

## Premature Departure of Active Women from the Working World: One Year Retrospective Study in the Tunisian Center

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**Abstract :** Introduction: Increasing the women's labor force participation is a political issue in countries with developed economies and those with low growth prospects. However, in the labor market, women continue to face several obstacles, either for the integration or for the maintenance at work. This study aims to assess the prevalence of premature withdrawal from working life -due to invalidity or medical justified early retirement- among active women in the Tunisian center and to identify its determinants. Material and methods: We conducted a cross-sectional study, over one year, focusing on the agreement for invalidity or early retirement for premature usury of the body- delivered by the medical commission of the National Health Insurance Fund (CNAM) in the central Tunisian district. We exhaustively selected women's files. Data related to Socio-demographic characteristics, professional and medical ones, were collected from the CNAM's administrative and medical files. Results: During the period of one year, 222 women have had an agreement for premature departure of their professional activity. Indeed, 149 women (67.11%) benefit of from invalidity agreement and 20,27% of them from favorable decision for early retirement. The average age was  $50 \pm 6$  years with extremes of 23 and 62 years, and 18.9% of women were under 45 years. Married women accounted for 69.4% and 59.9% of them had at least one dependent child in charge. The average professional seniority in the sector was  $23 \pm 8$  years. The textile-clothing sector was the most affected, with 70.7% of premature departure. Medical reasons for withdrawal from working life were mainly related to neuro-degenerative diseases in 46.8% of cases, rheumatic ones in 35.6% of cases and cardiovascular diseases in 22.1% of them. Psychiatric and endocrine disorders motivated respectively 17.1% and 13.5% of these departures. The evaluation of the sequels induced by these pathologies concluded to an average permanent partial disability equal to  $61.4 \pm 17.3\%$ . The analytical study concluded that the agreement of disability or early retirement was correlated with the insured 'age ( $p = 10^{-3}$ ), the professional seniority ( $p = 0.003$ ) and the permanent partial incapacity (PPI) rate assessed by the expert physician ( $p = 0.04$ ). No other social or professional factors were correlated with this decision. Conclusion: Despite many advances in labour law and Tunisian legal text on employability, women still exposed to several social and professional inequalities (payment inequality, precarious work ...). Indeed, women are often pushed to accept working in adverse conditions, thus they are more vulnerable to develop premature wear on the body and being forced to premature departures from the world of work. These premature withdrawals from active life are not only harmful to the concerned women themselves, but also associated with considerable costs for the insurance organism and the society. In order to ensure maintenance at work for women, a political commitment is imperative in the implementation of global prevention strategies and the improvement of working conditions, particularly in our socio-cultural context.

**Keywords :** Active Women , Early Retirement , Invalidity , Maintenance at Work

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