At the end of 1936 the total assets of the insurance institutions amounted to 1,950 million RM. The 545 millions invested in public utility work therefore represented 28 per cent. of the total. The above table shows that about two-thirds of this sum was used for the building of workers' houses. The financing of hospitals and similar establishments set up by the insurance institutions themselves takes second place. Investments of the latter type are dealt with in the accounts as capital entrusted to third parties, so that any profit earned by the insurance institutions from their own establishments is shown on the receipts side and the interest on the capital on the expenditure side.

Employment of Female Domestic Servants in Tokyo

The Bureau of Social Affairs of the Tokyo municipality conducted in 1985 an enquiry into the conditions of work of female domestic servants in Tokyo; and has recently published its findings. The following is a summary of its Report.

SCOPE OF THE ENQUIRY

The total number of servants covered by the enquiry was 10,765. Information was collected on such questions as the age, education and place of birth of the girls, occupation of their parents, their reasons for seeking employment, and their plans for the future—i.e. upon leaving domestic service. Regarding the employers, the investigation covered their occupation, size of family, number of servants employed, etc. In connection with the placing of girls in service, the activities of the employment agencies have also been looked into; and conditions of employment have been considered from the point of view of wages, rest periods, recreation, and general nature of work.

It should be borne in mind that girls employed for domestic service are frequently treated as members of the family in which they work. For this reason, conditions of employment differ with the individual character of the girls, conditions or customs in the employer's home, and his occupation. Further, if employment is secured through the recommendation of relatives or acquaintances, various factors enter in to complicate the situation. It is thus extremely difficult to conduct an accurate and comparative survey of each of these items on the available data.

DATA CONCERNING THE WORKERS

Age

The following table gives a classification of servants according to age at the time of taking up employment. Girls aged from 14 to 29

¹ Cf. Shakai Kyoku Jiho (Bulletin of Social Affairs of the Municipality of Tokyo), July-Aug.-Sept., 1936. Tokyo.

years have been classified in 17 age-groups, while those of 30 years or over have been placed in age-groups covering 5 years each.

Age-group	No. of workers	Age-group	No. of workers
13 years or under	87	25 years	146
14 ,,	178	26 ,,	98
15 ,,	357	27 ,,	85
16 ,,	724	28 ,,	67
17 ,,	1,239	29 ,,	67
18 ,,	1,401	30-34 years	156
19 ,,	1,681	35–39 ,,	103
20 ,,	1,456	40-44 ,,	88
21 ,,	1,075	45-49 ,,	72
22 ,,	800	50-54 ,,	35
23 ,,	524	55-60 ,,	21
24 ,,	· 290	60 or over	15
		Total	10.765

It is thus seen that the majority of servants are aged from 17 to 20 years, while those aged 30 or over form a very small group, there being only 490 in all, or 5 per cent. of the total.

Education

The classification of servants according to the education they have received is as follows:

Education received	No. o	f workers
Attended higher technical or more advanced sche	ools	7
Girls' high schools:		
Completed course	333	
Left before completing course	78	411
Girls' vocational schools:		
. Completed course	150	
Left before completing course	11	161
Continuation schools:		
Completed course	16	
Left before completing course		16
Higher elementary schools:		
Completed course	4,782	
Left before completing course	228	5,010
Elementary schools:		
Completed course	4,919	
Left before completing course	125	5,044
No schooling		82
Others		34
T	otal	10,765

Thus, 93 per cent. of the domestic servants have received elementary-school and higher elementary-school education, and 5 per cent. secondary-school education; only 7 have attended technical schools. Servants with elementary-school education and those with higher elementary-school education are about equal in number. Those leaving elementary schools before completion of the course and those without any schooling number only 207, or 2 per cent. of the total.

This is undoubtedly due to the emphasis laid on education and the general diffusion of knowledge in Japan.

Their education considered in relation to their age at the time of employment shows that nearly all those who attended technical schools were 21 years old; those with secondary school education (including those who left before completing the course) were between the ages of 17 and 23 years. Those who had attended a continuation school were between the ages of 17 and 24 years inclusive, since this type of school has only just recently come into existence. Domestic servants who had completed the higher elementary-school course were of all ages up to 50 years; those who had left before completing the course were aged 30 years or under. Those who had received elementary-school education were proportionately distributed in all age groups. The uneducated and "others" were found chiefly among the servants aged 30 years or over, the great majority being from 40 to 60 years of age.

The educational standing of the servants considered in relation to the occupation of their employer shows that girls who had attended technical schools, as also those with high-school education, were chiefly employed in the homes of people engaged in public services and liberal professions. Of those having received high-school education, however, some were working in the homes of employees of business houses, those of Government or municipal officials or of persons engaged in literary work or in the medical profession.

Parents' Occupation

The following table gives the classification of domestic servants according to their parents' occupation.

Parents' occupation	No. of worke	rs
Agriculture	7,729	
Occupations connected with the marine		
products industry	316	
Mining	15	
Industry	507	
Commerce	1,023	
Transport	68	
Public services and liberal professions	382	
Domestic work	1	
Other occupations	95	10,136
Unoccupied		629
	Total	10,765

Parents engaged in agriculture head the list with 72 per cent.; next come those engaged in commerce (10 per cent.), unoccupied (6 per cent.), industry (5 per cent.) and occupations connected with the marine products industry (3 per cent.).

In agriculture, which claims the greatest number, farming leads with 7,705; live-stock raising, forestry and sericulture are negligible. In commerce, shop-keeping enjoys almost a monopoly; while the exploitation of hotels and restaurants represents an insignificant proportion.

Reasons for seeking Employment

Various reasons were given for seeking employment, such as earning pocket-money or to help their parents, earning in order to support themselves, or to acquire good manners in preparation for marriage. A classification of the total number of servants covered by the survey under six headings as to their reasons for entering domestic service shows that 1,962 (18 per cent.) entered service in order to contribute to the family budget, 528 (5 per cent.) wished to earn pocket-money, 3,801 (35 per cent.) to earn money in preparation for marriage, 1,613 (15 per cent.) to earn an independent living, 2,795 (20 per cent.) to acquire good manners, and 66 (1 per cent.) for other reasons.

A general comparison of domestic servants' ages with their reasons for seeking employment shows that a great majority of those under 30 years of age entered domestic service for various reasons connected with preparation for the possibility of marriage, and those 30 years or over in order to support themselves.

In comparison with their educational standing, girls entering service so as to contribute to the family budget or to earn pocket-money were most numerous among those with elementary-school education; those who entered domestic service in order to acquire good manners or to support themselves were chiefly among those with secondary-school education. The girls who had to work in order to contribute to the family budget or to support themselves are chiefly from homes which cannot afford to send them to more advanced schools; those entering domestic service for cultural, rather than pecuniary, reasons come from the homes of relatively well-to-do parents. Those who worked in order to support themselves are serious, provident-minded girls having as a rule attended a secondary school.

EMPLOYERS' OCCUPATION

The total number of homes under consideration where domestic service was employed was 7,414, the total number of servants employed being 10,765. A classification of the homes according to occupation of the employer (as shown in the national census) appears in the following table:

Occupation of Employer	No.	
Agriculture	13	
Occupations connected with the marine		
products industry	2	
Mining	24	
Industry	. 737	
Commerce	3,541	
Transport	76	
Public services and liberal professions	2,169	
Domestic work	10	
Other occupations	4	
•		6,576
Unoccupied		838
,	Total	7,414

Thus, commerce accounts for 48 per cent. of the total number; i.e., the majority of the servants are employed in the homes of persons engaged in commerce. Next come the public services and liberal professions (29 per cent.), showing that servants are also largely employed in the homes of government and public officials as well as of employees of business houses in Tokyo, where banks and commercial establishments are grouped together. A noticeable proportion (11 per cent.) of the homes where servants are employed are those of leisured (unoccupied) persons.

PLACING

The channels through which domestic servants are placed in employment are the public employment exchanges and private agencies, introduction through acquaintances, and advertisements. Public employment exchanges are set up and conducted in the towns, cities and villages throughout the country; or in connection with organisations engaged in social work. There are in the whole country 694 employment exchanges coming under the control of the Department of Home Affairs. Most of the exchanges place all classes of workers; some of them, however, specialise in certain categories. They may be classified as follows:

Class of workers	No. of exchanges	
General	612	
Salaried workers	2	
Women	8	
Juveniles	3	
Casual labourers	65	
Koreans	4	
	Total 694	

The number of employment exchanges placing domestic servants is 625, i.e., excluding those specialising in the placing of casual labourers and Koreans. In Tokyo alone there are 62 employment exchanges, 52 being conducted by the municipality and 10 in connection with organisations engaged in social work. Of these, 48 undertake the placing of domestic servants only; the remainder handle the placing of casual labourers.

There are also private employment agencies which maintain offices and issue written recommendations. In addition to these there are a large number of agents who carry on their work through merely verbal recommendation. These keep in close touch with each other, and are specially numerous in the Tohoku region (north-east). In the city of Tokyo, however, what are called "employment offices" are the most numerous private agencies. The early beginnings of these employment offices date back to the Tokugawa period. Up to 10 years ago, there were 500 of them in Tokyo; but with the coming of public employment exchanges, they have gradually diminished in number until at present only 230 of the employment offices are still in operation.

Acquaintances acting as intermediaries are generally personal friends or relatives of the employers; recommendations are, however, frequently made through several persons, from one to the other, finally reaching the prospective employer in a roundabout fashion. Thus, complications easily arise; it may happen, for instance, that a recommendation will be made by a person entirely unknown to the prospective employer.

Servants are also frequently recruited through newspaper advertisements or by way of posters.

As the girls are to be employed in the household, the one indispensable condition of their employment is their trustworthiness. The best way of making sure that they are dependable is to engage them through acquaintances. Accordingly, as is only natural, most employers prefer recommendations given by their personal friends. Upon being asked to recommend a servant, however, if the friend or acquaintance addressed does not personally know whether a girl is reliable, it is customary for him to appeal to his friends for information; and so forth until a wide circle of acquaintances is canvassed. The following table shows the total number of domestic servants placed in employment through the various agencies:

Public agencies: Agencies	No. of servants
Tokyo Municipal Employment Exchanges	475
Tokyo Prefectural Employment Exchanges	10
Employment exchanges conducted by organisations engage	d
in social work	106
Public Employment Exchange (outside of Tokyo)	
Private agencies:	٠
Private fee-charging employment offices	1,543
Recommendation of acquaintances	
Newspaper advertisements	
Posters	
Others	29
Total number of servants placed	1 10,765

CONDITIONS OF EMPLOYMENT

Wages

Generally speaking, domestic servants are paid a monthly wage, but in rare cases their wage is an annual one. In some instances wages are paid in advance.

The following table shows the number of servants (10,320 in all—98 per cent. of the total) receiving monthly wages, and the amounts thereof.

Monthly wage Yen	No. of servants	Monthly wage Yen	No. of servants
Less than 5.00	116	14.00-15.00	25
5.00-6.00	505	15.00-16.00	277
6.00-7.00	· 489	16.00-17.00	14
7.00-8.00	831	17.00-18.00	11
8.00-9.00	2,165	18.00-19.00	16
9.00-10.00	591	19.00-20.00	1
10.00-11.00	4,113	20.00-25.00	42
11.00-12.00	283	25.00-30.00	17
12.00-13.00	604	30.00 or over	30
13.00-14.00	190	Total	10.320

Servants receiving a wage of about 10 yen per month are the most numerous, followed by those receiving about 8 yen per month. The standard monthly wages are usually from about 8 yen to under 11 yen.

Servants' ages considered in relation to their wages show that by far the greatest number of girls aged 15 years or under were paid 5 yen per month; the numbers in this age-group decreased as their wages increased until a maximum of 10 yen was reached. Most of the servants aged 16 to 17 years were paid 8 yen, others of the same age-group receiving 7, 5, or 6 yen. A small number received 12 yen per month—the maximum for this age-group. Servants receiving 10 yen per month were mostly aged 18 years or over; this was followed by a group of those receiving 8 yen, whose ages were up to 22 years; the usual wage for those aged 22 was in the neighbourhood of 10 yen per month. With very few exceptions, servants aged 23 years or over were paid 10 yen or more.

If servants' wages are considered in relation to the employer's occupation it will be seen that by far the greatest number of servants receiving 10 yen or less were employed in the homes of shopkeepers, hotel and restaurant proprietors, employees of business houses, members of the well-to-do leisured class, medical practitioners, government and public officials, in the order given. Servants receiving 11 yen or more were employed in the homes of hotel and restaurant proprietors, shopkeepers, and the well-to-do leisured class; those receiving the highest wages—30 or more yen—were employed mostly in the homes of well-to-do leisured persons, shopkeepers, and hotel and restaurant proprietors.

Servants' wages considered in relation to the size of the employer's family were as follows. In the majority of homes with 4 members the wage paid was 10 yen; next came those paying 8, 12, 7, 9, and 11 yen, in the order given. In families with from 5 to 14 members slightly higher wages were paid—10, 8, 12, 7 and 15 yen. In families with 15 or more members the wages paid were as a rule 10 yen or more; i.e., 10, 12, 8, 13 and 15 yen in the order given.

Servants receiving an annual wage numbered 73. Of these, 14 were paid 50 yen per year, 11 received 100 yen; 10 received 80 yen; 9 received 30 and 9 received 60 yen; 7 received 40 and 7 received 70 yen.

Servants of this category were all aged 24 years or under, the majority being aged 18 years or under. They had received elementary-school education, with one exception—that of a girl who had attended a secondary school. The annual wage of 30 yen was paid chiefly in the case of hotel and restaurant proprietors and 40 yen by persons engaged in commerce, industry, public services and liberal professions. Those paying their servants 50 or more yen per year were principally shopkeepers; but the same amount was also paid by medical practitioners, employees of business houses and financiers.

Advances are sometimes made on monthly and annual wages. The term of service under a contract is one of the principal factors considered. In some cases an advance is made consisting of a portion of the wages for the entire period; in others, the whole amount is advanced. Sometimes the advances are made in one payment; at other times in two payments. In the case of the one-year contract,

the sum advanced may amount to the wage for the entire year; but there are cases in which sums are advanced which represent the total wages for such long periods as 3, 5 or even 7 years.

The total number of servants who received advances was 80. The majority of these (56) were under a one-year contract. There were 10 with 3-year and 10 with 5-year contracts; two were engaged under a 2-year contract, one for 4 years and one for 7 years. The sum of money advanced to each depended upon the length of the contract. The amounts varied from 30 yen or more (1-year contracts) to 500 yen (5-year contracts). Amounts advanced to servants with a one-year contract were, in 14 cases, 30 yen; in 10 cases, 60 yen; in 9 cases, 50 yen; in 9, 80 yen; in 6, 70 yen; in 4, 90 yen; and in 3, '40 yen. The amounts advanced under 2-year contracts were 50 and 100 yen; under 3-year contracts, from 170 to 300 yen; under 4-year contracts, 250 yen; under 5-year contracts, from 100 to 500 yen; and under 7-year contracts, 300 yen.

The age of servants who asked for advance of wages was 24 years or under, those of 20 years or under being especially numerous. Servants taking 1-year contracts came from all the prefectures of the Kanto (Tokyo and environs) and Tohoku (north-east) areas; those with 2-year contracts all came from the Tohoku district. It is very usual for servants from this district to ask for an advance of wages. In recent years, due to the impoverishment of rural districts arising from failure of crops, girls from this region have come to Tokyo to seek employment through the public employment exchanges, and a number of them ask for advances on wages.

The parents' occupations of girls asking for an advance on their wages were as follows: agriculture, 63; unoccupied, 6; occupations connected with the marine products industry, 5; cotton spinning, 2. In some cases employment had been sought in order that an advance might be obtained; 69 servants gave as their reason the need to contribute to the family budget, while 11 others were making preparation for marriage.

Employers who advanced money were chiefly engaged in commerce. Those advancing sums of approximately 100 yen were mostly proprietors of hotels and restaurants; those advancing the lowest as also the highest amounts were shopkeepers.

Allowances made in Addition to Regular Wages

Allowances in addition to regular wages consisted of articles of clothing, various small articles in ordinary use, and pocket-money. Articles of clothing were received by 5,552 servants (51 per cent.) principally from employers who were shopkeepers. Various small articles in ordinary use were received by 5,261 servants (49 per cent.). Only 577 (5 per cent.) received pocket-money in addition to wages. The amount of pocket-money was usually 1 yen or less per month—in the majority of cases, about 5 yen per year. Irregular amounts were received by 207 servants. Where 5 yen or more per month was received there was some anxiety that pocket-money might be confused with the monthly wage.

Rest and Recreation

The nightly rest and certain holidays were the chief forms of recreation. The period allowed for sleep differed widely with the seasons of the year. At the time when the present survey was made—late January and early February—it would appear that most servants rose at three a.m. and retired at about 10 p.m. In twelve cases the rest period was from 10 p.m. until 4 a.m. Servants usually have to rise early if they are employed in the homes of shopkeepers or religious workers. In 1,087 cases (10 per cent.) they rose at approximately 5 a.m. but some of these servants did not retire until midnight. As a rule, i.e., in 80 per cent. of the cases investigated, hours of work were from 6 or 7 a.m. or perhaps later, till midnight. The working day of most of the servants employed by hotel and restaurant proprietors was from about 8 a.m. till midnight, or even till 2 a.m. on the following day.

The number of servants who were allowed certain holidays was 5,778 (54 per cent.); the remaining 4,987 (46 per cent.) had no holidays. In 32 per cent. of the cases one day's holiday per month was given; in 13 per cent. of the cases more than 2 days' holiday was allowed per year.

Nature of Work

A rough classification of servants' duties shows that 281 (2 per cent.) were ladies' maids (Zashiki-bataraki), 2,886 (27 per cent.) worked chiefly as cooks, and 7,648 or 71 per cent. as general servants. The latter were mostly young; 90 per cent. of the ladies' maids and cooks were 30 years of age or under.