

Understanding Social Security from Gender Perspective

An overview

Social Security can traditionally be defined as ‘the protection which society provides for its members against the economic and social distress that otherwise would be caused by the stoppage or substantial reduction of earnings resulting from sickness, maternity, employment injury, unemployment, invalidity, old age and death; the provision of medical care; and the provision of subsidise for family with children’ (ref ILO book ABC of women’s rights).

Concept was adopted in late 19th century in Europe and some parts of Latin America which subsequently was expanded as a strategy to respond economic crisis of first half of 20th century. Global environment emerged from post World War II contributed significantly to develop the concept of social security as a form of human rights at national, regional and international level, particularly in Western Europe. In brief, the essence of provision of social security is an investment in country’s development giving in return not only reduced poverty but also increased demand and expanded domestic markets, healthier, better educated, empowered and more productive workforce as well as peace, stability and social cohesion, less conflicts and politically more stable societies (Ref - **Can Low-Income Countries Afford Basic Social Security?**).

Introduction of such concept in Nepal was a consequence of liberal political process which was reorganised in 1990. Nepal officially acknowledged and introduced some forms of social security provision in the Constitution of Nepal 1990 focusing particularly to orphaned children, helpless women and disabled persons, which was not framed as rights of these segment of society however subsidised their socio-economic and cultural context from the national moral perspective. It can be argued that the state institution perceived women as subject to be protected rather than taken as an active agency of the society. Subsequently, the Interim Constitution of Nepal 2007 has recognised social security as a fundamental right of the citizen that can be consider as first and indeed a significant step towards protecting citizens against social and economic distress. The Interim Constitution has mentioned a right to employment and social security, basic health among others. However, we can argue about inability to activate those theoretical provisions into real lives of people.

There is no agreed definition made by any legislation related to social security in Nepal. However, the ILO conventions relating to social security seem to be referred to understand the concept. International Labour Organization (ILO), Social Security (Minimum Standards) Convention No. 102 sets out a framework of social security provisions categorized under nine contingencies and/or risks as follows:

1. Unemployment
2. Medical care
3. Maternity
4. Incapacity for work due to illness
5. Disability
6. Invalidity
7. Old age
8. Child maintenance
9. Death of the wage earners or dependent benefits

Gender dimension:

Conceptual underpinning

The world wide pattern of social security has a strong gender dimension to be analysed. In most countries women are less represented in formal economy, therefore are less likely to be covered by social security schemes such as pension as compared to men. This is because the majority of the social security systems originally designed and interpreted on the basis of the 'male breadwinner model'. This model was based on the assumption that it is the male who is the head of the family, key decision maker, who earns the living and the female who is primarily responsible for the domestic and unpaid care work. Liberal markets such as Western Europe, North America, post socialist transitional societies such as Eastern Europe, socialist South America to feudal setting such as south asia, regardless of their democratic models, economic frameworks and legal provisions, still believed that it is the male member who heads the family, responsible to earn living thus entitled to benefits¹.

This masculine notion and interpretation of social security scheme could be exemplified by the fact that married women have still been granted a form of protection derived from the

¹ This argument was based on author's work experience in some of the countries of these continents, study visits and interactions with social scientists on subject.

social security privileges that enjoyed by their husbands. Men's earnings have still been considered as main 'earning' where as women's earnings are largely been seen as supplementary to their male counterparts for the family economy. This conceptual framework seem to be grounded on social interpretation of womanhood and cultural construction of female identity that women are not an autonomous agency they are subordinate of men instead (Ref...Poudel 2011, Chen 2002, Cameron 2005). Furthermore, gender inequalities begin in the early years, reflecting inequalities in household resources that are devoted to the well-being of children for example gendered labour socialization and investment plan for son and daughter. These early inequalities intersect with the domestic responsibilities and unpaid care that girls have to experience as they grow up. Such gendered socialization process also reflects on skill training designed for men and women for example women are mostly offered specific nature of skill training that are relevant either to care services or to informal economy and encouraged to get enrolled in care services. The result is that, as Kabeer (Naila Kabeer: A gender perspective on social protection, 2012) argues, women face a far more restricted set of livelihood opportunities relative to men, rendering them dependent on male earnings to meet their need for survival and security. This situation brings longer term consequences in women's lives. For example, lifetime discrimination women faced while in their employable stage also leads to greater insecurity in old age. Most of the developing societies including Nepal, women own fewer assets than men due to discriminatory inheritance laws and lower lifetime earnings which are found to be shaping their social benefits in their retirement. They would therefore have saved less and will have fewer pension rights. Another masculine pattern is that the husband contributes to a social security schemes, while his wife is dependent to his security scheme.

This is a classic model of Nepalese society where male is economically and socially recognized as 'breadwinner' and women as 'home maker'. In this situation women are essentially entitled to derived security schemes/rights, which are typically lower than their own rights. More importantly, these schemes/rights are often conditional on the continuation of marriage, which leaves women potentially in a vulnerable position regardless of their class and other social positions. If the marriage breaks down, usually there is no splitting of social security schemes between husband and wife. This raises a crucial question on how a woman benefits during her retirement? Various studies in both the advanced and developing countries suggest that a woman benefits on her retirement largely depends on household decision making process and the decision making process mean here is predominantly male

decision – either husband or father in-law or/even son. Furthermore, the most common situation worldwide, however, is that neither husband nor wife is entitled to social security such as pensions, if they have both worked in the informal sectors (ILO doc).

Current legislations around the world still tend to reflect these traditional models; even several frameworks from global to local are enforced to eliminate unequal responses. Although the changing position of women and attitudes towards family structures and division of social and economic roles are no longer corresponding to this traditional model. However, as a prevailing socio-cultural and economic characteristic of many societies including Nepal, women still have no or reduced earnings for a number of their employable years due to unequal division of domestic responsibilities such as child care.

This situation certainly contributes to discriminatory schemes of security measures, although recent ILO conventions are thought based on equality between men and woman. Women are often in a disadvantaged position in both the informal and formal labour markets. Their situation is determined by the social division of labour based on their gender, in which they undertake a very large share of unpaid caring work. Such role often prevents women from taking up or remaining in full-time employment. It affects the type of work they can undertake and the number of years they spend in employment covered by social security comparing to their male counterpart. It often has an adverse effect on their earnings, on their ability to pursue their training and on their prospects for professional advancement. Even women who currently have no caring responsibilities may be affected, if employers assume (which normally happens) that they will have that responsibilities in future. These labour market inequalities affect the position of women in some types of social security measures much more than others. Some of the strongest effects are to be seen in pension as women are more often excluded from this scheme than men, because they are in lower grades, or have insufficient years of service, or work part time or short term employees².

However, there are positive steps as well. Even in the ILO's early years, standards related to women aimed primarily at protecting female workers in terms of health and safety, conditions of work and special requirements related to their reproductive function. Over time, due to

² Social security: Issues, challenges and prospects, Sixth item on the agenda, International Labour Conference 89th Session 2001, accessed on June 2012: <http://www.ilo.org/public/english/standards/relm/ilc/ilc89/pdf/rep-vi.pdf>

second wave of feminism at global level and their influences at domestic social policy formulation, there has been a shift in the types of standards relevant to women — from protective Conventions to Conventions aimed at giving women and men equal rights and equal opportunities. The adoption of the Equal Remuneration Convention, 1951 (No. 100), the Discrimination (Employment and Occupation) Convention, 1958 (No. 111), and the Workers with Family Responsibilities Convention, 1981 (No. 156), marked a shift in traditional attitudes concerning the role of women, and a recognition that family responsibilities affect not only women workers but the family and society as well.

Our own ground: Nepalese women

Rapidly changing political scenario, economic policies and social awareness in recent decades has brought about enormous transformations in Nepalese society in which everyday lives are reconceptualised, reconstructed and lived, with new negotiations continually made between the personal and the public. The energy and the volume of work that has marked women's activism in the country are notable. Feminist activism has engaged with political transformation, social moments regarding reconstruction of women's identity, countering state repression, sexual violence and exploring non-traditional approaches to livelihood while women have been visibly active in all the movements in this volatile part of the history of the nation. However women's activism Nepal lacks on debating on gender dimension of social security schemes that enable female labour forces to negotiate their benefits and transform labour market to realise gendered accountability to work force. Not being able to connect political activism with reconstruction of women's identity led women's movement to prescribe traditional model of livelihoods strategies for women workforce those are heavily sexualised in nature and do not necessarily satisfy the liberalised labour market. As a result, even a small number of female labours those who attempt to explore masculine labour market have been unable to negotiate their security benefits.

The United Nations has defined the status of women in the context of their access to knowledge, economic resources, and political power, as well as their personal autonomy in the process of making decisions. When Nepalese women's status is analyzed in this light, the picture is generally bleak. Although Nepalese society is connected with global capitalism, the nature of patriarchy is still rooted in feudalism that defines womanhood, enforces cultural

obligations and maintains economic dependency (Poudel 2012). This is a complex social and political processes that reject women's autonomy, construct womanhood that always merged with manhood. The key contemporary issues of Nepalese women that bring consequences on social security scheme therefore are:

i) Legal subordination to men:

Nepalese women 'practically' do not exist as a 'person' under the existing law. Their personhood has merged with the personhood of either their father or their husband, although the interim constitution (ref --- Interim constitution 2006), in its part 2 (8) article 2 (2), included the provision that 'any person whose father or mother is a citizen of Nepal at the birth of such person' is eligible to be a citizen of Nepal. Adding *mother* (but not wife, sister), is a positive step compared to previous constitutions; however, several laws still discriminate against women, especially in the areas of property and inheritance, including citizenship policies that still prefer a women's father to recommend her. Also, this addition of mother makes little difference over past practice. Only a woman who has her own 'formal citizenship' (Lister 2002) can recommend her children to apply for a citizenship card. Women who have no formal citizenship card can neither get their own, nor recommend a card for their children. A woman herself needs to be recommended either by her father (in the case of an unmarried woman) or by her husband, or even by her son (in the case of a widow), to be eligible to recommend her children. Such a legal environment limits the options and possibilities for redress by women in difficult marital and financial situations, and may force them to compromising circumstances to earn their livelihoods through joining informal sectors and often trap into underground economy such as human trafficking and other forms of irregular migration. Moreover, the non-existence of women's agency under the law suggests that women's bodies, earnings (if any), family property and children belong to men. Where as in the case of male identity, that the position of the son in the family is seen as important in enabling the continuance of the family through generations and the management of the resources of the father, whereas the role and position of a daughter is on (re)producing to continue the generation of their husband's family (Bennet ???, Kondos 2004, Sylvia ??). Such a conservative sexual morality appears to be on the increase, operating in both new and familiar ways. One of the classic examples is recent debates on citizenship that puts women at the centre of sexual morality discourse that is consistently constructing and reconstructing womanhood both politically and economically as submerged members of social institutions those are family, community, labour market and the state, both privately and publicly (Poudel

2011). In this situation, social security measures to women are fundamentally connected with men as a role of head of family, 'bread earner' and/or owner of the family resources.

ii) Economic dependent to men

The construction of female agency, within which women's citizenship has been conceptualised and subordinations have been maintained in Nepalese society has significant impact on economic expectation from and rights to women which undoubtedly link with social security women entitled. A study conducted by Acharya (2000) suggests that the provision of domestic services for children, the elderly and the sick, (as well as servicing their husbands sexually) are traditionally tasks assigned to women in across the social groups in Nepalese society. Acharya further argues, women spend many hours every day, in rural areas, growing food and caring for livestock for the family although these activities have significance for the family economy, they however are generally not considered as part of the cash economy of their families. Examining poverty, gender and migration situation in other Asian nations has also offered a similar view that women's dependency to men is primarily due to women's social position determined by their cultural roles, and their identity as wives and mothers being considered biological rather than economic and social actors (Ramusack and Sievers 1999, Arya and Roy 2006). This situation has significantly contributed traditionally (and of course globally) to formulate social security measures following 'male breadwinner model'.

iii) Culturally responsible to preserve ijaat

Political construction of womanhood and economic interpretation of women's agency are grounded on cultural processes of defining role for women expected to perform in Nepalese society. Such cultural processes in Nepalese society also relegate women to certain sectors of waged labour. For example, while women's roles are not considered significant in economic terms in the family, their identity and cultural roles are significant in so far as women are held responsible for maintaining family *izzat* (Poudel 2011). The patriarchal notion conceptualising womanhood, defining their cultural obligation, constructing their economic dependency has actually been about female sexuality, but not about the rights of women as citizens. For Nepalese society, women are daughters, sisters, mothers and wives and are a matter of the image of *izzat* until they are under the control of men. Once their sexuality is believed to be tainted by men, while in migration, trafficking or working away from home, other than their husbands, these cultural roles and identities are altered into bad, polluted and

a matter of shame for the social institutions in general and family and the state in particular, and women denied all rights including their citizenship and social security. In this context power, pride and nationalism are linked with men and masculinity whereas victimhood, shame and sorrow are attached to women and femininity which not only allocate social positions for women but also determine the gendered life course rights including social security, and responsibilities.

iv) Socially lower position than men.

Given the political construction, economic dependency and cultural expectations to shape womanhood, this situation consequently, puts Nepalese women in lower position than men to all the social institutions (family, community, labour market and the state) and affects benefits generated from these institutions including wages, pensions and other forms of social benefits link to their biological role and social security, protection measures. Women's relative status, however, varied from one social group to another. The status of women in Tibeto-Burman communities seemed to be relatively better than that of their counterpart in Indo-Aryan. Although the Interim Constitution 2007 offers women equal opportunities and rights, for example education among others, however many social, economic, and cultural factors contributed to lower enrolment and higher dropout rates for girls. Similarly the economic contribution of women from all social groups has been substantial, but largely unnoticed because their traditional role has been taken for granted (Acharya 2000). In most rural areas, their employment outside the household has generally been limited to planting, weeding, and harvesting. In urban areas, they are being employed in domestic and traditional/feminine jobs, as well as in the government sector, mostly in low-level positions. The nature of employment opportunities available to women is less likely to produce any positive meaning of security measures to support their lives independently.

Changing social fabric and family structure and values in Nepal

The traditional web of interrelationships between social institutions and cultural interpretation of values relevant to men and women are not static but dynamic and being constantly modified and changing by larger societal forces such as political and economic. These changes have been observed across virtually every subgroup within Nepalese society. Many of these family changes are interwoven with changes in the larger society, including education and achievement, cross ethnic mobility, labour and intellectual migration, the

growth of scientific knowledge, economic growth, political transformation and rising living standards, and urbanization. These transformations have been instrumental in modifying the organization of the family, redefining role of men and women both at family and in labour market, and the nature of interaction within and between social institutions – family, community, labour market and the state.

Although influence of second wave of feminism may have a role in Nepal to inform the processes from gender perspective, political and economic forces however seem to have more influence to inform social fabric of Nepal in recent decades. For example, this process was escalated by the re-introduction of liberal political system in 1990 and adoption of corresponding economic policies in 1992 that contributed significantly to migration within, across the border and beyond, privatisation of services and basic rights of people. While social impact of labour migration not only contributing to redefine traditional role of men and women in family, but also challenging the model of ‘bread earner’ and adding additional workload to women to earn family’s living without having their rights on those earnings. Recent study³ suggests about 16.2 % remittances through female labourers who took labour migration as a means of livelihood and migrated through government approved formal channel. The NLSS 2004/05 (check again this reference date) data suggests that it is male migrants who send large portion of remittances from abroad to their female recipients left behind. It is also true that from the lowest income groups who contribute the highest rates of labour force participation including women in informal sector both domestic and abroad, and are uncovered from protection measures sponsored by Ministry of Labour such as welfare fund.

Nuclear family, unmarried couple living together, divorce, single parenting, same sex relationship, availability of basic services, rights and opportunities such as education, health, preferable employment opportunities in key cities could be seen as social implications of society moving towards modernisation defined by the Global North. This may also be true that growing awareness about women’s rights, access to wider world through media technology and privatisation of ways of life encouraging young people to prefer lifestyle that is beyond control of their ‘traditional’ parents. Sociological significance of these changes, particularly to the extent experienced during the past a few decades, has in Nepalese family

³ The World Bank, ILO and DFID study on Large-Scale Migration and Remittances: Issues, Challenges, and Opportunities, suggests that 6-7 percent of foreign migrants who took official channel are females. <http://www.worldbank.org.np>

structure. For instance, the adaptation of traditional values, social norms and gendered behaviour into new circumstances are not only challenging 'male bread earner model' but also making women an 'economic actor', political agency and social reformer. However, all these transformations and emerging family structure in Nepalese society has yet to inform the social perception on women which possibly can deconstructs existing legal subordination, economic dependency, cultural obligation and social position.

Gendered overview of current social security provisions in Nepal

Gender responsive social security measures has been considered as a key component of pro people policies of a democratic state worldwide but this has not yet been an issue to be debated in our democratic culture, political process, social activism and feminist movement. This is due to gender discriminatory approaches of state institution that lacks on intervention of either the criminal justice system, labour market or the social welfare branches of the state to condemn women's subordination. While social activism primarily dominated by projectised activities of NGOs those are often limited to political rights, feminist movement has not yet been able to set the agendas that are beyond domesticated understanding of femininity, and political work has largely been a job for those representing a certain class, caste/ethnic and interest. One of the key aspects of Nepal not being able to take gender responsive social security measures could be the nature of state itself. Nepal as a state institution both capitalist and patriarchal but institutional responses it subscribes to women are predominantly feudal. As a result, in our society women are still dependent to men where as in advance societies women are dependent to labour market that is part of the state. So legal subordination and economic dependency create an environment that women's social security goes to men's responsibility. This is also reflected in interim constitutional provision (article 18)⁴ as fundamental rights and more importantly the recently set up Social Security Funds (2066/67) within the framework of Three-Year Interim Plan (2067/68-2069/70)⁵ which suggests implementing the schemes of insurance for unemployment, injured or accident while in job, sickness, delivery, dependence, disabilities, old age, medicine and treatment and

⁴ Interim Constitution of Nepal 2007. (Source: <http://www.nic.gov.np/download/interim-constitution.pdf/>)

⁵ Has embraced the social security concept following ways: i) Social security as the rights of citizens, ii) Guaranteeing the minimum social security to marginalized persons and community, iii) Starting the social security schemes from the poor and marginalized people with the theme of social security for all, iv) Giving special encouragement to the community-based and community-led care and security, v) Strengthening the scattered social security programmes into an integrated system, vi) Linking the social security schemes with social, economic and human development and vii) Bringing the weak and the people at risk into the social security net (source: <http://www.npc.gov.np/>)

family. Allowances for elderly people, widows, retirement pension, provident fund, medical expenses and maternity and paternity leave with pay are some of the popular schemes currently being implemented and those are primarily to the employee enrolled into formal labour sector. These are also need to be critically analysed whether these provisions are challenging gender inequality or just reproducing them in different ways. The crucial point is unless women are considered as equal citizens as men to the state: legally, economically, culturally and socially, none of these social measures will have significance to the lives of women.

Some measures being practiced globally to promote gender equal social security scheme

There have been wide ranges of social security measures used in various societies to promote gender equality. Some of the key schemes are:

- i. Survivors' pensions** in advance countries including US and most of the EU members are conceptualised with the notion of 'bread earner' and dependent and are link benefit entitlements to the contributions paid by the deceased spouse and they may be suspended if the recipient remarries. Initially survivors' benefits were provided only to the widow and to orphans, not to the widower. Such discrimination against men has now been abolished in the social security systems of many countries those have been practicing. However, in some countries this scheme has been challenged by activities for having restriction on the payment of benefit to survivors above a certain age and to those caring for young children. (Ref. Social security: Issues, challenges and prospects, 2001, ILO). This scheme would probably be a relevant one in Nepalese society however poses a challenge to implement. The position of widows in Nepalese society and elsewhere in south Asia is very much difficult than in the advanced economies because widows are often subject to discrimination, social isolation and even physical violence.

- ii. Divorce and pension-splitting**, for last a few decades Nepal saw a rapid rise in the rate of divorce for various reasons including migration, increasing number of women in public sectors and awareness on women's rights among others. Ensuring social security for women after divorce is not that encouraging although dividing property or allocating some portion to wife from husband as a deal of divorce process has been in place. However it is largely depend on family decisions and still consider as family matter rather than rights of women. It used to be a global phenomenon till late

twentieth century. As part of a strategy to address the potential vulnerabilities of women in post divorce life, many advance countries such as Canada, Germany, Switzerland and more recently South Africa and Ireland have now introduced a pension schemes in post divorce period commonly known as pension-splitting scheme. To address gender inequality by ensuring that the couple get equal services, the pension earned by both partners while they were married to each other are add up, and then divide equally between them. In Nepalese society, due to gender discrimination, majority of the cases both husband and wife get pensionable employment and entitlements are rare as most of the women are employed in informal sectors and are not brought into pensionable scheme, so this scheme required a careful thought.

- iii. **Pensionable age**, most of the countries in the world have either had or have had until recently a lower pensionable age for women than for men such as Switzerland 65 for men and 64 for women, UK 65 for men and 60 for women (rising to 65 by 2020) and South Africa 65 for men 60 for women and common pensionable age exists in Canada, France, Germany, Japan, the United States⁶. A lower pensionable age for women constitutes formal discrimination against men. In Nepal, while pension is largely limited to government employees in civil services, police and armed forces, limited number of female employees are involved in these sectors and majority of them usually leave job due to child bearing and rearing responsibilities. It is an issue to be debated that how to increase female workforce in these formal sectors and set an age of pensioners without discriminating both the gender.
- iv. **Pension credits for persons with caring responsibilities**, it is globally understood that many women reach retirement age with low or in society like Nepal even no pension entitlements in their own right. This is either because their unpaid work as carers at home has prevented them from participating in the paid labour force or because their caring responsibilities have obliged them to participate only in informal sectors of employment those are not covered by social security systems. In order to help remedy this problem, numerous countries for examples Germany, Norway, Sweden and Switzerland. Ireland and the UK have introduced provisions under which persons staying at home to care for young children are awarded pension credits for the

⁶ United States Social Security Administration: *Social Security Programs throughout the World, 1999* (Washington, DC, 1999).

period in question as if they had been employed and paying social security contributions, this scheme covers both male and female employees those who are in caring role (Ref. Social security: Issues, challenges and prospects, 2001, ILO). Society like Nepal, this scheme can contribute to address gender inequality among working forces.

Similarly, other schemes such as parental leave and benefits and childcare services and child benefit are also found to be effective in various countries to address gender inequality related to social security services. These are some other aspects to be debated Nepalese context before recommending a policy formulation.

Conclusion

This is to say that gender inequality issues are to be found in virtually all aspects of social security schemes and that gender inequality in social protection is more than a question of securing equal treatment of men and women in the formal sense. It is also a matter of taking account, in an appropriate way, of gender roles in Nepalese society, roles which differ between various social groups and have in recent years undergone immense change due to various forms of migration, civil war and liberalisation of economy. Thus social security schemes should be designed, on the one hand, to guarantee equality of treatment between men and women and, on the other hand, to take into account different gender roles and serve as a tool for the promotion of gender equality responding dynamics of various social groups and emerging family structure.

A gender analysis draws specific attention to the struggles of working women, low income working women in particular, who manage the dual responsibilities of earning a living and caring for the family. Unable to pay others to take care of their children while at work, poorer women face a harsh set of options if they are to earn a living in increasingly privatized labour market. They can choose to work from home and accept the lesser pay involved. If they work outside, they may have to cope with a longer working day, they would have to rely on older children, usually daughters, to look after younger ones, they may take their children to work with them, or may leave the job and rely on men's earning which may not enough to support family living. All of these options have adverse consequence for women in particular and their family in general.

Reviewing ILO conventions relevant to social security schemes from gender perspective suggest gender inequality in social security systems is a complex matter which involves two types of discriminations:

- i) direct and
- ii) indirect.

Direct discrimination can be traced to differences in treatment between economically active married women and men, based on the idea economical dependency, so that women's social security derived from rights of husband's scheme rather than women's personal rights.

Indirect discrimination results from measures which, although often defined without distinction as to sex, do in practice affect women and men differently because of the nature of their occupational activity, marital status or family situation. Women's labour market predominately informal sector that uncovered by social security schemes, for example domestic work, part-time or occasional work or in the informal and unregulated economy.

Some thoughts to be debated

A gender analysis not only shed light on problems but it also offers useful insights for the design of more inclusive, sensitive and effective social security strategies. It suggests that designing social security measures to address gender based disadvantage earlier in the life can help mitigate disadvantages faced later stage of life. For example, removing women's legal subordination and economic dependency would significantly impact positively on women's cultural obligation and social position. As a result women can take part in wider political process without having their views controlled by men, able to explore desirable livelihoods in increasingly globalised labour market without high risk of being sexually abused, and ultimately gain confident to negotiate equal wages, working modalities and relevant social security schemes.

Being responsible to preserve *ijaat*, home maker as wife, many women spend much of their lives outside paid employment and are thus economically dependent on their husbands. In social security systems based on gainful employment and rights allow a dependent spouse to benefit from health care and survivors' benefits. The issues to be considered here include: the adaptation of fundamental rights to changing family structures; the change in the concept of social security measures which implies equal treatment of widows and widowers; the

introduction of measures for all single parents. There is a need to design a social security measure that can reflect life course variations in women's needs and constraints. Universalist social basis should not be taken for granted as uniform social measures (Naila Kabeer). For example, married women with children are likely to face a very different set of constraints in managing their dual workloads to single women, women without children, or women who head households or act as 'bread earner' through migration.