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## STUDY

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Translated by Tim Ennis

### EMPOWERMENT, POVERTY AND SOCIAL POLICY\*

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This paper analyzes the perceptions, behavior patterns and efforts made by poor families to move up in the world. Through surveys, group interviews and other in-depth studies, as well as the analysis of various indicators especially designed for this research, the investigation comes to the conclusion that within the overall poverty

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See below in this volume, reflections and comments by Lucía Pardo, Violeta Arancibia, Alberto Etchegaray, Eugenio Tironi and Arturo Fontaine Talavera.

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problem there is a majority group of families that are making efforts to get ahead. Accordingly, it is argued that the empowered poor are those who show objective signs of having reached a relative degree of socioeconomic success, despite their current economic shortcomings. Seeing poor people as empowered individuals, with responsibility for their own destiny, has important consequences for the design of social policy in the future. It means promoting programs to give incentives for poor people to improve their condition by themselves. This can be achieved through decentralized programs with the family as the central focus.

#### INTRODUCTION

In most studies on poverty it is common to find a detailed analysis of the material conditions of the lives of poor people: research describes the housing, education, income and employment situations, among other aspects. There is a broad range of studies that aim to measure the poverty phenomenon, and some more complex studies seek statistically to find a relation between poverty, unemployment and economic growth, so as to be able to anticipate the results of different courses of action on poverty levels.

Without denying the importance of such studies, it should be kept in mind that, in general, they omit an important aspect which is a diagnosis of the causes and conditions for getting ahead or escaping from the poverty condition, from the standpoint of the attitudes and efforts that poor people themselves make to improve their living conditions. Although there are important studies that have recorded both the communal and individual living conditions of the poorest in a qualitative way,<sup>1</sup> few studies have considered the attitudes and efforts made by poor people themselves to improve their situation. This one of the areas in which this research aims to make a contribution. Needless say, in this sense, this research is exploratory, as it is one of the first to deal with the topic in a systematic way.

This paper, therefore, focuses on the potentiality that poor people themselves possess, as subjects of their own development, to improve the socioeconomic conditions in which they live. This leads to a preference for dealing with what the literature generally has referred to as the "individual causes" of poverty. This means taking the poor person and considering that his opinion and outlook are relevant elements in defining social policy. Of

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<sup>1</sup> See for example O. Lewis (1966).

course, none of this means a denial of the “structural causes” of poverty, but rather, a different approach.

In carrying out the research, several indicators were created to record the relative economic success of poor people according to a combination of variables. Using this methodology, a combined index was created which made it possible to position each low-income family on a continuum according to the family’s level of socio-economic improvement. The analysis of this information shows that there are certain individual, family and social patterns associated with this improvement process.

As a result of the research, it was possible to characterize the two extremes of this continuum. Near one extreme of the continuum are families who clearly display conditions of having achieved some relative socioeconomic success, within their corresponding poverty segment. This group is characterized as having attitudes, behavior patterns and opinions that reflect a clear aspiration to achieve improvement in their socioeconomic situation; for this reason, they show some concrete progress in this direction, in spite of the limitations inherent in the state in which they find themselves. At the other extreme of the continuum are families who do not show any signs of improvement in their socioeconomic situation.

This view of poverty as a continuum between families who are making an effort to get ahead economically and those who are not doing so, poses a considerable challenge for defining social policy in the future. According to the results of this study, most poor people in Greater Santiago are making concrete efforts to improve their quality of life. This means that social policy should comprise programs that recognize and reward individual effort to overcome poverty, rather than policies that are presented merely as a means of subsistence.

This research aims to contribute to defining a new stage in Chilean social policy. In this new stage the poor person should be seen as the center of the process of overcoming poverty, and a mechanism should be created to provide incentives for maximizing individual effort in this direction. An important aspect that could characterize this new phase is the much needed decentralization of social policy. The specific nature of the programs required, and the need to link them to their beneficiaries, requires a highly decentralized framework or delivery mode for social programs.

Having said that, the elements defined in this paper, seen as a start to drawing up a new stage in Chilean social policy, do not necessarily signify a break with the current framework, but rather are complementary to it.

This paper is divided into six sections. The first presents a general introduction to the research topic. The second section is devoted to reviewing the concepts of dependency and marginalization (underclass) in the light of international literature. The third section discusses certain elements of Chilean social policy in recent years, while the fourth lays out the conceptual framework for the research. The fifth section contains a summary of the methodology pursued and the principal results, and the final section presents the main conclusions.

## I. CONCEPTUAL FRAMEWORK

### 1.1 Welfare dependency and underclass

A feature of the 1980's has been a wide-ranging debate on the effectiveness of anti-poverty policies implemented in the developed world, especially in Europe and in the United States. Within this context, one of the phenomena that has gained most relevance in academic discussion of social policies is the issue of marginalization or underclass.<sup>2</sup>

It is possible to associate the use of the concept of marginalization, or underclass, as an attempt give greater balance to research on poverty, reaching beyond a merely economic perspective. In general, poverty today is thought of as a mainly monetary problem. However, a variety of authors have analyzed the problem from other viewpoints, such as cultural, life-style, values and attitudes.

A quite widely used definition of the concept of underclass has been coined by Van Haitsma (1989). This author defines the underclass as people living in conditions of exclusion, who have weak links to the formal labor force and whose social background tends to weaken those links further still. The relation to the work force concerns the legitimacy of income and its stability or variability. In this sense, the legitimacy of labor income will depend on where it comes from: for example, income from crime would have low degrees of legitimacy and stability. Similarly, welfare transfers from the government in general would also have low legitimacy. Social background relates to the social structures in which the individual participates: home, neighborhood, social networks. These links may or may not reinforce the weak relationship with the labor force.

The functionality of the concept of underclass is perforce circumscribed by existing statistics. Mincy (1993) identifies four approaches that

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<sup>2</sup> The term "underclass" has connotations of "exclusion".

have been taken to measure the “underclass” phenomenon: persistently poor people, areas of poor population, individuals with social problems and population with multiple social problems.

#### Approaches to the “underclass” concept

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##### 1. PERMANENTLY POOR PEOPLE:

People who remain poor for more than five years.

##### 2. AREAS OF POOR POPULATION:

Geographical areas (localities, neighborhoods, ghettos) where more than 20-40 percent of the total population is poor.

##### 3. INDIVIDUALS WITH SOCIAL PROBLEMS:

Various underclass indicators are used which differ from traditional poverty indicators: for example, homes receiving public welfare benefits, homes headed by women, homes in which the man works less than 26 weeks per year, homes with young people who are not getting an education.

##### 4. POPULATION WITH MULTIPLE SOCIAL PROBLEMS:

This approach results from a combination of the previous approach (3) and the “permanently poor people” approach (1).

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Discussion of the exclusion or underclass phenomenon has had wide repercussions on the definition of social policy in North America, and the concept has also begun to influence European social policy.<sup>3</sup> However, it should be kept in mind that, despite the importance the underclass concept has begun to acquire, there wide-ranging discussion is still taking place on its definition, its functionality and, above all, its causes.

As regards the causes of the underclass phenomenon, writers have mentioned a wide range of factors, including welfare dependency, family structure, low educational level, crime and the decline of urban jobs. It is worth briefly mentioning some aspects of these factors, as they have very significant effects on this research.

Welfare dependency relates to the fact that people who are beneficiaries of monetary transfers from the state seem to make little effort to escape from the poverty situation in which they are immersed. To some degree, the social programs themselves may be helping to generate a situation of apathy and little motivation towards social mobility. For example,

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<sup>3</sup> See “Europe and the Underclass”, *The Economist* (1994).

work by Moffit (1992) indicates that certain transfers, such as the AFDC,<sup>4</sup> do indeed generate disincentives to labor supply, which translate into a reduction in hours worked. However, there is less than full consensus regarding the empirical evidence on this point. In this context, it is not only welfare dependency that is important for dealing with the underclass, but also the occupational characteristics of the individuals involved.

In the case of the family, studies have focused on finding links between family composition and structure and the relation between this and the underclass or marginalization: various investigations have shown that there is a quite close association between single parent families, illegitimate births and underclass.<sup>5</sup> The importance of the family is rooted in its capacity to transmit values and habits to future generations.

The problem of "deviant" behavior is an issue that has been addressed mainly from the viewpoint of the development of criminality. Investigations in the United States have shown a strong positive relation between criminality and concentrations of poverty and marginalization in urban ghettos.

As an extension of the problem of criminality, mention is also made of the impact the educational process has on the emergence of an underclass or its perpetuation. Here it would be interesting to know the perceptions of poor people and those in the underclass regarding education as a vehicle for social mobility, but unfortunately the present author is unaware of studies dealing systematically with this issue.

The phenomenon of shrinking urban employment has been widely documented for North America. Wilson (1990) argues that changes in the composition of urban employment have reduced the demand for low-skilled workers in the cities. At the present time, low-skilled jobs are found in the suburbs, and this generates a spatial misalignment between labor supply and demand, such that it is possible to find entire neighborhoods in the centers of big cities where a very high proportion of the adults are unemployed. In these ghettos, the underclass or marginalization concentrates itself very clearly.

In synthesis, there would seem to be an initial consensus, among those studying this issue in developed countries, that long periods as beneficiaries of social welfare systems may be generating perverse incentives in favor of the perpetuation and aggravation of living conditions among certain groups of poor people.

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<sup>4</sup> "Aid for Families with Dependent Children".

<sup>5</sup> See Murray (1993).

Discussion of the underclass phenomenon in the United States raises various points that are relevant for the present investigation.

On the one hand, it can be seen that there is broad discussion about the effects of social programs in terms of their capacity either to help their beneficiaries get ahead, or to cause them to tend to remain in poverty. In general, there is some doubt about the effectiveness of such programs because of the dependency relations they generate, moreover various behavioral factors have been suggested which might help to keep people stuck in poverty. Accordingly, part of this discussion serves to motivate research in the Chilean case, insofar as one can investigate the extent to which poor people show signs of effort or resignation as regards overcoming poverty.

On the other hand, research in the United States also reveals factors which act to consolidate the poverty segment known as the underclass. Here, aspects are mentioned which include family structure, low educational level and the decline in urban jobs. Identification of these elements for the North American case also allows us to review and compare their validity for Chile.

### **1.2 Poverty and social policy: Chile in the 1990's**

Just as the evolution of social policy in developed countries raises a variety of questions for social-policy design in Chile, the very evolution of social development strategies in our country over recent decades raises a degree of uncertainty for the future.

In Chile, the state has had a preponderant role in social policy. This is reflected in the fact that more than 60 percent of public spending is destined to social ends. Likewise, the share of social expenditure in gross domestic product has risen from 1.1 percent of GDP at the beginning of the century to 14 percent in 1994. However, the trend of social policy itself has not been entirely linear. At the beginning of the 20th century, several laws were introduced aimed at protecting specific sectors, such as railway workers and others. In the 1940's, middle-class sectors were incorporated as beneficiaries of social legislation, and in the 1970's a comprehensive social policy was put forward in an attempt to emulate the European welfare states. Finally, in the 1970's a progressive review of the previous social policy's universalist approach was initiated, to move towards a more selective strategy in which the targeting of spending on the poorest became one of the fundamental pillars of the state's social action. Also in this phase the provision of a variety of social services, which had traditionally been provi-

ded by the State, were privatized.<sup>6</sup> This final stage of targeting and privatization is seen by some writers as a period of “State withdrawal” from social policy.<sup>7</sup>

Despite the fact that Chile continues to show high levels of poverty, amounting to nearly 33 percent of the total population nationally, various socioeconomic indicators show significant signs of improvement. Mention can be made of the fact that by 1992 life expectancy had risen to 72 years, infant mortality had fallen to 17 per thousand and adult literacy had attained 94 percent. These and other indicators have allowed Chile to be classified as a country of high human development (UNDP, 1994), and it has therefore ceased to be a priority nation for international aid. Although these indicators cannot be directly linked to the success of any specific social policy, but rather to the accumulation of them, it is impossible to forget that in recent decades social spending has been particularly targeted on areas of greatest social impact among the poor population, such as malnutrition for example.

On the other hand, the advent of democracy also suggests the possibility of a change in the direction of social policy. In this sense, the most recent proposals point to a need to achieve greater participation by beneficiaries in social service delivery.

Thus, it is worth stressing that we are facing a quite special opportunity for presenting the results of research of this type. On the one hand, the country is showing significant advances in the economic and social conditions of the population, which makes it possible to move forward in the discussion of the role of social policy strategy beyond subsistence programs. This diagnosis is matched by the relative stability of economic growth the economy has shown, together with the associated low levels of unemployment. On the other hand, figures<sup>8</sup> show that despite systematic state intervention in the social sphere, chronic dependency on welfare programs does not exist in Chile. Nevertheless, important challenges still remain in the social field.

The opportunity to undertake this research stems not only from the objective conditions of the country, but also from the possibility of being able to define a new social policy strategy to include the individual poor person as the center of his or her own development, as well as decentralization of state action in the social area. The new social strategy will need to keep in mind the problems and limitations that have emerged out of international experience in this field.

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<sup>6</sup> See Castañeda (1990).

<sup>7</sup> See Arellano (1985).

<sup>8</sup> See MIDEPLAN (1993) and Larrañaga (1994).



Certain issues arise as a corollary of the above: is it advisable to increase monetary transfers to the most poor? What type of expenditure reallocation would it be convenient to make? Can the growth of a Chilean underclass be foreseen?

### **1.3 Poverty and empowerment: a conceptual framework**

Background to the research.

Data from social policy discussions in developed countries, as well as the evolution of social policy in Chile, led the group of researchers in this study to ask what lessons these elements held for the definition of future social policy. In the light of the figures, it would seem reasonable, on the one hand, to continue with a social policy model similar to that which has been implemented in recent decades: in other words, a strategy of "more of the same". But it is also possible to argue for the need to redefine Chilean social policy, bearing in mind both international and national challenges.

Over the past two decades numerous investigations have been carried out in Chile aimed at quantifying different aspects of poverty, mainly the lack of basic goods and incomes. The most important work in this field includes the Maps of Extreme Poverty (1974 and 1986) and studies on the magnitude of poverty undertaken by ECLAC (1990 and 1992). These investigations provide a fairly complete diagnosis of the areas of need, level of access to welfare programs and living conditions among the poorest people in Chile. In other words, there is an adequate level of information on what might be called the "structural" conditions of the poor. However, little is known about the motivations, perceptions and interest among poor people to escape from their condition.

This present study, taking into account contributions from the international literature on this topic, as well as the development of Chilean social policy and the state of the art as regards investigation into poverty in Chile, chose to focus its research effort into the aspects or conditions for empowering poor people to improve their lot. In other words, this research is interested in studying the particular characteristics of poor people who show signs of socioeconomic improvement.

From this perspective, the study sought to discover and analyze the characteristics and elements that help people to move up in the world. Relations were set up between certain indicators of relative economic success, such as housing improvement, job stability, income level etc., and

characteristics such as the composition and stability of the family, valuation and behavior relating to education, and attitude towards work.

The main hypothesis of this paper is that it is possible to distinguish different segments of poverty in relation to the attitudes and efforts that poor people themselves make to get ahead. The differentiation of poverty in terms of this new dimension may have important implications for social policy, which should recognize and encourage such efforts so that poor people themselves can become individuals responsible for their own destinies.

In order to define certain policy strategies, this investigation decided to study the topic of local strategies for administering social programs, albeit in a preliminary way. In particular, the paper analyzes the role of local agents of social development, and discusses the extent to which these are promoters or merely administrators of social development programs and strategies. From a conceptual standpoint, decentralization as a development strategy offers clear opportunities for designing and implementing social policies from the perspective of the hypothesis it is intended to explore. In this context it is argued that the local level is where it is possible to really involve each individual in the process of overcoming poverty, because a decentralized social services framework makes it possible to define innovative action strategies to respond to the needs of the relevant people. In this argument there is also an implicit hypothesis that points to the need to look again at uniform national solutions to social development issues.

Taking into consideration the general focus of the research and the background information contributed by literature on this subject, it was decided to concentrate the research effort on six main dimensions. These stem from a common approach that seeks to explore the dimensions of individual personal empowerment. Accordingly, the definition of each these dimensions is more functional than conceptual.

The dimensions of the study are as follows:

- Psychosocial aspects of the person
- Self-perception of poverty
- Education of the individual and its valuation
- Work and its role in empowerment
- Family and empowerment
- Social policies

From this perspective, for each of these dimensions, the research sought to analyze the relation existing between the characteristics of indi-

viduals and their families and their conditions for empowerment, or possibilities for socioeconomic improvement. This formed the central plank of the analysis for each of the empirical stages of the study.

Here it is important briefly to review what the academic literature has to say about the relation between each of these dimensions and poor people's socioeconomic improvement. This background data served not only as a theoretical reference framework, but also provided concepts and hypotheses which had to be contrasted in the data collection stages.

In what follows, this sub-section provides a summarized presentation of the theoretical aspects of each of the dimensions of the analysis.

### **Psycho-social dimension**

Considered under this heading are individual characteristics that give people greater potentiality to move up in the world. Four principal areas are considered: affective, social, cognitive, and spiritual.

The *affective area* emerges as the most basic and necessary aspect for adequate personal development. In all people there is an ontological need for affirmation, or confirmation, in their status as human beings, as well as a desire to have a presence in the being of others. Human beings create "self" and "others" in their social relations. Nothing that happens to us in life is trivial. Every act, every physical medium, each individual person affects us, either positively or negatively. Of everything that matters, what matters most are social relations. According to Heidegger, education can be said to be a way of "being with" people. This process of "being with" has a big impact on how children and people see themselves and their capacities (Arancibia, 1989).

"Self-concept" relates to a set of perceptions and beliefs about one-self. A good self-image or positive self-esteem is achieved when people feel themselves to be treated as valuable people, that they are important to someone. Such positive feelings are expressed in an interest and concern for the "other".

Personal self-valuation is based on the certainty of feeling wanted and accepted with all one's shortcomings. It has been shown that children can have negative self-images because they are more conscious of their shortcomings than their qualities. Of course, an adult with a positive self-image, or a young person who has achieved a sense of identity, has a realistic image of themselves which includes both their weaknesses and their strengths. Studies are beginning to show a close relation between maladjusted self-esteem and mental health consequences among young people, ma-

nifested in terms of drug and alcohol abuse, an increase in violence, despair, low expectations and a lack of future (Weissberg and others, 1989).

In the absence of a positive self-image, adults and young people succumb to apathy, a lower empowerment level and a loss of control. The evidence also shows that people with negative self-esteem tend to be more destructive, more anxious and more stressed, as well as being likely to show higher than average psychosomatic symptoms. Studies in the area of juvenile delinquency have also pointed to a strong relation between negative self-esteem and delinquency.

The process of building high self-esteem can be seen as homologous to the process of progressing from lesser to greater empowerment. Of course, it is a road to be traveled: the rules of living together need to be learnt, and a sense of trust and closeness with parents needs to be developed; this will allow the child and young person slowly to develop the confidence to act for themselves and assume greater responsibility for their conduct. Parental control should be reduced slowly until the young person has acquired the skills needed to become an entirely empowered person. In other words, it is necessary to set rules, help the child establish comfortable and close relationships, show him or her how to set targets, as well as direct and support their progress.

Self-esteem is founded on a sense of confidence about the future. Investigations show that when the external situation is highly changeable or unstable, basic rules and norms to be complied with in the home acquire special relevance.

Research also stresses the importance of building a sense of trust based on the fulfillment of commitments, sharing agreements, and respecting confidences. People who have been challenged to face difficult situations, but who have felt faith and confidence in their own potentialities, manage to rise to the challenge, as also do those who have been stimulated to expand their range of interests and who obtain some type of recognition as they achieve their targets.

Development of the *social area* relates basically to the process known as socialization, which is only possible via the consolidation of a series of interpersonal skills via healthy social interaction.

The development of social skills is based on the need for people to be accepted by others. Development of social aspects is expressed in individuals in a sense of belonging. The initial experience in this regard is in forming part of a family.

The sense of belonging has two aspects: on the one hand it develops in close and united family relationships, but also it also involves stimula-

ting help for others. This sense of helping, or solidarity, allows people to feel themselves appreciated, which in the affective area creates a sense of acceptance and social belonging.

As regards *cognitive characteristics*, it is important to consider the different skills needed in facing life's various challenges.

One of these skills is what Reasoner and Dusa (1991) call a sense of personal competence. This is the belief that, while it is true that an individual does not have all the answers, that person is sure they will be able to find them. It is a sense of personal power that emerges from successful experiences.

Researchers state that this sense of personal competence is developed by learning how to resolve problems alone, or in an empowered way; taking decisions, using scarce resources effectively, getting information and using it correctly. In other words, these are people who take the initiative and display their creativity.

The *spiritual area* refers to the presence of transcendental values in one's life. People have a purpose in what they do, know what they are trying to achieve, why they are doing it and how it fits into their long-term goals. On the other hand, when a purpose for life is missing, actions tend to have no direction; no reason can be seen for making a real effort to achieve goals; people appear demotivated and resentful; they feel despair, fear and anxiety in facing the future (Reasoner and Dusa, 1991). Closely related to a purpose to life are parents' expectations for their children.

To sum up, a review of the literature shows that there are certain psycho-social characteristics that are relevant and facilitating for personal, as well as social and affective development.

In the affective area it is essential for people to value themselves positively; i.e. that they feel wanted and accepted, with all their limitations, and this is expressed in trust in oneself to meet challenges.

Outstanding in the social area is the importance of the feelings of belonging and social acceptance that are developed in close and united family relations.

In the cognitive area the essential thing is to develop a sense of personal competence, which is expressed in an ability to face and resolve problems and take decisions in a pro-active way.

In the spiritual area the observation has been made that people with clear purpose in life are stronger in facing and fulfilling short- and long-term goals.

### **The self-perception dimension of poverty**

This dimension is related to the perception people have of their own socioeconomic situation. It is interesting to investigate the appreciation poor people have of the causes of their socioeconomic situation, what types of poverty they are able to distinguish, and what are the patterns of behavior, conducts and qualities they consider important for moving up and out of poverty. Finally, it is interesting to know what aspirations and perspectives they hold for the medium term. As will be appreciated, the contents of this dimension are interrelated with the psycho-social aspects, especially as regards self-image and self-esteem.

Both the theoretical arguments and the empirical evidence in this area are quite scarce. However, for the situation in Chile there is a paper which provides a preliminary information base on this topic. There is also study for the United States which reveals interesting aspects in the same field. The two studies provide initial pointers to the different perceptions of the causes of poverty.

The work done on the Chilean situation is based on the results on CEP-Adimark public opinion surveys carried out between December 1986 and December 1990, based on a random sample taken in Greater Santiago.<sup>9</sup> Among replies given by the low socioeconomic group to the question about the most important factors for a person's economic success, those concerned with people's individual behavior predominate to a significant degree: in other words, personal initiative and responsible work. Faith in God also appears as a relevant factor, and the poorest socioeconomic group gives a bigger percentage of answers in this category than wealthier people. Educational level is also stated as an important factor for people's success, with this answer having greater prevalence among the higher socioeconomic levels. Finally, factors such as luck, contacts and parents' economic situation each account for a small percentage of the replies.

In addition, the same study includes an analysis of the causes of poverty, where once again factors of an individual nature appear with the highest frequencies. Elements such as laziness and lack of initiative, lack of education, vice and alcoholism, are all aspects to which the poor socioeconomic groups attach special importance as regards the causes of poverty.

Meanwhile, Feagin<sup>10</sup> (1975), in a sample of North American people from all socioeconomic groups consulted about the causes of poverty,

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<sup>9</sup> Ignacio Irrarázaval (1991).

<sup>10</sup> Joe R. Feagin (1975).

found that in the United States people tend to individualize social and economic problems. Causes of an individual nature were considered important by most people. Only a third of those interviewed considered structural causes an important explanation.

To summarize, the information presented shows that one can find different perceptions and expectations among socioeconomic groups regarding the causes of poverty and the possibilities for improving their situation. In particular, the studies mentioned, despite their differences in methodology and universe, concur in pointing to elements of an individual nature as being most relevant for overcoming poverty.

### **The educational dimension**

Poverty and education are without doubt social problems of enormous complexity, and probably for this very reason research has been confined to investigating the more general relation between the two phenomena without considering the variety of levels and types of poverty, nor the countless variables involved in education.

Current studies show that at low socioeconomic levels in Chile, the level of schooling is increasingly unable to discriminate in terms of social status, income level or productivity at work, nor does it even prevent the risk of under-employment. This is so to such an extent that a higher educational level does not make a significant difference for poor sectors, from the standpoint of avoiding unemployment (García Huidobro, 1990).

According to García Huidobro, the direct benefits education itself can offer in terms of productivity, quality of life, competencies for individual or collective daily activity, tend to not be considered. In other words, education is not assigned a "use value". On the other hand, it is given "exchange value" in the labor and professional market.

In effect, what various investigations that analyze the education process from within to some extent show, runs counter to traditional assumptions about the value and importance people ascribe to education.

As regards the structural characteristics of education, studies of school performance assessments (PER 1982-1983-1984; SIMCE 1989-1990-1991) show that there is a strong relation between these results and students' socioeconomic levels.

On the other hand, a study reviewing educational research carried out in Latin America during the decade 1976-1986 (Arancibia, 1987), points to the importance not only of the structural level in explaining the

variability of performance, but also of certain psychological variables such as the expectations of parents, teachers and children, their perception and attribution of success and failure, as well as the self-image and self-esteem of children, parents and teachers.

However, in a study undertaken in Chile by Arancibia and Maltes (1989), it is argued that students' socioeconomic level does not explain differences in school performance when variables of a psychological type, such as teacher expectations and the self-valuation students have of their own capacity, are introduced into the model. What is interesting in this research are the finding that although it is true that poorer students achieve lower results, it is not the socioeconomic level in itself that affects performance but teachers' expectations and beliefs related to students' socioeconomic level. The expectations teachers hold regarding the abilities of poor children, tend to be very low and, consequently, their attitudes towards them are derogatory and disparaging. The result of this, the authors argue, is the well known "self-fulfilling prophecy" effect described in the literature by Rosenthal and Jacobson (1968). The results of this paper also show that as children progress through formal education, their way of seeing themselves, i.e. their self-image depends increasingly on the view the teacher has of them, which is simply another way of expressing this self-fulfilling prophecy.

The different models people develop to attribute to success and failure can have two important consequences: the first relates to the expectations a person may hold, while the second relates to the emotional reactions people have towards success and failure.

It is important, therefore, to be aware of the "attributional" models at work among poor people. These attributional models, or interpretations, are what determine the way they will respond to future situations in which success or failure are the possible outcomes.

In synthesis, the literature review allows us to conclude that, in the segment under study, there is no direct relation between education and poverty. Rather, relations are established at the level of personal psychological characterizations.

Without pretending to propose a model or a type of poor person in relation to education, it is possible to derive a theoretical profile of certain characteristics that are most likely to be found in a poor person with conditions for socioeconomic improvement (someone who is "more empowered"), and other characteristics that are more like to be found in a poor person without these conditions (someone who is "less empowered").



One might expect from more empowered people, for example, that they would have high expectations of achieving their own goals on educational issues; that their parents and teachers also have high expectations of what they can achieve; that they would tend to attribute successes and failures to personal causes, such as effort, which are under their control, and which in turn is evidence of a sense of responsibility and trust in being able to change their situation.

On the other hand, in the case of a less empowered person, one might expect low expectations of being able to finish their studies; that teachers and parents also manifest low expectations regarding what they can achieve; that the self-perception of their abilities and opportunities for study are negative, and that successes and failures are attributed to external causes beyond their control, which express themselves in despair and apathy in the face of the impossibility of bringing about changes.

### **The work dimension**

The inclusion of the work dimension in poverty studies leads one to reflect on the economic and social meaning and implications of this variable. This section presents four theoretical approaches to the topic. The first two make it possible to understand the occupational issue from the perspective of the individual, while the next two present a more social perspective.

The essence of the economic approach to work is found in human capital theory, which specifically recognizes the productive capacity of individuals as agents generating goods and services within a productive process, and the payment of a remuneration to these people, equivalent to their contribution to the productive process and as compensation for the leisure sacrifice implied by devoting time to work.

In this sense, the accumulation of human capital is essential for individuals as it allows them access to better paid jobs and, consequently, access also to the larger amount of goods and services which they acquire in the market with this income. Accumulated human capital is comprised of the skills and productive knowledge incorporated into individuals via the processes of formal and informal education, on-the-job training, inherited factors, environmental factors and family care in the home.

In empirical measurements undertaken to explain situations of relative poverty among individuals, the importance of a person's conditions of work, productivity and wages have become increasingly clear. In

wider-ranging studies on the same point, Becker (1975) also includes family conditions and home situation in explaining the distribution of income among the population. Similarly, Griliches (1970 and 1977) carries out an extensive empirical investigation which correlates profiles of people's income, family background and educational level.

Studies like these have led to the conclusion that people who are permanently poor have fewer skills, and also value skills less than non-poor people. Consequently, these studies recommend fighting poverty by strengthening the process of human capital accumulation among poor people, both in terms of providing more and better quality education to the poorest, and through skill development and work training.

Neoclassical theory, for its part, makes the foundations of human capital theory operational in terms of a market for the exchange of labor services. Essentially it sees labor as neutral, in the sense that work in itself it produces neither utility nor disutility for the individual, but only a sacrifice of leisure. This is one of the most controversial aspects in the discussion of alternative arguments regarding the significance of work.

In the case of human capital theory, specifically, there are alternative explanations such as the screening hypothesis. This argues that education is used by employers as an indicator, or filter, in staff selection systems. Firms tend to hire people with more education, as the diplomas and degrees obtained are viewed as a certificates of abilities, perseverance and docility, independently of the content of any courses followed. In this way a distribution of occupations and jobs gets legitimized in accordance with certain formal credentials, as well as gender and ethnic conditions, not directly related to people's technical skills or productive capacity (Bowles and Gitnis, 1975; Edwards, 1975).

Given that the hypotheses of selection data and human capital theory both significantly explain higher income and better jobs for the more educated, it is difficult empirically to separate one from the other, and more than anything else they reinforce the differences in income between the poor and the non-poor populations.

Finally, it is important to distinguish the viewpoint of institutional economists who stress the existence of internal labor markets and aspects that are peculiar to work organization (Doeringer and Piore, 1985), which affect people's labor productivity, but which are less closely related to the amount of human capital. Here there is a clear link with the existence of costs for the firm, arising from labor mobility, which favors the establishment of long-term contracts between workers and entrepreneurs; the establishment of opportunities to advance within the firm through training and

promotion from within, as well as the assignment of explicit task and functions, and the imposition of sanctions and rules prescribing the rights and obligations of employers and workforce.

In these cases there is usually an internal wage structure, so the behavior of relative wages is subject to administrative procedures and is somewhat isolated from labor market influences. This introduces wage rigidities, but also provides greater stability in incomes and in the economic situation of people employed under this regime.

Such motivational considerations in workers' remuneration explain wage rigidities and impose the theory of efficiency wages, according to which productivity varies directly with the wage rate; employers are conscious of this, and keep its value above the equilibrium wage-rate in exchange for cooperation within the productive system. This form of over-pricing is an insurance against a deterioration in labor market conditions, involving a promise in advance not to cut wages, in exchange for higher labor productivity (Rosen, 1985), or else finances temporary withdrawals from the labor force without loss of workforce seniority and training.

### **The family dimension**

In the first place what is understood by "family" needs to be explained. A broad definition is to consider as a family a group of people who live together and who are united by family relationships. A family is generally constituted when a man and a woman make a commitment to live together and to raise and educate their children.

The family is the basic cell of society. The family is where human beings are reproduced, where they become people and through which they are inserted into the global society. The family is the first social group that individuals form part of, and it is what turns them into social beings by transmitting all the accumulated knowledge, norms, values, uses and customs which make up the culture of a society. The family is structured, moreover, in a nucleus of acceptance and love for each of its members, thereby enabling them to achieve full development. From the family one expects intimacy, affection, warmth (D. Rodríguez, 1983).

However, not all families live up to this center of acceptance and love that is expected of them. Several authors refer to functional or dysfunctional families, harmonious or conflictive families, where either balanced or neurotic individuals are developed, etc.

Lewis *et al.* (1976) and Skynner (1979) refer to differences between functional or dysfunctional families, with the former being understood as a

group of people who relate positively among each other, in which each member can develop freely, sensing the family as a space of unconditional acceptance. Dysfunctional families have a deficient power structure excluding the father; individuals do not have defined or differentiated roles, and communication is vague and contradictory. Relations are untrusting, inconsistent; there is hostility and despair; the sense of reality gets lost and there is an inability to deal with problems. Functional families, on the other hand, have a flexible power structure, with clearly defined individual identities, and shared responsibilities. Communication is open, clear and direct, as well as spontaneous. Relationships are based on mutual trust, and are warm and accepting; there is humor, tenderness; there is an appropriate sense of reality and a capacity to adapt to one's surroundings.

In the present paper, the focus is on the family in a poverty situation and, within the family, special attention is paid to the conjugal relationship and the roles expected of men and women in Chilean society. Despite the earlier argument that there are functional and dysfunctional families at all socioeconomic levels, it is obvious that a failure to satisfy basic survival needs is a factor which makes for difficult relations within the family. Moreover, much has been written about a "poverty culture" which imprints certain values and attitudes and which may affect family life in a particular way.

In Western society, at least theoretically, the family is constituted on the basis of the love between a man and a woman, and is continued through the love they have for their children. So love is the axis around which the family must function, and the relationship between the couple is essential. Insofar as love is the reason for constituting a family, the family union emerges as an essential element. The code of love is what gives sense to the family.

Raczynski and Serrano (1985), in a descriptive study involving testimony from women from poor areas, suggest that what leads a woman to establish a stable relation with a future husband is seldom a joint project for the future constructed by the two of them. The most frequent situation is that they come together to avoid a family situation they reject, as well as the loneliness, the isolation and a certain boredom in which they lead their lives.

As regards the male and female roles within the family, to begin with there are definitions of the two roles that translate into behavioral expectations. The man is expected to be the economic provider, the sustainer of authority, the "head of the household". The woman is expected to deal with domestic issues and provide emotional support.

In higher socioeconomic levels a certain degree of flexibility has been accorded to these roles, but at the lower levels they are more rigid.

The learning of sexual roles occurs mainly within the family. Different parental attitudes and expectations for their children of different sexes, leads to children displaying differential psychological features, according to their sex, and to developing abilities that are appropriate to their sexual roles. This learning process also operates through imitation, and the parents become the sexual models to imitate. The process is facilitated when there are strong positive emotional ties in the relationship between parents and children. Girls are taught to be sensitive, calm, soft and maternal —characteristics which in adulthood will allow them to become good housewives or possibly carry on activities that are an extension of their traditional role: nurses, teachers, etc.

In the poorer sectors, the husband is expected to be the provider of the income needed for the family's daily life. The role prescribed for the woman is domestic. She is expected to be in the home organizing the household chores, and take responsibility for cleaning, preparing meals, looking after her husband and taking care of the children, including their school activities, health checkups and visits to the doctor in the case of illness. Fulfilling these tasks does not leave much free time, which makes it difficult for the woman to work out of the home. However, in many cases women also do not work because their husbands are against them doing so.

### **Social program dimension**

The relation between social programs and empowerment is an aspect of great importance in the development of this research.

In this context, the literature analyzing the individual implications of social programs for their beneficiaries is vast, relating mainly to experience in North America. A large part of the research studies the impact of money transfers from State on the supply of labor,<sup>11</sup> and one of the relevant questions here is to what extent hours worked go up or down when a person receives a money transfer. As well as this, research has focused on the effects of transfers on the family structure. The type of question here is to what extent do family allowances paid to low-income families facilitate teenage pregnancy?<sup>12</sup>

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<sup>11</sup> For example see, W. Darity and S. Meyers (1987) and R. Moffit (1992).

<sup>12</sup> For example see, S. Lundberg and R. Plotnick (1990), among others.

The basic issues for discussion in this field relate to a growing skepticism about the real effectiveness of anti-poverty programs in overcoming poverty. The persistence of poverty among a significant segment of the population raises doubts about the type of goods and services offered through social programs: mode of access, the means of selecting beneficiaries, the duration of the intervention and participation by the beneficiaries themselves.

Within this, it is important to question the empowering capacity of social programs. Here two possible extremes can be defined: those stimulating potentialities or capacities for self-development among poor people, and those that generate dependency or discourage personal effort.

The more or less empowering effects of social programs are often an unexpected result of the implementation of public policies, so in general there are no explicit objectives or positions on this point.

As well as this, the bureaucratic inertia of the state helps to generate rigidity in the delivery mode of social programs, which often causes a significant degree of resistance to change both among public officials themselves and in the executive institutions.

This information made us aware of the need to approach the issue of social programs by considering the different opinions the program beneficiaries themselves hold about their impact on overcoming poverty. Moreover, we also sought to obtain information relating to the level of awareness and participation in the programs by beneficiaries themselves.

## II. METHODOLOGY AND MAIN RESULTS

A working methodology was used to enable us to collect information relevant to the aims of the study, from both traditional and alternative sources. It was decided to use qualitative research techniques, such as *focus groups*, as well as widely used techniques such as surveys and in-depth interviews. In each of the four stages of the investigation we sought to collect data on the problems, attitudes and expectations of the poor themselves.

It was stated in the introduction that during the empirical phase of the research, a concept was formulated to cover the central aims of this paper. This consisted in distinguishing two groups of poor people within a continuum of situations characterizing the family groups of the segment in question. At one extreme, families who showed objective signs of having achieved relative socioeconomic success, within their poverty segment,

were identified as more empowered. This group of families is characterized, moreover, by having attitudes, conducts and opinions reflecting a permanent aspiration to achieve improvement in their socioeconomic situation. Aspects such as a concern to improve housing, stability at work, attendance and avoidance of falling behind at school (in the case of families with children), as well as an interest in training and other factors are all indicators of empowerment. In other words, the most empowered families are those who are best prepared to get ahead in life. By contrast, the least empowered families are those who do not show characteristics of improvement, even though certain conditions for this exist. The results of the research also show that the two types of family show differences regarding family structure and commitment, the value they attach to education and their degree of access to social programs.

The setting up of these two categories within overall poverty, is not intended to dichotomize the phenomenon, but rather propose a new dimension of analysis relating to the individual efforts that poor families themselves make to move up in the world. It is important to make clear that it was only possible to decide on the name of each category some time later when carrying out the empirical side of the study. However, in order to make this section easier to follow and understand, it was thought advisable to introduce this concept immediately. During the course of the investigation different names were used to refer to the two categories of empowerment, and during much of the development of this paper the poor population were classified simply as Group 1 and Group 2.

As was stated in the introduction, this is an exploratory study because both the issue and the methodological perspective in addressing these groups new to Chile. In fact, the investigation stages were altered and revised in the course of the research. Four main stages were defined for the collection and generation of information, which have been named in accordance with the methodology used for obtaining the data in each one: interviews with social workers, focus groups, the sanitary huts survey and the Greater Santiago survey.

## **2.1 Initial approach based on experience: interviews with social workers**

The first stage of data collection consisted of holding meetings with groups of social workers and academic social policy experts. The general purpose of this activity was to achieve an initial raising of awareness regarding the validity of the hypothesis being explored.

In the interviews with groups of experts, participants were invited to a conversation on poverty policies in which they were asked whether it was possible to identify different groups of people within the poor population; what their characteristics would be, etc. A summarized presentation of the results of this exercise appears in Table N° 1. As can be seen, the experts and practitioners spoke about the intuitive poverty categories they had made use of in their professional work.

TABLE N° 1: TYPES OF POVERTY IDENTIFIED IN MEETINGS  
OF SOCIAL WORKERS AND EXPERTS

Group 1	Group 2
"Those who want to escape"	"Those who are left"
"Empowered"	"Unempowered"
"Those who live in clean and orderly houses"	"Those who live in dirty and disorderly houses"
"The organized"	"Those who nowhere near it"
"Poor people with horizons"	"Poor people with no horizon"

This initial exercise provided an important initial signal relating to the fact that it is possible to identify different groups of poor people in terms of their attitudes, behavior and efforts to get ahead. In practice, the name given to each category for the rest of the research emerged out of this activity.

Furthermore, the social workers and experts participating in the meetings were able to point to certain characteristics and elements that are common to each of the two groups. Table N° 2 shows the main aspects stressed by some of the participants as belonging to Groups 1 and 2, which were later classified as "more empowered families" and "less empowered families" respectively.

A second relevant aspect to emerge from this exercise was the recognition that in Chile the magnitude of monetary transfers is too small to justify an initial assumption of "welfare dependency" such as has been stated in the North American case. Furthermore, some social workers stated that the very fact of taking advantage of a welfare benefit points to some degree of family empowerment, in the sense of an ability to be aware of and use available resources. This situation is independent of any possible



“abuse” in access to welfare programs, among other things due to non-fulfillment of qualification criteria. In other words, welfare programs are available and families try to gain access to them as best they can, but they do not base their survival strategies on them.

TABLE N° 2: CHARACTERISTICS OF GROUPS OF POOR PEOPLE IDENTIFIED BY SOCIAL WORKERS AND EXPERTS

Group 1
<p>“Those who also have material shortages but have managed to structure a modest life with a certain degree of harmony and stability. They manage to satisfy their basic needs to a greater degree. They try to fulfill targets in housing (they save, they participate in squatter committees), they try to give their children secondary or technical-professional education”.</p> <p>For this group... “having a well formed family is desirable, even for single mothers. The family should include the presence of the two parental figures, each fulfilling his or her role”.</p> <p>The features poor families in this group should have:</p> <p>Father: Should be a good provider, “he does not get drunk or cause problems”, “he should be concerned that his children lack nothing”.</p> <p>Mother: “Healthy and clean children”. Concern for the home.</p> <p>Children: Well behaved with good grades.</p>
Group 2
<p>The “poor without hope”... characterized by suffering from “shortages which transcend the physiological: they lack initiative to solve their own problems; their self-image is negative; the family ends up as a mere aggregate of individuals”.</p> <p>“Poor people without horizons live in a scenario of poverty characterized by unemployment on the part of the father, alcoholism, lack of care on the part of the mother, and numerous children”.</p>

As regards monetary dependence on social programs, it should be kept in mind that the autonomous income of the first quintile is raised by about 14 percent as result of monetary subsidies (MIDEPLAN; 1993). This percentage falls through the other quintiles, which suggests that one cannot expect first quintile families to be able to center their survival strategies on transfers which only raise their disposable income by a considerably minor amount.

## 2.2 The opinions of poor people themselves: Focus groups

The main purpose of this activity was to consult low-income people themselves, directly, about their strategies for overcoming poverty, as well

as their attitudes and perceptions of this phenomenon. Secondly, the idea was to obtain data on the most relevant questions, in order to include it in the subsequent qualitative stage. For this purpose we made use of the focus group technique, consisting of group interviews based on topics proposed by the interviewer, where a central element consists of interaction within the group itself around a specific topic.<sup>13</sup>

Given that focus groups were planned with the aim of analyzing attitudes towards overcoming poverty among poor people themselves, it was initially decided to separate people who showed a greater predisposition towards socioeconomic improvement, from those displaying relatively less. This was done in order to obtain a more pure approximation to the opinions and perceptions of each of the groups. To separate these two categories initially, an indicator was constructed to reflect the situation in a preliminary way. The indicator was based on a weighting of five variables measuring the degree to which opportunities available to low-income people were taken advantage of or squandered. The variables defined cover aspects related to education, work, social participation, alcoholism and housing improvement. For example, the educational aspect considered school backwardness of more than two years compared with the official norm.

It was also decided to make a combination of focus group topics in accordance with the dimensions of the study and the defined categories of poor people; thus, for example, four focus groups were held to consider the work dimension, distinguishing men coming from families showing signs of socioeconomic improvement from those not showing such signs, and proceeding in the same way for women. In all, 22 groups were formed in the borough of La Pintana. The selection of participants was made from a random sample of people belonging to the 30 percent poorest of the country's population.<sup>14</sup> The idea was that, in this way, all participants in the activity would belong to a homogeneous poverty segment.

Topic guidelines were drawn up for each focus group,<sup>15</sup> which also included a characterization of the participants in terms of their gesticular attitude, use of language, initiative, relation between participants and commitment.

<sup>13</sup> For more information on the focus groups technique, see D. L. Morgan (1988).

<sup>14</sup> See M. Dasso and D. Barraza, "Presentación resultados focus groups (La Pintana)", in the series *Antecedentes*, N°2 (July 1993), CEP; J. Canales, "Presentación metodológica Proyecto Descentralización, Desarrollo Social y Pobreza", in the series *Antecedentes*, N° 8 (November 1994), CEP.

<sup>15</sup> See J. Canales, in the series *Antecedentes*, N° 8, *op. cit.*

TABLE Nº 3: SUMMARY PRESENTATION OF FOCUS GROUP RESULTS

FAMILY AREA		
Roles:		
More empowered:	Father	Provider
	Mother	Administrator
Less Empowered	Father	Absent, alcoholic.
	Mother	Mother <i>Overwhelmed</i>
Family make up:	There are no differences in the legality of the union.	
Characteristics	Family union is fundamental element for socioeconomic improvement.	
PSYCHO-SOCIAL AREA		
More empowered		Capacity to define goals. Define means for achieving goals.
Less empowered		Low self esteem. Without pre-defined expectations.
EDUCATIONAL AREA		
More empowered		Valuation of personal development. Concrete efforts to achieve educational goals for children.
Less empowered		Education of no relevance for immediate subsistence.
Both groups have high educational expectations.		
WORK AREA		
More empowered		Stable employment. Skills and abilities recognized.
Less empowered		Permanent job instability. Various nondescript skills. Women unable to participate in the work force

Each group meeting began with a question to motivate the participation of those attending the discussion topic. For example, on the family, participants were asked whether they knew of families in the borough who were doing well, and how they would describe such families. In the work area, participants were asked about the characteristics of a good job, and what could be done to obtain or keep one. Widely differing results were

obtained depending on the type of meeting (more empowered or less empowered)

Table N° 3 summarizes part of the results obtained from the focus groups.<sup>16</sup> The table shows that the two categories of poor people defined display a profile consistent with the social workers' original intuitions, and with the conceptual framework of this study. Thus, it can be seen that there are quite different attitudes and behavior patterns between the two groups identified, which were later referred to as more empowered and less empowered poor people.

In the case of the family, despite the fact that there was no apparent difference in terms of the formality of the conjugal union, the roles visualized for the couple are different. The more empowered had clearly defined roles. Among the less empowered, on the other hand, roles were weakly defined. This can also be seen in Table N° 4 which gathers together some opinions from the focus groups. The union and stability of the couple are elements that repeatedly appear as the factor most influencing families' economic progress. Linked to this is the mutual valuation of the couple, which is frequent among more empowered couples, but non-existent in the less empowered.

TABLE N° 4: FOCUS GROUP PARTICIPANTS' OPINIONS: FAMILY AREA

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"... what happens is, when a couple gets ahead it's because they're more united, there's more understanding, there's more of everything in that household."

"In my opinion, in a family that moves up in life there is a good man, a man who has a need to be at home with his family, a man who really loves his family and wants to do everything he can for it."

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Poor people who are best able to get ahead show greater development of cognitive abilities, manifested in the use of a richer language, as well as greater capacity for abstraction and initiative. They also show a stronger sense of the future and confidence in achieving their goals.

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<sup>16</sup> For more detailed information, see M. Dasso and D. Barraza, in the series *Antecedentes*, N° 2, *op. cit.*, and Ignacio Irarrázaval, "Descentralización, desarrollo social y pobreza", in series *Antecedentes*, N° 3 (June 1993), CEP.

TABLE N° 5: FOCUS GROUP PARTICIPANTS' OPINIONS:  
PSYCHO-SOCIAL AREA

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"I believe, yes (one can move ahead). The woman has a part to play here, because if you plan projects with your husband and the moment comes when they don't get fulfilled, you feel let down. But I'm like this; let's say I plan something and I say to him: look, by the end of this month we are going to buy a particular thing ... and we *will* buy it".

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In education, despite the fact that both groups have high educational expectations, in practice only the more empowered make concrete efforts to define and achieve targets in this area. The less empowered, despite identifying education as having the capacity to project oneself into the future, in practice tend to give priority to "survival", due to the daily difficulties they face, and this means leaving more distant objectives such as education to one side. Those who are better able to improve their situation are able to distinguish between formal and informal education and, in general, give priority to the latter. Moreover, the value of a united family can again be seen here in the educational sphere, as mothers attribute their children's success at school to this, although mention is also made of young people's self-valuation as something contributing to better school performance. Those who are less able to get ahead, meanwhile, blame their failures on external causes such as "street power". Finally, a significant negative effect on young people's performance was detected: namely, a pessimistic outlook among teachers regarding the future performance of their pupils. This is reflected in opinions gathered in the focus groups (Table N° 6).

In the work sphere, meanwhile, work stability appears as a clear distinguishing factor, while a recognition of workers' abilities and skills is also a differentiator.

TABLE N° 6: FOCUS GROUP PARTICIPANTS' OPINIONS:  
EDUCATIONAL AREA

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"... it's very different, the education system, the way they teach children and what they learn here compared to what they learn in a school in Santiago. ...They demand much less of the children here (La Pintana)".

"... children are frustrated in their education; they often feel no motivation to study, because the treatment they get... they treat them as rotten apples... they said to my daughter, well what are you studying for if you are going to be a prostitute... my children were told not to waste their time because they are going to be street muggers

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At this stage, focus groups were also set up to look into the areas of welfare programs and self-perception of poverty, and in both areas interesting differences were found between the two groups. As regards welfare programs, both groups try to gain access to social programs, not necessarily in a spirit of dependency, but rather to take advantage of the available facilities. However, there are differences regarding their perceptions of programs; in particular, the less empowered poor display a significant degree of rejection towards the mechanisms for selecting beneficiaries.

To sum up, the focus groups exercise made it possible to gain a deeper understanding and also to expand and confirm the data collected in the first stage of the research. In this context, this stage confirmed the existence of two distinguishable groups within overall poverty (the more empowered and the less empowered), where expectations, perceptions and behavior follow different patterns. In addition, this stage of the research provided information on the main problems and perceptions of the poor population, which were subsequently incorporated into the design of the questionnaire.

### **2.3 The empowerment of poor people measured by an index of housing improvement (HII)**

The focus groups provided valuable information on the characteristics of the two groups of poor people with which we were working. The activity also allowed us to see the validity of the main hypothesis of the study. However, given that the focus group exercise was “directed”, as the participating groups were initially segmented, it was necessary to test the extent to which the factors discovered in the focus groups would also be present in a population that was homogeneously poor but randomly distributed. For this purpose, a survey was carried out on a group of beneficiaries from the sanitary hut program,<sup>17</sup> as is explained below. But, in addition to this, an indicator was needed to make it possible to make an initial classification of families with respect to their position in the empowerment process. As will be recalled, in the focus group stage an indicator was used that allowed us to separate poor families into the two defined categories. In the light of that experience, it was decided to enhance the housing improvement indicator and create an index dealing with this aspect.

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<sup>17</sup> The sanitary hut is a basic housing solution, subsidized by the public system. It comprises six square meters of construction and is provided with all the basic connections that a home should have (drinking water, drainage and electricity).

In other words, to be able to analyze the characteristics, attitudes and behavior patterns of poor families with respect to their efforts to get ahead (i.e. their empowerment), an external indicator of this phenomenon was needed. For this purpose a housing improvement index (HII) was created. This index comes from the field experience of a group of social housing researchers,<sup>18</sup> who verified that informal building activity is an aspect of great transcendence, complementing state action, where the inhabitants of a home themselves contribute resources and initiative to adapt their housing to their needs. Experience also makes it possible to identify an association between improvements to the home, family structure and certain economic characteristics of the family. For example, the construction of an outside fence around the house generally constitutes the first stage of the process of home improvement, although this may take several years. Similarly, families that make efforts to maintain and improve their home are also indirectly showing an intention to remain together.

In this way, the HII captures the effort made by families to improve their living conditions, measured in this case through improvements to a sanitary hut. This indicator does not necessarily reflect greater availability of family incomes, but it tries to incorporate the various efforts that each family makes to improve or aspire to a better quality of life. This may be for example the creation of a front garden, the painting of the walls of the house, or something more complex such as the adaptation of a home into a commercial establishment. Thus, this indicator has the advantage of having a physical-material expression, which allows it a quite objective quantification. In operational terms, it was assumed that empowered families would be those showing certain home improvement actions, whereas the less empowered would do so to a lesser extent.

The structure of the HII can be seen in Table N° 7. The HII constructed for this study weights improvements to the sanitary hut according to five factors: walls, habitability, environmental protection, additional lean-to structures and comfort (the existence of a work place in the home could be included as an additional factor). Within each factor a variable number of components was defined, which also have different weightings, for example in the wall factor, the fence to the street has a greater weighting than finishings. Finally, categories were defined within each component which were given different points; for example in the case of the outside fence, the maximum points were obtained with an iron fence with or without

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<sup>18</sup> See M. Greene, "Proyecto descentralización: Índice de Mejoramiento de la Vivienda", in the series *Antecedentes*, N° 4 (July 1993), CEP.

brickwork, while the minimum points were earned with a fence made up of waste material, or no fence at all. The index reflects the effort each family makes to improve their living conditions, expressed here in improvements made to a sanitary hut.

TABLE N° 7: STRUCTURE OF THE HII (HOUSING IMPROVEMENT INDEX)

Factor	Weighting (%)	Component	Weighting (%)
Wall	25	Fence on to the street	40
		Front garden	40
		Finishing	20
Habitability	25	Crowding	70
		Overcrowding	30
Environmental protection	20	Outside walls	40
		Cover	40
		Floors	20
Additional structures	20	Additional structures	100
Comfort	10	Interior walls	35
		False ceiling	35
		Hot water	30
Total	100		
Work place	10	Work place	100

The use of the HII as indicator of the level of empowerment of poor people also implies a broader conception of the phenomenon of empowerment. In the focus groups stage of the research, empowerment was approximately dichotomous; with the HII it is possible to visualize empowerment as a continuum. In a normal distribution, one might anticipate a variety of levels of empowerment, not necessarily concentrated at the extremes. In fact, in this investigation the empowerment process is conceived as a continuum.

In order to facilitate analysis and interpretation of the HII, five points brackets were defined, according to the total range of points observed (15 to 110 points), so that bracket N° 1 corresponded to the lowest level of empowerment and bracket N° 5 to the highest. Each bracket had a similar points range, but a different percentage of families. The distribution of families in the sample according to the brackets of the HII is shown in Table N° 8.



TABLE N° 8: DISTRIBUTION OF FAMILIES ACCORDING TO POINTS  
(IN THE HII)

Points brackets	% of Families
1	7.0
2	18.8
3	32.8
4	29.5
5	12.0
Total	100.0

Given that the HII aims to capture informal building actions as a reflection of the efforts made by poor people to improve themselves, it was decided to apply this instrument to housing settlements in which a single line of government action had been applied. Thus the sanitary huts sample was designed on the basis of a random selection of beneficiaries from the Greater Santiago Sanitary Huts Program, between the years 1985-1986, bearing in mind that access to a sanitary hut passes through a socioeconomic selection mechanism administered by the municipality. In addition, there is a self-selection element, as the sanitary hut is an attractive housing alternative only for low-income people. Consequently, the aim of working with this sample was to analyze housing improvements made by a homogeneous group of people over a similar period of time. As the sanitary hut is a minimal housing solution which has to pass inspection to be lived in, it is possible to control for the type of improvements each family has made between receiving the hut and the carrying out of the survey. In this way, the level of housing improvement can be used as an indicator, or proxy, for the empowerment level of the people living in the home.

The requirement of initial homogeneity of poverty in the sample is important, because it makes it possible to ensure that the different behaviors and attitudes which may emerge among low-income people are not explained by different poverty levels, as this phenomenon affects all in the same way. Therefore, there will be other characteristics explaining the improvements seen in the home, specifically, aspects such as family composition, attitude towards work, and others. On the other hand, this socioeconomic homogeneity can be verified by factors apart from the selection (and self-selection) criteria for the sanitary huts. For example, the educational level of the household heads interviewed averaged 7.6 years of successful school studies. Average schooling levels for each of the HII

brackets are comparable to those obtained for the first quintile of national population.<sup>19</sup> Similarly, the ages of household heads are also quite similar.

Of course the initial socioeconomic homogeneity of the sample does not mean total equality among individuals. Clearly it is possible to imagine that there were some initial differences, which may have had an influence on the process of home improvement. What is being argued here is that these differences are not relevant. For example, in the process of shantytown eradication in the 1980's it was common to see the families being moved taking wood panels from their temporary homes with them, and this may have given them an initial advantage. For this very reason, this aspect was not considered in the HII points system.<sup>20</sup>

Table N° 9 shows certain household characteristics based on the results of the sanitary hut survey.<sup>21</sup> The figures are presented in the five equal-points brackets in the HII. Bracket N° 1 corresponds to households of least home improvement, and therefore the least empowered; at the opposite extreme, HII Bracket N° 5 corresponds to households of greatest home improvement and most empowerment. As can be appreciated, there is positive relation between the HII score and the socioeconomic conditions of the household. This is reflected in a greater availability of goods such as refrigerator and water heater, although the availability of color TV does not discriminate to any great degree. At the same time, one can see the larger size of home possessed by households in the higher HII brackets. One can also see in the table that there is a greater proportion of households with incomes below \$130,000 in the lower HII brackets; in the higher HII brackets this proportion is lower. It is worth recalling that this amount corresponded to the poverty line at the date of carrying out the survey.

Table N° 10 shows household characteristics broken down in accordance with the dimensions of the study and the different HII brackets. In the case of the family dimension, it can be seen that homes with a better HII situation are those displaying a positive family relationship. This can be seen in the fact that households in the fifth bracket have a tendency to

<sup>19</sup> According to figures from the 1990 CASEN Survey (National Socioeconomic Characteristics Survey).

<sup>20</sup> Another aspect of differences within the sample relates to average household size. A negative (but low) correlation was found between average size and the IMV, which indicates that households undertaking less home improvement tend to have a higher level of fecundity. This could be interpreted as a result of their low level of empowerment.

<sup>21</sup> The detailed results from the analysis of the sanitary hut survey can be seen in "Resultados Encuestas Sanitarias", in the series *Antecedentes*, N° 3 (July 1993), CEP; and Ignacio Irrázaval, "Análisis muestra Casetas Sanitarias", in series *Antecedentes*, N° 6 (August 1993), CEP.

TABLE N° 9: SOCIOECONOMIC CHARACTERISTICS OF HOUSE HOLDS ACCORDING TO HII (SANITARY HUT SURVEY)  
% of Households in the different HII brackets

% of households with	1	2	3	4	5
Refrigerator	25.0	53.5	58.7	77.8	92.7
Water heater	3.1	8.1	10.7	22.2	61.8
Color TV	50.0	45.3	59.3	66.7	85.5
With incomes under \$130.000	81.8	73.9	73.2	64.7	56.7

show greater levels of harmony, greater cooperation from the children and mutual commitment between the couple. These results confirm most of the data provided by the focus groups. However, it is interesting to note a difference from the earlier information source relating to the legality of the family union. The figures for the sample show that there is a higher proportion of married couples among households in the higher HII brackets. In summary, it can be argued that family stability and harmony are elements associated with households which are achieving better results in the struggle to escape from poverty.

In the education dimension it can be seen that, despite the fact that the different HII brackets generally have high educational expectations for their children, in practice there are differential behavior patterns, such as personal acquaintance with the child's teacher or help with school homework.

In the case of self-perception it can be stated that there is a relation between fatalism, which blames poverty on external causes, and a low level of home improvement. Furthermore, the figures show that household heads who are better prepared to move up show a clear tendency to plan and define goals in their lives. The work dimension also shows differential behavior patterns, according to the various levels empowerment of poor people, as measured by the HII. Indeed, despite the fact that the sanitary huts sample is a survey of people who are "homogeneously poor", which would eliminate some possible market segmentation explanations, unemployment levels were obtained that were significantly different for each of the HII brackets. Similarly, job satisfaction and actions to improve job conditions are clearly superior in the more empowered segments of the poor. To summarize, the most empowered poor people not only show a greater incorporation into the labor force, but also higher aspirations in their work.

TABLE N° 10: SELECTED HOUSEHOLDS CHARACTERISTICS ACCORDING TO DIMENSION AND HII (SANITARY HUT SURVEY)

	1	2	3 %	4	5
FAMILY					
Good level of harmony	65.4	77.6	82.8	80.8	88.0
Cooperation from children	37.0	72.2	63.8	66.4	72.5
High level of agreement on children's education	16.0	30.8	23.0	23.3	41.7
Couple declare themselves to be married	68.8	70.9	76.7	74.1	81.8
EDUCATION					
Educational expectations					
University	34.6	22.4	22.7	32.4	31.9
Knowing the teacher	70.8	82.4	86.0	76.0	86.4
SELF PERCEPTION					
Lack of family support	40.6	50.0	36.7	24.4	25.5
Bad luck, nobody helps	59.4	43.0	42.7	25.9	20.0
Set plans and goals	25.0	36.0	42.0	39.3	49.1
OCCUPATION (household heads)					
Unemployment rate	22.2	14.5	10.6	4.2	0.0
Historical unemployment rate (men)	7.8	5.0	4.5	3.5	5.1
Job satisfaction	9.4	32.6	35.3	45.2	45.4
Action to improve job situation	0.0	9.8	9.2	24.2	35.3
SOCIAL PROGRAMS					
Average number of social programs acceded to	6.7	6.5	6.0	5.7	5.6
Average number of assistance programs acceded to	2.2	2.3	2.1	1.8	1.8
Total distribution	7.0	18.8	32.8	29.5	12.0

Finally, Table N° 10 presents two variables relating to the social programs dimension: social and welfare support programs acceded to.<sup>22</sup> The average number of programs that homes in each HII bracket take advantage of is an indicator of the global impact these can have on household welfare. In the survey, 16 social programs were identified which could be captured adequately in a study of this nature. Within this group of

<sup>22</sup> See the discussion on the perception of the social programs in Ignacio Irrázaval, series *Antecedentes* N° 6, *op. cit.*.

programs, a subset of six programs of a welfare support nature were defined.

Thus, as can be seen in Table N° 10, households in the lower HII brackets take advantage of social programs relatively more often. This information might initially suggest a situation of dependency. In the second place, however, on reviewing the correlation between HII and access to welfare programs (Table N° 11), it can be seen that there is a low degree of correlation between the two variables, suggesting that a relation between the variables cannot be taken for granted. Finally, in a multiple regression analysis several models were defined with the number of social programs to which families accede as their dependent variable. Explanatory variables used included HII, incomes, schooling, and the size of the family group. The aim of this exercise was to check whether there was any causal relationship between access to social programs and the level of family empowerment, their poverty level, and other factors. The goodness of fit obtained in all the regression models was very low, suggesting that the degree to which social programs are accessed is not explained by the type of variables mentioned.

In conclusion, the data presented points to the argument that no clear association can be established between empowerment measured by the HII and dependency on social programs measured by the degree to which they are accessed.

These statements are confirmed in the correlation matrix presented in Table N° 11, which contains a selection of variables. It can be seen that the HII shows a positive and significant correlation with household per-capita income and an index of household equipment. In other words, although it was not necessarily expected that the HII would be associated with income, in practice there is a link between the two variables. It is interesting to see that the link between the HII and schooling is weak. This means that home improvements are not necessarily linked to the educational level of the head of the household, but to other elements reflecting an aspiration to move ahead. In terms of attitude and perception, the HII is also associated with other variables indicating conditions of empowerment, such as job satisfaction and, to a lesser extent, a good family atmosphere. As was argued above, in the focus groups family support had already been mentioned as an important element in escaping from poverty, and in fact these two variables do show some degree of correlation.

To summarize this section, it can be argued that the sanitary hut survey made it possible to verify that the HII is associated with certain indicators of socioeconomic achievement among families, such as home equipment

and income. Secondly, the survey data also show that there is a relation between the HII and the willingness, attitudes and behavior patterns in overcoming poverty.<sup>23</sup> Finally, it was possible to establish that, according to available data, the existence of welfare dependency in the Chilean case cannot be sustained.

TABLE Nº 11:       SANITARY HUTS SURVEY:  
CORRELATION MATRIX OF SELECTED VARIABLES

	HII	Yh (p/c)	Equip.	Schooling	Welfare support programs	Job satis.	Family atmos.
HII	1.00	0.30	0.33	0.10	-0.19	0.24	0.19
p value	0.0	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001
n	458	458	458	458	458	458	458
Yh (p/c)		1.00	0.23	0.04	-0.17	0.16	0.13
p value		0.0	0.0001	0.3743	0.0003	0.0056	0.006
n		458	364	458	458	294	449
Equipment			1.00	0.06	-0.16	0.15	0.12
p value			0.0	0.2297	0.0017	0.0183	0.0213
n			364	364	364	239	357
Schooling				1.00	-0.06	-0.07	0.03
p value				0.0	0.185	0.2192	0.5462
n				458	458	294	449
Welfare support programs					1.00	-0.08	-0.06
p value					0.0	0.1878	0.2197
n					458	294	449
Job satis.						1.00	0.22
p value						0.0	0.0001
n						458	287
Family atmosphere							1.00
p value							0.0
n							458

HII = Housing Improvement Index.

Yh (p/c) = Per-capita household incomes.

Equip. = Equipment index.

Schooling = Schooling of head of household.

Job satis.= Job satisfaction.

Family atmos.= Family atmosphere.

<sup>23</sup> Annex Nº 2 presents a statistical profile of the most and least empowered groups on the basis of the results of the sanitary hut survey and the PEI.

## 2.4 Towards a quantification of the level of empowerment among poor people: survey of Greater Santiago

The sanitary hut survey, using a random methodology, served to verify the existence of a continuum of poor people with different potentials for escaping from their poverty. Such findings are extremely important for the purposes of this research.

However, it was also thought relevant to estimate the magnitude of each of the segments, based on a representative sample of the entire poor population of Greater Santiago. This survey consisted of 799 interviews carried out on the basis of a five-stage random sample covering six of Santiago's boroughs. In other words, although the sanitary hut survey met the requirements of randomness, it could not be assumed to be representative of poverty in Greater Santiago as a whole, as it was only based on beneficiaries of sanitary huts during a certain period (1985-1986).

At this stage of the work it was decided to construct another indicator to make it possible to discriminate between the different types of poor people in terms of their empowerment levels. An indicator was needed to consider the phenomenon of empowerment in a broader way. For this purpose, the Poor Peoples' Empowerment Index (PEI) was created, based on the HII construct. In preparing this index points were assigned to each of the categories of variables included in the questionnaire. Subsequently, those variables were selected which showed correlation with the HII, and were therefore validated by this index. Each household's overall PEI points score was obtained through a simple average of the partial points in each of the dimensions of the study. Finally, four points brackets were defined for this index, where bracket N° 1 corresponds to the least empowered segment, and bracket N° 4 to the most empowered. The work of calculating the index was supported by statistical analysis of the data through regressions and factor analysis.<sup>24</sup> In this latter aspect, factor analysis made it possible to validate the structure of the index in terms of the variables and dimension comprising it, as very similar results were obtained in an index constructed on the basis of this statistical method and the PEI itself, which has a more theoretical foundation.

Three estimations of the PEI were made, in which its representativeness was successively improved. For this purpose various criteria were defined for selecting the variables to be incorporated in the index. The main results of the second PEI estimation appear in Table N° 12. Here the

<sup>24</sup> See J. Canales, series *Antecedentes*, N° 8 *op. cit.*. It is worth stressing that different versions of the same index were made.

definitive methodology for calculating the PEI was used. The correlations of the main variables of the third estimation appear in Table N° 13; in this case the same methodology as before was used, but using a partly different data base that included households with school-age children.

In summary, in this fourth stage of the empirical side of the investigation we managed to broaden the universe of poverty analysis to Greater Santiago, thereby making it possible to obtain an initial estimation of the level of empowerment of poor people, based on an index created for this purpose. However, a counterpart to the gain in coverage has been a loss of homogeneity in the universe of the study. As was explained above, the sanitary hut survey was carried out among the beneficiaries of that program during a given period of time, whereas the Greater Santiago sample is representative of all the poverty in this urban area.

In general, it can be stated that the results of the survey for Greater Santiago broadly supported the conclusions obtained on the basis of the sanitary hut sample. In particular, in this second sample a better differentia-

TABLE N° 12: HOUSEHOLD CHARACTERISTICS BY DIMENSION  
(GREATER SANTIAGO SURVEY)

	Families with high PEI	Families with low PEI
	%	
<i>Family</i>		
Good level of harmony	57.1	86.6
Cooperation from children	47.2	78.3
High level of agreement on children's education	65.6	91.4
Couple declare themselves to be married	66.7	88.6
<i>Education</i>		
Educational expectations: University	16.0	43.3
Acquainted with the teacher	64.0	79.4
Help with homework	52.0	77.7
<i>Self perception</i>		
Bad habits in my family	36.2	4.8
Set plans and goals	23.3	46.7
<i>Work</i>		
Job satisfaction (household heads)	10.0	64.1
<i>Social programs</i>		
Total N°	7.2	4.6
N° of welfare support programs	2.7	1.4
Total distribution	15.3	84.7



tion between poor groups classified according to their capacity to improve was obtained.<sup>25</sup>

Table N° 12 summarizes some of the results of the Greater Santiago poverty survey. In this case, the information makes it possible to characterize the differences between poor families according to their PEI points.

In the case of the family dimension, one sees a close relation between a well constituted and committed family, on the one hand, and its empowerment on the other. Despite both groups showing a good level of mutual commitment between the couple, in practice families with higher PEI points score display a more advantaged situation. The data in this section clearly agrees with the results of the focus groups, where family unity was identified as one of the most important elements for economic improvement. The item which does come out differently from the focus groups is the legality of the union. Here, as well as in the sanitary hut survey, one sees a greater frequency of married couples among the highest PEI points groups. In the focus groups, participants did not point to this as a relevant factor.

In the educational sphere, it is interesting to see that, in the case of poor families with a high PEI points score, the highest educational expectations for children appear partly supported by behavior that to some extent is aimed at achieving those targets. Such conduct include greater support in school homework and greater participation of parents in the school.

The psycho-social and self-perceptual aspects of poverty were also seen to be associated with the empowerment levels of poor people. However, within the psycho-social area, families with both high and low PEI scores show similar tendencies as regards spiritual aspects. Here, factors were mentioned such as having faith in God, faith in oneself and having clarity of goals and a sense of life. Data on self-perception reflect the degree to which poverty is blamed on causes that are not personal to the individual but which are close to him. For example, heads of families with low PEI points explain their limitations in terms of bad family habits, a lack of support from the family or bad luck in general. It is interesting to note that poor individuals with high PEI points scores stand out as people capable of planning and setting goals in their lives.

In the work area, important differences were found between the different types of poor families as measured by their PEI points. For example, those with lower PEI points display higher historical unemployment rates. Another relevant factor in this sphere relates to job satisfaction. As

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<sup>25</sup> More detailed analysis of the results of this survey can be found in Ignacio Irarrázaval, "Analysis of the Greater Santiago sample", in the series *Antecedentes*, N° 7 (June 1994), CEP.

can be seen in Table N° 12, there is a significant difference between the two groups in terms of job satisfaction. It was also found that poor people with high PEIs continually make efforts to improve their job situation, through training courses or other alternatives. This helps to explain why empowered poor people value employment more highly and are in fact more stable in it.

Finally, in the social programs dimension it can be stated that the tendencies shown in the Greater Santiago survey are very similar to those seen in the case of the sanitary hut survey. In other words, as seen in Table N° 12, less empowered poor people make more frequent use of social programs, but this does not mean they are psychologically dependent on them. \*\*\*

TABLE N° 13: SURVEY OF POOR PEOPLE IN GREATER SANTIAGO:  
CORRELATION MATRIX OF SELECTED VARIABLES

	PEI	Yh (p/c)	Schooling	Job satis.	Educ. Agr.	Family atmos.	Conjug. com.
PEI	1.00	0.27	0.38	0.52	0.35	0.36	0.35
p value	0.0	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001
n	458	621	600	373	621	621	621
Yh (p/c)		1.00	0.15	0.19	0.11	0.09	0.11
p value		0.0	0.3743	0.0002	0.0068	0.0286	0.0068
n		458	458	373	621	621	621
Schooling			1.00	0.12	0.13	0.07	0.13
p value			0.0	0.2192	0.0020	0.0965	0.0020
n			458	294	600	600	600
Job satis.				1.00	0.00	0.09	0.05
p value				0.0	0.9400	0.0697	0.3057
n				458	370	373	373
Educ. Agr.					1.00	0.24	0.33
p value					0.0000	0.0001	0.0001
n					621	621	621
Family atmosphere						1.00	0.36
p value						0.0000	0.0001
n						458	621
Conjug. com.							1.00
p value							0.0000
n							621

PEI = Poor Peoples' Empowerment Index

Yh (p/c) = Per capita household income.

Schooling = Schooling of head of household.

Job satis. = Job satisfaction.

Educ. Agr. = Couple's agreement on children's education.

Family atmos. = Family environment.

Conjug. com. = Conjugal commitment.

Table N° 13 shows the correlation matrix of variables selected from the Greater Santiago poverty survey. As can be seen, the results are similar to those of the sanitary hut survey (Table N° 11), although in this case the coefficients are higher, and it can be seen that the PEI shows a stronger correlation with job satisfaction, family atmosphere and the education of the head of the household.

As was mentioned, one of the aims of the Greater Santiago Poor Household Survey was to obtain an initial estimation of the number of people belonging to each of the poverty segments that have been identified. This aspect took on particular relevance after holding various seminars to publicize the research, where a quite recurrent concern on the part of social workers attending these events was their perception that less empowered poor people were much more numerous than the more empowered, or those better able to improve their situation. According to these professionals, in their work with low-income people they found themselves more frequently with individuals showing the characteristics of poor people who are less able to improve, or less empowered. This type of concern led the research team to try to estimate the relative size of each segment within overall poverty.

To carry out this estimation it was decided to homologize the Greater Santiago sample of poor people with the 40 percent poorest in Greater Santiago according to the 1992 CASEN Survey, on the basis of the income variable. This procedure was carried out in order to make the results of the estimation comparable, given that the poor household sample for Greater Santiago, as its name suggests, was not a totally random sample, but one with a sample framework directed only at the poor boroughs of Greater Santiago, i.e. it was representative of a proportion of the population of the geographical area under study.

The estimation carried out indicated that 9.2 percent of the households of Greater Santiago had the characteristics of less empowered poor people. Is important to keep in mind that this figure has to be taken as an order of magnitude and not as an absolute figure. In other words, the phenomenon of poor people's empowerment is conceived conceptually as a continuum; thus, the estimation produced is an arithmetical simplification which can be improved in the future.

The results obtained at this stage are highly relevant, as they indicate that a smaller proportion of poor homes have characteristics of less empowerment or less capacity for improvement, while most poor homes have the characteristics of more empowered people. Although these conclusions were obtained from a study of Greater Santiago, it should be kept in mind that over 80 percent of national poverty is located in urban areas

(MIDEPLAN, 1994). Therefore, social policy in the future should aim at responding not only to the less empowered poor, as it has traditionally done, but should also give incentives to more empowered people to improve their socioeconomic situation. This aspect is discussed in greater detail in the next section.

On the other hand, it should also be borne in mind that the estimation obtained was not totally unexpected. In the previous sections it was shown how, as the different stages of data generation proceeded, the responses obtained in the different samples were mostly “empowering”. Therefore, it was to be expected that the index covering these conditions would to some extent reflect this type of situation.

The next section presents the main conclusions on each the dimensions of analysis and the initial policy proposals arising therefrom.

### III. CONCLUSIONS AND POLICY STRATEGIES

The conclusions presented below attempt to bring together the main aspects of the research. The most specific conclusions, relating to the results of each of the areas and stages of the study, can be found in the documents published the series “*Antecedentes*” cited above.

As will be recalled, the main question this research tried to address related to the possibility of differentiating segments of poor people on the basis of attitudes and efforts made by them to improve their own situation. In other words, this study centered mainly on characterizing poor families in different dimensions, according to their conduct and individual achievements in the process of socioeconomic improvement.

Of course, the above is not to deny the existence of structural elements which may have an influence on poverty levels in a given period (condition of the economy, inequality, etc.). However, the aim of this research has been to favor an analysis of the causes of poverty from the individual perspective. In addition, it is also estimated that the individual origins of poverty become more relevant in periods of greater economic growth and low levels of unemployment.

#### Conclusions

1. *Within overall poverty there are different types of families distinguished by the effort they make to improve their situation*

In the course of the investigation it was possible to define various indicators associated with the process of poor people’s socioeconomic im-

provement. These indicators were contrasted, in turn, with the individual and social characteristics of the families and the individuals comprising them.

The analysis carried out showed that there are elements that distinguish families according to their position on these indicators. For example in families with the highest HII points, couples stated that they have a high degree of agreement about the education of their children, or family harmony. At the other extreme, families with low points on the same index admit to a lack of family support and a higher level of historical unemployment.

In this way the conclusion was reached that the process of empowerment is a continuum of situations between more and less empowered poor people. The poor who are most empowered, or capable of getting ahead, are those who show objective signs of having achieved some relative socioeconomic success, despite their current economic limitations. The less empowered poor, for their part, do not show characteristics of improvement in their personal conditions despite the existence of certain conditions for it.

As a corollary of this, it can be argued that there is a diversity of situations relating to the efforts poor people make to improve themselves. In other words, from the perspective of the effort to move up, poverty is not homogeneous.

Various studies have shown that poverty in Chile at the present time is not a homogeneous phenomenon (Raczynski, 1992). Indeed, unlike many developing countries, in Chile the simultaneity of poverty's shortcomings has been broken. For example, today it is possible to find families with shortcomings in housing but not in education; in the same way there can be people who are poor in income but who do have access to a health system. However, what is being argued on the basis of this research is the existence of heterogeneity in terms of the effort, behavior and perceptions of poor people themselves to break out of their situation.

*2. Despite the difficulties implied by poverty itself, there is a majority of poor people who are making efforts to improve*

As was described in the methodology and results section, the research shows that little more than a third of poor people in Greater Santiago show the characteristics of less empowerment.

This allows one to anticipate that there is a majority of poor people who are making efforts to rise up and who have aspirations in this regard.

This raises an issue with significant repercussions in terms of defining social policy, for this needs to consider incentive mechanisms to overcome poverty, rather than mainly palliatives or compensation.

### *3. Empowerment begins with the family*

Over the course of the different stages of the research it could be seen that the family constitutes one of the central elements in the empowerment process among poor people. The family union, family stability, conjugal commitment, agreement the children's upbringing, support from children and other similar elements were repeatedly mentioned as factors contributing to socioeconomic improvement. This means that it is important to publicly recognize the family as an institution, and it is not sufficient to show concern for the individual family members in isolation. In other words, value judgments apart, the family appears as an institution contributing effectively to overcoming poverty.

This leads us to stress the existence of private spheres that could have a big effect on overcoming poverty, but which have not been part of traditional social policy. Indeed, in values and lifestyles a vast universe of elements which influence people's economic improvement opens up. All this, in turn, reveals a need to look anew at certain private spaces and institutions that affect values and lifestyles, including churches, teachers, educational groups, the neighborhood, etc. In this way, the state ceases to be the main promoter in social welfare matters.

This is complemented by the argument put forward by Berger and Neuhaus (1993), in the sense that there is a need for mediating structures in public policies, especially in social policies. Family, neighborhood and churches are all instances of mediation which break the "alienating framework of the mega-structures" of the state.

### *4. More empowered poor people show special individual and social characteristics*

The data collected in this investigation makes it possible to identify the principal variables characterizing each of the two poles in the empowerment process. However, this does not necessarily imply a causal relationship. For example, the fact that single-parent families were relatively scarce among empowered homes does not necessarily constitute a predictor of empowerment.

Some of the characteristics of more empowered and less empowered poor people in terms of the dimensions of this study are described in Annexes 1 and 2, where a qualitative profile, as well as another statistical one, is made of the two segments.

At the individual level, more empowered poor people appear as people with a high sense of self-confidence, and who attribute the power to move up to their own effort and responsibility. On the other hand, the less empowered have a lower valuation of themselves, and likewise blame their economic situation on bad luck, lack of support and other causes.

As regards education, both groups of poor people recognize this process as a mechanism of socioeconomic mobility. However, those with greatest capacity to move up objectively prioritize education, whereas those less able to get ahead are overwhelmed by their day-today problems and relegate education to a secondary role. In terms of work, the most empowered household heads show greater work stability and a higher valuation of work.

In the family sphere, in general one detected a high valuation of family union and stability as an element contributing to socioeconomic improvement. More empowered families claim a higher level of conjugal commitment and a clear identification of roles between the couple. In less empowered families one sees couples that are mutually distant, where the woman has a high probability of being overburdened, as well as a greater relative frequency of alcoholism.

##### *5. Potentiality and low dependency on social programs*

In the social programs area, despite less empowered poor people receiving more social programs or welfare benefits than the more empowered, it was found that this did not constitute a cause of monetary dependence on such programs. It was seen that social programs are socioeconomic support alternatives that families try to obtain, insofar as they can, but they do not base their survival strategy on them.

On the other hand, it was also possible to find a predisposition to complement the programs in a monetary way or accept the existence of certain pre-requirements. The latter was seen more often in the case of empowered households.

The data suggests the existence of an interesting situation in the case of Chilean social programs. Unlike developed countries, there would not seem to be a segment of poor people who could be considered as dependent

on welfare programs; moreover one can actually see a non-dependent attitude as there is a willingness to contribute.

### **Policy strategies**

From the conclusions outlined above it is worth putting forward certain elements which could be seen as giving a new look to social policy, and eventually design a new social development strategy.

The central elements of this new approach involve seeing families and poor people themselves as the center of the strategy for overcoming poverty, and to define programs that are empowering. This type of strategy will have to give increasing responsibilities to the families, individuals and local institutions in the achievement of their aims.

An additional element which must be kept in mind in this proposal is the economic context in which Chile finds itself at this moment. As has been mentioned already, a situation of sustained economic growth, low inflation and low unemployment has made it possible to create highly favorable conditions for reducing poverty.<sup>26</sup> Furthermore, this situation shows that the structural causes of poverty are becoming less relevant in this context, and this affects the need to empower individual efforts to improve socioeconomically.

Identifying some of the elements that might be included in a new social strategy for the future, is not to deny the contribution made by the approach followed by the state in helping the poorest sectors in our country over recent decades. Efficiency in the provision of social services, and the targeting of subsidy provisions are the main strategies that will have to be maintained as part of the country's social policy. Hence, the elements identified below are complementary to the social development strategy being carried out at the present time. However, accumulated experience, together with a new social-policy outlook, could lead to the consolidation of a new stage of social development for our country.

To start with, it is now important to recognize that it is not easy to define social programs and projects that focus on the problem of empowering the poorest households. It may be possible to find many central government programs at the moment, which indirectly try to deal with this aspect, at least in theory. On the other hand there are also a variety of local (public and private) initiatives which incorporate and empower the efforts

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<sup>26</sup> See Larrañaga (1994).



of families to move up. From this point of view, it would not seem appropriate to try to draw up a recipe book of social programs, responding to what should be done in an empowering social policy. The approach followed here tries to give guidance on how to achieve an empowering social strategy. It is clear that no single solution exists to deal with this issue, as, by definition, it is a question of covering families from a variety of realities, so unique universal solutions are not possible.

*1. Each person's responsibility in overcoming poverty should be recognized*

In recent years there has been an interesting development in the public sector's approach to social policy: it has moved from a framework totally centered on the state to one in which the private sector is recognized as indispensable, and even the contribution of economic growth to reducing poverty is accepted. However, an important step still needs to be taken which relates to recognizing that poverty cannot be eradicated without the effort and the determination of the poor themselves.

According to the results of this study, a majority of poor people are empowered, i.e. they are making concrete efforts to improve themselves and believe that improvement in their living standards depends fundamentally on them. Social policy should reinforce this effort.

This aspect is not only an effective element in the strategy, but it also constitutes clear recognition of the dignity of the poor person. Traditionally, social development strategies had been broadly paternalistic, viewing poor people as incapable of taking decisions or reacting to certain incentives.

*2. Social programs should be empowering*

The new phase of social policy should strengthen and create new programs aiming at strengthening the empowerment of poor people. This is not to deny the efforts that have been made in Chile in social policy over recent decades. It is more a question of complementing a strategy of intervention, so as to take into account more explicitly the efforts of poor families themselves to move up in the world.

For example, at the present time there is a program of Presidential scholarships, which benefit children and young people from poor homes who have a good school record. This is a targeted and empowering pro-

gram because it rewards effort; however, its coverage is very small. In the the borough of *La Pintana*, which has a school population close to 50,000 children, it awarded 95 scholarships in 1993, in circumstances where the single family subsidies increased by more than 1,000 quotas.

Empowering programs should encourage the efforts of poor families themselves to break out of their marginalization or underclass situation. Some programs with these characteristics are the Presidential scholarships (recently mentioned above), the Progressive Housing Program (first stage), the Program for Improvement of Neighborhoods and Sites with Services, and the Program of Shared Financing in Education.

Non-empowering programs are those which do not encourage or promote people's efforts to overcome poverty. They include monetary transfers such as the single family subsidy, welfare pensions, and drinking water subsidies. One might also include transfers in kind such as the National Program of Complementary Nourishment.

### *3. One way of empowering is to require some effort before granting access to social programs*

In the past, most social programs were conceived within a framework of social entitlements, which did not define any obligations. Similarly, during the period of economic crisis in the 1980's, the "social safety net" took on a compensatory approach of welfare assistance type. At the present time, in a context of economic growth with low unemployment, it is advisable to encourage and reward individual efforts in overcoming poverty.

In this sense, the requirement of prior-saving for access to social housing has been highlighted as a carrot and stick for effort by poor people. This aspect was recognized by poor people themselves in a survey during this research. Similarly, contribution by beneficiaries is a way of taking into account the effort and determination of low-income people to improve. Someone who is willing to contribute (in money or work) to a local program or initiative demonstrates an interest in the activity and a commitment to its success.

Another program that has had an empowering side-effect are play-schools with mothers' participation (in the CADEL - JUNJI scheme). Here mothers are required to carry out a minimum apprenticeship of certain elementary pedagogical functions. This allows them to enhance their self esteem, an element which is found to be related to empowerment.

*4. To manage to define more empowering programs, social policy needs to be decentralized*

As can be inferred from the previous points, social policy in the future cannot be based on mass strategies, despite the valuable results they may have achieved in earlier periods. In the future, empowerment will need to be promoted through a variety of programs that really give responsibilities to the individuals involved, and which can be monitored from this perspective. In particular, and as shown in this research, it will be vitally important to empower the family as a catalyst for socioeconomic improvement.

Accordingly, is difficult to define a battery of programs at the central level: municipalities and private social development institutions will be the most appropriate agencies for giving shape to programs aimed at the objectives mentioned above. The central level, for its part, will have to maintain traditional social services, but also finance programs which empower in a decentralized way. For example, the borough of *La Pintana* ought to have the faculty to decide for itself on the use of part of the resources transferred to it from the central level: for example, whether it is better to extend coverage of welfare subsidies or provide more Presidential scholarships.

In this sense it is proposed to move towards the creation of local social development funds, to be administered by a local body (municipality, foundations or local corporations), but whose resources are owned by low-income people. Specifically, a voucher mechanism is proposed, where the "owners" of the resources are the beneficiaries themselves who also may supplement state contributions with their own resources.<sup>27</sup> In this way financing can be created to deal with effective local demand for social programs. This approach means that poor people are empowered in the decision-making process for allocating funds, as there will always be alternative uses and limited resources.

*5. Less empowered poor people also have to perceive the need to make their own efforts to move ahead*

The research showed that within poverty as a whole one segment consists of people who do not have much interest in improving their condition; these have been referred to as less empowered poor people. Social policy in general should respond to a criteria of empowerment, as indicated

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<sup>27</sup> A similar proposal can be found in Irarrázaval (1994b).

in points one to three above; i.e. defining incentives that recognize people's individual efforts to improve socioeconomically.

Where an empowering response is not achieved by people, and their poverty condition is proven, it will be necessary to continue with certain programs of a welfare type. In such cases, care should be taken that this type of mechanism does not become an incentive to remain in poverty, creating poverty traps.

#### *6. Work is an empowering factor*

In the analysis of the data on the work dimension, an important relation was found to exist between empowerment and being in work. Employment is an instance of potential recognition of the capacities of individuals themselves. However, there are segments of the poor population that have not been able to integrate adequately into this process: namely, adult women and young people.

Here, two elements need to be considered. On the one hand there is a need to facilitate the inclusion of young people into the work force, so as to allow them to accumulate work experience. Here, it is proposed to strengthen labor training, including work habits. On the other hand, to facilitate the incorporation of women in the workforce, places at child care centers will need to be increased, allowing greater flexibility in working hours and encouraging the organization of women in poor boroughs to carry out jobs which are individually productive, or through groups such as workshops or small firms.

## ANNEX N° 1

### QUALITATIVE PROFILE OF POOR PEOPLE ACCORDING TO EMPOWERMENT LEVEL

#### **Psycho-social dimension**

According to the research, taking into account the focus groups results, along with those from the sanitary huts sample and the Greater Santiago sample, as well as the contribution of psychological theory, it can be concluded that there are certain personal psychological characteristics that influence whether people have a better quality of life and greater capacity to escape from the poverty situation, i.e. that they are more empowered.

The psycho-social dimension is constituted on the basis of the other dimensions, in that perception of oneself, self-esteem and personal characteristics are going to have an effect on the way a person relates within the family and at work, as well as in the community and in life itself.

The less empowered display a low assessment of themselves, as well as feelings of helplessness and incapacity, unlike the more empowered who show a high sense of self-confidence and attribute the power to escape from poverty to their own effort and responsibility. Personal characteristics such as the ability to set goals, and show effort and determination in taking the steps needed to achieve them, as well as capacity for organization, creativity capacity to assume responsibilities and sustained work, are all related to the ability of a person to improve. In the affective area, self-esteem emerges as the key variable for differentiating people who are more from those who are less capable of improving, which in turn allows positive affective relations. In the spiritual area, despite the fact that replies are quite similar among people with more and less empowerment, a declaration of a sense of being, as well as faith in God, appeared as characteristics associated with empowerment.

In the sanitary hut sample, a positive relation is seen between greater housing improvement, higher self-esteem at work, greater job creativity and greater emotional stability.

The results for Greater Santiago again show differences between the more empowered and the less empowered, suggesting that there are aspects of an individual's personality which allow him or her to overcome the poverty situation. Thus, those who have most possibilities are people with

faith in God, show creativity at work, emotional stability and good social and communication relations, compared with those who do not find meaning in life, who prefer easier routine work and who consider themselves lazy, non-cooperative and pessimistic. On this dimension, only 5 percent of people appeared as less-empowered.

### **Self-perception dimension of poverty**

The least empowered are people who mostly perceive that their social and economic situation is stagnating, compared with that of their parents. In other words, they consider their situation has worsened in relation to the previous generation. They are people who self-classify their social level as poor and very poor, even if they are objectively at a higher level of income. In this sense, they consider poverty to be endemic; i.e. they do not perceive any chance of escaping from it.

As regards income, the less empowered mostly state that what they have is barely enough to eat, if that. Moreover, they mostly state that their current socioeconomic situation is due to external factors, bad luck, lack of family support and health problems. Indeed, although the less empowered are conscious of the importance of family aspects, they nevertheless express frustration in saying they have lacked family support. Finally, they consider that the most important element for escaping from poverty is to obtain a higher wage, not as a consequence of greater responsibility or personal initiative but more as an entitlement (they mention the need for the state to share out more money). They also mention luck as a factor allowing poverty to be overcome.

On the other hand, more empowered are people who perceive a positive intergenerational mobility in their social and economic situation. In general they see an improvement compared to the situation of their parents' generation. This factor is crucial in that they also project themselves positively towards the future, thus showing a break with the cycle of poverty.

More empowered people self-classify their social level in a higher bracket than that corresponding to their incomes. In relation to the management of their income, a high proportion of these people state that this provides them with enough to eat and additionally may give certain pleasures and even saving. The fact that they say they can allow themselves certain pleasures and save is indicative of overcoming severe poverty and shows at the same time responsibility in the management of their income.

Mostly, the more empowered state that they have received family support in getting ahead, have not had bad luck and have no great health problems.

Finally, the more empowered consider the most important action for moving ahead is to have a united and supportive family, along with showing responsibility and initiative in work and having education. It can be appreciated that all these are attitudes residing within the individual and the family nucleus.

### **Education dimension**

Education is valued in Chile as an opportunity to move up and achieve an improvement in socioeconomic level. Even though this view is quite common, in the focus groups it was seen that the more empowered groups prioritize education ahead of other needs and see it as an opportunity for social mobility. The less empowered, on the other hand, were overwhelmed by current problems, relegating education to a second priority.

In terms of taking advantage of educational opportunities, there is more grade repeating, and drop-out, as well as worse performance among the less empowered. Such people blame external causes such as adolescent pregnancy, bad friendships, bad school quality etc., for their poor educational performance.

In the analysis of both the sanitary hut sample and the Greater Santiago sample it was seen that people have high educational expectations for their children, but those who appeared as more empowered, as measured by housing improvement, gave responses which are more consistent in relation to their educational expectations and the causes they attribute to school drop out, and they also help their children more in school homework. Replies which indicate people's empowerment are reflected in concrete actions in support of their children's education.

The analysis of the Greater Santiago sample gives the result that nearly 80 percent of those interviewed are more empowered in this dimension. The differences between the two groups are in the expectations they hold for their children. Thus, the less empowered aspire to technical education for their children; whereas the more empowered aspire to higher education. On the other hand, the more empowered carry out more school support actions, such as help with homework, going to the school, etc. Finally, the more empowered in education have attended training courses subsequent to their regular schooling.

### Work dimension

The job situation of the poor population is quite encouraging according to information reported in this study, above all in the case of men. Men show a labor force participation rate greater than for the male population of Greater Santiago as a whole in the same period, and a lower unemployment rate. This is basically explained by the fact that the study focuses on men who are heads of households, and this produces an over-representation of people who show greater participation in labor activity, and equally a lesser representation of the young population and other people constituting the secondary labor force, who have greater problems in getting into the labor market. On the other hand, when one considers the job situation among women, the results point in the opposite direction: poor women reported in the study have a lower rate of labor force participation and an higher rate of unemployment compared to the female population of Greater Santiago as a whole. This clearly confirms results obtained in other studies suggesting greater difficulties for poor women in joining the labor market, which in turn explains the greater level of extreme poverty among households where the head of the family is a woman (L. Pardo and I. Irrázaval, 1993).

However, despite this specific problem of greater employment difficulties for woman, the results of the study show a quite satisfactory job situation in general terms. This is expressed in declarations from people reported in the study: 55 percent of those participating in labor market activity have achieved satisfactory job levels, 25 percent are neither satisfied nor dissatisfied and only 20 percent declare themselves to be dissatisfied with their jobs. This situation is quite similar between men and women; among heads of households and housewives who work, and among young people and adults. Differences are only observed between those who have less education and those who have more, but these differences are insignificant, so that despite some degree of lower achievement among the less educated, no significant correlation exists between the level of education and the degree of people's satisfaction in their work.

As regards the good results obtained in terms of employment, it is important to keep in mind that these have occurred in a period which has also been especially good for the economy as whole, in which the rate of output growth has been extraordinarily high and the rate of unemployment historically low. These results lead us to stress the importance of macroeconomic stability in terms of low unemployment rates and high economic growth for people's welfare, as is perceived in this study. Moreover, these



results attach great importance to the historical lack of dynamism in the Chilean economy in the past in explaining current conditions of poverty among the population.

However, this does not mean that the policy to reduce poverty should concentrate exclusively on achieving greater economic growth and a rise in employment levels. On the contrary, they lead us to stress the need to prioritize economic growth policies, so as to favor the creation of greater job opportunities, but these should be complemented with specific policies targeted on population groups that are more vulnerable and consequently have less chance of getting out of their poverty situation on their own: such is the case of women, young people and older adults. In this study these people were classified with greater frequency as more empowered, according to the criteria used in the investigation.

Regarding this latter point, the results obtained show clearly that having a paid job is a very important factor for a person's empowerment. Similarly, not having a job not only makes a person poorer but also less willing to make some effort to change their situation.

In addition, the results of the study lead one to suggest that to improve the working conditions of the poor population one must firstly attack their bad educational conditions. This is backed up by the relative lack of correlation obtaining between greater education and the higher level of job achievement. In the same way, no importance is attributed to the level of education in having a good job, so no effort is made to achieve a higher level of education and qualifications, thereby generating a real immobility in the bad conditions they display.

The low valuation obtained for education among the poor population is explained, certainly, by the low level and low quality of studies received, which restricts people in understanding the importance of education and qualifications for job progress. However, apart from the importance this may have in explaining poverty, the consequences of immobility need to be emphasized, as in such a situation of human capital poverty people are also unable to generate alternatives for change for themselves on their own. The results obtained from the study support this argument, for when interviewees are asked what actions they have undertaken to improve their job situation over the past two years, they mostly selected two alternatives reflecting an attitude of complacency and resignation regarding the situation in which they find themselves. The problem, therefore, does not lie in not trying to change their work situation, but rather in the ceiling that their low level of qualifications imposes on them.

Studies prior to this one, using a different data source such as the CASEN survey, stress the low level of impact that education has both in finding work and in terms of the income obtained from work, so in this study we are merely confirming previous results (L. Pardo and I. Irarrázaval, 1990).

### **Family dimension**

In each of the data collection stages, differences were found in the family variables; however, despite the heterogeneity among poor families, conduct in terms of more or less empowerment is similar. In the focus groups it was seen that the essential thing for moving up and differentiating between types of family is the union and stability of the couple. Empowered families have a committed couple in which each one values the other, decisions are taken jointly and goals are shared. The man participates in the family and assumes his role as an integral part of it. The woman supports him and values him. There is mutual support and valuation, clear goals, resolution of disputes through dialogue and, finally, love and family unity. Less empowered families on the other hand have a more distant couple. The man feels himself incapable and in fact does not assume his role either as father or as husband or provider. He is perceived by his partner as stupid disinterested, incapable of taking decisions and sometimes alcoholic and aggressive. The wife appears as overburdened, critical of her husband but incapable of rebelling against the situation. There is often violence in intra-family relations.

When the interview was applied to the sanitary hut survey to contrast family variables with the external empowerment indicator -the Housing Improvement Indicator - it could be concluded that the family dimension shows indicators which discriminate in the sense of supplying characteristics related to better quality of life and to the possibility of overcoming poverty. These characteristics occur mostly in a positive way; i.e. a significant proportion of people living in poverty are empowered from the point of view of the quality of their family life.

One of the main differences between more empowered and less empowered groups is the presence of some member of the family who consumes alcohol excessively, and a larger proportion in which the head of the household has no work.

These results are confirmed in the representative sample for Greater Santiago, where, on comparing the more empowered with the less empowered group, statistically significant differences occur in family varia-

bles such as conjugal commitment, agreement on children's upbringing, and a positive assessment of the couple. Among the more empowered interviewees, nearly all of them have a very good relationship with their partner, but this drops to half among the less empowered.

The main conclusion that can be drawn from the investigation in this area is that most people represented by the sample show a good level of family satisfaction; i.e. they are more empowered in this dimension. A vast majority say they get on well with their partner, and are in agreement over their children's upbringing; and they rate their partner well in their different characteristics. Also, more than half consider that their children help in house hold chores. From another perspective, the vast majority of those interviewed receive incomes arising from the employment of the head of the household, supported in a significant number of cases by contributions from the partner and children. However, spending decisions are shared in more than half of the families.

### **Social programs dimension**

According to the information reviewed in the different stages of the research, more empowered poor people in fact display higher levels of access to social programs, in general, as well as to welfare support programs. This information reveals an important aspect regarding the problem of dependency on social programs; however, as is shown in a separate document,<sup>28</sup> despite the fact that less empowered people accede in numerical terms to more social programs than empowered people, this does not mean they depend on transfers for their living.

As regards perceptions of social programs, in general it was found that there was a quite empowering attitude on the part of low-income people. This was verified by the high frequency of replies indicating acceptance of aspects such as prior savings requirements in certain programs, or a preference for programs with empowering characteristics, such as training and investment ahead of programs which are purely welfare. Despite this general tendency, it should be stated that in this field it is possible to find that more empowered poor people tend to display positions that are more in keeping with their characteristics, i.e., they aspire to bigger monetary transfers and contribute minimally to social programs.

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<sup>28</sup> See Ignacio Irarrázaval, in the series *Antecedentes*, N° 6, *op. cit.*

Another interesting aspect of the study relates to the level of participation and interest in local social programs and projects. In the first place, one's attention is drawn to the low level of awareness that exists about this type of program, as most of those interviewed on the topic stated that they were unaware of this type of initiative. Equally, it is also worth stressing that a significant percentage of those interviewed were also not interested in participating in local social initiatives, even though they knew about them. In the case of the more empowered, despite the considerable lack of awareness, at the same time they also show greater relative interest in knowing about social programs at the local level.

Once again, as regards the attitude of those interviewed towards co-financing of a local project, most of the population showed a good level of willingness to pay, with no significant differences between the more empowered and the less empowered.

## ANNEX N° 2

### STATISTICAL PROFILE OF THE POOR ACCORDING TO EMPOWERMENT LEVEL

#### A) ACCORDING TO HII (SANITARY HUT SURVEY)

Characteristics	Unit	More empowered	Less empowered
Age of head of household	Average years	43.2	44.6
Single parent family	%	10.5	11.2
Marital status: married	%	76.0	72.0
Years married/living together	Years	18.7	17.2
N° of marriages	N°	1.1	1.2
Years of schooling: head of household	Years of completed studies	7.5	6.8
School attendance/children of school age	rate	0.9	0.8
Historical unemployment	rate	8.7	7.3
Head of household in work	%	94.2	90.8
Equipment	Index points	2.4	1.7
Per capita income	\$	24,709	17,822

## B) ACCORDING PEI (GREATER SANTIAGO POOR SURVEY)

Characteristics	Unit	More empowered	Less empowered
Age of head of household	Average years	41.2	43.3
Single parent family	%	6.9	13.1
Marital status: married	%	82.5	63.1
Years married/living together	Years	17.1	17.5
N° of marriages	N°	1.1	1.2
Years of schooling: head of household	Years of completed studies	8.5	5.7
School attendance/children of school age	rate	0.8	0.7
Historical unemployment	rate	7.8	14.3
Head of household in work	%	93.5	83.3
Equipment	Index points	2.7	1.7
Per capita income	\$	31,845	21,391

## C) ACCORDING TO PEI (GREATER SANTIAGO POOR SURVEY)

(40 percent Poorest of Greater Santiago)

Characteristics	Unit	More empowered	Less empowered
Age of head of household	Average years	39.7	40.1
Single parent family	%	5.8	10.4
Marital status: married	%	79.3	66.7
Years married/living together	Years	15.5	14.6
N° of marriages	N°	1.1	1.2
Years of schooling: head of household	Years of completed studies	8.1	6.2
School attendance/children of school age	rate	0.8	0.7
Historical unemployment	rate	6.7	18.7
Head of household in work	%	88.8	75.0
Equipment	Index points	2.2	1.6
Per capita income	\$	15,156	12,616

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