

amounts available under government aid to the poor and the disabled are also inadequate.

HONG KONG
PENSION RATES, POLICY

- 167 Silverman, Gary (1995), 'Honour thy father', *Far Eastern Economic Review*, 158(9), 2 March, 50-2.

The author discusses the problems caused by population ageing in East Asian countries, using data from a number of them. He also uses data from the publication, *Averting the Old Age Crisis* (World Bank, 1994, q.v.).

EAST ASIA
AGEING

- 168 Smith, Chris (1996), 'Tiger feats?', *New Statesman and Society*, 9(387), 26 January, 16-18.

The article describes the social security policy of Singapore, in particular, the operation of the Central Provident Fund (CPF) which is financed by payments from employees and employers. The fund is entirely controlled by the state which decides how the funds can be used and invested. Part of the contributions paid into the fund are designated as medical insurance. Singapore has no safety net: for those without CPF coverage there is nothing to fall back on.

SINGAPORE
PROVIDENT FUNDS

- 169 Sudomo, R. (1985), 'The development of the ASTEK social insurance system in Indonesia', *International Social Security Review*, 1/85, 55-61.

The article documents economic growth in Indonesia following the implementation of three five-year plans as well as demographic changes since the 1950s. However, the economic growth has not increased the share of the national income of workers or those in need who are outside the work force. 'Social security schemes to alleviate this problem are a new element in Indonesia's public socio-economic policy', partly because of the 'important and affirmative Asian ethic which places on the son the responsibility for his elders' welfare'. Changing family sizes and increased longevity are factors which have led to the introduction of an adequate social security system. A plan was introduced in 1978, covering workers for employment injury, a provident fund and death benefits. The paper discusses the savings implication of the scheme. It describes

the development of coverage of casual and seasonal workers. The operation of these schemes 'is kept outside the Government's general budget, but resembles fiscal policies in so far as they imply compulsory coverage by the insured persons'.

INDONESIA

AGEING, ASIAN VALUES, COVERAGE, HISTORY, POLICY, PROVIDENT FUNDS, SAVINGS, WORKERS' COMPENSATION

- 170 Takagi, Yasuo (1995), 'Social security system reform and its viewpoints - pension, medical care and welfare toward the 21st century', *Review of Social Policy*, 4, March, 105-14.

During 1994 several plans for reform of Japan's welfare system were introduced, including a pension scheme reform under which the age of pension entitlement was finally raised to 65. This article reports on and explains the changes 'in order to contemplate the direction of reform of the Japanese social security system toward an ageing society in the 21st century'.

JAPAN

AGEING

- 171 Takayama, Noriyuki (1992), *The Greying of Japan: An Economic Perspective on Public Pensions*, Economic Research Series No. 30, Institute of Economic Research, Hitotsubashi University, Kinokuniya Company Ltd., Tokyo and Oxford University Press, 206pp.

'This volume is primarily intended to study the economic consequences of the political decisions embodied in the Japanese public pension system under conditions of a rapidly aging population.' The first chapter examines the system and points to a future long-term financial crisis. The ageing of the population is described in the second chapter which also examines the improving economic status of the elderly. Following chapters look at asset and wealth holdings, income transfers between generations through public pensions, the impact of public pensions on private savings and the retirement decisions of salaried men in their early sixties. The final chapter 'attempts to re-formulate the saving rate and presents the new estimates of Japan's saving rate under alternative definitions'.

JAPAN

AGEING, SAVINGS

- 172 Takayama, Noriyuki (1994), 'Preparing public pensions or an old-aged society', *Japan Echo*, 21, Special Issue, 67-71.

Agreement was reached between eight parties forming a new coalition government in 1993, on the need for pension reform, to begin in 1994. In the face of openly expressed misgivings about the viability of the system, this article discusses issues which must be addressed. The author describes the new German pension plan and the processes involved in its introduction. The issues he focuses on for Japan are benefit levels (suggesting that they be related to net wages rather than gross wage as at the time); the age of eligibility (suggesting 65 rather than the then current 60); incentives for people to remain in the work force beyond 60, while retaining the guarantee of 'freedom to retire' at 60. The article also discusses the source of funds for pensions, the contribution rate, and the possibility of taxation changes.

JAPAN

AGEING, FUNDING, PENSION RATES

- 173 Takayama, Noriyuki (1995), 'The 1994 Reform Bill for public pensions in Japan: its main contents and related discussion', *International Social Security Review*, 48(1/95), 45-65.

'In March 1994 the Japanese government submitted a bill to the National Diet to reform the public pension system. It proposes to increase the normal retirement age for the flat-rate basic benefits for employees from 60 to 65 years of age by stages (between 2001 and 2013 for men), while guaranteeing to pay the earnings-related benefits for them from age 60 without any reduction. It also proposes a much more generous earnings-test and an introduction of old-age employment benefits, both to encourage later retirement. Another main proposal is to switch the benefits indexation from a gross to a net wage basis. This paper gives a detailed explanation of the bill, discussing why such a reform bill is submitted, whether or not it can manage to control the cost of social security in the long term, and whether or not the reform measures can effectively generate jobs for the elderly. Pensions for women, as well as some measures to support both childbirth and childrearing, are also explored.'

JAPAN

AGEING, POLICY

- 174 Tamburi, G. (1983), 'Escalation of state pension costs: the reasons and the issues', *International Labour Review*, 122(3), May-June, 313-27.

The article is concerned with escalating pension costs. 'The purpose of this article is to show, first, that, whatever the country concerned, there is a generally applicable national explanation for its present and future difficulties. Then we shall turn, armed with facts and figures, to the present situation in the United States, Japan, the Federal Republic of Germany and France, in an attempt to show how four major industrialised market economy countries are facing the prospect of continued cost escalation of the main state pension schemes.'

JAPAN
AGEING

- 175 Tan Ngoh Tiong and Carl E. Bentelspacher (1995), 'Elder care in Singapore: not by law alone', *Ageing International*, 32(4), December, 41-6.

In 1994 a Bill was introduced in the Singapore Parliament to enforce adult children to maintain their aged parents. The article discusses issues surrounding the Bill. The authors argue that the Bill is an 'anachronism' and that the government should provide fiscal, social, medical as well as legal channels to 'enhance family resources and enable the family to fulfill its duties of gratitude, affection and companionship towards its kinfolk'.

SINGAPORE
AGEING, ASIAN VALUES

- 176 Tan Sri Lee Siow Mong (1986), 'Social security - a practitioner's point of view', *ASEAN Economic Bulletin*, 3(1), July, 35-49.

The article discusses the development of social security systems from their origins in Workers Compensation Laws in the 19th century. The author warns developing nations from imitating western nations and argues that 'any social security scheme must take into account local conditions such as culture, philosophies of life, extent and goals of economic development, family patterns and other social conditions'. He describes the provident funds which are the foundation of social security systems in many countries which have a British colonial past, singling out as most successful those in Malaysia and Singapore. These are examined in some detail and from them the author makes suggestions for a Provident Fund-cum-Pension scheme which he suggests would be a model

for other countries embarking on a social security program, or even for those who already have a system in place.

Comments on the paper by Robert Iau appear following.

MALAYSIA, SINGAPORE

ASIAN VALUES, HISTORY, PROVIDENT FUNDS

- 177 Tang, Kwong-leung (1996), 'Determinants of social welfare development in Hong Kong: a time-series study', *International Journal of Sociology and Social Policy*, 16(3), 1-28.

The study examines social policy development in Hong Kong 'through the lens of comparative theories of social policy development'. The author looked at the relative importance of state activities against the demographic and economic variables of the industrial society and found that 'the state variables have more predictive power than the economic ones as determinants of social welfare development.' In particular, the colonial state holds some explanatory value for some trends in social spending.

HONG KONG

POLICY

- 178 Tang, Kwong-Leung (1996), 'The marginalization of social welfare in developing countries: the relevance of theories of social policy development', *Journal of Sociology and Social Welfare*, 23(1), 41-57.

'Social welfare development has been marginalized in many developing countries. This study examines the social policies of developing countries and refers to four major theories of social policy development (social conscience, modernization, dependency and diffusion) to see if they offer an explanation of the phenomenon. It is argued that dependency theory and diffusion theory provide better interpretations than the other two theories. The paper shows how theories of social policy have international relevance in explaining current trends in social welfare.' In developing the argument the author uses data from several countries of East Asia.'

EAST ASIA

POLICY

- 179 Tang, Kwong-Leung (1996), 'Social security and social development: East Asian newly industrializing countries (NICs)', *Canadian Review of Social Policy*, 38, 56-71.

Economic development in Hong Kong, Taiwan, South Korea and Singapore (the NICs) has been successful and well studied. This paper examines social security strategies and their social impact, with attention to various indicators of the quality of life and income distribution. The author quotes studies which argue that social security has little redistributive effect and coverage is limited to those engaged in formal wage employment. The data presented in this paper suggest that problems of relative poverty and inequality linger in spite of increased employment opportunities. The author also argues that the long-term bias against public social security programs and the preoccupation with economic growth can only be countered by political pressure.

HONG KONG, KOREA, SINGAPORE, TAIWAN
COVERAGE, ECONOMIC DEVELOPMENT

- 180 Thompson, Kenneth (1980), 'Developments in old age income security', in International Social Security Association, *Report of Fifth Regional Conference for Asia and Oceania, USSR 1979*, Social Security Documentation: Asian Series No. 1, ISSA, Regional Office for Asia and Oceania, New Delhi, 41-57.

'The purpose of this paper is to describe the main developments in old-age income security which have taken place in Asia and Oceania in the last decade'. It deals with demographic, social and economic factors, coverage, improvements in pension benefits, financing, and developments in National Provident Funds. The countries covered include Japan, Singapore, Korea, the Philippines, Indonesia and Malaysia. In summing up, the author comments on the preoccupation with provision for old-age income security; the agricultural population, however, still remains outside the scope of many programs. The principle of maintaining the purchasing power of pensions appears to be well established and greater resources are being devoted to rehabilitation of the disabled. Expenditure has risen and methods of financing are under strain. National provident funds are expanding in some countries.

INDONESIA, JAPAN, KOREA, MALAYSIA, PHILIPPINES, SINGAPORE
AGEING, COVERAGE, FUNDING, PENSION RATES, PROVIDENT FUNDS

- 181 Tonguthai, Pawadee (1986), 'Social security for the Thai people', *ASEAN Economic Bulletin*, 3(1), July, 145-56.

The first part of this paper describes briefly the traditional sources of social security for the people of Thailand. The second section presents an account of past attempts to develop social insurance programs, with an emphasis on the pension since World War II. The paper then analyses the reasons for the failure of these efforts. The three major programs are described: the Workmen's Compensation Fund, the Provident Fund and the Health Card Fund. The final section discusses future prospects and problems. The author argues that a social insurance is essential to the Thai economy but that it should be concentrated only on the most urgent needs.

Comments by Mohammed Habibullah Khan appear following.

THAILAND

HISTORY, POLICY, PROVIDENT FUNDS, SOCIAL INSURANCE, WORKERS' COMPENSATION

- 182 Torres, Carmela I. (1996), 'Social security in the Philippines: a country study', in Economic and Social Commission for Asia and the Pacific (ESCAP), *Towards Social Security for the Poor in the Asia-Pacific Region*, United Nations, New York, 325-64.

This paper analyses the current state of poverty in the Philippines, its severity and incidence and the corresponding insecurity that the poor experience. The characteristics of the poor are documented in a range of areas. The current system of social security is discussed, at both micro-and macro-levels and the different institutions, programs and services are examined. The finance of social security is outlined in terms of public expenditure, contributions by beneficiaries, contributions from non-governmental organisations and other contributions. The macroeconomic implications of financing social security and the options available for financing it are canvassed. The focus of a reform strategy currently being pursued in the Philippines is described.

PHILIPPINES

FUNDING, POVERTY

- 183 Tracy, Martin B. (1991), *Social Policies for the Elderly in the Third World*, Greenwood Press, Westport, CT, 175pp.

'This book introduces a problem-solving model to cross-national studies of social programs for the elderly in economically developing nations... Current models of cross-national analysis tend to focus on theory testing and description; they fail

to provide the practical information that indigenous policy makers need to decide whether another nation's policy, program, or provision is appropriate to their country.' The author discusses the 'challenge facing Third World societies as their elderly populations increase and as traditional sources of support for the elderly are threatened'. The discussion focuses on the social factors that affect government views. A further chapter describes the author's model and reviews current literature. A series of chapters deal with separate countries including the People's Republic of China. At the end of each chapter, the public old-age pension system for the country in question is summarised. The final chapter summarises and synthesises the major findings and draws out trends and patterns.

'In China... there is a concerted effort to decentralise responsibility in order to maintain community obligations for care. Nevertheless, communities are clearly under federal requirements to provide... food, shelter, clothing, medical care, and burial expenses. In addition, the Chinese federal government tries to sustain a culture that not only permits but expects its elderly to contribute service to their community and family'.

CHINA

AGEING, ASIAN VALUES, POLICY

- 184 Tracy, Martin Booth (1995), 'Income programs for the elderly in Malaysia: a policy process analysis', in John Dixon and Robert P. Scheurell, eds, *Social Security Programs: A Cross-cultural Comparative Perspective*, Greenwood Press, Westport, CT, 171-88.

The family remains the primary institution for social and economic security in economically developing societies in Asia, but patterns of rural to urban migration and increased female labour force participation are weakening the ability of families to fully function as traditional care providers. The elderly, especially elderly women, are likely to be those most in need. The chapter reports on an analysis of policy processes and policy development in Malaysia in the area of income systems, particularly old-age benefits. After sketching the background to the study, the author looks at government authority, catalysts for government intervention, impediments to intervention, current government strategies and provisions of the employees provident fund. Summarising the analysis the author notes: 'an overall policy goal of maintaining a balance between the role of government and customary responsibilities of the family'; improvement in the efficiency of the Employees Provident Fund through administrative reforms, involving decentralisation; restriction on attempts for further reforms either to move to a social insurance system or to expand to cover agricultural workers; and, finally, 'the political will for the government to adopt a more assertive posture... is weakened by limited financial resources, a preference for allocating

scarce resources to young people, and an absence of a clearly documented need among the elderly, especially those of the Malay population who are politically dominant'.

MALAYSIA

ASIAN VALUES, COVERAGE, POLICY, PROVIDENT FUNDS

- 185 Tyabji, Amina (1993), 'Social security in the Asian-Pacific region', *Asian-Pacific Economic Literature*, 7(1), May, 53-72.

'This article surveys the literature on social security in the Asian-Pacific. For East Asia the following countries are included: China, Hong Kong, South Korea and Taiwan and for ASEAN: Indonesia, Malaysia, the Philippines, Singapore and Thailand. Relevant information for centrally planned economies other than China was not available. The situation in the South Pacific is barely sketched for lack of studies. Only studies written in English are surveyed, primarily those written from the mid-1970s onwards. Official publications, such as annual reports, are not included in the survey.' The survey covers social security defined as 'the provision of protection through public measures against prescribed contingencies, involving a loss or substantial reduction in income as a result of sickness, maternity, employment injury, unemployment, invalidity, old age and death'. It covers both social insurance and social assistance or welfare. The former requires contributions in relation to benefits while the latter involves transfer payments which may be means tested. It does not cover social services such as health and education. The literature is surveyed country by country but a brief overview is first provided. The concluding section looks at the economic structure and development strategy of the area, cost considerations, and shared values.

CHINA, HONG KONG, INDONESIA, KOREA, MALAYSIA, PHILIPPINES, SINGAPORE, TAIWAN, THAILAND

PUBLIC ASSISTANCE, SOCIAL INSURANCE

- 186 Van den Noord, Paul and Richard Herd (1994), 'Estimating pension liabilities: a methodological framework', *OECD Economic Studies*, 23, Winter, 131-66.

'There is increasing concern that public finances will be subjected to substantial pressure from the scale and financing requirements of public pension schemes - in particular in the light of ageing populations projected for most OECD countries. The aim of this paper is to present a methodology for evaluating the likely size of public pension liabilities in the major seven OECD economies and analysing ways by which these liabilities might be financed.' Japan is one of the countries

included in the analysis. An annex to the paper describes current public pension systems in the seven major economies.

JAPAN
AGEING, FUNDING

- 187 Von Rohland, Hans (1994), 'Social security in China: the shattered rice bowl', *World of Work*, 7, March, 24-5.

'The Chinese economy is growing rapidly thanks to the economic restructuring process initiated by the Government in 1978. In the meantime, this process has highlighted the need for a parallel overhauling of the existing social security system, not only to make it compatible with and supportive of the economic reform in progress, but also to support and strengthen it in order to provide better protection for the population as a whole.' The article relates how the 'iron rice bowl' system, in place since the 1930s and 1940s has been 'smashed', replaced by innovative approaches to unemployment, pension and health insurance schemes which must now be coordinated to bring but a cohesive system. The author bases his article on an ILO report which made recommendations on administrative strategies to bring this about.

CHINA
ECONOMIC DEVELOPMENT, POLICY

- 188 Wanasinghe, H.S. (1996), 'Enhancement of social security for the poor: the Sri Lankan experience', in Economic and Social Commission for Asia and the Pacific (ESCAP), *Towards Social Security for the Poor in the Asia-Pacific Region*, United Nations, New York, 399-421.

After establishing the criteria of poverty to be used, the current status of the incidence, nature and perceptible trends of poverty in Sri Lanka is assessed. Macro-policies which have been pursued and their relationship with the social security situation of the poor are discussed; policy changes that have occurred since 1978 are surveyed and the likely impact of policy modifications and initiatives made since 1994 is assessed. The current range of Sri Lankan social security programs are described. The author points out that these 'were not conceived as a system', are not coordinated in their implementation and delivery and have public financial outlays which are planned in isolation. The role of non-governmental organisations and their programs are described. The financing of social security is discussed and the author points out that the dependence on governmental funds has acted as a 'brake' on the enhancement of support for the poor. However, this dependence is also a positive feature as it has 'come to be accepted by the society and its polity as a cornerstone of state policy'.

Nevertheless, with changing economic conditions, redefinition of the roles of all concerned is necessary.

SRI LANKA

FUNDING, POLICY, POVERTY

- 189 Watanuki, Joji (1986), 'Is there a "Japanese-type welfare society"?', *International Sociology*, 1(3), 259-69.

The concept of 'the Japanese-type welfare society' has been used in Japan since the second half of the 1970s. This paper examines the background and content of the concept. It describes Japan's social security between 1945 and 1960 as one of 'lagged social security' with a high degree of equality, and the 'catching-up' in the 1960s and 1970s. The 'Japan-type' system is characterised as one where more security was provided by the family and other private institutions than by governmental institutions. However, this idea is rather 'confused': 'in particular discussion, emphasis is placed on different institutions' and what is 'common' is that government expenditure is set at a lower level than in welfare states. The author argues that with 'the increase in the aged population... the family requires more and more back-up from outside' and there has been too much emphasis on the role of private companies as a source of welfare. There is now more importance attached to concrete measures.

JAPAN

AGEING, ASIAN VALUES, HISTORY, POLICY

- 190 Wilding, Paul (1996), *Social Policy and Social Development in Hong Kong*, Public and Social Administration Working Paper Series 1996/3, City University of Hong Kong, 49pp.

There is in Hong Kong a residual, minimalist social assistance scheme (initiated in 1971) with no retirement pension, no unemployment benefit, no child benefit and no system of contributions. This paper attempts to explain the development and non-development of social policy in Hong Kong. The author argues that the development has not been the product of a *laissez-faire* ideology but of the complex interaction of political, social and economic factors.

HONG KONG

POLICY, PUBLIC ASSISTANCE

- 191 Wong, Linda and Stewart MacPherson, eds (1995), *Social Change and Social Policy in Contemporary China*, Avebury, Aldershot, 253pp.

The chapters in this book cover changes in social policy in China since 1978. 'In social development terms, Chinese achievements are rather mixed. On the one hand, there are remarkable improvements in living standards, better social amenities and prosperity for a rising minority. Concomitantly there have been growing inequality, threats to employment, social contradictions and moral decay.' There is a chapter by Linda Wong and Ka-ho Mok on the changing social context while others cover specific areas of change. The chapter on social security reform, by Nelson Chow, is separately annotated in this bibliography.

CHINA
POLICY

- 192 Woon, Walter (1994), 'Family matters', *Far Eastern Economic Review*, 157(32), 11 August, 30.

Care of the elderly in Singapore has become, by law, the responsibility of their children following the passing of the Maintenance of Parents Law. It was designed to care for the five per cent of the population who were not getting support from relatives, as identified in a 1989 report. Their options were to work till they died, apply for public assistance available only to the destitute or 'starve quietly'. The Law provides sanctions but is designed to reaffirm traditional values.

SINGAPORE
ASIAN VALUES, PUBLIC ASSISTANCE

- 193 World Bank (1992), *China: Strategies for Reducing Poverty in the 1990s*, A World Bank Country Study, World Bank, Washington, 155pp.

The publication is concerned with the economic position in China and especially with poverty, its incidence and extent. A short section deals with the relief program which was put in place in the mid-1950s to help citizens 'avoid starvation'. 'The responsibility for that work has been given to the family, the work place, and the state, in that order.' The government can invoke the law to oblige family members to provide other members with adequate consumption even when those members live in separate households. Programs to help those families with inadequate means are described, as they operate in urban and rural settings, showing great disparities.

CHINA
ASIAN VALUES, PUBLIC ASSISTANCE

- 194 World Bank (1994), *Averting the Old Age Crisis: Policies to Protect the Old and Promote Growth*, World Bank Policy Research Report, Oxford University Press, New York, 402pp.

Rising life expectancy and declining fertility mean that the proportion of old people in the general population is growing rapidly. Extended families and other traditional ways of supporting the old are weakening. Government pensions have proved unsustainable. In some developing countries these systems are nearing collapse. All this threatens not only the old but following generations who will be responsible for the increasingly heavy burden of providing for the aged. This book is a global examination of these issues and concludes with a framework for identifying the policy mix most appropriate to a given country's need. 'The study identifies three functions of old age financial security systems - redistribution, saving, and insurance. It evaluates the policy options for meeting these according to two criteria: their impact on the aged and their impact on the economy as a whole.' Existing systems often provide inadequate protection because benefits are rarely indexed and frequently redistribute perversely from poor young families to comfortable retirees. Other failings are identified and the study suggests a system based on three pillars: a public system with mandatory participation, a privately managed mandatory system, and voluntary savings. Throughout the analysis and discussion examples are given from individual countries, including some in East Asia, and there is emphasis on suiting the system (that is, the relative importance of each pillar and the time of transitions), to the social and economic situation in each country.

EAST ASIA
AGEING, POLICY

- 195 Wu, Naitao (1995), 'Social security system Chinese style', *Beijing Review*, 3-16 April, 12-14.

'Although the Regulations of the People's Republic of China on Labor Insurance has undergone two revisions since it was promulgated in 1953, the objectives of China's old-age insurance are limited to employees of state-owned enterprises.' This situation has become untenable because, first, the state lacks the capacity to bear the increasing load of retirement benefits and second, the heavy burden resulting from retirement pay prevents older enterprises from competing with new enterprises on an equal footing'. Reform of the social security system is therefore necessary. The article discusses possible features of a reformed system, with

socialised management of pensions, where the funds will be shared by the state, enterprises and individuals.

CHINA

COVERAGE, FUNDING, POLICY

- 196 Yamada, Tetsuji (1990), 'The labour force participation of elderly males in Japan', *Journal of the Japanese and International Economies*, 4(1), 1-23.

'The estimated elasticity of the probability of retirement with respect to social security retirement benefits declines as individuals age. The negative impact of social security retirement benefits on full-time workers is much greater than the impact on part-time workers for all age groups. The earnings test in Japan is, therefore, more effective for full-time workers than for part-time workers among the elderly. Social security retirement benefits also provide the elderly with an incentive to prolong their unemployment status. The marginal effect of the market unemployment rate on full-time work is significantly larger than that on part-time work and both effects are negative. The elasticity of retirement with respect to the market unemployment rate for those in their 60s is two to three times larger than for those aged 70 and over. The labor force behavior of those in their 60s is quite responsive to changes in labor market conditions. The results also suggest that family and environmental surroundings have significant influences on the labor force participation of the elderly in Japan.'

JAPAN

AGEING

- 197 Yamada, Tetsuji, Tadashi Yamada and Guoen Liu (1992), 'Interdependency of personal savings and labour force participation of the elderly, and social security wealth: a time series analysis', *Applied Economics*, 24(4), 379-88.

'Using Japanese annual time series data covering the period 1950-1982, our study shows that social security wealth during this period depressed personal savings. As a result, there was a reduction of approximately 79 000 yen of wealth *per capita* in real terms from 1960 to 1980. However, the declining labour force participation of elderly males, (brought about, for example, by earlier retirement), stimulated personal savings by an estimated 13 000 yen over the same period. The results indicate that the benefit effect tends to outweigh the retirement effect. Furthermore, this study has identified a negative interdependency between the level of personal savings and the retirement behaviour of elderly males. A typical male worker saves more before retirement if that individual expects to stay a short

time in the labour market. Retirement behaviour is less responsive to a change in personal savings behaviour than *vice versa*.'

JAPAN

AGEING, SAVINGS

- 198 Yashiro, Naohiro (1997), Social Security in Japan and Its Lessons for Asia, paper presented to the conference on Emerging Policy Issues on Aging in Asia and the Research Response, Institute of Economics, Academia Sinica, Taiwan, 26pp.

Social security in Japan was established when the majority of the population was young and economic growth was fast. However, falling fertility and increasing longevity will lead to a decline in the labour force and saving ratio, and the deceleration of economic growth, bringing fiscal pressure to both public pension and health insurance systems. Pension reforms in 1994 basically followed the direction of avoiding an excessive increase in the number of beneficiaries and readjusting the ratio of benefits to contributions, but more must be done. As the roles of government and family are affected by an increasing number of the elderly, the use of market mechanisms for pooling the various risks of the elderly in the middle income class is necessary. An appropriate division of labour between government, family and market must be found to secure the living standards of the elderly.

JAPAN

AGEING, FUNDING

- 199 Yi, Zeng (1994), 'China's agenda for an old-age insurance program in rural areas', *Journal of Aging and Social Policy*, 6(4), 101-14.

'Based on a field study conducted in August 1993 by the author, this article discusses the experimental program of old-age insurance in rural areas of China. The achievements made so far, the feasibility of old-age insurance in rural areas, and the problems encountered by the program are discussed. Policy recommendations regarding maintenance of the value of the premium, legislation, management of the program, and continuation for the family support system are proposed. It is emphasised that China urgently needs to establish a universal old-age insurance program and other social support services for the elderly. This would be akin to building a new Great Wall to help solve the serious problems of

aging, reverse the trend to a high male-to-female sex ratio at birth, and further reduce fertility levels in less developed rural areas.'

CHINA

AGEING, ASIAN VALUES, COVERAGE

- 200 Yue, Guangzhao (1985), 'Employment, wages and social security in China', *International Labour Review*, 124(4), July-August, 411-22.

The article analyses some of the moves under way to improve the employment situation in China 'not only with regard to employment but also in the related fields of wages and social security'. Shortcomings in the social security system are indicated: inadequacies of coverage, benefit levels and inflexibility in the provision of retirement pension. The author argues that reform of the economic system with increased productivity will resolve the employment problem, wages will be steadily increased and so will social security provision.

CHINA

COVERAGE, PENSION RATES

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Keyword Definitions and Index

In this bibliography there are two sets of keywords. The first indicates the country or countries specifically mentioned in the article. (The bibliography only deals with 11 selected countries.) Where the work deals generally with the East Asian area, without mentioning any specific country, the keyword East Asia is used. Works dealing generally, with social security issues in unspecified 'Third World', 'developing' or 'underdeveloped' countries are *not* included in the bibliography.

The other set of keywords indicates works dealing with specific issues or segments of social security and are defined below.

AGEING: works which deal with problems in social security arising from population ageing, that is, increased numbers of people in older age groups in proportion the general population.

11, 20, 22, 31, 39, 40, 52, 56, 57, 62, 71, 74, 79, 80, 85, 88, 89, 91, 94, 98, 101, 103, 106, 109, 110, 115, 118, 122, 128, 129, 135, 137, 138, 140, 143, 144, 145, 147, 148, 149, 150, 159, 162, 167, 169, 170, 171, 172, 173, 174, 175, 180, 183, 186, 189, 194, 196, 197, 198, 199

ASIAN VALUES: works which deal with the ways in which social security policy incorporates or is influenced by the traditional approach to family care and provision, especially in the case of the elderly, in each country.

13, 16, 17, 18, 20, 28, 32, 37, 40, 44, 54, 56, 66, 76, 98, 99, 117, 122, 126, 132, 150, 160, 169, 175, 176, 183, 184, 189, 192, 193, 199

COVERAGE: works which mention those groups of the population who are or are not eligible for certain social security provisions.

3, 6, 8, 10, 13, 21, 23, 24, 26, 29, 35, 37, 39, 42, 43, 44, 46, 48, 49, 54, 61, 68, 73, 74, 84, 95, 101, 102, 103, 104, 107, 108, 113, 114, 119, 120, 121, 122, 123, 151, 153, 159, 169, 179, 180, 184, 195, 199, 200

ECONOMIC DEVELOPMENT: works which are concerned with the interaction of the social security system with the economic (or industrial) development of the country.

25, 26, 30, 41, 46, 47, 55, 58, 64, 65, 85, 91, 96, 99, 107, 119, 125, 133, 152, 154, 155, 164, 179, 187

FUNDING: works dealing with the variety of ways in which social security provision is funded; also works which are concerned with the problems of funding the system.

1, 3, 5, 10, 14, 23, 31, 35, 55, 57, 66, 68, 70, 71, 74, 79, 80, 82, 83, 87, 90, 93, 99, 100, 101, 105, 108, 110, 113, 114, 121, 123, 127, 129, 136, 137, 139, 145, 149, 151, 153, 155, 156, 161, 172, 180, 182, 186, 188, 195, 198

HISTORY: works which describe the development of social policy in each country. (See also Policy)

2, 3, 7, 12, 17, 18, 19, 27, 43, 44, 49, 50, 58, 59, 64, 65, 68, 73, 84, 86, 91, 93, 97, 104, 107, 128, 132, 169, 176, 181, 189

INVESTMENT: works which discuss how social security funds are invested and/or are important in the economic development of the country.

10, 15, 35, 87, 131, 164, 165

OCCUPATIONAL WELFARE: works which are concerned with systems where pensions or other benefits are related to the place of work of the recipient.

17, 35, 42, 48, 59, 70, 73, 81, 91, 127, 135, 149, 151, 163

PENSION RATES: works which are concerned with benefit levels or the adequacy of pensions.

4, 11, 89, 101, 108, 113, 114, 121, 122, 135, 136, 139, 144, 149, 162, 166, 172, 180, 200

POLICY: works describing specific policies related to social security. (See also History)

1, 6, 7, 9, 10, 12, 13, 17, 18, 19, 23, 25, 26, 27, 28, 29, 32, 33, 34, 35, 37, 38, 39, 40, 41, 42, 43, 44, 46, 49, 50, 52, 53, 56, 57, 58, 59, 60, 62, 64, 65, 66, 68, 69, 71, 80, 81, 82, 83, 91, 94, 95, 96, 97, 99, 102, 104, 107, 110, 112, 113, 114, 116, 117, 120, 121, 122, 123, 125, 126, 127, 128, 130, 132, 133, 134, 140, 141, 143, 146, 147, 148, 152, 153, 154, 157, 164, 166, 169, 173, 177, 178, 181, 183, 184, 187, 188, 189, 190, 191, 194, 195

POVERTY: works which are concerned with the ways in which specific countries are dealing with poverty alleviation.

2, 19, 24, 51, 53, 63, 67, 68, 69, 76, 82, 105, 146, 158, 182, 188

PROVIDENT FUNDS: works which describe or discuss the operation of provident funds.

9, 15, 16, 26, 45, 47, 48, 75, 77, 78, 87, 99, 102, 111, 117, 124, 131, 151, 168, 169, 176, 180, 181, 184

PUBLIC ASSISTANCE: works which mention public (or social) assistance in connection with the provision of social security.

7, 17, 18, 22, 26, 29, 44, 49, 54, 57, 67, 68, 93, 109, 117, 118, 119, 126, 155, 158, 185, 190, 192, 193

SAVINGS: works which discuss the interconnection of savings levels (both personal and national) with social security.

15, 36, 45, 47, 48, 77, 78, 85, 86, 88, 124, 169, 171, 197

SOCIAL INSURANCE: works concerned with insurance in relation to the funding of social security through contributions.

3, 10, 26, 29, 44, 49, 54, 55, 57, 58, 66, 73, 74, 75, 83, 91, 103, 106, 115, 119, 130, 141, 142, 144, 155, 161, 181, 185

UNEMPLOYMENT: works concerned with the provision of unemployment benefits.

8, 43, 68, 95, 113, 114, 123, 142

WORKERS' COMPENSATION: works concerned with the provision of benefits to people injured or disabled in their work situation.

5, 10, 43, 44, 50, 57, 72, 74, 102, 120, 169, 181

Country Keywords

China: 2, 3, 12, 17, 20, 23, 24, 27, 28, 29, 34, 37, 38, 39, 42, 43, 44, 46, 49, 50, 51, 52, 56, 58, 60, 67, 69, 81, 82, 83, 94, 95, 98, 100, 110, 112, 113, 114, 115, 116, 120, 122, 123, 143, 159, 161, 183, 185, 187, 191, 193, 195, 199, 200

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Japan: 1, 4, 5, 11, 14, 20, 31, 49, 50, 55, 57, 59, 61, 62, 64, 65, 66, 70, 71, 72, 73, 74, 79, 80, 84, 85, 87, 88, 89, 90, 91, 92, 93, 97, 98, 101, 106, 121, 127, 128, 129, 130, 135, 136, 137, 139, 140, 141, 142, 144, 145, 147, 148, 149, 150, 160, 161, 162, 163, 170, 171, 172, 173, 174, 180, 186, 189, 196, 197, 198

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Malaysia: 5, 6, 10, 20, 32, 33, 36, 45, 47, 48, 49, 50, 75, 87, 102, 131, 138, 161, 164, 176, 180, 184, 185

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Thailand: 10, 19, 20, 33, 49, 52, 69, 75, 98, 157, 161, 181, 185

East Asia: 41, 53, 63, 125, 146, 167, 178, 194
