

ARTICLE 13

ECONOMIC AND SOCIAL BENEFITS

States Parties shall take all appropriate measures to eliminate discrimination against women in other areas of economic and social life in order to ensure, on a basis of equality of men and women, the same rights, in particular:

- (a) The right to family benefits;*
- (b) The right to bank loans, mortgages and other forms of financial credit;*
- (c) The right to participate in recreational activities, sports and all aspects of cultural life.*

- 13.1 Singapore's economy grew by a record 14.5 percent, recovering faster than other economies following the financial crisis of 2008¹. The government handled the crisis effectively and made good use of their "crisis measures" such as Job Credits, SPUR and loan guarantees under the Special Risk-Sharing Initiative (SRI). These programmes helped employers hold on to their workers by introducing measures to upgrade their skills and quickly matched workers who had lost their jobs to new employees². For 2011, economists are expecting Singapore's economy to expand by 5.7 percent and forecasting Consumer Price Index (CPI) inflation to come in at 4 percent - the highest level since 2008³.
- 13.2 AWARE agrees with the views expressed in Singapore's Fourth Periodic Report that there are schemes to help workers remain relevant for the workforce. However, AWARE asserts that not all the economic support is available to all and not all schemes are easy to access through well-effected outreach programmes.

AREAS OF CONCERN

Access to Financial Security

- 13.3 Singapore's labour force is growing. In June 2010, the total labour force rose by 3.5 percent to 3.14 million⁴. In 2010, 71.7 percent of women aged 25-54 were working compared with 92.4 percent for men in the same age group⁵. The employment rate for older residents aged 55 to 64 years old also increased to 59 percent as older women

¹ Budget Speech 2011.

² Ibid.

³ 'Economists Eexpect S'pore's Eeconomy to Eexpand 5.7% for 2011', *Channelnewsasia*, 9 March 2011.

⁴ Report on Labour Force in Singapore 2010, Ministry of Manpower pp. 1.

⁵ Ibid.

joined the workforce. The unemployment rate decreased from 5.9 percent in 2009 to 3.2 percent in 2010, with females accounting for 4.4 percent⁶. While these figures look promising for the younger women, it must be mentioned that the labour force participation rate for women is 56.5 percent. (See Article 11 para 11.26). Most of them also occupy rank and file positions (82%)⁷. This means then that 43 percent of women in fulltime employment are earning less than SGD 2,000 per month⁸. Fewer men (36%) are in this category. In addition only 3.9 percent of the female workforce earns SGD 10,000 or more whereas 8.0 percent of males do so⁹. There are some 242,000 economically inactive women aged between 25 to 54, 80 percent of whom do not have at least upper secondary education¹⁰. In short women workers on the whole will have less savings and less money for medical bills as they grow older. The government introduced Jobs Credits whereby employers received up to SGD 300 per worker to retain the services of an older worker¹¹. AWARE hopes to see a similar scheme to bring back women into the workforce or to retain a parent with better flexible work arrangements. AWARE bemoans the lack of consistent sex- and age-disaggregated data on employability of women so that we can all see how women are affected¹².

- 13.4 The Central Provident Fund (CPF) scheme is a cornerstone in ensuring that people have access to savings to pay for their homes, education and medical bills. But many among the lower-income groups, older workers and women who are not in active employment (see Article 11 para 11.28), will not have enough in their CPF as social security. The government has introduced the Workfare Income Supplement (WIS) scheme¹³ whereby workers, depending on their age and the job-type, receive minimum sums of SGD 700 to a maximum of SGD 2,800 in cash and CPF. In 2011, the 400,000 low-wage workers on the WIS scheme can also expect a one-off Special Bonus that will be given entirely in cash. Those who are self-employed or informal workers will however receive half of their

⁶ See Appendix 13.1. Report on Labour Force in Singapore 2010.

⁷ http://www.mom.gov.sg/Documents/statistics-publications/manpower-supply/report-labour-2009/mrds_2009LabourForce.pdf; Table 28 as reported in Bringing a Women's Perspective to the Singapore Budget – A Submission by AWARE to Singapore's Policy Makers; February 2011 pp. 13.

⁸ See Appendix 13.2 Report on Labour Force in Singapore; June 2010. Table 64 and also as reported in Bringing a Women's Perspective to the Singapore Budget – A Submission by AWARE to Singapore's Policy Makers; February 2011 pp. 14.

⁹ Ibid

¹⁰ 'What's being done for workers at the bottom', *The Straits Times*, 13 January 2011.

¹¹ 'Budget at a Glance', *The Straits Times*, 22 February 2010.

¹² See also 'Bringing a Women's Perspective to the Singapore Budget – A Submission by AWARE to Singapore's Policy Makers', February 2011, pp.2.

¹³ The WIS Scheme rewards work by providing more income and CPF savings to older low-wage workers when they work and stay employed. <http://www.worfare.sg/> ... accessed 13 March 2011.

bonus in cash and half in their Medisave accounts¹⁴. Despite the various schemes it is not known how many women benefit from such schemes and to what extent outreach programmes successfully bring them into the fold to enhance their financial security.

- 13.5 With regard to CPF, AWARE is concerned that workers aged above 35 years old who earn total wages of SGD1,500 or less per month are excluded from the increase in the employers' CPF contribution rate (see also Article 11 para 11.85). Currently a Singaporean's CPF contribution declines with age. To illustrate, AWARE is using a male example that was reported in the newspapers. This case can easily be applied to women too. In this example, Mr Rosli earns SGD1,240 and has to pay his SGD181 monthly mortgage repayment through CPF. At 51 years old, his contribution is SGD 161.20. By the time he is 61 years old, his contribution will be SGD 43.40. He is thus unable to service his loan, unless his salary increases to SGD 5,171 when he is 61 years old¹⁵. While this lack of provision affects men and women equally, the outcome with regard to women is more severe as women are already earning less and live longer with less. There are no women-centred measures to redress this imbalance.
- 13.6 There is a growing concern over families who have chalked up arrears over payments in housing and as a result live in less than ideal conditions with relatives, at shelters or at the beaches (till they are rounded up by the authorities)¹⁶. Case workers dealing with these families have shared in closed door discussions how the women are vulnerable under these circumstances as they become more vulnerable to physical abuse from their depressed husbands. Some mothers feel acutely the need to send their children to school, to feed them and to give them shelter. In one instance the children were molested by a relative as this family lived in the living room of their relative's home. AWARE is concerned that the stringent housing policy with the 30-month wait period for the next public housing flat puts such down-and-out families at risk. AWARE calls for cheaper housing options and temporary shelters for such families till they can re-chart their lives.

¹⁴ 'Workfare Income Supplement scheme 'strikes good balance', *Today*, 21 February, 2011. This bonus will amount to 50% more in Workfare payments for work done last year and 25% more for work done this year and the next.

¹⁵ ['Using CPF to Pay for Your Flat as You Grow Older – Possible?', The Online Citizen, 5 March 2011, http://theonlinecitizen.com/2011/03/using-cpf-to-pay-for-your-flat-as-you-grow-older-possible /...](http://theonlinecitizen.com/2011/03/using-cpf-to-pay-for-your-flat-as-you-grow-older-possible/) accessed 13 March, 2011.

¹⁶ See FN 80 in Universal Periodic Report by MARUAH; www.maurah.org; <http://www.hdb.gov.sg/fi10/fi10323p.nsf/w/RentDirectHDBEligibility?OpenDocument>, ... accessed on 30 October 2010.

In particular, persons who had previously owned a public flat and sold it in the preceding 30 months for any reason, are as a rule ineligible for public rental flats. Some Singaporeans who sold their flats to raise funds (for instance, to pay off debts) have subsequently become homeless, as they are unable to afford a new flat and are not eligible for rental housing: see for instance *The Straits Times*, "Meet Singapore's nomad families" (Jun 24, 2008), and *Asia Calling*, "Singapore Homelessness", 24 Apr 2010 http://www.asiacalling.org/index.php?option=com_content&view=article&id=1335:singapore-homelessness&catid=105:others&Itemid=388&lang=en ...accessed 30 October 2010).

- 13.7 By the last quarter of 2010 there were a total of 2,929¹⁷ people on Public Assistance. It is unclear how many were females. There were only two indications – 24 abandoned/distressed wives and orphans and two widows with children. There were more women (5,152) than men (4,603) living in nursing/old folks' homes¹⁸. It is not known if they had any access to financial assistance. Many are helped through a Many-Helping-Hands approach which means that there must be good outreach and efficacy on the ground, using criteria that is clear and uniform in intent. AWARE is concerned how financial assistance is given on the ground whilst also acknowledging that there are many well-intentioned schemes to help those in need.

Support for Families

- 13.8 AWARE notes that in the Ministry of Community Development Youth and Sports (MCYS) Budget of 2010, almost 44 percent - or about SGD 790 million - of the operating expenditure budget of SGD 1.83 billion (2010 estimates)¹⁹ was for Family Development Programmes. These include the Enhanced Marriage and Parenting Package which covers the Baby Bonus schemes, government-paid Maternity Leave Scheme, government-paid Childcare Leave Scheme, Childcare and Infant care subsidies, childcare and Infant Care Subsidies and Recurrent grants for anchor non-profit childcare operators. Together with the tax credits offered to parents for their children, the total Marriage and Parenting package is a very generous one that will cost the government some SGD1.6 billion or 0.6 percent of the GDP²⁰. This package was designed to boost the Total Fertility Rate (TFR), but it does not appear to have achieved the desired TFR.
- 13.9 It needs to be said that these schemes are mother-centric to the exclusion of fathers who still do not get a mandated paternity leave (see also Article 11 para 11.62). The provisions of four-months maternity leave and the lack of paternity leave only reinforces the stereotypical role of women (see also Article 5 para 5.5) as caregivers and does not augment the role that a woman can play in Singapore's society.
- 13.10 In addition there is an overall lack of good support structures by way of infant and child-care centres as well as day-care centres for an ageing population. Women opt to care for children or employ a foreign domestic worker (see Article 5 para 5.13) to care for dependents.
- 13.11 Without adequate protection for foreign domestic workers, women in Singapore are part of the national framework to revisualise a woman's role to be in the home – another person's home. Now that is one step backwards as it implies that if a woman is from a poor background then her potential role is to become a domestic worker in another country. These are poor policy choices from a woman's perspective even if they seem to

¹⁷ Monthly Digest of Statistics, Singapore; February 2011, Section 17.3.

¹⁸ Monthly Digest of Statistics; February 2011, Section 17.4.

¹⁹ Ministry of Community Development Youth and Sports, Committee of Supplies Debate 2010.

²⁰ 'Bringing a Women's Perspective to the Singapore Budget' – A Submission by AWARE to Singapore's Policy Makers February 2011, pp. 13.

be solutions to support the working woman in Singapore.

- 13.12 The single unwed mother does not get all the benefits that a married woman gets. She has less paid maternity leave and fewer subsidies. In the civil service she gets no paid maternity leave at all. A single woman or man who employs a foreign domestic worker does not get the tax relief on the levy she pays for the services of the worker. A foreign wife married to a Singaporean from a lower-income group, ironically, struggles harder to find work and be given citizenship status (see Article 6 para 6.26). These are policies that add to the pressure and financial strain on these women who are trying to live independent lives. The single unwed mother is still seen as poor collateral for a housing loan and she struggles to get a unit on her own with access to subsidies only on a case-by-case basis.

RECOMMENDATIONS

- 13.13 AWARE asks for a multi-agency taskforce to study Singapore's caregiving needs and formulate policies and programmes that will better meet these needs. With Singapore's ageing population, this is an area of growing concern to many.
- 13.14 AWARE would like to see a review of the eligibility criteria for financial assistance, taking into account the median income as the standard yardstick for all assistance schemes.
- 13.15 AWARE asks that the State sees Civil Society Organisations (CSO) as a stakeholder in enabling to improve lives for women. The State should share data that will help researchers and CSOs to identify the needs of women in society.
- 13.16 AWARE calls for a concerted effort to provide homeless families with temporary long-term shelters or cheap housing alternatives, thus reducing the risk that women and children face when living in cramped quarters with relatives and friends or out in the open.
- 13.17 The government needs to give a clearer delineation of budget allocations by the communities that need caregiving assistance, with a breakdown of these communities by sex, age, ethnicity and citizenship.
- 13.18 AWARE urges the government to invest in more and better centres to care for infants, children and youths. These centres need to be adequately staffed, so appropriate recruitment and training programmes should be initiated and better wage structures be put in place.
- 13.19 AWARE asks that more incentives should be made available to employers so that they can offer flexible work arrangements and parental leave to employees. Paid paternity leave of two weeks and a one month parental leave should be made mandatory.

- 13.20 The government is urged to stop its discriminatory practices against unwed mothers. Unwed mothers should be extended the same motherhood and childcare benefits as married mothers.
- 13.21 The government needs to increase the subsidies for families caring for dependents so that women do not feel overburdened and under-financed in the process.
- 13.22 The government should convert the mandated 6 days of paid childcare leave into dependent's leave that any employed person can claim.
- 13.23 The government should review the efficacy of the Many-Helping-Hands approach in meeting the needs of those in distress and consider extending cash transfers to them for longer periods so they have more time to find their feet.
- 13.24 The government needs to make a concerted effort to retain women in the workforce by eliminating discrimination against women at the workplace. These include increasing incentives to employers, putting in place an efficient outreach programme and eliminating any form of sexual harassment.