

BOOK REVIEW

Mihaela Lambru (Ed). (2013). *Organizațiile de ajutor reciproc [Mutual Aid Organizations]*, Iași: Polirom (142 pages)

Naomi Naghi

The book *Mutual Aid Organizations* is part of the Prometheus project - promoting social economy in Romania through research, education and training at European standards, and the editor of it is The Quality of Life Research Institute. The project is part of the Sectorial Operational Programme for Human Resources Development 2007-2013.

Mihaela Lambru is Associated Professor at the University of Bucharest, Faculty of Sociology and Social Assistance. She coordinated numerous papers on interesting and current topics such as: *Public-private partnership in providing social services* (Ziua, 2004), *Public policies and public administration reform. Participatory dimension of public policies* (Expert, 2010), *Romania 2010. Nongovernmental sector: profile, trends, challenges* (Litera, 2010), *Sociologist on the labor market* (European Institute, 2012) and others.

The paper is divided into three parts: part I is entitled Mutual Organizations/Companies. Conceptual Framework and Elements of Historical Evolution, part II – Mutual Organizations and Associations in European Union and part III entitled Credit Unions - Profile of Mutual Organization.

Part I approaches theoretical directions in studying mutual organizations. The author defines mutual societies by listing the principles that underlie them. Furthermore, the author defines a “series of useful concepts” for a more accurate understanding of the social economy: social economy, social enterprise and mutualism. The concept of mutualism is studied from two perspectives: economic integration of Karl Polanyi and the three levels of understanding developed by Johnston Birchall. Finally, two schemes regarding the interpretation of the developmental stage of the credit unions are presented. The second topic, included in Part I, refers to the development of mutual organisations and historical elements. The author presents the historical evolution of European mutual organizations, and then switches to the rise of the first association of this type in Romania, in Reșița, until the formation of INCOOP in 1938. After World War II, mutual societies and organizations have changed, the communist regime has integrated them within its own ideology in order to adapt to the political regime: cooperative banks and credit institutions with private or state capital were dissolved (except BNR, CEC and SNCI), while savings and credit unions were subordinated to communist syndicates. Democratic regime has integrated these organizations within social security systems or in the subsidiary of public or private insurances. Overall, Europe was the eyewitness of demutualization processes, which have arisen from different

ideological orientations. “However, in some unfavorable political and ideological contexts, mutual companies and organizations continued to exist and develop, offering people a variant of protection against various risks, economically and socially viable” (Lambriu, 2013, p. 42).

Part II deals primarily with mutual organizations and associations in the European Union. The author introduces the definition and typology. The definition of terms depends on the traditions, culture and ideologies of various European countries, so that social protection schemes vary. The components of the protection system found in most states are: healthcare, reducing costs for sickness, maternity benefits, long-term care, disability benefits, retirement, survivors' benefits, employment injury or risk of disease, unemployment and allowances. In Europe today there are two types of mutual organizations, depending on the form of health insurance: Bismarckian system, found in most of continental and oriental countries, and Beveridgian system, found in Anglo-Saxon, Nordic and some Mediterranean countries. Mutual organizations remained in the property insurance area, personal, social or credit insurance, so they are the lowest of all social economy organizations. According to the author, currently in Romania we find credit unions, the only country with “so poor mutual scenery” (Lambriu, 2013, p. 50). The author talks about the reform of the European policy on organizations / mutual aid associations. This states that an important role in supporting the development of social economy is played by the European Commission. In 1992 there was the first public policy process - the initiative had partial success because there was only a solution that was agreed upon, which was related to cooperatives, giving them a special status within the single market, for the mutual associations and organizations there could not be reached a consensus, in 2003 there was the second public consultation process in relation to mutual organizations, and in 2013 it returns to a new process of public consultation on the organizations / mutual aid association and the need to develop a European regulatory framework. Mihaela Lambriu emphasizes the development of social enterprises in recent years, being regarded as a “response of the organized citizens to the problems of contemporary societies” (Lambriu 2013, p. 54). The author then makes an analysis of health insurance and private pension management at European level.

Part III begins with the presentation of mutual organizations and unions in Romania, then it presents historical rates of unions of pensioners - part of associative framework of Romania. At present, in our country there are Credit Unions of Employees (CARS) and the Credit Unions (CARP). The author details the organization of CAR and historical developments in Romania. The paper concludes with the policy and mutual development and mutual aid organizations. Public policies aimed at the development of social economy are “strategies employed by the authority and resources to facilitate the achievement of goals and objectives for specific target groups” (Harman apud. Lambriu, 2004). The author talks about the five policy areas of Tremblay: transversal policy, regional policy, development tools, and sectoral public policies supporting communities and disadvantaged groups. Mihaela Lambriu states that social enterprise doesn't exist as

a juridical entity, as yet we see a growing interest in developing a policy framework for the social economy. It is noted that with the launch of the Sectorial Operational Programme for Human Resources Development 2007-2013, financed by the European Social Fund, the social economy field is more visible. The author talks about the fact that the most important initiative in the social economy field is still under discussion, the Framework Law for Social Economy initiative of the Ministry of Labour, Family and Social Protection. Finally, Mihaela Lambru talks about the lack of interest in public authorities for mutual aid associations as a possible partner in providing social services for the elderly, the development of microfinance programs locally or other types of public services. She offers three explanations: unfavorable ideological climate for NGOs and mutual aid organizations, weak image in the decision area and issues of mutual aid organizations in understanding and harnessing the mutuality principle underlying their operation. Despite all, mutual aid organizations in Romania have shown that they can survive and develop in different political and economic contexts.

The paper of Associate PhD. Mihaela Lambru is well documented and provides information that helps the reader to form an opinion about aid organizations in Europe and Romania. It starts by defining terms and commissioning the historical context of the emergence of these concepts and it reaches in the end to insert the importance of providing the legal framework for social enterprises. I conclude with a statement of the author that captures a very important idea: “Knowing the principle of mutuality and understanding the operation of mutual organizations can be an advantage in further discussions related to the development of the policy environment for social economy entities in Romania” (Lambru, 2013, p. 117).