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North Korea. Since the collapse of the Soviet Union they can no longer place major reliance upon assistance from other 'fraternal' states and have to devise their own strategies for survival. All have shown a trend towards greater reliance on market forces, though in different ways and to varying degrees. Enterprise management has to adapt to this. In some of them entrepreneurs have become politically and socially acceptable. They may even begin to set trends for social evolution. Yet since state enterprises used to be responsible for all welfare payments to

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employees and their families, management reforms cannot be separated from those of welfare arrangements. Reducing an enterprise's non-commercial obligations for the sake of greater market efficiency is bound to affect welfare provision. It also reopens the role of official trade unions. How these regimes cope with these conflicting pressures are vital factors in their long-term viability.

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Declines in real wages, increases in the number of poor families, and cutbacks to welfare and other safety-net programs have stimulated the popularity of microenterprise development programs (MDPs). These programs typically offer training and loans to individuals seeking to operate very small businesses. MDPs are often presented as a path to the self-sufficiency that comes with entrepreneurship and as an example of the success of market-based alternatives to government programs. In

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Bootstrap Dreams, Nancy C. Jurik analyzes the origins and maturation of these programs in the United States. Based on a national sample of fifty programs and an eight-year case study of one in particular, this is a rare book about microenterprise development. Jurik understands the positive social mission of MDPs, but she is not blind to the problems that they encounter. Jurik's clear perception of potential difficulties and her keen ability to place the microenterprise movement in the larger context of welfare reform and globalization make *Bootstrap*

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Dreams a valuable book.

The U.S. disability insurance system is an important part of the federal social safety net; it provides financial protection to working-age Americans who have illnesses, injuries, or conditions that render them unable to work as they did before becoming disabled or that prevent them from adjusting to other work. An examination of the workings of the system, however, raises deep concerns about

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its financial stability and effectiveness. Disability rolls are rising, household income for the disabled is stagnant, and employment rates among people with disabilities are at an all-time low. Mary Daly and Richard Burkhauser contend that these outcomes are not inevitable; rather, they are reflections of the incentives built into public policies targeted at those with disabilities, namely the SSDI, SSI-disabled adults, and SSI-disabled children benefit programs. *The Declining Work and Welfare of People with Disabilities* considers how policies could be changed to

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improve the well being of people with disabilities and to control the unsustainable growth in program costs.

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