core message, the book will be a valuable resource for anyone wanting to grasp the intricacies of contemporary American social welfare policy. It deserves to be widely consulted.


Although scholarly research into social security has been primarily concerned with Western countries, these programs have also been introduced in developing countries, and today much more is known about the way they function. However, it is well-known that formal social security programs in most of the Global South cover only a small proportion of the population and that the majority, particularly in the agrarian sector are excluded. Often, those who are excluded are the poorest and those who are most in need of income protection. Fortunately, the challenge of extending protection to the excluded majority has now become a major policy objective in international social security circles.

Until comparatively recently, research into social security in the developing nations has focused on formal statutory programs, and the question of how people without access to these programs cope with the contingencies and risks of everyday life was neglected. It is largely through the efforts of a small group of European scholars, including the authors of this book, that this issue is now on the international agenda. Since the 1980s, Franz and Kebeet von Benda-Beckmann have been actively involved in promoting research into what may be loosely called "nonformal" social security in the developing world. Writing from the perspective of legal anthropologists, they have published widely on the question of how people in the developing world cope with insecurity and how culturally institutionalized obligations, norms and practices respond to the contingencies of everyday life.

This book is comprised of a collection of original and previously published papers dealing primarily with their work on the Indonesian island of Ambon. The authors have lived and worked on the island and have an intimate knowledge
of the way village people utilize kinship and community care and support networks and rely on reciprocal obligations in times of difficulty. The collection is wide-ranging and deals with various aspects of social security and everyday life on the island. Among some of the pioneering papers which were previously published are an in-depth study of how Islamic welfare institutions operate in an Ambonese village. At the time that this paper was published, little was known about the way the Islamic institution of *zakat* was translated into actual giving and receiving activities. Another early paper deals with small-scale enterprises and how they promote income security. Although research into microenterprise and microfinance programs is now well-established, this important paper was of pioneering significance and deserves to be read again. In addition to these ethnographic accounts, the book contains a scholarly analysis of the concepts and issues related to "non-formal" social security. It shows how difficult it is to define and conceptualize the myriad and complex patterns of obligation, support and care that impinge on the everyday experiences of millions of people around the world. Two other chapters of particular interest deal with Moluccan women and their families living in the Netherlands and a poignant concluding chapter on the effects of recent intercommunal violence on Ambonese communities.

As social security scholarship transcends its focus on Western statutory provisions and debates ways of extending social security to the impoverished majority of the developing world, this book will be an indispensable resource. Although its approach differs significantly from the conventional "welfare state" perspective of Western social policy scholarship, it is readable and extremely informative. It will introduce readers to issues previously neglected by Western social security scholars and demonstrate the need for a broader, interdisciplinary analysis that understands the way ordinary people cope with risk and insecurity. It makes a major contribution to the literature and should be widely consulted.