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Introduction: Historical Roots of Family Policy

'Suiza no existe': the artist Ben Vautier (1935–) introduced Switzerland at the world exposition in Seville in 1992 with these three words written on a blackboard. Indeed, if supplying a picture of the development of Swiss family policy, one is confronted with 26 different policies according to the number of cantons rather than a supra-cantonal family policy. The weakness of the federal state is partly compensated for by the development of a rich network of communitarian structures which, however, cannot be discussed in this report. Many of the policies orientated to the family, particularly the older ones, are comparatively 'modern' and stimulated an early modernization of family and household structures.

Various factors influenced the development of family structures and family policy in Switzerland. The historical predominance of liberal ideology, early state formation and direct democracy, early industrialization and concentration on transit and foreign trade due to the lack of other resources, the ethnic–linguistic pluralism (four languages and a large proportion of foreigners), and the cultural division between Protestants and Catholics are obviously the most important factors that interact in a variety of ways. In addition, the following more particular characteristics should be taken into account:

(1) Due to cultural pluralism and the historical dominance of liberalism (see Chapter 5), the state developed early, but as a confederation of 26 sovereign cantons rather than a unified state. The result is a weak federal state that is only allowed to act with the explicit mandate of the majority of the population and the cantons. The cantons' dominance has influenced social and family policy in two ways: it has delayed the implementation of federal laws (because of the time-consuming procedures of political bargaining) and has led to extreme fragmentation and heterogeneity of policies in the cantons and communes.

The Swiss generally have three loyalties: to their commune, their canton, and to Switzerland. The federal constitution recognizes the priority of cantonal citizenship ('Every citizen of a canton is a Swiss citizen'), and the cantons respect the autonomy of the communes (see Häfelin and Haller, 1993).

(2) The particular instruments of direct democracy (initiative and referendum) give the cantons and political pressure groups great influence on political decision-making. During the nineteenth century these instruments contributed to the

processes of consensus- and nation-building. However, frequent use of these instruments (especially of the referendum) in this century has tended increasingly to impede the implementation of new policies related to the welfare state, such as social insurance.

On the other hand, because Switzerland throughout its history was forced to integrate minorities into the federal system, direct democracy was an important factor in tempering social and political conflicts, as in the case of the incorporation of Conservatives and Social Democrats into the federal executive in the late nineteenth and early twentieth centuries, which undoubtedly stimulated the formation of corporatist structures and the implementation of particular forms of conflict management and consensus-building in Switzerland (i.e. *Vernehmlassungsverfahren*).

(3) Swiss family policy is based on the principle of subsidiarity between individuals, families, voluntary associations, and the state (Lüscher, 1988: 208) and corresponds to the political subsidiarity between communes, cantons, and the federal state (including the subsidiarity of law). In line with a historically prosperous economy and a high average per-capita income, this principle has strongly motivated the state to cede family policy to individuals and families.

(4) This type of 'individualization of policies' takes the different interests of most cultural segments into account. On the other hand, people are forced to self-organize their demands with the result that communitarian structures, mutualism, and voluntary associations are very important in Switzerland. With regard to the family, this individualization has stimulated the early demographic transition and modernization of households and families (continuous decrease in family size, high celibacy, late marriages, and few births out-of-wedlock).

(5) Early but decentralized industrialization (putting-out system), combined with the fact that class antagonism was much less important than in many other countries (resulting in only a weak labour movement), favoured the development of middle classes that often combined liberal and conservative ideology. Hence, traditional family norms and attitudes as well as intergenerational solidarity are still widespread in Swiss society.

(6) With regard to demographic development, it is important to note that Switzerland was not involved in either world war. In contrast to most other European countries, Switzerland displays much more continuous development in fertility and family forms.

This profile, given here only in rough outline, will be further elaborated later. First I would like to provide some relevant historical information before focusing on the three phases of Swiss family policy.

Switzerland is a small (6.9 million inhabitants in 1990; 41,284 km^2), landlocked country between the Alps and the Jura Mountains. Throughout its history, it has been in the crosshair of neighbouring empires: between the Roman Empire

and the Teutonic world; between Habsburg Austria, the counts of Savoy, and the dukes of Milan in the late Middle Ages; an object of interest for the Napoleonic Empire, the Nazi regime, and at present the European Union, not least because since Roman times international trade routes have led over its roads and Alpine passes. Switzerland's geographic situation has undoubtedly had an impact on its relations with its neighbours (A. Hauser, 1961: 11ff.; Bergier, 1983: 12ff.).

During the early Middle Ages, Switzerland's economy was one of self-sufficiency (*Subsistenzwirtschaft*) based on primitive agricultural technology. During the second half of the fifteenth century rapid population increase led to overpopulation (Bickel, 1947: 44); population pressure continued up to the late nineteenth century and was relieved mainly by emigration and mercenary services: during the sixteenth and seventeenth centuries emigration of mercenaries absorbed approximately half of the natural increase of the Swiss population (Höpflinger, 1986: 5). The market for foreign soldiers broke down in the middle of the eighteenth century and was definitively forbidden by the Vienna Congress of 1815. After that the economic crises of the nineteenth century brought about large waves of emigrating peasants (Bergier, 1983: 51ff.). Changes in the economic structure influenced the early onset of the demographic transition and demonstrate the importance of emigration in demographic and family-related developments.

On the other hand, Switzerland was also a country of immigration. In the mid-sixteenth century and after the Edict of Nantes (1685) a significant influx of French Huguenots and Italian Protestants into the Protestant Swiss cities enriched both the economic and the intellectual life of the country (Mayer, 1952: 221; A. Hauser, 1961: 79ff.). A century later, the Catholic cantons provided refuge to clergy who refused to pledge allegiance to the new French constitution. In the mid-nineteenth century Switzerland opened its doors to German political refugees, and Germans formed the largest contingent of immigrants before the First World War. From the 1960s onwards there was a sizeable influx of foreign workers from Italy and later also from the former Yugoslavia.

Because Switzerland has grown through aggregation of culturally heterogeneous sub-populations rather than unification (Siegfried, 1948: 24–37) this particular cultural pluralism led, in an overall perspective, to close and intimate cultural ties with France, Italy, Germany, and Austria. Nevertheless, the country has struggled throughout its history against excessive influence from its neighbours. The consolidation of a unique national identity (*politische Willensnation*) grew not least out of such a defensive (and thus conservative) position. Swiss identity is predominantly based on cultural pluralism (tolerance between different languages and religions[1] as well as between the urban and rural populations), federalism, direct democracy, and permanent neutrality.

Population pressure was also reduced by the early and decentralized development of export industries. Because the country has only meagre natural resources, the Swiss have always had to rely heavily on foreign trade (in items such as salt, linen weaving, and embroidery), often in conjunction with limited agricultural production (Flüeler et al., 1975: 88ff.; van de Walle, 1977: 1–3ff.). Starting in the twelfth century, linen, silk, and cotton weaving became significant in different parts of the country. Watchmaking began in the western cantons. In Switzerland, unlike other countries, these industries began in the mediaeval cities,[2] but soon spread beyond their confines, hindering the growth of urban proletarian ghettos. Production was typically organized in cottage industries, with the entrepreneur, who lived in the city, furnishing raw materials to the peasants who worked at home and returned the finished product to him (putting-out system, *Verlagsindustrie*). As a result, Switzerland was soon industrialized to a considerable degree without becoming urbanized (see Mayer, 1952: 22f.), and the agricultural sector did not begin to decline until after 1850. This decentralization also had an impact on family change: in particular, proletarian family forms are less common than in many other highly industrialized countries.

During the eighteenth and nineteenth centuries, industrial production increased and spread across the country, and the population grew rapidly. At the end of the eighteenth century Switzerland was the most industrialized European country behind Great Britain. In 1798 one-fourth of the active population worked in the secondary sector (Bergier, 1983: 226), many of them in cottage industries which had spread to the Alpine valleys and villages of the Jura. In the second half of the eighteenth century modern technologies such as crop rotation and artificial fertilizer began to be applied to agriculture, and cattle breeding became an important economic factor in the midland regions.

Mechanization began in the early nineteenth century. In strong competition with the British cotton industry, spinning-mills were imported and numerous new factories were founded between 1801 and 1820, mainly in eastern Switzerland (St Gallen, Glarus, Zurich). Mechanical looms were introduced in 1825 and spread rapidly, and the mechanical production of embroidery began in the middle of the century. Railway construction started comparatively late (Mesmer, Favez, and Broggini, 1986: 554f.), but a network of about 1,000 km was built between 1855 and 1860. By the end of the nineteenth century, industrial production showed clear regional differences (Gruner and Wiedmer, 1987: 87ff.), with the weaving industry predominating in the north and east (St Gallen, Appenzell, Glarus); garment-making in Zurich and Aargau; foundries and heavy manufacturing in Baden, Winterthur, and Schaffhausen; the chemical industry in Basle; and watchmaking in the Jura regions. Further, the lack of natural resources led to early growth of the third sector (banking, transportation, tourism).

The process of mechanization in Switzerland was unusual for being restricted to only a few industries, such as textiles, while leaving traditional cottage industries unaffected. Because many factories were founded by individual entrepreneurs and located in rural areas, no large industrial proletariat developed. Opposition to mechanization arose soon after its introduction, however, and the rise of mechanization coincides with a period of political revolution in Switzerland[3] lasting from the 1798 invasion by French troops to the 1848 founding of the federal state (Hauser, 1961: 199).

In 1798, Napoleon founded the Helvetic Republic with a centralist constitution that ended legal barriers to free movement, removed the old feudal system, and introduced suffrage; conflicts between Swiss conservatives and Liberals (Centralists, *Unitarier*) forced the French emperor to introduce a more moderate constitution (*Mediationsverfassung*) five years later. After Napoleon's downfall, the Vienna Congress (1815) confirmed Swiss neutrality and its territorial borders. Starting in 1830, liberal ideology was rekindled, and conflicts between liberal and conservative cantons escalated into civil war in 1847 (*Sonderbundskrieg*). The Liberals won the war and established a federal state and a modern constitution on 1 November 1848. The revised constitution of 1872 granted some concessions to the conservatives and left the cantons authority to legislate in matters of education, religion, and social security, among others. It also introduced the tools of direct democracy, the referendum and initiative, to help relieve conflicts between the Liberals and the Conservatives (Catholics and French-speaking Protestants). In 1891 the Conservatives were incorporated into the federal executive (*freiwilliger Porporz*).

THE ROOTS OF FAMILY POLICY

In the following step, I want to list the major elements of a family policy *'avant la lettre'* in Switzerland. I focus mainly on four policy fields: (1) the development of voluntary associations dealing with population and welfare issues; (2) the implementation of labour protection law; (3) the introduction of a federal family law (*Zivilgesetzbuch*, ZGB); (4) the implementation of a federal health insurance law (*Kranken- und Unfallversicherungsgesetz*, KUVG).

Voluntary Associations

We can find tracts on population policy already in the eighteenth century. Influenced by the French Physiocrats as well as the theory of populationism, authors such as Isaak Iselin (1728–82) in Basle, Jean-Louis Muret (1715–96) in Berne, or Johann Heinrich Waser (1742–80) in Zurich promoted—against a background of lower population pressure compared with the previous century—explicitly

pro-natalist policies: reducing infant mortality, limiting emigration, encouraging marriage, granting tax rebates to families with children and premiums for large families, and charging high estate duties for unmarried people. They mixed these suggestions with the physiocratic postulates such as freedom of trades and the modernization of agricultural technologies (Iselin, 1757, 1758; Muret, 1766; Waser, 1775). However, there was a clear contradiction between the proposals of these theorists and praxis in the Swiss cantons, where marriage restrictions (legal obstacles to religious intermarriage, to the marriage of paupers, and with non-citizens) were not abolished until 1874 (cf. Bickel, 1947: 35, 75). Nevertheless, these bourgeois philanthropists were successful concerning the introduction of private welfare and patriotic societies (*Helvetische Gesellschaft*, *gemeinnützige Gesellschaften*, *ökonomische Gesellschaften*),[4] collective self-help institutions (e.g. savings and loan banks, sickness funds, insurance companies),[5] public care (e.g. orphanages, old people's homes), and the promotion of public education.[6] There are no systematic figures showing the spread of these institutions (Sigenthaler, 1987: 443f.; Mesmer, Favez, and Broggini, 1986: 523ff.).

The labour movement—the first organizations were education clubs, consumer co-operatives, and self-help associations—appeared comparatively late and, due to ideological differences between anarchists and reformists, had little influence during the last century. The federal trade union (*Schweizerischer Gewerkschaftsbund*, SGB) was founded in 1880, the Social Democratic Party in 1888. After the general strike in 1918 the Christian trade unions quit the SGB. Although at least the independent socialists (*Grütliverein*) and the early labour organizations influenced the implementation of the work protection laws, a climate of class war did not develop before 1915 and ended already in the 1920s (foundation of a communist party in 1921 which was prohibited in 1940). Afterwards the Social Democratic Party in line with the trade unions became a people's party and was incorporated into the government (*Friedensabkommen* in 1937, first federal minister in 1943).

Labour Protection Law

During the first half of the nineteenth century the first attempts in the field of labour protection appear. The social background can be summarized by the following facts. Around 1800 rapid population growth began, leading to renewed population pressure.[7] Malthusianism became the most prominent population theory at that time.[8] Mechanization of industrial production accelerated rapidly. Because the Helvetic Republic, created by Napoleon, had abolished the last vestiges of feudalism new, more efficient forms of agriculture were introduced. As a consequence, grain production increased sharply (the rise in productivity has been estimated at around 65–70%; cf. Mayer, 1952: 30). This population growth was ac-

companied by a decline in wages,[9] by the introduction of child labour in the mills and factories, and by excessively long working hours (13 to 15 hours per day; cf. A. Hauser, 1961: 331; Rappard, 1914: 261). As in other industrialized countries, a broad pauperization commenced and reached a peak between 1840 and 1860. However, these evils were less pronounced than in France or England (Francini, 1848: I 64ff.; Mayer, 1952: 30).

The philanthropic—of Catholic and Protestant provenience—and liberal elite began rather early to criticize child labour. A first law that restricted the employment of children under age nine, reduced the daily working hours to a maximum of 12 to 14 hours, and forbade the work of children at night was introduced in Zurich in 1815. This was the first intervention in favour of working children in all of Europe (A. Hauser, 1961: 334). In Glarus a factory law was introduced in 1846, i.e. earlier than in England and France. It limited the daily working hours for all industrial workers to 12 hours. After long quarrels between liberal entrepreneurs and Federalists on the one side and the left-wing parties in line with the German-speaking and Catholic Conservatives and the bourgeois philanthropists on the other, a federal factory law was established in 1877 (Rappard, 1914; Mesmer, Favez, and Broggini, 1986: 676). According to this law work for children under 14 and child work at night was forbidden. The regular working hours were restricted to 11 hours per day. Furthermore, it contained measures for working and pregnant women: women were not allowed to work nights and on Sundays, and were entitled to a maternity leave of eight weeks as well as to a break of one and a half hours at noon. Pregnant women were not allowed to work in certain industrial branches (Gruner and Wiedmer, 1987: 214ff.). The implementation of this comparatively modern law with a strong family policy component (A. Hauser, 1961: 343) was a first step on the way to a federal welfare policy based on article 34 of the federal constitution. This federal factory law was in force until 1914. The process of introducing the factory law was one of the first examples of Swiss concordance democracy.

Family Law

In medieval times the concept of *marriage by consent* (the major elements were the 'traditio' of the bride, the wedding, and the regulation of the property rights) were the rule. The secular act was recognized by the Church. After the Reformation, legislation and jurisdiction in marital affairs were delegated at least in the Protestant regions mainly to the local authorities. Engagement attested by witnesses and an ecclesiastical ceremony became compulsory. The Decretum Tametsi (Council of Triest in 1563) regulated marriage in the Catholic areas. Divorce (due to adultery, mental illness, and other reasons which varied from canton to canton) was recognized only in Protestant cantons. The codification of

civil law started in most cantons around 1800. Dependent on their traditions, language, and cultural affiliations one can distinguish between four groups (Carlen, 1988: 43ff.; 91ff.; Elsener, 1975): the cantons in the west and south adopted the French code civil (Geneva 1804; Fribourg 1835–50; Neuchâtel 1854/55; Valais 1855, and Ticino 1837).[10] In addition, some cantons recognized the common Roman law (*gemeines römisches Recht*) as subsidiary law. A second group of cantons was influenced by the Austrian civil law (*Allgemeines Bürgerliches Gesetzbuch* of 1811): Berne (1824–31), Lucerne (1831–39), Solothurn (1841–47), and Aargau (1847–55). A third group grounded their codes on the tradition of the *Historische Schule des Rechts* (von Savigny). Prominent examples were Zurich (1856), Schaffhausen (1863–65), Thurgau (1869), Nidwalden (1853–74), Appenzell-Ausserrhoden (1861), Glarus (1869–74), and Grisons (1862). A fourth group of cantons either enacted no civil law (Uri, Schwyz, Obwalden, Appenzell-Innerrhoden) or developed particular legal solutions (St Gallen and Basle City). The legal segmentation was therefore determined by linguistic areas rather than by religious denomination. After the codification of civil law, modern civil marriage was introduced in the Protestant cantons in the nineteenth century (Vaud 1835; Zurich 1860; Schaffhausen 1863; Appenzell-Ausserrhoden 1866; Glarus 1870; Neuchâtel 1851, and Basle City 1871).

Coincident with the consolidation of the federal state, debates on the implementation of a federal civil law (including the codification of family and divorce law) started. I shall come back to these debates in the following chapter. The final version of the *Zivilgesetzbuch* came into force in 1912 and has been evaluated as a legal masterpiece. Regarding marriage and the family it abolished most of the legal obstacles to marriage. It furthermore respected the different legal traditions and provided a far-reaching equality between spouses. Extended rights were given also to children, independent of whether they were born to a married couple or out of wedlock. With regard to divorce, the civil law accepted a comparatively wide range of grounds.

Health Insurance Law

We can also find policies related to the family in the health insurance law. The discourse on implementing a federal law started around 1875 and was based on deficiencies in the liability laws. Influenced by the Bismarckian social policy, an article was introduced in the federal constitution (1890). It charged the government with providing health insurance which, however, would respect the existing self-help insurance companies (Art. 34^{bis}). An attempt to introduce compulsory health insurance (lex Forrer) was rejected by plebiscite in 1900. An alternative proposal—voluntary and individual insurance subsidized by the state, with cantons and communities entitled to provide compulsory schemes—was adopted in

1912. According to this law (KUVG)[11] the health insurance companies are obliged to provide the same payment for pregnancy and confinement as for illness. The health insurance companies must cover the costs for delivery and nursing for six weeks after confinement. The law provides neither a compulsory cash benefit (*Taggeldversicherung*) nor guaranteed wage replacement for employed women. Mothers who breastfeed receive a cash benefit for ten weeks after confinement.

Although neither the federal constitution of 1848 nor the revised constitution of 1874 provides an explicit family policy, one can observe that already in the late eighteenth century and above all in the second half of the nineteenth century, certain aspects of such a family policy *avant la lettre* (*first phase;* see Figure 1) can be found in various policy fields: namely, in the educational system (Switzerland introduced a compulsory educational system comparatively early and has low illiteracy rates), the early and comparatively progressive factory law, the introduction of a wide variety of self-help institutions promoted by philanthropic liberals in line with Socialists and Catholics (the idea of *caritas*), a liberal family and divorce law, and health insurance laws. Voluntarism, subsidiarity, and plurality are probably the most important characteristics of this early phase of Swiss family policy. These achievements are the product of long public debates, and the results mostly respect the particular interests of the cantons and the different political forces. The sociological and cultural background of this first phase is undoubtedly the process of industrialization and mechanization that brought Switzerland the problems of proletarization and class antagonism, even if the effects were less drastic than in many other countries. The predominant attitude (*Denkstil*, see Mannheim 1980) was not least the belief in the capacities of the liberal state, therefore the *etatism (*Fux, 1994). The persistence of the Western European marriage pattern, on the one hand, and the ongoing demographic transition and spread of new family forms on the other, together with the demand for some uniformity in the cantonal legal systems, stimulated the implementation of the above-mentioned family policies. However, the ambivalence between confidence in the new social security schemes provided by the state and scepticism about the control of individuals and families became the driving force for the next phase.

The second phase of Swiss family policy began in the 1920s against a background of world-wide economic crises and two world wars, with discussion in terms of 'family protection' or 'family allowances'. In 1945 a family protection article was added to the federal constitution (Art. $34^{quinquies}$), although the cantons continued to pass corresponding laws until 1965. During this phase, Switzerland saw a slight drop in marriage age, very low fertility rates, and the spread of the nuclear family. A new, familialist paradigm (Fux, 1994) arose in family policy, driven by the French-speaking cantons in coalition with the Catholic party. The belief in the self-organizing capacities of the nuclear family, however, must

be seen in contrast with the fear of the monopoly of family-related norms. This ambivalence was—after a long period of economic prosperity and predominance of this family type—to drive new efforts in the field of family policy.

A third phase in family policy commenced in the 1970s, against the background of a drop in fertility rates, changes in marriage and divorce behaviour, and a general shift in values and attitudes. Individualism became more pronounced, leading to pluralization and polarization of family forms. Dominant topics in this period were a new article in the constitution concerning gender equality, reform of family law and health insurance laws, and discussion of maternity leave and child-care arrangements. Figure 2 summarizes these considerations (see also Fux, 1994).

SYNOPSIS 1. The three phases of family policy, Switzerland 1975–1970

	First phase: ca 1875–1900	Second phase: ca. 1925–1945	Third phase: since ca. 1970
Macrostructural premises	Industrialization, proletarization, class antagonism	Economic crises, world wars	Normative crises, value shift
Predominant attitude ('Denkstil')	Etatism	Familialism	Individualism
Demographic and family related structures	Late marriage, high celibacy, ongoing demographic transition	Earlier marriage age, starting baby-boom	Postponement of births and marriages, pluralization and polarization of families
Dominant family form	Paternalist (bourgeois) family, proletarian family	Nuclear family	Partnership
Dominant doctrine of family policies	Neomalthusianism	Natalism, eugenics	Emancipation of women
Dominant forms of intervention	Legal	Economic	Ecological/legal
Major policies	Compulsory education, civil law, labour protection, health insurance	Family allowances, fiscal deductions	Article of equal rights, child-care provisions
Predominant conflict axes	Social security vs. disciplinarization	Community and mutuality vs. normalization	Individual security and liberty of choice vs. 'civilization'

NOTES

[1] In the history of Switzerland the linguistic segmentation has never led to important struggles between the different sub-populations. However, there is a wide gap between German and French culture, which is often called the 'Röstigraben' ('Rösti' is the dialect word for a popular Swiss-German potato dish). Both cultures are clearly associated with their neighbouring countries with the same language (France and Germany). There are studies illustrating the closure of both communities against each other. For example, scientists quote mainly sources of their own language and then Anglo-Saxon literature, but they hardly cite each other. Discussions between them are either bilingual or in English (cf. Kriesi, 1990: 438f.).

During the nineteenth century, Protestants and Catholics fought a civil war (*Sonderbundskrieg*) against each other.

[2] Regarding urbanization, Switzerland is characterized by the existence of numerous small cities but the absence of large ones. At the end of the *ancien regime* Geneva counted 30,000 inhabitants, Basle 15,000, Zurich and Berne 11,000, and Lausanne and St Gallen about 8,000 inhabitants. According to the first census conducted in 1798 there were only ten cities with more than 5,000 inhabitants. About 100,000 people lived in these towns, or less than 6% of the Swiss population (Bergier, 1983: 44).

[3] 'Eine merkwürdige Fügung des Schicksals will es, daß der Beginn der zweiten Phase der industriellen Revolution, die Mechanisierung, zeitlich genau mit der helvetischen Revolution zusammenfällt' (Hauser, 1961: 199).

[4] During the eighteenth century more than 100 societies and salons were founded (cf. Mesmer, Favez, and Broggini, 1986: 503ff.). Most of them were independent from state and churches and promoted the spreading of literacy. Many were of local importance only. A relevant force for the cultural unification of Switzerland was the *Helvetische Gesellschaft* (1761) which aimed—besides promoting a patriotic ideology—to overcome the cleavages between the different religious denominations.

Numerous philanthropic societies were established from the late eighteenth century onwards (one of the first was founded in 1777 in Basle by I. Iselin; later similar societies appeared in other cantons, districts, and communities). A federal society—the *Schweizerische Gemeinnützige Gesellschaft*—was established in 1810. It was very active in the fields of information, counselling, and social services. It was a pressure group for the institutionalization of various private institutions such as Pro Juventute (1912), Pro Senectute (1917), Ligue Vaudoise pour la protection de la famille (1923), Schweizer Berghilfe (1943), and others.

The *Grütliverein* (founded in Geneva in 1838) gathered most of the workers and social democrats. This association was active in the field of education and labour pro-

tection including the protection of women (Mesmer, Favez, and Broggini, 1986: 585; Gruner and Wiedmer, 1987: 214ff.).

[5] Self-help insurance companies by type in Switzerland (1865 and 1880)

	N. of insurance companies	
The insurance covers ...	1865	1880
illness	131	300
illness and death	308	527
illness and disablement	11	5
illness, disablement, and death	39	61
old age and disablement	16	16
old age, widowhood, and orphanhood	22	24
widowhood and orphanhood	39	31
illness, disablement, death, widowhood, orphanhood	12	31
various aims	15	5
Total	608	1085

Source: Sommer, 1978: 61.

In 1865 632 self-help insurance funds were counted with 97,754 members; in 1880 there were 1,085 funds with 209,920 members, and in 1903 2,006 insurance funds with 505,947 members (cf. Möckli, 1988: 18). For more detailed information see Braun, 1965: 146ff.; Sommer, 1978: 57ff., or Fux, 1994: 355ff.

[6] Bourgeois philanthropists such as N. E. von Tscharner, P. E. von Fellenberg, and J. H. Pestalozzi opened the first schools for the children of industrial workers in 1802. *Compulsory education* was established for example in Zurich in 1832. The spreading of the ideas of the French revolution in line with the activities of these philanthropists led to a relatively high general level of education in the early nineteenth century. At least in the highly industrialized regions the literacy rate was nearly 100% in the early nineteenth century (Bergier, 1983: 193). According to other sources the share of illiterate people in the entire country was around 23% in 1850 (Siegenthaler, 1987: 84). In contrast to other countries, there was no significant opposition of industrial entrepreneurs to public education in the nineteenth century (see also Braun, 1965: 109–13 regarding the development in the canton Zurich.)

[7] Bickel compared this growth with a 'hothouse'. The Swiss population doubled within only one century, from 1.67 million inhabitants in 1798 to 3.3 million in 1900.

[8] Malthus himself referred in his papers explicitly to the Swiss situation. The influence of Malthus' writings was greatest among the French-speaking liberals in Geneva, but it was effective also in Basle, and in eastern Switzerland (cf. Bickel, 1947: 115–17).

[9] Wages were lower than in France or England. Compared with a index (1875 = 100) wages in 1830 reached a level of 46 points in Switzerland, 59 points in France, and 64 points in Great Britain (Mesmer, Favez, and Broggini, 1986: 572). On the other hand, the cost for provisions increased drastically (cf. A. Hauser, 1961: 328).

[10] In the former canton of Jura the code civil remained valid even after it became a part of the canton Berne.

[11] KUVG = *Kranken- und Unfallversicherungsgesetz* (law on health and accident insurance).