Chapter 1

Introduction

The government has identified a number of problems that are seen as stemming from the present stage of Singapore’s demographic transition. In March 1987, a policy package aimed at solving these problems was announced by Mr. Goh Chok Tong. The newspaper report of the details of the policy package as carried by the Straits Times is reproduced below:-

HAVE THREE OR MORE IF YOU CAN AFFORD IT

It’s official population policy now: have three or more if you can afford it. And with that message for Singaporean parents comes a package of measures aimed at getting them to regard the three-child family as the new norm. At the core of the policy shift, announced at a televised press conference by First Deputy Prime Minister Goh Chok Tong yesterday, is a sharp emphasis on responsible parenthood.

Parents must ask themselves if they have the means to provide a good home, care and attention to ensure their children will not be disadvantaged against children from better homes.

“Ideally, who cannot really afford to have a large family should keep their family small,” said Mr Goh. However while most people could have three children, some “who can really afford it” should be encouraged to have even bigger families.

AN END TO STOP-AT-TWO POLICY

This major policy shift put an end to the Stop-At-Two policy that has been entrenched for more than two decades, but the change should not come as a surprise to many.

In recent years, Prime Minister Lee Kuan Yew, Mr. Goh and other government leaders have raised the issue of Singapore’s falling birth rate time and again, pointing out the serious implications for the future if nothing was done.

Using various charts at yesterday’s press conference, Mr. Goh showed that fewer babies were being born each year because of two trends: a large number of women were remaining unmarried: and better-educated people were having fewer children.

What was “frightening”, he said, was that in just 40 years, there would be too few young people to support the estimated 800 000 old folk aged 60 and above. Whereas there were nine young people supporting every old person today, the burden on the young would increase several fold by 2030, when there would be only two young people for every old person.
Something had to be done now, because the number of women in the most fertile age group of 25-34 was also projected to drop sharply from 267,000 in 1985 to 221,000 in the year 2000 and only 167,000 in the year 2030. If the new policy worked, Mr. Goh said, Singaporeans will be replacing themselves by the year 1995.

He said the government took a long time to draw up the new population policy because “we have to be sure about what the statistics are telling us, and that the declining fertility is not a temporary phenomenon.”

Fielding questions from the press, Mr. Goh placed emphasis upon the fact that the key point of the new policy was whether parents could afford to have bigger families - that’s why the policy is not linked to parents’ educational qualifications.

NOT FOR GROWTH OF ANY PARTICULAR GROUP

He said that there were people who were successful despite not having even a secondary school education and they should be allowed to have more children since they could afford it.

To a suggestion that the new policy might be seen as a way to ensure that the Chinese remained Singapore’s dominant race, Mr. Goh explained that the policy was not aimed at encouraging the growth of any particular racial group against another. But he pointed out that Chinese were “under achievers” in having babies and their low birth rate was the source of Singapore’s population problem.

To encourage parents to take the first step towards having bigger families, Mr. Goh unveiled the Government’s package of incentives. Topping the list was the promise of tax breaks to be announced by Finance Minister Richard Hu in his Budget Speech on Wednesday. The others include removing all disincentives against the third child in school registration; the introduction of more and better childcare centre’s and the use of medisave savings for having the third baby in a government or private hospital.

The Civil Service will lead the way in showing how employers can support the new policy by being more sympathetic towards parents, and private sector bosses will be encouraged to do likewise. Details of the Civil Service programme will be announced later.

ASSURANCE TO PARENTS

Mr. Goh said he could not guarantee that the population policy would not be changed in the distant future, because “policies will have to change depending on circumstances”. But he gave his assurance that nobody who had a third child now would one day be trapped by another policy change. Similarly no parents who kept their family small because of the old Stop-At-Two policy would find themselves or their children penalised now. (Straits Times, Mar 2 1987).
THE ROLE OF AWARE

The Association of Women for Action and Research (AWARE) is conscious of the responsibility to contribute to the current debate on the population issues, that are matters of vital interest to women. This report is the outcome of AWARE’s research.

POPULATION : PROJECTIONS AND SIZE

1.1 It is noted that the policy package is based on assumptions that a linear projection of any demographic pattern is unquestionably valid. We understand that demographers (Cox 1976, Smith and Zopf 1970) generally accept that population projections have only a limited validity in so far as they depend on future behaviour. Human behaviour can only be predicted on an other things being equal basis: “other things” notoriously, are not always equal. Cox, for example, explains that demographers in making projections take note that whatever they project would happen if certain assumptions such as mortality, fertility and migration were borne out, “but little or no claim is made that these assumptions will be borne out in practice” (Cox 1976:156).

“Demographers have long understood that numerous other socio-economic, demographic and development factors are also at work in determining fertility.” (Quah 1987:3)

1.2 Our own experience in recent decades is surely a warning of their limited reliability of demographic portends. As acknowledged by Prof. Saw Swee Hock, “ one cannot discern any definite long term trend in the actual number of births…”. As indication, he cited that between 1970 and 1980, the annual numbers of births moved down on four occasions and up on six others (Saw 1981:166). By 1972, the first baby boom cohorts were reaching reproductive age. On the basis of alarming predictions that a rising tide of fertility was about to engulf on-going strategies for development, the government with some cause introduced a basket of anti-natalist measures instituted in the early 1970’s. These disincentive measures introduced in 1972 included higher government hospital delivery fees with each additional child, abolition of paid maternity leave after three children and abolition of priority for large families in the allocation of subsidised Housing and Development Board flats. In August 1973 all of these measures were intensified to include further increase in government hospital delivery fees. These were for higher birth order children, abolition of paid maternity leave after two children, lower priority primary school admission for children of fourth and higher birth order, and permission under certain conditions for families living in Housing and Development Board flats with three or fewer children to sublet rooms. An additional measure was introduced in 1974 that accorded priority primary school admission to children if one of their parents had been sterilised. (Saw 1975 and Saw 1980 :116-130).

1.3 In the early 1970’s when the incentives and disincentives for population decrease were introduced, it was not possible to predict that the highly successful strategies fro economic development would themselves contribute to a rapidly declining fertility below replacement level. Subsequent research has shown that economic development
rather than anti-natalist measures were mainly responsible for the fertility decrease experienced at that time (See Quah 1984). This is a trend that has proven true of other developed countries. As Table 1 indicates, there seems to be an intricate link between development and population. As opposed to the population trends of less developed countries, the trends in developed countries are marked by a falling birth rate accompanied by aging of the population.

Table 1: Population Trends of Developed and Less Developed Countries. (Source: Straits Times, Nov 5 1987: 21)

<table>
<thead>
<tr>
<th></th>
<th>(per 1000)</th>
<th>rate</th>
<th>(annual)</th>
<th>under age 15/65+</th>
<th>at birth (yrs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>West Germany</td>
<td>10</td>
<td>1.3</td>
<td>-0.20%</td>
<td>15/15%</td>
<td>74</td>
</tr>
<tr>
<td>Hungary</td>
<td>12</td>
<td>1.8</td>
<td>-0.20%</td>
<td>22/12%</td>
<td>70</td>
</tr>
<tr>
<td>Denmark</td>
<td>11</td>
<td>1.4</td>
<td>-0.10%</td>
<td>18/15%</td>
<td>75</td>
</tr>
<tr>
<td>Austria</td>
<td>12</td>
<td>1.5   nil</td>
<td>18/14%</td>
<td>74</td>
<td></td>
</tr>
<tr>
<td>Singapore</td>
<td>15</td>
<td>1.4</td>
<td>0.90%</td>
<td>24/5%</td>
<td>71</td>
</tr>
<tr>
<td>Malaysia</td>
<td>31</td>
<td>3.9</td>
<td>2.40%</td>
<td>39/4%</td>
<td>67</td>
</tr>
<tr>
<td>Indonesia</td>
<td>31</td>
<td>4.2</td>
<td>2.10%</td>
<td>40/3%</td>
<td>58</td>
</tr>
<tr>
<td>Thailand</td>
<td>29</td>
<td>3.5</td>
<td>2.10%</td>
<td>36/3%</td>
<td>63</td>
</tr>
<tr>
<td>Phillippines</td>
<td>35</td>
<td>4.7</td>
<td>2.80%</td>
<td>41/3%</td>
<td>65</td>
</tr>
<tr>
<td>USA</td>
<td>16</td>
<td>1.8</td>
<td>0.70%</td>
<td>22/21%</td>
<td>75</td>
</tr>
<tr>
<td>UK</td>
<td>13</td>
<td>1.8</td>
<td>0.20%</td>
<td>19/15%</td>
<td>74</td>
</tr>
<tr>
<td>USSR</td>
<td>19</td>
<td>2.5</td>
<td>0.90%</td>
<td>26/9%</td>
<td>69</td>
</tr>
<tr>
<td>Japan</td>
<td>12</td>
<td>1.8</td>
<td>0.60%</td>
<td>22/10%</td>
<td>77</td>
</tr>
<tr>
<td>Canada</td>
<td>15</td>
<td>1.7</td>
<td>0.80%</td>
<td>22/10%</td>
<td>76</td>
</tr>
<tr>
<td>Australia</td>
<td>16</td>
<td>2</td>
<td>0.80%</td>
<td>24/10%</td>
<td>76</td>
</tr>
<tr>
<td>China</td>
<td>21</td>
<td>2.4</td>
<td>1.30%</td>
<td>28/5%</td>
<td>66</td>
</tr>
<tr>
<td>India</td>
<td>33</td>
<td>4.3</td>
<td>2.10%</td>
<td>38/4%</td>
<td>55</td>
</tr>
<tr>
<td>World</td>
<td>28</td>
<td>3.6</td>
<td>1.70%</td>
<td>33/6%</td>
<td>63</td>
</tr>
<tr>
<td>More Developed</td>
<td>15</td>
<td>2</td>
<td>0.50%</td>
<td>22/11%</td>
<td>73</td>
</tr>
<tr>
<td>Less Developed</td>
<td>32</td>
<td>4.2</td>
<td>2.10%</td>
<td>37/4%</td>
<td>59</td>
</tr>
</tbody>
</table>

1.4 The Total Fertility Rate (TFR) is not the sole determinant of population size. It has been argued that between 1970 and 1980, the TFR for the Chinese has decreased. However, during the same period, the total percentage of the Chinese in the population has increased (See Tables 2 and 3). Therefore, factors other than fertility have contributed to this.

Tables 2: Total Fertility Rates for selected years 1965-1985

<table>
<thead>
<tr>
<th>Total Fertility Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
<tr>
<td>Total</td>
</tr>
<tr>
<td>Chinese</td>
</tr>
<tr>
<td>Malays</td>
</tr>
<tr>
<td>Indians</td>
</tr>
<tr>
<td>1965</td>
</tr>
<tr>
<td>1970</td>
</tr>
</tbody>
</table>
Recent population policy statements have emphasised official concern over the progressive drop in the fertility rates of the Chinese population. However statistics show that the non-Chinese births have been dropping more steeply than the Chinese births. In 1985, Chinese births were 35% of the 1965 level, the Indian births were 33% of 1965 level while the Malay births were only 28% of 1965 level.

Also, Table 3 shows that the total percentage of the Chinese in the population has increased slightly from 76.2% to 76.9% from 1970 to 1980 while the Malay population has dropped from 15% to 14.6% and the Indian population has dropped from 7% to 6.4% in the same period. Therefore, there is no danger of any change in the ethnic ratios of the population.

Table 2 shows that in 1985, the TFR of the Chinese was 1.47, the Indians’ was 1.92 and the Malays’ was 2.12. With this information it would appear that there are fewer Chinese births as compared to non-Chinese births but this statistical information has to be correlated with Infant Mortality Rates (IMR). The IMR of the Malays was 12.5 (Per 1000 population) for 1985. The figure for Indians was 10.3 and the Chinese was 8.6 (See Table 4). This means that although there are more non-Chinese births not all of them survive infancy and therefore this offsets the slightly increased TFR of the non-Chinese.

The Crude Death Rate (CDR) of the Indians was higher than that of the Malays or Chinese (See Table 4) and this would also reduce the number of non-Chinese in the population. The longevity of the Chinese female was 76.0 years in 1980. The figure for the Indian female was 71.5 years and for the Malay female was 69.1 years. Therefore, the average expectation of life at birth for a Malay female is seven years less than that for a
Chinese female (See Table 5). The non-Chinese female does not live as long as the Chinese female.

Table 4: Vital Rates- CBR 1, CDR 2, & IMR 3 by ethnic group 1947-85.

<table>
<thead>
<tr>
<th></th>
<th>All Races</th>
<th>Chinese</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>CBR</td>
<td>CDR</td>
</tr>
<tr>
<td><strong>Year</strong></td>
<td><strong>CBR</strong></td>
<td><strong>CDR</strong></td>
</tr>
<tr>
<td>Pre-Policy phase</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1947</td>
<td>45.9</td>
<td>13.3</td>
</tr>
<tr>
<td>1955</td>
<td>44.3</td>
<td>8.1</td>
</tr>
<tr>
<td>Policy phase</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1966</td>
<td>28.3</td>
<td>5.4</td>
</tr>
<tr>
<td>1971</td>
<td>22.3</td>
<td>5.4</td>
</tr>
<tr>
<td>1976</td>
<td>18.7</td>
<td>5.1</td>
</tr>
<tr>
<td>Post-policy phase</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1981</td>
<td>17.3</td>
<td>5.3</td>
</tr>
<tr>
<td>1985</td>
<td>16.6</td>
<td>5.2</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Malays</th>
<th>Indians</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>CBR</td>
<td>CDR</td>
</tr>
<tr>
<td><strong>Year</strong></td>
<td><strong>CBR</strong></td>
<td><strong>CDR</strong></td>
</tr>
<tr>
<td>Pre-Policy phase</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1947</td>
<td>48.1</td>
<td>17.8</td>
</tr>
<tr>
<td>1955</td>
<td>47.8</td>
<td>11.2</td>
</tr>
<tr>
<td>Policy phase</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1966</td>
<td>38.2</td>
<td>5.6</td>
</tr>
<tr>
<td>1971</td>
<td>22.9</td>
<td>4.6</td>
</tr>
<tr>
<td>1976</td>
<td>16.2</td>
<td>4.1</td>
</tr>
<tr>
<td>Post-policy phase</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1981</td>
<td>20</td>
<td>4.4</td>
</tr>
<tr>
<td>1985</td>
<td>21.1</td>
<td>4.4</td>
</tr>
</tbody>
</table>

1 CBR= Crude Birth Rate = Births per 1 000 population  
2 CDR= Crude Death Rate = Deaths per 1 000 population  
3 IMR= Infant Mortality Rate = Infant Deaths per 1 000 live births

Table 5: Life expectancy at Birth by Ethnic Group

<table>
<thead>
<tr>
<th>Year</th>
<th>Chinese</th>
<th>Malays</th>
<th>Indians</th>
</tr>
</thead>
</table>

6
Population growth in Singapore can be divided into four phases according to the relative importance of fertility, mortality and migration as factors determining population increase (Saw 1980: 13). Saw has argued that the major determinant of population growth in Singapore is fertility (Saw 1980: 11). It was shown for example that out of the total increase of 339,438 in the population recorded during the intercensal period 1970 to 1980, natural increase accounted for 315,373 or 92.2%. However, the remaining 24,065 or 7.1% was contributed by immigration. This is a significant figure and could be increased as a policy measure.

OPTIMUM DENSITY - THE CARE AND MANAGEMENT OF A SMALL ISLAND

1.5 The question of optimum density has not been addressed in the population policy statement. At around 4,000 persons per sq km of total territory, Singapore is one of the most densely populated nations in the world. As predicted by Dr. John Humphrey, there will be an average of 4,600 persons per sq km by the next century (Straits Times Jul 18 1986). Therefore even with the present falling birth rates, population figures and density will continue rising for some time to come. This will strain Singapore’s resources such as “water, power, transport, education and housing” even further (Straits Times May 20 1988).

NOTE: Singapore is not the most densely populated city. The most densely populated cities include Jakarta, Calcutta, Mexico City, Hong Kong and Delhi. (See Table 6).

Table 6: Population Densities of Selected Countries and Cities.

<table>
<thead>
<tr>
<th>Country/city</th>
<th>Density (pop.per sq km)</th>
<th>Area</th>
<th>Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>Macau</td>
<td>21,438</td>
<td>16 sq km</td>
<td>343,000 (1984)</td>
</tr>
<tr>
<td>Monaco</td>
<td>14,741</td>
<td>.189 hectares</td>
<td>27,000 (1983)</td>
</tr>
<tr>
<td>Hong Kong (inc. New Territories)</td>
<td>5,059</td>
<td>1,067 sq km</td>
<td>5,397,500 (1983)</td>
</tr>
<tr>
<td>Gibraltar</td>
<td>4,360</td>
<td>6.3 sq km</td>
<td>2,558,000 (1985)</td>
</tr>
<tr>
<td>Bangladesh</td>
<td>6,89</td>
<td>143,999 sq km</td>
<td>99,235,000 (1985)</td>
</tr>
<tr>
<td>Dhaka District</td>
<td>1,341</td>
<td>7,470 sq km</td>
<td>10,014,000 (1981)</td>
</tr>
<tr>
<td>Japan</td>
<td>3,20</td>
<td>377,765 sq km</td>
<td>121,047,196 (1985)</td>
</tr>
<tr>
<td>Tokyo</td>
<td>4,029</td>
<td>2,028 sq km</td>
<td>8,170,000 (1985)</td>
</tr>
</tbody>
</table>
India  2 16  3 166 829 sq km  683 811 000 (1981)
Calcutta  7 333  1 250 sq km  9 166 000
Delhi  4 178  1 485 sq km  6 196 414
Indonesia  7 7  1 919 400 sq km  147 490 298 (1983)
Mexico  3 4  1 958 201 sq km  66 846 800 (1980)
Mexico City  6 803  1 497 sq km  10 061 000 (1982)

1.6 Options for further land expansion would appear to be strictly limited. Mr. S. Dhanabalan, Minister for National Development, spelt out the considerable constraints faced by planners in responding to the changing needs of the population, because of the “very limited” land available (Straits Times Mar 26 1987). Mr. Dhanabalan elaborated that nearly 50% of the island is already built up and that the rest of the Island might not be available for industry or housing because it is within large water catchment areas. Furthermore, sufficient land had to be set aside for defence, airports, and major utility installations. He pointed out that although land reclamation had increased the degree of flexibility in the use of land, there is a limit to such reclamation which was becoming increasingly costly because the shallow areas suitable for reclamation are becoming scarce and further reclamation will be costly and difficult. In addition, the National Agenda also states that there is room for only two more New Towns. Barring revolutionary changes in desalination technology, adequate water supply for even the existing population must remain an on going concern. The water problem has been reiterated by Mr. Goh Chok Tong in his talk to the Democratic Socialist Club of the National University of Singapore on August 1, 1985 (See speeches: a bi-monthly selection of ministerial speeches, Jul-Aug 1985, pp 50-51). The potential upper limit of Singapore’s water resources is 250 million gallons per day. With the present consumption of 190 million gallons per day and an increasing consumption rate of 10 million gallons per day Singapore will have reached the potential upper limit of 250 million gallons per day by 1991. Therefore our population size has always to be limited by ecological constraints.

1.7 So what is the optimum population? Prof. Saw Swee Hock states that “an ultimate population size of 3.4 million is what Singapore can afford… in view of our small country with limited land space and natural resources” (Sunday Times Jun 15 1986). This figure was questioned as being rather arbitrary by Dr. Aline Wong who is a Member of Parliament for Changkat and a sociologist at the National University of Singapore. She argues: “Given Singapore’s limited resources and size we cannot afford a large population, but how large is large?” (Straits Times, Aug 18 1986). Dr. Wong admits that what constitutes an optimal population size is “very difficult to determine...(nevertheless) the whole question of how big a population Singapore really needs and can support deserves more thorough consideration” (ibid).

1.8 In theory, population optimum is reached when an optimum per capita income is approached i.e. when increasing returns to scale reaches a peak, after which decreasing returns to scale begin to operate. Various criteria may be considered to define the optimum population size: the size resulting in the highest per capita income, the highest productivity, the highest level of other related economic indicators (e.g. employment), or
even non-economic indicators such as health, longevity etc. It is the economic optimum that is often stressed and fundamental objectives have been raised against the static nature of the concept for the optimum changes along with changes in technology, resources, social structure and opportunities for external trade. In the Singapore context, the main constraints are physical. Limited land space sets a limit to the level of population the country can support with a high standard and quality of life (Lim 1988:124).

1.9 The figures for optimum population in Singapore range from Saw’s 3.39 million by the year 2030 (Straits Times, Jun 15 1986) to 4 million by the same year (Lim 1988:124). It is clear that there is much disagreement over what would be ideal for our nation state, especially in the face of the ecological constraints already discussed. Obviously, more research is required before plunging headlong into new policies.

The question of what is an optimum population level was raised by Singer in 1971. Whatever the optimal population is and how it is arrived at, “it is generally accepted that the population will have to stabilise first, because the demand for natural resources creates an ever increasing impact on the environment and threatens to destroy the stability of the eco system”. (Singer 1971: 256). With respect to Singapore, Hardin’s call to investigate the diseconomies of scale and Singer’s point on zero-growth population are significant. Hardin points out that economies of scale demand large populations. However, there are nations with relatively small populations, for example, Sweden, which have very adequate living standards, health services and environmental conditions, yet fewer people. Hardins’ also cites examples of diseconomies of scale: information management suffers as the number of people increases, so does transportation and pollution. Also the per capita share of each limited natural resource necessarily decreases with increasing population size (Hardin 1979:262). As Singer has said, “even if we achieve a zero growth population, we would still have to work hard to make life livable”. With these facts and examples before us, should we still increase our population size?

1.10 The upgrading of technology will take Singapore into the post-industrial era. The threshold of this era is already confronting the older developed world with problems of surplus labour and long term unemployment. A smaller population could spare Singapore some aspects of this dilemma. Do we want to repeat the mistakes of history?

1.11 One of the rationales of increasing population size in Singapore is the defence requirement. However, it is our opinion that further research is required in this area. From the earliest days of our national armed forces, the projection of a hedgehog/porcupine Singapore image was stated publicly to be our defence strategy. It is difficult to see that a defence force somewhat smaller than that at present would necessarily be incompatible with this image.

1.12 New Zealand has to defend a national territory of 268 000 sq. km by means of a population of 3.3 million (<9 persons sq. km) without apparent detriment to security. As our vulnerabilities are well known to relate to ecology, rather than to sheer numbers, to argue increased fertility is less than convincing.
Nor have we explored our full potential for defence service. Singaporeans should not be less patriotic than the Swiss who accept Reservist status up to the age of 50. Indeed it has been argued that this Swiss requirement has a favourable impact, not only for defence but also in a manner that is not anticipated, on the quality of inter-generational relationships. The Swiss have been spared the more harsh consequences of youth alienation because the experience of annual camps bring the young and the middle-aged into on-going contact to the advantage of both.

**Dependancy Ratio**

1.13 The population pyramid of Singapore resembles that of a developed country, as well as that of a less developed one (See appendices 1,2, and 3). For the groups 20 years and above i.e. those born before the mid-60’s, the portion of the pyramid resembles that of a developing country, for example, India. Singapore had mainly a young population then. 42.8% were <15 years old and this meant a tremendous burden of young dependants using the country’s resources.

1.14 We are indeed now moving into an era when the number of elderly dependants will increase but the number of young dependants will decrease (See Appendices 4 and 5). While the elderly dependants will be using the country’s resources, there will be less expenditure on young dependants. However, the elderly in Singapore, because of far-sighted government policies, generally have sufficient savings to enable them to look after themselves. In connection with this, we recommend that women who are working in the home should also have Central Provident Fund (CPF) accounts. Husbands could apportion a part of their CPF to their wives working in the home. By this measure, such women will not be rendered financially destitute, in their old age, despite not having financial remuneration for their work in the home.

It is worth noting that the projections for Singapore’s Dependancy Ration (DR) and Index of Aging (I/A) for the year 2000 are not as alarming as those for the other developed countries. See Table 7.

**Table 7: Projected DR and I/A of Some Developed Countries for the Year 2000.**

<table>
<thead>
<tr>
<th>Country</th>
<th>DR</th>
<th>I/A</th>
</tr>
</thead>
<tbody>
<tr>
<td>Singapore</td>
<td>42.70%</td>
<td>31.50%</td>
</tr>
<tr>
<td>Japan</td>
<td>63.90%</td>
<td>78.50%</td>
</tr>
<tr>
<td>UK</td>
<td>62.80%</td>
<td>84.50%</td>
</tr>
<tr>
<td>France</td>
<td>62.30%</td>
<td>76.40%</td>
</tr>
<tr>
<td>Switzerland</td>
<td>61.10%</td>
<td>98.70%</td>
</tr>
<tr>
<td>USA</td>
<td>59.80%</td>
<td>50.70%</td>
</tr>
</tbody>
</table>

Source: Lim 1988:127
While we do not suggest that Singapore can now sit back, it would perhaps be worth our while to adopt a wait and see approach with regard to how these other countries tackle the problem. We could glean valuable insights from their mistakes without direct costs to ourselves, or take our cues from their successes.

In addition, while the dependency ratio of the elderly will increase, so too will the expenditure on the elderly. However, there are positive economic spin off’s in the creation of a whole range of new services and economic activities to meet the needs of the elderly. Instead of dwelling only on the negative aspects of the issue of the elderly, Singapore could lead the way in undertaking research in this direction.

CHAPTER 2
PERSONAL CHOICE AND SOCIAL RESPONSIBILITY

2.1 The decision to have a baby, and when to have it, is personal and private and should be jointly by husband and wife. A responsible couple should, of course, consider what they and the national environment can offer a child. However, the final decision must rest on the parent’s desire to have a child

2.2 We do not support the choice of abortion as a routine method of contraception and would welcome health measures to ensure a trend away from this abuse. However, we would counsel, very strongly against making it difficult for women to have abortions, as this would limit a woman’s options. The 1969 Abortion Act came into force on the 20/1/1970. Prior to this, abortion in Singapore was governed by laws based on the legislation passed in the 19th century in Victorian England. Abortion was a criminal act punishable under section 312-316 of the penal code and could only be defended on the plea that the abortion was necessary to safeguard the life of the women concerned. Under such laws, some pregnant women had no alternative but to resort to “backlane illegal abortions” as a means of terminating unwanted pregnancies (Saw 1980:72. See also Lee 1966). The act was further liberalised by the Abortion Act of 1974, whereby abortion was made possible on demand and procedures governing its operation were also simplified.

During the mid-60’s, when the number of women of child-bearings was about half of what it is today, the studies of Prof. Lee Yong Kiat exposed a situation where annual admissions to Kandang Kerbau Hospital for septic abortions numbered around 2000 cases. These resulted from illegal backlane abortions to which the poor resorted to. It was common knowledge in those days that those who could afford it used the services of qualified practitioners who conducted profitable practices in illegal abortions.

Social well-being requires that society make available the means to enable couples to exercise responsible choices in matters of fertility control. It should be a national priority to ensure that those who do have children do so for better reasons than ignorance of contraception.

We believe that an emphasis on the quality of population merits greater attention to education in responsible sexual behaviour and family planning. These services need to be
more readily available to teenagers. In recommending this we are not advocating promiscuous sexual activity, but ensuring positive measures to avoid unwanted pregnancies through ignorance.

While the number of legal abortions may have fallen from 23,035 in 1986 to 21,226 in 1987 (Straits Times 25/3/1988:11) it may be postulated that the average age of women demanding abortions has also fallen; with younger or unmarried women tending to demand abortions. Reports carried out by the Straits Times over the last year or so, of babies being abandoned or killed by their school girl mothers, reflect the result of the appalling ignorance of what the procedure entails. As of 1/10/1987 only married women who have passed the Primary School Leaving Examinations (PSLE) or have some secondary education with fewer than three children will be provided with pre and post abortion counselling. Women with lower educational qualifications will only be counselled after the abortion (Straits Times Sept 19 1987). This is a group which would be in most need of counselling, despite their lack of education.

The national interest requires that babies are born wanted. The environment must be conducive to founding a family. The raising of a family should not put a mother at a disadvantage in comparison to a woman who is child-free. We welcome those measures in the policy package which recognise the costs to the parents, especially the mother, of the consequences of bearing and raising a child.

2.3 We also wish to point out that not all women are able to avail themselves of the benefits offered. For example:

a). The fiscal incentives benefit those in the higher income group rather than those in need.
b). The subsidy of $100 for child-care fees, does not apply to mothers working only in the home.
c). Before this policy package, the fees for child-care were pegged to parents’ combined income. See table 8. However, the new flat rate means women in higher income brackets are paying less than before, while those in the lower income groups continue paying the same amount. This is, in effect subsidizing the rich.

Singapore, with its policy of meritocracy, provides for even the humble to expect to see their two children given the best possible start in life, and thus far, much has been done in fulfillment of this.

We believe that equality of opportunity has been one of the cornerstones of Singapore’s pride in their identity. We would emphasize that now, more than ever, a diligent pursuit of this ideal is necessary, to maximize the full potential of each and every individual, irrespective of socio-economic roots.

Each child’s final development is the outcome of a combination of nature and nurture. Further investment in the quality of nurture would be advantageous in terms of national
goals. The provision of free or very low cost school education is unquestioned as a matter of national, as well as of individual, interests.

It is our contention that childcare centers should be deemed to be part of the school system, in that they are (or should be) providing early childhood education to make these more readily accessible to children from the least favourable socio-economic backgrounds. That would be a nationally significant input into the nurture component of these children’s ultimate net national worth - quite apart from the impact on their own well being. Such a policy would also serve as a political gesture of concern for those who are precluded by low earnings from benefitting from the new tax concessions.

We understand that at present, the fee structure for creches - barring the flat rate subsidy - relates primarily to economic considerations: that if the value of the mother’s labour force participation is too low for her to afford current rates, then there is seen to be no national advantage in encouraging her to work.

It is our belief that to view early childhood education in these narrowly defined economic terms is too miss an opportunity of incalculable importance for upgrading population quality. A women with a take home pay of around $300/-, after Central Provident Fund deductions, and with a third of this required to place even one child in a centre, would be forced to choose to stay at home. Even before the introduction of the policy package, 68.8% of working women stopped working after marriage, the reason given being childcare (Ministry of Social Affairs, Sept. 1984).

Mrs Yu-Foo Yee Shoon, Member of Parliament for Yuhua advocates that “government bodies…grassroots and civic organisations should get together and decide on a concerned approach” (Straits Times Jan 2 1988). She says that the concentration on the childcare services for the 3 to 6 year olds should be extended to include care for infants and children of school going age. Pointing to Chinese and Japanese examples, she suggested that there be more creches at places of work. Of the 113 creches existing at the time of her observations, only 15 were in work places. She also suggested that community centres provide after school care for primary school children.

In addition, AWARE suggests that schools set aside classrooms to be used as childcare centres. We suggest that retired school teachers, especially those who opted for early retirement, be mobilised to supervise these children. Such measure will have the added benefit of providing employment for older citizens who already possess the necessary qualifications.

What is also lacking is an early childhood education institute, such as those common in Japan, providing childcare staff, kindergarten teachers, courses on child psychology, moral education and communication and social interaction skills. Such an institution should be regarded as an intrinsic component of the national education system. AWARE recommends that the monthly Maid Levy of $120/- per month be channeled for the provision of these services.
Labour Shortage

3.1 AWARE recognises the concern regarding the labour shortage, but contends that increased birth rates are not the only direction for approaching this problem. Furthermore the time lag between couples’ decisions on childbearing and the achievement of working age by their children must be kept in perspective. In the short run, little impact on the labour force growth may be expected (Lim 1988:132). On the other hand, the question of whether or not there will be a labour shortage is speculative. In a joint letter to the Straits Times with Associate Professor Pang Eng Fong an economist at the NUS. Dr. Linda Lim a Singaporean economist now teaching at the University of Michigan, pointed out that “even if the decline in fertility in Singapore persists, the severe manpower shortage that Prof. Saw fears (Straits Times Jun 15 1986) may not develop”. It is economic growth together with population that determines the state of the labour market. Also a decline in the fertility does not necessarily lead to a smaller working population if labour force participation rates increase. For instance, as a result of later retirement or more women remaining in the labour market- or if there is a net inflow of people from other countries (Straits Times Aug 24 1986).

The following areas also merit attention:

INCREASED FEMALE LABOUR FORCE PARTICIPATION RATES

3.2 Practically all males aged 20 to 54 are economically active, but for females beyond the early 20’s, the rates are lower than is the case for women in some developed countries. Sweden, for example, has an 80% employment rate for women(Straits Times, Feb 2 1988). The factors that inhibit female labour force participation and the recommendations to overcome these have been dealt with adequately in the National Productivity Board (NPB) Task Force Report on Female participation in the labour force, and in the Manpower Subcommittee’s report to the Economic Committee. Mrs Yu-Foo also made a number of salient points with regards to the same issue. These include cooperation between the NPB and employers so that courses may be drawn up that would help housewives and older women get back into the workforce. She also advocated career guidance to help women branch out into different areas. Home-based work is another area that should be looked into. The Labour Ministry can also help by providing a job-matching service, whereby lists of available jobs are sent to community centres, resident’s committees and other grassroots organisations.

As she rightly points out, Singapore’s resources are limited and women comprise half the population and more should be done to attract them into the workforce (Straits Times, Jan 2 1988). Increasing female labour force participation will also benefit the economy in several ways. In addition to supplementing family income, women’s incomes also contribute to national income. The higher family income levels would also lead to higher savings and consumption making for a higher standard of living and greater material
comfort. Furthermore, with an increased number of women in the labour force, there will be more Central Provident Fund (CPF) contributions which will make more women self-dependant in their old age, thus reducing the burden of social security on the state (Lim 1988:145).

3.3 The strategy proposed in the Manpower Committee Report involves society as a whole and not just women, and can be summarised under two main headings:

(i). Attitudinal and behavioural modifications
(ii). Reconciliation of home and work responsibilities.

(i). Current attitudes and behaviour militate against both an understanding of and a maximising of the economic contributions of women in a number of ways. We are making here a case in relation to two only, these being among issues not generally discussed.

International practice leads to non-calculation of the significance of domestic activity, which is fallacious: women providing domestic services, which on the economic market are highly valued, are deemed to be “economically inactive”. Because of the tasks they perform on behalf of the men of the family, the employer of males is therefore benefitting from the labour of two people while paying for the labour of one.

Related to the fallacious accounting of the economic significance of women’s work, we draw attention to the National Survey of Senior Citizens (Ministry of Community Development, then Ministry of Social Affairs, 1983). Of women in the 65-69 age group, 45% were “looking after grandchildren”. As this service releases women and men for outside employment, the economic significance of the domestic activity of older women must also be taken into account.

**INCREASED LABOUR FORCE PARTICIPATION OF OLDER WORKERS**

3.3 Among males aged 55-59, out of every four, only three are working. This is a labour force participation rate lower than has been achieved by other countries with comparable life expectancy. In fact, at present, there is scope for the labour force participation rate to increase for males above 49. At present, the average life expectancy of Singaporeans is 71.2 years. This figure is expected to rise even further, bearing in mind the increasing health consciousness of the population (Lim 1988:146) and the government health strategies. As such, there will be more older citizens as we approach the year 2000 who can provide an important source of labour if effectively tapped. The Manpower Report to the Economic Committee has made recommendations to increase this rate which include:

(i). Raising retirement age
(ii). Lowering wages for older people
(iii). Up-grading their skills
Health education, the encouragement of healthy life-styles, and the acceptance as normal of the idea of life long education/skills development will all be of prime importance. We believe that the alleged resistance to new learning, on the part of older people, relates more to socio-cultural factors and to stereotyping than to physiology. There will need to be a concerted focus on those who are still relatively young to ensure that when they reach their 50’s and 60’s, their economic potential is more effectively used than at present.

It will be necessary to provide both rewards and incentives to encourage older people to prolong their economically active years. For example, we will need to devise occupational structures that provide non-economic rewards, to compensate for any reduction in earnings. Above a certain level of earnings, it is almost certainly loss of status rather than reduction in salary which is likely to deter the older person from continuing to work.

As an example of significant incentive, we would propose medical treatment on favourable terms, after age 55, for those who remain in full-time work up to age 65. We appreciate that this proposal involves a transfer payment, but this fact needs to be seen in the light of the following:

a. This can be set off against the value of extra years of work in-put.
b. There is a savings factor which could be calculated actuarially, because not all those who are eligible will live to collect.
c. The number of those who experience prolonged and therefore expensive ill-health in their last years should lessen; the present medical goal is to convert the health experience of later life from a long curve to a rectangular curve.
d. Despite Medisave, adult children are still anxious about medical expenses when contemplating their filial responsibilities.

3.5 Thus, there is considerable potential for increasing the supply of indigenous labour, to meet the labour shortage, by more effective use of the in-puts of women and older people. Excellent recommendations on how to overcome the labour shortage have already been made in the Manpower Report and elsewhere. Unfortunately, these measures have not been put into effect so far.

IN-MIGRATION

3.6 It would appear somewhat ironic that we Singaporeans who are either immigrants, should be expressing such trepidations about the impact of introducing a further immigrant component into our population. We have partly overcome this by the change in policy towards Hong Kong professionals and skilled workers (Straits Times, May 15 1988). This policy should be extended to potential immigrants with the desired qualifications from other sources.

3.7 Another issue related to this is that which arises when a Singaporean marries a non-Singaporean. When a male Singaporean marries a non-Singaporean, there are no pre-
conditions for her to apply for permanent residence. She can apply for citizenship after two years of permanent residence. In the case of a female Singaporean marrying a non-Singaporean, however, he is treated as a foreigner who must either be on employment pass or a brown work permit in order to apply for permanent residence. If he is a skilled person, he can apply for citizenship after 5 years of being a permanent resident. It would take him 10 years if he is an unskilled person. Many Singaporean women marrying non-Singaporeans have decided to leave Singapore for good because the conditions for applying for citizenship for their husbands are unnecessarily stringent. To prevent further such drain and to entice skilled manpower, we recommend that female Singaporeans’ husbands who are non-Singaporeans be subject to the same conditions in applying for permanent residence and citizenship as male Singaporean’s wives who are non-Singaporean (Lim 1988:149-150).

HIGH TECHNOLOGY AND SKILL INTENSIVE INDUSTRIES

3.8 This seems to be the path that industries in Singapore will take in the future; and if this is taken into account, then the projected labour shortage may not come about at all. Singapore is forging ahead in the field of high technology and this is likely to affect the whole field of labour demands. In some sectors, one robot is capable of doing the work of 5-10 people. Robots can take over the jobs of assembly line workers in factories. This will make it necessary to revise our projected predictions of labour shortage.

THE CONTEMPORARY FAMILY

4.1 As has happened in other developed countries, with better education and with higher economic and social expectations, Singaporeans are aiming for an enhanced quality of family life. It is not suprising, therefore, that Singaporean couples are planning for smaller families, because they want to give the best to their children in terms of education. In Singapore, parents value higher education and therefore, limit their families to a number of children they can afford to educate well. A few educated children are seen to provide greater status and security for their parents. The National Survey on Married Women indicates that 60% of parents (in a sample size of 3000) felt that a good education is the most important thing parents “should give their children to start with in life” (Ministry of Social Affairs, Sept 1984:67). The recent call by many parents to allow for the use of CPF savings for their children’s higher education also attests to this belief. Furthermore, there is in Singapore, a perception that the rewards are greater for those with higher education.

FERTILITY AND EDUCATIONAL ATTAINMENT

5.1 On a group basis, socio-economic status and educational attainment on the one hand, and Total Fertility Rate (TFR) on the other can be seen to stand in some sort of inverse ratio. The goal of achieving higher levels of education for all Singapore children is intrinsic to Singapore’s national ideology, irrespective of the population issue. The challenge is to achieve the same proportion of girls of each ethnic group reaching. ‘O’,
‘A’ and tertiary levels of the education system. This would result in each ethnic group having the same TFR and the present ethnic composition will be maintained.

The latest population policies indicate that the old anti-natalist policy has come to be replaced by a selective pro-natalist policy in a bid to encourage families to procreate according to their economic means. While it is not impossible for the anti-natalist policies to co-exist with selective pro-natalist policies, the ramifications cannot be ignored. It is “better to be pro-natalist per se because a uniform policy is easier to implement and will be equitable to all sections of the population (Lim 1988:125).

It is to be noted that almost all measures to right the present fertility trends are aimed at women. This enhances the myth that the birth dearth in Singapore is a problem created by female disinclination to procreate. Evidence lately cited indicate that in as many as 40% of cases of sterility, the man is responsible. This is an unusually high rate and has been attributed by experts in the field, to infections. This is reflective of the laxity of sexual mores (Straits Times Apr 4, 1988).

Singapore would also do well to bear in mind that increased marriage rates do not necessarily lead to an increase in fertility rates. The Japanese example is an apt disprover of this belief: with the world’s highest rate of marriage-over 98% (Straits Times May 18 1988)-Japan’s fertility rate of 1.3 is equivalent to those of countries with lower marriage rates such as the United Kingdom and the United States of America.(See Table 1).

A RESPONSE TO THE MODE OF POLICY PRESENTATION

6.1 The presentation of the new population policy package appears unduly alarmist. See Prof. Saw Swee Hock’s projections in the Straits Times June 15 and Jul 6 1986. (Appendix 6,7, and 8).

Following United Nations (UN) practice, the Howe Report classified population as economically active up to age 65. (See Appendix 8:population by Broad Age Group,1947-2030). The policy presentation uses the age of 60 instead of 65 as the threshold of dependancy. As a result of this, we are given a vision of a dependant elderly population in the year 2030, of almost 29%, as against the Howe figure of 19%. This latter figure is high enough to cause concern, but is a full 10% below that presented in the policy package (See Appendix 8 and 9). Singapore has an excellent record in raising standards in health and life expectancy. It follows that 65 should be the cut-off age for dependancy. The unfortunate tendency in the media to present those aged 60 and above as either leaning on a stick or rocking in a chair is both dangerous and fallacious. We recommend that the media project a more positive image of the elderly. Furthermore, by the year 2030, health standards and life expectancy will be even higher than at present, and 65 will be relatively young.

6.2 The presentation points out that in the year 2030 there 20-34 years. No mention is made, however, of the fact that the number of women of that age group who landed us with a runaway baby boom, numbered in 1957, under 150 000. As pointed out by Dr.
Linda Lim, “just because people aged 20-30 behave in one way, it doesn’t mean that those aged 10-20 now, would behave the same way a decade from now when they’re 20-30” (Straits Times Aug 17 1986). We can think of no basis for confident prediction at this stage of the fertility behaviour of our 167 000 young female descendants 50 years from now. It may indeed, turn out that by the year 2030, 167 000 is an optimum number, or even too many. Similarly, Dr. Paul Cheung, a demographer at the NUS thinks “it would be unreasonable to assume that fertility would stay at a low level (such as 1.3 child family) in the near future” (Straits Times Aug 17 1986). He adds “some countries such as Sweden, do show a low level of fertility with long-term fluctuations around zero growth. So, Singapore’s 11 year fertility decline below replacement level could be a part of a long-run cycle and may soon be reversed” (ibid). (See also Appendix 7). Furthermore, the recent advancements in reproductive technology now enable women to postpone childbearing beyond the age of 30.

Chapter 3
WILL WOMEN REALLY BENEFIT?

BENEFITS FOR MOTHERS- A MIXED BLESSING?

7.1 The recently announced policy proposes benefits for working mothers on a scale of unprecedented generosity. With respect to this, there are views that the incentives are discriminatory. In a letter to the Editor of Lianhe Zaobao (Lianhe Zaobao, March 13 1987) by Xu Jian, arguments were given that the incentives announced by the government to encourage women to have a third child are favourable only to the working women. To the housewives and self-employed women, maternity leave, full pay leave or no-pay leave are immaterial. Further, the government’s childcare allowance benefits only those who make use of creches; “housewives will certainly not make use of the creches”. (See also Appendix 15 on the government’s strategies for more babies and Straits Times March 5 1987 for the Budget Report). Briefly, the fiscal incentives for having a third child include: normal relief raised to $750 from $500, tax rebate of $20 000 for the new born child, additional rebate for working women of 15% of their earned income; both rebates must be used up within 5 years. Looked at from the point of view of the family, the prospects seem most favourable. Unfortunately, it is impossible to avoid looking at these benefits also from the point of view of the employer.

7.2 It is also unfortunately impossible to avoid the conclusion that private sector employers may from now on seek to fill all key and senior positions with male staff. In a highly competitive economy, we cannot envisage that firms will be prepared to carry the costs of employing women who in their mothering role are entitled to make heavy demands for time off.

With the best will in the world, heads of government departments and statutory boards must quail at the thought of how the new benefits due to women staff with children could interfere with their need to meet productivity targets. They would need to be superhuman to overlook this factor in future selection of staff for senior positions.
A policy should be instituted that recognised the fact that fathers are as capable as mothers; and that in some circumstances and on some occasions, it might be less disruptive for the husband to take time off than the wife. This would leave the couple some flexibility to decide which parent should stay home when the children needed care. Such a measure would help employers to distribute the carrying costs of accommodating these incentives.

Organised on these lines, a family favouring policy recognises that two parents, and not just the mother, are both responsible for and concerned about, the well-being of young children. As the policy package stands, it seems likely to act as a setback in such progress as has been achieved, towards a more equal distribution between men and women, of access to senior positions in the workforce.

Social measures to encourage people to have children should also be looked into, apart from monetary incentives. Sweden provides an example of a country which is doing so after 50 years of acting on the problem of the declining birth rate. If the monetary incentives offered by the government have failed there, it is not due to their being unattractive or ungenerous. This having failed, the Swedes are now turning their attention to their father and fathers-to-be. The latest measures include the provision of sex education for boys which is both caring and supportive (sex education has traditionally been provided for girls only) and an examination of the roles of men in the home. A 25 page report, the results of seminars and discussions, found men to be inarticulate and emotionally undemonstrative.

It is recognisable however that any changes in the role of men will depend on a combination of changes in several areas of state policy over a long term. The education system, trade unions and the army are some of the organisations identified as fields of inception. (Straits Times Nov 24 1987).

Making the same call are Dr. Khoo Kim Choo, head of Training, Programmes and Evaluation of the NTUC Childcare Services and Mr. Anthony Yeo, Director of the Counselling and Care Center. Dr. Khoo urges that the same Civil Service 4 year- no pay leave scheme for working mothers be extended to fathers (Straits Times Aug 16 1987). Mr Yeo is convinced that a child needs a father’s attention as much as it needs that of its mother’s. He advocates paternity leave; though for a shorter period than four years. (Straits Times Jul 5 1987).

Warning that such poor father-child relationships would lead to sad consequences later, Mrs. Janet Yee, of the Ministry of Community Development cited cases where it was discovered that old men complaining of neglect did not have good relationships with their children in the past. She said that children were not resentful of looking after their mothers, though some were resentful about their fathers. She feels that love is a “two way street and the seeds of love must be sown when the children are young” (Straits Times Jun 21 1983). National University of Singapore Social Work Lecturer, Ngiam Tee Liang
urged husbands to help their wives out with childcaring and household chores as sharing responsibilities makes for better family life.

At present, Singapore seems to be going the way of the Japanese. In case we do, we feel bound to point out that while Japan has been eminently successful in its economic achievements, there is much in the social fabric of Japan about which thoughtful Japanese are themselves deeply concerned. One of their concerns relates to the disproportionate role played by the mother against the father, in the lives of Japanese children, to the detriment of all concerned.

**RECOMMENDATIONS**

**AWARE RECOMMENDS THE FOLLOWING:**

**POPULATION**

1). That population be increased by means other than increased fertility. For instance, migration where the figure of 7.1% could be increased as a policy measure.

2). That the present immigration policy be extended to potential immigrants with the desired qualifications from sources in addition to Hong Kong.

3). That foreign husbands of female Singaporeans be eligible for permanent resident status and/or citizenship on the same terms as foreign wives of male Singaporeans.

4). That more research be undertaken to ascertain optimum population for Singapore. Current figures are wide-ranging and do not appear to be based on any concrete research.

**DEFENCE**

5). That the full potential for defence be explored e.g. raising the present age for Reservist status to 50 instead of the present 45.

**DEPENDANCY**

6). Women working in the home should also have Central Provident Fund (CPF) Accounts. Husbands could apportion a part of their CPF to their wives working in the home. This would reduce the financial dependency of older females.

7). That a cautious approach be adopted with regards to tackling the problem of the aged, and that we examine the way other developed countries are already grappling with the problem.

8). That Singapore undertake research to explore economic opportunities to meet the needs of the elderly.
9). That those still relatively young be encouraged to plan to be mentally and socially active after retirement to reduce the burden of old age dependency.

10). That occupational structures be devised to provide non economic rewards to compensate for any reductions in the earnings of older workers.

11). That medical treatment continue to be provided by employers for those in employment after the age of first retirement.

**EDUCATION**

12). That education in responsible sexual behaviour and on family planning be made available to teenagers of both sexes.

13). That women with educational qualifications below Primary School Leaving Examinations (PSLE) be also provided with pre-abortion counselling.

14). That Singapore learn from the Swedish experience where after fifty years of implementing generous pro-natalist measures which failed to yield the desired effect, Sweden is now turning its focus on men to raise the birth rate.

15). That fathers be encouraged to share equitably their parenting responsibilities. That society, in general, and employers in particular, recognise that childcare is a shared parental responsibility and hence, allow for work arrangements to make this possible.

**CHILDCARE**

16). That steps be taken to enable all women to avail themselves of the benefits offered by the new policy package, especially those in the lower income groups.

17). That childcare centers be made part of the school system and that they be made more readily accessible and affordable to children from less favourable socio-economic backgrounds, so as to increase these children’s ultimate net national worth.

18). That steps be taken to increase the number of creches in places of work, and that more childcare services be extended to infants and children of school-going age.

19). That schools set aside classrooms to be used as childcare centers, with retired teachers as supervisors.

20). That the monthly Maid Levy of $120 be channelled specifically into the provision of early childhood education institutes and other related services.

**LABOUR**
21). That the measures outlined in the National Productivity Board (NPB) Task Force Report on female labour force participation and the Manpower Subcommittee’s Report to the Economic Committee be implemented to increase female labour force participation, as they comprise half Singapore’s resources.

22). That more measures be undertaken to increase the labour force participation especially in view of people living longer and healthier lives.