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Review of *Social Security for the Excluded Majority*. Wouter van Ginneken (Ed.). Reviewed by Mizanur Miah, Southern Illinois University at Carbondale.

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Book Reviews

Wouter Van Ginneken (Ed.), *Social Security for the Excluded Majority*. Geneva: International Labour Office, 1999. \$19.95 paper-cover.

This book addresses a timely and significant issue relating to the lack of social security coverage for a vast majority of the working population of the world especially, in the developing countries. The problem testifies to the miserable failure of the fulfillment of the International Covenant on Economic, Social and Cultural Rights (see, Article 9, in particular) that asserts the “rights of everyone to social security, including social insurance”. It also undermines the role of ILO in fulfilling its “solemn obligation” for the extension of social security measures in the nations of the world as contained in the Philadelphia Declaration of 1944. In these backdrops, Wouter Van Ginneken explores some new and innovative ways, and documents a number of pioneering efforts from five selected developing countries to help understand the ways in which the informal sector workers may be accorded social security coverages to a significant degree. Ginneken argues that in possible cases, existing family and community support systems should be tied up with statutory social security programs. Also, in addition to tax-financed social assistance schemes, special schemes for the self-employed, casual labour and homeworkers with government earmarked taxes should produce highly desirable results. Drawing upon the case studies from India, China, El Salvador, Benin and the United Republic of Tanzania, Ginneken asserts that the positive lessons learned from these countries in the informal sectors be used as pilot experiments preferably, with government involvement. It is suggested that these pilot projects should be area-based with full coverage in one area first and, if successful, they can be easily replicated in other areas with a very low administrative cost. These projects call for an implementation of the “bottom-up” participatory approach rather than the “top-down” policy that many international donor agencies including the ILO previously preferred.

The book consists of eight chapters. The first chapter written by the editor, W. V. Ginneken, offers an introduction to various

concepts related to social security and the case study countries. It also provides a brief overview of issues relating to the extension and reform of statutory social insurance, the promotion of contributory schemes, the cost-effective social assistance and the need for experimentation. Chapter 2 documents a case study from India that touches on the statutory social security, social assistance and self-financed social insurance. Contributed by Shashi Jain, this chapter is entitled as "Basic social security in India". Chapter 3 titled as "Extending the coverage of social security protection in China" has been contributed by Xiaoyi Hu, Renhua Cai and Xu Zhai. Chapter 4 has been contributed by Peter Kamuzora and is titled: "Extension of formal social security schemes in the United Republic of Tanzania". Chapter 5, contributed by Angwara Denis Kiwara., is also a case study on Tanzania. It, however, exemplifies the nation's health insurance policy and is titled as "Health insurance for the informal sector in the United Republic of Tanzania". Chapter 6 underscores the "Basic social security in El Salvador" and has been contributed by Ruth de Solórzano and Víctor Ramírez. Chapter 7 depicts a case study on Benin. Written by Bernardin Gauthè, the chapter includes a discussion on "Social security for the informal sector in Benin". Chapter 8, the concluding chapter, highlights some salient policy recommendations by the editor. These include: (a) promoting contributory schemes, (b) fostering cost-effective social assistance and, (c) extending and reforming statutory social insurance schemes. This chapter also underscores clear roles for various social security partners that include the government, the social partners, insurance companies and social security agencies and, non-governmental organizations (NGOs). The chapter concludes with a delineation of the role of the ILO in terms of research and experimentation, technical assistance and standard setting.

This book is a timely and significant contribution to the field of social work as well as social policy and social development. The list of tables (see Pp. xii & xiii) provides a very useful factual information for the readers on demographic, social, economic, health and employment statistics, among others, for all five case study countries. The experiences drawn from the five case study countries have been analyzed by Ginneken very systematically providing clear connection to the issue of social security coverages

in the informal sectors of the developing countries. The reader, whether a researcher, an educator, a policy maker or an international agency administrator, will find this book very informative and useful in terms of understanding some effective and innovative ways to extend social security benefits to a large number of disadvantaged population of the world especially, those who are not covered under any formal sector.

Finally, even though these case studies represent only a fraction of the problem and offers positive results in a limited way, I consider this edition by W. V. Ginneken as a significant contribution to addressing the needs of the millions of suffering humanity. In that broader sense, the book definitely makes an immense contribution to the understanding of human rights and social development today.

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Christy M. Buchanan, Eleonor E. Maccoby and Sanford M. Dornbusch, *Adolescents after Divorce*. Cambridge, MA: Harvard University Press, 2000. \$19.95 papercover. [August 1, 2000].

The fate of children whose parents have divorced has been the fodder of many religious sermons, political speeches, scholarly investigations, and coffee-shop chats. Much of what the public hears about children of divorce is shot through with passion, rhetoric, and assumptions—but not necessarily with clear thinking. *Adolescents after Divorce*, however, offers a refreshing avenue of insight and clarity about children of divorce.

Adolescents after Divorce begins with a disclaimer that it does not push a philosophical or political agenda regarding divorce or children's living situations, and by the conclusion of the book, the reader agrees that the material is presented in an even-handed manner. The writing style of the work is excellent: it is clear, accurate, scholarly, and yet quite interesting. The authors have achieved an objective but engaging tone. The material presented in the book acknowledges the passion inherent in the subject of children and divorce, but does not allow that passion to swamp rational thinking.