

# On common ground

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Objekttyp: **Article**

Zeitschrift: **The Swiss observer : the journal of the Federation of Swiss Societies in the UK**

Band (Jahr): **- (1951)**

Heft 1155

PDF erstellt am: **02.05.2024**

Persistenter Link: <https://doi.org/10.5169/seals-690360>

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## ON COMMON GROUND.

By THÉO CHOPARD.

It is a well-known fact that those institutions and insurance schemes which are intended to guarantee social security, have taken on a tremendous extension ever since the economic crisis of the "thirties."

During the ten years which have elapsed between January, 1939, and December, 1949, the number of countries which have an old-age insurance scheme have increased from 33 to 44. As regards sickness insurance the increase amounts to 36, instead of 24 countries, whilst those States which grant family allowances have jumped from a mere 7 to 27.

On the other hand, there is no special progress to report in respect of the traditional insurances. The number of countries possessing accident-insurance has remained the same, namely 57, and there is only one additional country to have adopted unemployment insurance, thus raising the number from 21 to 22 countries. Not only does social insurance cover an increasing number of risks, but there is also a tendency towards an extension in the circle of those who benefit from this insurance.

Whereas formerly, the traditional insurances were limited to labourers and to workers in industries, or else to salaried personnel whose income did not exceed a certain fixed sum, nowadays, they are progressively extending to all income brackets, and all trades and professions — including persons who are self-employed — and even to those who are not engaged in economic activities, such as housewives and people who are living on their income, in other words, social security is now on its way to become a universal or total system.

We are, therefore, witnessing a fundamental modification of the classical idea of one of the functions of social insurance. Prior to the great economic crisis in the "thirties", social policy was, to a very large extent, a means of attaining a more equitable distribution of revenue, and of mitigating the glaring contrasts which existed between the social classes, and thus attenuating social tensions. Thus, in addition to its proper function, it also played a corrective role.

To-day, social policy and the institutions which it creates are based essentially on the principle of solidarity which is more or less universal. It is no longer a matter of realising a kind of compensation between the very rich and the very poor classes, between a tiny privileged minority and the great masses of workers. It is now, primarily, a matter of achieving compensation between categories whose incomes no longer show any very great differences. The new régime of social security reflects that great modern revolution which has taken place within the industrial countries of Western Europe; the levelling of incomes as a result of the re-valorisation of the work accomplished by the working masses and the increase thus brought about in the purchasing capacity. It also reflects the fact that to-day, more so than yesterday, the major portion of fiscal revenue is no longer assured, in those countries which are highly industrialised, by the privileged, but by the popular classes which tend, more and more, to change into a middle class.

This fact is illustrated by the following figures.

In Great Britain, for instance, the number of persons whose net income (after deduction of taxes) is lower than £150 per annum, has fallen, from 1939 to 1946, from 13.5 to 7.5 millions; during the same period, the number of persons earning between 150 and 250 pounds sterling per year has doubled, rising from 4 to 8 millions, whilst that of persons with a yearly income of from 250 to 500 pounds has more than trebled, increasing from 1.5 to 5.2 millions.

In this way, the contribution of the well-to-do classes towards social security, in the industrial countries of the West, is of secondary importance, and this statement applies equally to those countries which possess a Socialist Government. And, as a result of this new conception of a social security which will henceforth be based primarily on the solidarity existing between the categories of incomes which no longer show any excessive divergencies, those who benefit from the insurances are ready to accept the responsibilities and sacrifices which would have appeared impossible a few decades ago.

Expressed in a percentage of wages and salaries, the charges to be borne in respect of social security fluctuate, in the various European countries, between 25 and 40%. It is of no great importance to know in what proportion they are distributed among the wage-earners, the employers and the State. Whatever may be the system employed to finance the scheme, it is always the great mass of beneficiaries under this scheme who have to bear the principal charges: in the form of taxation, if it be the State which provides the subsidies and in the form of higher prices or lower wages if it be the employer who contributes the financial means.

Thus, it is really of small importance whether or not efforts are made to reduce to a minimum contributions on the part of the workers and to raise to a maximum those on the part of the employer, or vice-versa, or to try to cover the major portion of expenditure by means of taxation. In every case, it will always be the great mass of the insured — the beneficiaries — who will pay, either as consumers, taxpayers or wage-earners.

## CITY SWISS CLUB

### ANNUAL GENERAL MEETING

on **Tuesday, April 10th, 1951, at 6.30 for 7 p.m.,**  
at **Brown's Hotel, Dover Street, W.1.**

**Agenda:** Minutes of last meeting.

Admissions.

Dèmissions.

President's Report.

Treasurer's Report.

Elections.

The meeting will be followed by an address  
by Professeur Edmond GRIN of Lausanne  
University on "**Liberté et Libertés**".

THE COMMITTEE.

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By THÉO CHOPARD.

The recent census of the population, taken by the Swiss Confederation, shows a further decline in the rural elements and a fresh increase in the urban and industrial population. In spite of the fact that from 1941 to 1950 the number of inhabitants in Switzerland has increased by nearly half a million, one rural locality out of three has registered a decline in the number of its inhabitants. Within the space of one century, the proportion of persons engaged in farming has fallen from 50% to 20% of the whole of the Swiss people. Is it really a fact, as so many would have it, that we are witnessing a flight from the land? Certainly not! Nowhere in Switzerland do we find abandoned farms, deserted villages and hamlets, and uncultivated land, as is the case, for example, in certain regions of France. On the contrary, the tiniest plot of land is carefully cultivated. What is then the reason for this steady decrease in its population from which our countryside is suffering? It is self-evident that the attraction exercised by easier living conditions, higher earnings, and more varied possibilities for recreation, plays a considerable role. But this is not the only reason for this demographic movement. The simple reason is that in the agricultural regions the number of births is too high in relation to the possibilities of work and of living offered by the available land. The superficial area of this land is constantly declining. The progress of industrialisation and the progressive extension of towns and cities, is steadily "eating away" arable land. In other words, there is no longer sufficient land to provide work for all those who are born in the farming class. A great many families leave the country because the number of farms is diminishing. The cost of running a farm has become — for a number of various reasons — so high that agriculture is obliged to rationalize its methods of production. Small farms — which are not paying concerns and cannot provide a living for all the members of the family — tend to become eliminated in a pitiless manner. They are cut up and engulfed by larger farms. Only large farms are profitable. But, even they, are no longer important enough to be able to provide work for all; moreover, they cannot pay the wages which can be obtained in industrial undertakings. That is the reason why we find ourselves facing the following paradox: in spite of a birth-rate among the farming class which is too high for the amount of work available, agriculture lacks man-power and is obliged to have recourse to foreign labour. The migration of the rural population to the towns and the steady growth of the latter, is far from desirable. On the other hand, those rural regions which lie at a distance from the urban centres, are not in a position to provide everyone with sufficient earnings. At this point, I would like to specify that the depopulation in question is particularly marked in the outlying parts of the country. In those villages where certain industries have been established, there has been no decline in the population. Thus, it would appear as if the best way to stabilise, to a certain degree, the relations between the farming population and the semi-urban regions, is to decentralize to a still further extent an industrial production which is already proceeding along that road, and, in this way,

open up new possibilities of employment to the village populations. Taken as a whole, however, this decline in the rural population which is being deplored, is not a social evil. In a small and highly industrialised country like Switzerland — a large portion of whose superficial area is covered by mountains and glaciers — farming can offer possibilities of work to only a limited number of persons, of whom the proportion grows smaller concurrently with the growth of the population. In short: the possibilities of employment offered by agriculture are limited, whereas those offered by industry are not. And that is why the industrial population continues to increase in comparison with the farming population.

## OUR NEXT ISSUE.

Our next issue will be published on Friday, April 13th, 1951. We take the opportunity of thanking the following subscribers for their kind and helpful donations over and above their subscription: A. Gartmann, A. O. Bucher, W. Graf, M. E. Lichtensteiger, S. Alberti, Mrs. J. Stanton, Mrs. B. C. Hossack, J. H. Ungricht, P. Bucher, J. Kessler, R. J. Keller, Mrs. A. Rietmann, C. Landau, J. Hausermann, J. Paravicini, E. Widmer, H. Bingguely, M. Gysin, A. Maeder, W. O. Bossard.



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