

SOCIAL EXCLUSION AND
POVERTY REDUCTION IN
LATIN AMERICAN AND
THE CARIBBEAN

ESTANISLAO GACITÚA
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With SHELTON H. DAVIS
Editors

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SOCIAL EXCLUSION, GENDER, AND THE CHILEAN GOVERNMENT'S ANTI-POVERTY STRATEGY: PRIORITIES AND METHODS IN QUESTION

CARINE CLERT¹

Instruments of diagnosis should capture inequalities in their multidimensionality. Present instruments... provide limited information regarding other forms of inequalities than those related to income distribution... Second, they should capture cumulative processes of social disadvantage... (CNSP, 1996:126).

INTRODUCTION

This paper utilizes a social exclusion framework to analyze the perception and impacts of specific social policy options in a particularly poor Municipality in the metropolitan area of Santiago, Chile. This exploratory research focuses on three main types of units of analysis: a) policy instruments, through a study of official policy documents and discourse; b) local and central government staff concerned with poverty reduction at different levels of the State apparatus; c) ordinary citizens in a deprived urban area

1. Social Policy Specialist. Comments and suggestions may be sent to C.A.CLERT@lse.ac.uk. This work draws largely on doctoral research conducted at the Social Policy Department of the London School of Economics. As such, I would like to thank Dr. Jo Beall for her insightful and inspiring supervision. I am also thankful to the *Centro de Análisis de Políticas Públicas* of the *Universidad de Chile*, which has welcomed me as visiting researcher on various occasions since February 1996.

of Santiago, through a micro study² conducted in the comuna³ of Huechuraba.

This paper attempts to link the micro study findings (based on inhabitants' conditions and perceptions of exclusion in different areas) with existing policy instruments and official priorities and methods. Since this is an exploratory study, suggested policy implications are not meant to be a prescription. Rather, they are designed to elicit comment and stimulate debate. The paper concludes arguing that should the Chilean government decide to adopt a social exclusion approach, this would present a serious challenge to some of the social policy priorities and methods that form part of its present poverty reduction strategy.

In conceptual terms, the paper acknowledges multiple uses and understandings of the social exclusion concept. It employs the social exclusion perspective as an analytical framework that complements other notions of social disadvantage such as poverty or vulnerability (See Section One).

The research methods employed in this study include empirical research conducted in Santiago between December 1997 and June 1998, a review of secondary data and other case studies, and earlier consulting work carried out by the author. In contrast with European studies on social exclusion,⁴ existing empirical studies concerned with the policy implications of using a social exclusion approach in developing countries, particularly in the southern cone of Latin America, have largely neglected the experience and perceptions of the central actors involved in the fight against social disadvantage, particularly the poor themselves. The latter approach is developed in this study.

It is important to note that the social exclusion approach does not constitute a substitute for gender analysis or other types of methodological approaches dealing with vulnerability. Nevertheless, existing analytical and

2. After twenty-five key informants' interviews, the study started with a stratified random sample survey of eighty-eight households within Huechuraba. This provided for a total population study of 404 household members, among whom 267 were over 14 years. Given the spatial heterogeneity of the *comuna*, it was decided to stratify the sample of blocks to ensure the adequate representation of all neighbourhood units and *campamentos* (informal settlements). The sample cannot be considered entirely statistically relevant for the whole population of Huechuraba insofar as for *campamentos*, statistical representativity could not be respected. The respondent to the questionnaire had to be the female head of household or the male identified as the head of household. Half of the questions pertained to the household as a whole, the other to individual household members, in order to capture intra-household differences. The survey was followed by a qualitative, sub-sample survey of twenty-four household members, which consisted of semi-structured interviews and one participatory technique, the Venn Diagram (See Note).
3. Boroughs or districts.
4. See, for instance, Paugam (1993).

empirical works have called for social exclusion to be recognized as a 'gendered' experience (Jackson, 1999; Clert, 1998, 1996). Therefore, certain gender issues and dimensions will be highlighted throughout the paper, even though gender was not the specific focus of the empirical research described above.

Section One of this paper provides basic background information and the conceptual framework developed here. Sections Two and Three present the findings in two areas that are generally the focus of conventional poverty studies, exclusion from the labor market and social entitlements.⁵ Sections Four and Five open up the investigation to less tangible areas that are usually absent from conventional poverty surveys: exclusion from rights and the justice system (Section Four); and exclusion from organizational resources (Section Five). Section Six looks at the perceived caring capacity of different individual and collective agents and the implications for social inclusion policies. The paper ends with conclusions in terms of policy implications.

BACKGROUND AND FRAMEWORK: AN OVERVIEW

The Chilean Context

Chile's return to democracy (1990) has been characterized as a period of steady economic growth⁶ and overall poverty reduction (MIDEPLAN 1999). Between 1990 and 1998, the percentage of people below the poverty line fell from 38.6 percent to 21.7 percent. Similarly, the percentage of people below the 'indigence' – or extreme poverty – line fell from 12.9 percent to 5.6 percent.

However, a closer scrutiny of the data and of existing studies indicates the resilience of some of the social problems inherited from the military regime:

- The rhythm and the composition of the reduction of the poverty level have shown differences between segments of the population, depending on age, zone of residence,⁷ gender and household position.

5. Social entitlements cover social services except those subject to verification.

6. Between 1990 and 1997, the average annual rate for economic growth has reached 7.8 percent (MIDEPLAN, 1999:7). The reduction of the rhythm of economic growth only started in the second half of 1998 (*ibid*: 6).

7. Including Urban/rural, regions and *comunas* (MIDEPLAN, 1999).

For example, existing information (Clert, 1996) suggests that women have not equally benefited from poverty reduction since 1990. This is illustrated by the degree of poverty in households, which varies according to the gender of the household head. The proportion of female-headed households living in extreme poverty went from 22.9 percent in 1992 to 25.3 percent in 1994, while the incidence of poverty for male-headed households diminished by 7 percent (Venegas, 1996).

- While overall poverty rates have decreased, hard core (structural) poverty remains difficult to reduce. Between 1990 and 1992, the percentage of persons in extreme poverty fell from 12.9 percent to 8.8 percent, but this only dropped to 7.6 percent in 1994. In 1996, the percentage lowered again to 5.8 percent, but it remained at 5.6 percent in 1998 (MIDEPLAN, 1999).
- High levels of inequality have persisted. Unequal income distribution has not been altered (World Bank, 1997). The Gini coefficient has remained at 0.586⁸ between 1990 and 1998 (MIDEPLAN, 1999:18).
- Differential rates of participation in the labor market have also persisted. In the poorest decile, the rate of unemployment triples the national average rate (Urmeneta, 1997:111; MIDEPLAN, 1999:9). Evidence has also showed that within the poor segments, women and the young are particularly affected by unemployment (Venegas, 1996).
- Lastly, despite improvements in the quality of public social services, a vast body of knowledge and evidence has pointed to the persistence of exclusion or inequality in access to education and health services. (UNECLAC, 1997 b:113, 141; Mac Clure, 1995; Urmeneta, 1997, Tohá in this volume).

The Comuna of Huechuraba, Santiago

Huechuraba (Map 1), a small urban municipality (*comuna*) of 80,000 inhabitants in North Santiago, was chosen for this research for two reasons. First, despite overall poverty reduction at the national and regional level,

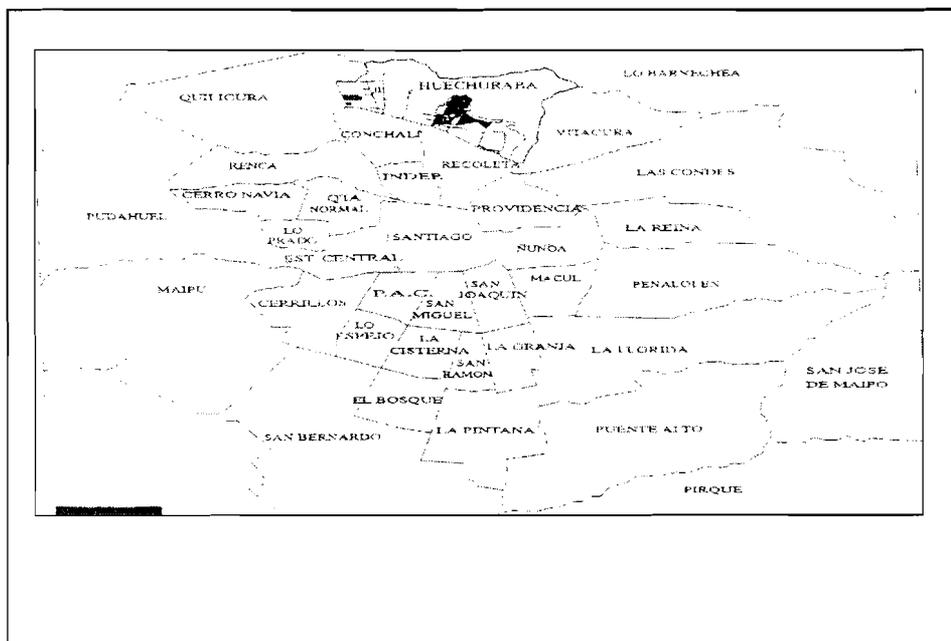
8. Estimated on the basis of what MIDEPLAN calls the "autonomous income", which does not take State monetary transfers into account. However, even including these transfers, the Gini coefficient has remained at 0.57 between 1990 and 1998.

poverty and extreme poverty figures in this comuna have remained high all through the period since 1992. Notwithstanding deficiencies in statistical data,⁹ evidence provided by the CASEN survey (Encuesta de Caracterización Socioeconómica Nacional) indicates that between 1992 and 1994, the level of poverty remained unchanged, with a figure of 38.4 percent in 1994, and that the level of extreme poverty doubled, reaching 14.2 percent (compared with 21.3 percent and 4.7 percent, respectively, for Greater Santiago). Also, in 1998, a municipal survey¹⁰ implemented on the basis of an extended CAS survey (Ficha CASI) used for targeting social programs to the poor, found that the total proportion of poor was of 44 percent.

Second, the whole area reflects growing trends of social differentiation at the micro-level. Well-off households have settled in the *comuna*, which consisted until recently of squatters who settled after land invasions. At the same time, a large industrial complex is developing, reflecting the polarization of the social and productive structure of Huechuraba.

Map 1

Comuna of Huechuraba, Greater Santiago, Chile



9. The CASEN survey for 1996 did not include Huechuraba in its sample of *comunas* and the means-testing CAS form only covers approximately 70 percent of the population of Huechuraba.

10. Source: Key informant, May 1999.

Analytical Framework: The Social Exclusion Approach

Main Features, Terms and References

This paper concentrates on the social exclusion approach as a flexible analytical framework aimed at understanding social disadvantage. This framework constitutes an attempt to construct a lens that facilitates the identification and understanding of interrelated forms and processes of social exclusion in a particular space-time context. The social exclusion approach distinguishes between two interrelated levels of analysis: a) 'multidimensionality,' and b) dynamic processes.

Multidimensionality does not allude to a comprehensive classification of the different forms of social exclusion. Rather, it suggests the need to understand how these dimensions interact, and how these interactions maintain or pull a person into social disadvantage through a cumulative process. Nevertheless, the main dimensions of exclusion can be described as: a) material/distributional, b) sociocultural, and c) political. A social exclusion approach fully recognizes the importance of the income-distributional and material dimensions of poverty, such as the inability to generate a sufficient and stable income and to have access to quality social services in order to meet basic needs. However, it also incorporates other dimensions that belong to the relational/symbolic domain: the socio-organizational cultural and the political.

The *socio-organizational dimension* addresses the lack of, or precarious insertion into, extra-household social networks. These networks include close contacts with kin or neighbors, as well as participation in social and civil society organizations. This dimension also includes the precariousness of the relationship between individuals and social institutions, such as municipalities or social service providers. It may be reflected through a feeling of rejection by the education system among young people, or through the ignorance of individual needs by institutions, or the lack of accessibility to these institutions because of geographical or other constraints. This dimension also covers the relationship between those experiencing social disadvantage and the agents working for institutions that provide social services.

The *cultural dimension* refers to the cultural sphere, such as the non-belonging to the dominant culture of society (i.e. values, attitudes or language). Most of all, this is where a sense of stigmatized identity is located. This issue is particularly relevant in contexts where various cultures and ethnic groups coexist. A typical example is the difficulty indigenous children

encounter in the learning process because of their lack of familiarity with the dominant language. Pioneered in ethnic and gender literature, the formation of stereotypes attached to certain elements of identity such as race, gender or disability, which are often under-reported, is related to the social construction and evaluation of identity as a mechanism of exclusion (Rodgers *et al.*, 1995: 30-32).

The *political dimension* of social exclusion encompasses rights and inequality between members of a society. It addresses civil and political as well as basic socio-economic rights, such as access to education and labor. It also refers to the right to have access to information and to participate and have political representation in the decision-making processes.

As suggested elsewhere (Clert, 1996 b:11, 1997, 1998), the incorporation of non-material dimensions *per se* is not new. The central value added to this work by the social exclusion approach lies in its second main level of analysis: the emphasis on dynamic processes where institutions and agents are involved (De Haan, forth-coming:7). As De Haan puts it, this level asks 'who and what is doing the excluding.' This may refer, among other things, to the ways markets, rules, closed organizations or other agents interact to generate or combat processes of social disadvantage. Depending on the context or problem being examined, different types of processes may combine: economic processes, with the possible impact of changes in the development strategy or in the functioning of the labor market; institutional modifications on the social policy system; or exclusionary or inclusive practices of certain agents. The analytical strength of the social exclusion approach is to put the two levels together in a cohesive framework. These two levels are only distinguished for purposes of clarification. In other words, the second level of analysis explicitly directs attention to the processes and practices of exclusion or inclusion that determine, enable, or constrain access to the different material and symbolic assets suggested.

By combining these two analytical features (multidimensionality and processes), the social exclusion approach allows for the interplay of structure and agency¹¹ in the explanation of social disadvantage and inequality.¹² On the one hand, when looking at individuals or groups who experience social disadvantage, the approach recognizes the capacity of people to be creative and resourceful human agents. It acknowledges the actions and the relation-

11. Agency refers to "action" which "involves intervention in events of the world, producing definite outcomes" (Giddens, 1979).

12. The following development does not pretend to offer a single theoretical explanation of social exclusion. It only clarifies theoretical insights associated with agency, structure and power (Giddens 1979). These strengthen the analytical perspective defined above and are endorsed in this research.

ships they develop in order to change their situation. A specific feature in this regard is the hypothesis that being endowed with both tangible and intangible assets¹³ increases the transforming capacity of individuals or groups and their space of control in power relations.

At the same time, it has been stressed that it is inequality in the distribution of these assets which limits the opportunities of some to overcome social disadvantage. When investigating the sources of such inequality, a social exclusion approach challenges the recourse to individualist explanations of social disadvantage by connecting individuals and groups to the broader system they live in and in which they interact with other individuals and groups. Access to tangible and intangible assets is embedded in, and intertwines with, institutional arrangements and other agents' practices. These arrangements and practices can be exclusionary and thus reduce human agents' room for maneuvering in unequal power relations. They can also be inclusive and help alleviate power imbalances.

In summary, while a social exclusion approach emphasizes the importance of relational issues, distributive issues are not dismissed. A low level of income is regarded as an important factor of exclusion, particularly in societies where market exchange plays a crucial role in social inclusion processes. Along the same lines, as Lapeyre and Bhalla (1997:417) expressed, the distributional dimension reflects the opportunities to achieve 'valuable functionings' and should therefore not be considered as unidimensional.

Lastly, a social exclusion approach moves away from 'spaceless' analysis of social disadvantage.¹⁴ Spatial processes affect individuals' activities and their relations with others and thus play an important part in the creation of exclusion and inclusion. For instance, structures in the spatial environment, such as architecture, influence the development of social networks and contacts at the neighborhood level.

Locating Social Exclusion Perspective Within Other Constructs

Used in isolation, the social exclusion approach would offer limited help to social analysis and thus to policy design. While it is sensitive to gender, it does not entail a careful scrutiny of intra-household dynamics and, more

13. Some of these assets were presented within the feature of multidimensionality.

14. In French and European approaches, one of the policy implications of such perspective has been a shift from a separate treatment towards social categories to territorialisation of action, from a strict target-group towards an area-based approach [Delarue,1994; Berghman, 1995:15].

broadly, of gender relations. Gender is, in itself, a process of exclusion and discrimination¹⁵ that intersects with the dimensions and processes of a social exclusion approach, as well as with its relational and spatial features. Likewise, as I argued elsewhere (Clert, 1998), a social exclusion approach is unable to address the psychological costs of survival strategies. It may point to a person's insertion in an informal network of care, but neglects to consider the strain put on the informal caregiver. On the other hand, by itself, gender analysis could not consider all the dimensions raised by a social exclusion approach.

Inversely, a social exclusion approach complements the inquiry into what Chambers calls the 'external side of vulnerability'. It raises concern about who and what makes some individuals (or groups) more vulnerable than others. For instance, a vulnerability approach, essentially focused on assets, identifies healthy bodies as crucial physical assets in the process of accessing the labor market. A social exclusion approach recognizes this, but additionally focuses on the social construction of the body and of physical appearance as a powerful mechanism of exclusion in the labor market (See Section Two).

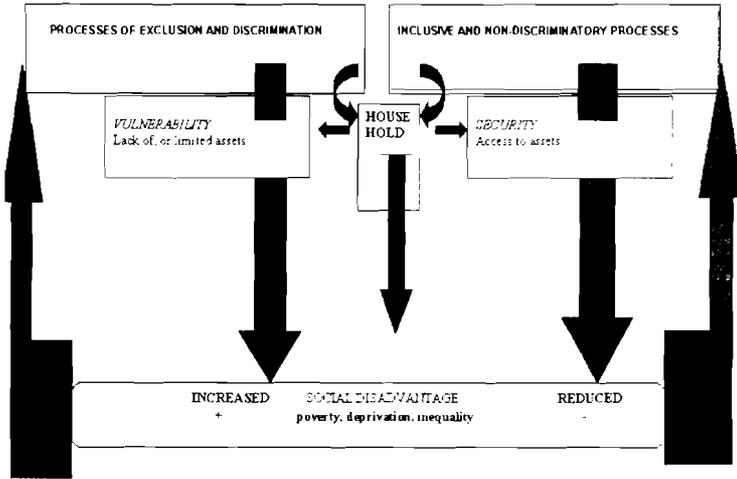
Figure One schematically illustrates the location of the social exclusion approach within some of the various constructs that form part of the toolkit that planners and observers may use in the analysis of social disadvantage. The scheme suggests a vicious circle of social disadvantage in which the frameworks illuminate different concerns. A key idea is that individuals or groups are not necessarily vulnerable to poverty due to 'inherent characteristics' but are made vulnerable by processes of exclusion. Poverty, in turn, reinforces the exclusion processes. Inclusive and non-discriminatory processes appear as a central path in breaking this vicious circle.

This leads us to the general policy implications raised by the social exclusion approach. Coming back to the overall tools for analyzing social disadvantage, Beall (1997:59) usefully recalls that different conceptual and analytical frameworks may lead to different forms of measurement and assessment, which in turn give rise to different policy approaches. The latter, nevertheless, 'can be complementary in the context of a policy framework that recognizes social disadvantage as multi-dimensional'.

15. When referring to 'dimensions and/or processes of exclusion', I understand exclusion as the action made by someone, or 'something, that *prevents access* to 'valuable' and 'valued' resources, markets or institutions. I understand discrimination as the act of *making access more difficult* to the resources, markets or institutions mentioned above. It is about preference or distinction made on the basis of certain elements such as race or socio-economic status, which has the effect of nullifying or impairing equality of opportunity or treatment in the process of access to these resources, markets and institutions (Clert, forthcoming).

Figure 1

Social Exclusion as a complement to other frameworks of disadvantage



Source: Clert, forthcoming.

LABOR MARKET EXCLUSION¹⁶

Labor market exclusion has been considerably well reported, measured, and analyzed by both the Chilean government and academia. For this reason, it received less attention compared to other areas of information in the present research conducted at the micro-level (ILO, 1998; World Bank, 1997). However, given its central importance in social disadvantage and in the Chilean government's anti-poverty strategy, it will be useful to present some findings related to the phenomenon of labor market exclusion, its causes, and its related policy implications.

16. Throughout the paper, the names of interviewees were altered for purposes of confidentiality.

The Phenomenon of Labor Market Exclusion: Facts and Policy Implications

The quantitative data of the Huechuraba study indicated two major forms of labor market exclusion: a) unemployment, and b) precarious employment.

Unemployment

In general terms, the unemployment rate of the surveyed population over 14 years old was 14.1 percent. With regard to gender, the study suggested (Box 3) that women experience greater difficulty accessing the labor market, a tendency observed in regional and national studies (Clert, 1996 b:14-16). A quarter of economically active women were found to be job-seekers compared to 7.5 percent of men.

In terms of age, the surveyed population did not deviate significantly from other surveys on the prevalence of youth unemployment in Huechuraba and Greater Santiago. In fact, 26.4 percent of the 15-24 age group was unemployed, compared with 14.7 percent of the 25-44 age group.

Nonetheless, figures obtained for the 45-64 age group deserve specific mention. The unemployment rate for this group was found to be relatively low at 4.1 percent. However, this figure should be contrasted with the high proportion of those not employed who were neither retired nor students, but who declared they had not been actively looking for a job. This could mean two things. First, the survey question related to the distinction 'has been looking for a job or hasn't' was poorly formulated, leading to confusion on the part of the interviewee. Alternatively, it could suggest that a significant proportion of interviewees not actively searching for a job had stopped hoping to find one because they had been strongly discouraged by previous experience. This latter interpretation was supported by qualitative interviews in which respondents expressed feelings of such great disappointment they had stopped going to the job bureau, social worker, construction sites or answering newspaper advertisements. (For important factors behind this discouragement, see 2.2). Some just stayed at home, while others accepted any kind of casual employment that came their way.¹⁷ These findings suggest

17. At the time of the survey, even this kind of job had not presented itself in the two months before the survey.

that an exclusive approach to employment-related social policies for youth has a detrimental effect on other important segments of the labor force.

Casual and Precarious Employment

Three findings were particularly telling. First, 22 percent of the surveyed working population had only found casual employment including daily work, temporary positions, or menial tasks (often called '*pololos*').¹⁸ Second, about 35 percent of waged workers had not signed a work contract. Third, a strikingly low level of wages was constantly reported by key informants as well as respondents to the household survey. Average wages for jobs procured through the municipal job bureau were between the minimum monthly wage of US\$150 (\$70,000 pesos) and US\$200 (\$100,000 pesos).¹⁹ Low wages signify a vicious circle of poverty, vulnerability and exclusion from social entitlements including: insufficient earnings to fulfill basic needs, serious exposure to indebtedness, and restricted access to social services such as health care.

With regard to gender, the quantitative survey suggested that women experience greater exposure to precarious employment. In the case of domestic workers, for instance, an exclusively female category, only one woman out of seven had signed a contract. Of all working women, 29.1 percent had been involved in casual employment compared to 18.4 percent of working men. It is noteworthy that the proportion of men involved in casual employment, though lower than for women, was also quite high. (Male workers in the construction sector were particularly exposed to this problem due to the cyclical characteristic of the work).

18. Examples for men may include small repairs to neighbours' houses, or for women, washing clothes for a better-off household or taking care of other people's children.

19. Further significant indicators of the low level of wages were the high proportion of the surveyed population with an 'indigence' health card and the type of main occupation.

Processes Leading to Labor Market Exclusion

A Complex Interaction of Cultural and Structural Processes of Exclusion

Simultaneous use of the gender approach and the social exclusion approach requires an integrated and dynamic analysis of labor market exclusion. In this framework, socio-cultural processes associated with gender subsequently stand out. These may be summarized as follows: *First*, the social construction of men's and women's identities, roles and tasks has led to a differential access to and control over resources.²⁰ These resources may include the income generated for the household, decision-making power, or productive resources such as education and vocational training. *Second*, gender relations have a decisive influence on the possibility of women entering the labor market. Qualitative studies in both rural and urban areas of Chile (Valdés, 1996; Sabatini, 1995), suggest that male partners display mixed attitudes toward female participation in the labor force, showing acceptance and opposition at the same time. *Third*, in Chile, as in most other Latin American countries, caring for children is almost always the responsibility of women, as low-cost childcare facilities are rarely available (Cleary, 1995). Mothers' restricted choices often lead them to leave full-time employment and accept part-time work and/or part-time working conditions (Valenzuela, in SERNAM, 1996:89).

The 1996 report on female poverty in Chile showed how other processes of exclusion and inclusion interact with gender (Clert, 1996b). These processes have mainly covered the dynamics of the household cycle, labor institutions, participation in or exclusion from job contacts and networks, the quality of housing and habitat, and the role of fundamental agents such as enterprises and macroeconomic changes. A study by Abramo and Armijo (1994) showed that opportunities for women in industrial enterprises have remained the same, or even decreased. In the footwear industry, for instance, the introduction of highly technological machinery for cutting leather has led to the employment of men in jobs traditionally occupied by women. Young men are now preferred because it is assumed that they put up with the accelerated rhythm of the new machines better than women do. However, it is important to note there are other industries that use high tech (electronics) in which women are preferred over men.

20. (Beall 1993).

Such interaction of cultural and structural factors has been generally well reviewed by existing studies. Thus, it was not surveyed in this micro study. However, during interviews with central planners, and particularly with senior officials at the Ministry of Women, they were incorporated in concerns for policy response. After referring to the crucial importance of issues such as labor rights, wage levels and seasonal work, a senior official from the National Social Program for Women Heads of Household argued:

‘There are areas where discrimination is very strong and where social policies have no impact... We prepare women’s entry into the labor market, we generate conditions, we provide tools, networks, and institutional contacts. But, at the end of the day, the one who hires is the business owner, and the one who fixes the level of wages is the business owner, using the framework of labor laws that leave working women very unprotected.’ (Personal communication).

In her view, the program had mostly fallen short in terms of the quality of the women’s insertion into the labor market, because it had been unable to alter the existing structural constraints in the market.

Additional Findings: Subtle Processes of Exclusion

The pilot study made an attempt to uncover hidden processes of exclusion from job opportunities. The household survey revealed that an official reason for job rejection was rarely given to applicants. In a few cases, when a reason was explicitly offered, it referred to the wage level expected by the applicant or to gender issues, such as marital status or the presence of children. More in-depth quantitative and qualitative evidence revealed two major possible sources of labor market exclusion.

First, respondents showed that they perceived rejection to be linked significantly to certain pre-requisites imposed by prospective employers, such the provision of current references, recommendations, and a certificate verifying that the applicant has no criminal record. Although recommendations were requested for both female and male job applicants, the certificate of antecedents adversely affected mainly men (See Section 4).

Second, other subtle perceptions of exclusion related to elements of respondents’ identity, such as age, physical appearance, place of residence and disability. The study showed that both men and women could be affected by these factors. According to respondents in the 45-64 age group, age –

based discrimination in hiring and dismissal practices affected typically female occupations, such as domestic work, as well as male – dominated occupations, such as construction work. Stereotypes about the "right" physical appearance particularly affected women, but it also affected young men. Along the same line, all residents of the Pincoya Sector of the comuna of Huechuraba, felt discriminated against because of the reputation of the area as a rough and dangerous place inhabited by dishonest people (See Box One).

Box 1

Subtle processes of exclusion and discrimination in the labor market findings from the sub-sample survey carried out in Huechuraba, Santiago

The importance of non-written rules of selection. José, an unemployed construction worker at the time of the survey:

'I go out walking looking for sites. I present myself, you know: I am a carpenter and I need some work.' They tell me 'What kind of education do you have?' 'Third year – primary (incomplete primary school). 'Antecedents – do you have them?' and then I could leave, because that was the end of it.'

Place of residence. José also lived in the Pincoya sector and reported the following:

'...They ask me from which *comuna* I come. Huechuraba. And where is that? Nothing more, but they look at me in a certain way, with a gesture as if it meant... oh, yeah, that is where you have go in with your back turned to make people believe that you are leaving.'

Age-based discrimination. Women. Margarita, age 52, had worked as a domestic worker all her life but was fired by her employer two years before the time of the survey. Unemployed since then:

'(...) one goes to a place and the offer says 'Need domestic worker, age– over 25 up to, let's say, 40'. So what's the matter? Those of us who are over 50, we don't have the right to work?'

And Men. Manuel, age 53, was a qualified semi-skilled worker, a welder. He had been working for many years for the same construction company. Then, at the conclusion of one job, the firm suddenly stopped sending him to other construction sites. Exclusionary practices also occur in the hiring process, as Manuel described in his search for work:

'I went to different firms... I kept knocking on doors. I managed to work in two or three places, but it occurred again - the same thing. They told me 'so hasta luego, you're useless.' And simply, in many parts, they didn't even give me the job. They looked at me up and down. The job ad was there, but they said 'no, we already hired someone.' Also, I used the phone to call them from outside the site, and they still said that they needed people, and I had just talked to them. So, this is how you realize that you're discriminated against.'

Physical appearance. Despite the 'taboo' nature of the issue, a key informant from the municipal job bureau admitted that qualifications were not the only factor at a job interview.

– 'The employer weighs certain criteria: good appearance, experience, knowledge...'

Author: What do you understand by good appearance?

– 'The look, there are things about details. For instance, you have people who come here with their pony tail, their earring...'

Author: And these are important criteria?

– 'Sure, here presentation counts for 25 percent. But it is true that they will tell them, 'I already hired someone else.' They won't say, 'I don't take you, because you look ugly.'

Source: Clert (forthcoming). Key Informants and Sub-Sample Survey.
December 1997 and May 1998.

EXCLUSION FROM SOCIAL ENTITLEMENTS: MAIN FINDINGS

This section begins with a summary of findings related to exclusion from social entitlements, followed by a focus on the major processes that lead to this exclusion.

Exclusion and Poor Quality of Public Social Services

Existing reports on poverty and social exclusion in Chile have noted unequal access to quality basic social services, such as health or housing, despite considerable improvements in social infrastructure (Mac Clure 1994; Urmeneta and Mac Clure 1995). In this regard, the Huechuraba study called for supplementing the access indicators used in the Chilean Household Survey (CASEN) with other indicators of exclusion, as illustrated in the area of health (See Box 7).

With regard to gender dimensions, existing reports have tended to emphasize the lack of gender awareness of government ministries and the impact of this on the exclusion of Chilean women from social entitlements. In the health sector, for instance, the previously quoted 1996 report (Clert 1996b:28-29) highlighted three main issues: a) limited gender-related information gathering; b) persistent public health emphasis on reproductive health which has been detrimental to the occupational health of women; and c) ignorance of gender relations, as men continue to be overwhelmingly absent from programs on family planning and sexual health.

There is evidence that the poor quality of social services, in itself, adds to the burden of women, who are usually responsible for the general welfare of the family. Thus, although a poor quality of social services adversely affects both men and women, women suffer more, because they are the primary users of these services.

Processes Leading to Exclusion from Social Entitlements

Impact of Social Service Costs

The exclusionary impact of cost-recovery mechanisms, or fee-for-service systems, was reported with respect to health care and access to higher education. Regarding health care, the quantitative survey found that one third of the people who had not received attention said it was 'because they could not pay for it.' As for those who had managed to get attention, semi-structured interviews suggested that financial constraints were sometimes so extreme that the very life of the patient was put in danger.²¹ This finding suggests an important conclusion for understanding social disadvantage from a social perspective. A low level of income remains an essential and irrefutable factor in the persistence of exclusion from social entitlements. Despite improvements in human and physical social infrastructure, access to quality social services, and hence the possibility of moving out of disadvantage, is hampered, if not prevented, by exclusionary cost recovery mechanisms.

21. Supporting evidence beyond the pilot study may be found in the Chilean press. The latter constantly reports deaths of young children who could not be attended on time because their parents were unable to fulfil the requirements, that is, they could not pay for the cost of attention, provide a blank check or were not entitled to free attention through possession of an 'indigence card.'

Box 2

Exclusion from health The limits of existing quantitative indicators

The quantitative survey of the pilot study conducted in Huechuraba, Santiago used indicators of access complementary to those in the household survey. The findings suggested that CASEN question 'Did you receive medical attention?' was limited in four main respects:

- a) It did not reflect the process of getting access to medical attention and the difficulties encountered on the way. Key informants and semi-structured interviews confirmed the importance of queues, long waiting times before examinations or operations, and the risk of being left without a number at the health center.
- b) The quantitative indicator, on its own, did not say anything about the quality of the attention that was received. In this regard, many respondents confirmed, through their experiences, the frequency of mistakes made during attention. In some cases, mistakes or poor attention during operations have even led to the permanent physical disability of patients.
- c) Frequently, patients felt they were discriminated against in the way they were treated. Some patients felt they received inferior treatment because they carried an indigence card.
- d) This indicator does not specify whether the patient was actually attended to in the public health system with which he/she is registered. The study inquired into exclusion from quality public health service by examining the quantity of people who had to search for private care despite being registered with the public system. The quantitative survey found that among the 58 people registered with the public system and who had received attention, one went privately and 5 (8.6 percent) went both privately and to the public system. On further enquiry, it was evident that these patients were pushed to seek private attention due to deficiencies in the public service.

Source: Clert (forthcoming) Households Surveys, January-June 1998.

Gender Interactions

The study illuminated two major findings concerning the interaction of gender and the institutional financial arrangements of the social policy system. First, women were often financially excluded because of gender roles, as illustrated in the case of education. While the quantitative survey did not show any difference in the level of education between men and women over 14 years old, the qualitative interviews suggested that customary gender roles tend to exclude women from financial services and education, particularly adult education. As Carla explained:

'I left my studies when I was young, because my mother was on her own. I had to stay at home to take care of my two brothers while my mum was working. And after that, I got married and I had children. Today, I'd like to study again. But now the problem is that I don't have enough money to study. I could study at night classes, but nothing is free. And there's also the worry about the child, paying her school fees. And here, at home, taking care that nothing is lacking. My studying would be another expense, so I prefer not to study and buy other things.'

Second, the institutional rules of the social policy system for access to benefits and services tends to be heavily biased against women who do not fit within certain civil *status* categories. While single women heads of household are usually given 10 additional points in their application for social housing, those who were previously married and whose ex-husbands own a house are not entitled to apply for social housing because the government benefit is only given once, to the family.

Poor Level of Information: Communication Strategy in Question

Knowing that one has the right to particular services or benefits is critical, as is knowing how to claim these rights. The household survey suggested that poor quality or a lack of information could play an important role in exclusion from social entitlements. Three main findings²² may be highlighted. First, regardless of the kind of social entitlement, the proportion of respondents who declared not having heard at all of the social entitlements

22. Gender-based disaggregated percentages could hardly be drawn in this section. Questions related to information on social entitlements were only asked to the eighty-eight respondents of the questionnaire. The latter were composed of 70 women and only 18 men.

presented in the questionnaire was 51 percent. Second, this proportion varied depending on the type of social entitlements. In some cases, it went up to 74 percent for benefits such as municipal programs in health and education, which provide safety nets such as free medicine and economic assistance for buying of the (required) school uniform.

In the case of one particularly important government program on female poverty alleviation, the Women Household Heads Program, 70 percent of the 70 female respondents in Huechuraba had not heard of the program at all. On the other hand, the proportion of uninformed respondents was much lower for social funds, which are usually well publicized on the radio and TV, and for vocational training classes, which have always constituted a high priority for both central and local government. Finally, even when respondents had heard of the social entitlement, an important proportion of them declared they were not sure how to apply to these benefits. For instance, 50 percent of the respondents who had declared having heard of vocational training courses did not know how to apply for them.

One way to understand the causes of poor information is to look at the ways 'informed' respondents gained their knowledge. Taking the example of government money transfers, the analysis of the existing mechanisms indicates four ways in which information was transmitted: a) the most frequent means of information (43 percent) was via a 'close' contact such as a friend, family member or neighbor; b) official actors, such as municipal social workers or health centers followed (37 percent), and only 10 percent of these came through a direct home visit by a social worker; c) social organizations such as neighbors associations only represented 6 percent; e) finally, distant modes of information such as posters or radio broadcasts represented the smallest proportion at 5 percent.

Three factors explained the above results. First, isolation from social networks such as family or neighbors could negatively influence access to information. Second, the lack or irregularity of visits to the municipality could also constitute a negative factor. Third, those who do not receive home visits from a social worker during outreach campaigns ('barridos'),²³ may have fewer opportunities of becoming informed of available benefits. Although the present study could not claim conclusive causal links, it raised concerns about the mobility of actors such as social workers who need to be in close contact with people who experience social isolation and disadvantage.

It seemed that respondents had to go to the place of information rather than the information reaching them. These findings raised questions about

23. A 'barrido' is a general 'sweep' of the area.

the effectiveness of the communication strategy of the municipality. For instance, no mention at all was made of the municipal bulletin as a significant source of information. This subject was investigated further through observation and interviews with municipal officials, revealing several elements of complexity:

- An institutional communication strategy on social entitlements did not exist. Key informant interviews revealed that mobile means of information were available sporadically rather than systematically. Furthermore, ads and signs indicating existing social infrastructure and services were poor.
- The flow of information between central level programs such as CHILE JOVEN or the Ministry of Housing and local level authorities and organizations is problematic.
- Existing channels of communication were inadequate or insufficient. Most departments restricted the diffusion of information, including leaflets, etc. to internal contacts and the leadership of social organizations. For instance, the Women's Unit primarily communicated with women leaders. It was assumed that the latter would naturally circulate the information among the membership of their organizations and the community in general.
- Dissemination of information regarding state money transfers and municipal social safety nets in health and education was poor. Municipalities wanted to promote people's self-management and move away from paternalism in addition to avoiding increased expectations among future applicants, since the actual number of transfers allocated by the central level to the comuna was extremely low.

Taking Spatial Processes of Exclusion into Consideration

A major feature of the social exclusion approach is that takes into account the spatial dimension. It recognizes that social relations take place in a space that is not neutral, and therefore, it may contribute to processes of exclusion. Regarding distance, the study confirmed other Latin American studies by revealing that peripheral *comunas*, such as Huechuraba, did not have equal access to social services. People living in Huechuraba have to travel long distances to access services, representing an economic toll to poor families

as well as the demand on their productive time. The results showed that in Huechuraba, for example, there are only two primary health care centers. There are no special primary school for pupils with learning difficulties, and there are no facilities for the elderly.

The study pointed out that differential access within poor areas should not be overlooked by social inclusion policies. The comuna of Huechuraba was quite illustrative in this regard because it was characterized by the geographic concentration of municipal bureaus and social services in the older, eastern sector. For the inhabitants of the western sector, the poor roads meant that they were not well linked to the rest of the comuna and that accessing services and bureaus entailed a large cost in terms of money and time. This affected the poorest of the western residents who had no option but to go to the municipal primary health care center. Other residents, with better health plans inside or outside the public health service, could go to a place of their choice.

Gender also interacts with space. Women are more affected than men by spatial processes of exclusion insofar as they tend to be the main users of these public services. Place of residence interacts with the construction of gender roles and relations since family health care and applying for benefits tends to be mainly a woman's task. Also, transportation time is a further strain given work demands, while the lack of close, subsidized childcare centers reduces women's possibilities to enter the labor market.

The Need for More Flexible Time Arrangements

The study suggested that the working hours of entitlement institutions such as municipal bureaus and social services need to accommodate individuals by being more flexible. In the household survey conducted in Huechuraba, time arrangements were cited as an obstacle to beneficiaries in the case of two major priorities of central and local governments: the Women Heads of Households Program and the vocational training courses. In these cases, the survey showed that one third of respondents for the former and almost half of them for the latter cited timing as a barrier. This was recognized as an important challenge by municipal authorities. However, responding positively would involve the mobilization of more human and financial resources as well as improved management to accommodate service recipients.

Targeting Methods in Question

Exploring the resource implications, trade-offs, or costs and benefits of targeting approaches is beyond the scope of this paper. While the targeting instrument used (Ficha CASII) helps to identify the poor, it also questions universal rights and forces the burden of proving entitlement upon the poor. In this regard, both the households survey and interviews with municipal officers²⁴ illustrated how means-testing and targeting approaches themselves lead to the segregation of those that can prove they are poor and those that can pay for a service, ignoring the needs and interests of people who do not fit within rigid categories. It is also important to indicate that the instrument itself, to be more effective in targeting the poor, would need to be revised to reflect the changes that have taken place in the consumption patterns and services available to the poor in Chile at the turn of the century.

Means-Testing

Research corroborates that the rejection of respondents' applications for different social benefits resulted from obtaining an inadequate number of points on the means-testing instrument. This was reported by a majority of unsuccessful respondents who had applied for one or more of the following social entitlements: a) the 'indigence card,' which allows card holders free access to public health facilities; b) pensions; c) low-cost housing; d) exemption from the garbage collection tax; and e) access to public childcare centers. In terms of gender issues, public childcare constitutes an illustrative example of the contradiction between the priority assigned to female labor-market insertion and the use of targeting mechanisms by the Public Institution for Childcare in Chile, the JUNJI.

Other illustrations of this kind of contradiction include the rejection of applications for disability pensions submitted by women heads of households based on their level of material possessions (Box 3). Another example was the exclusion of pregnant teenagers from maternal benefits (Box 4) based on the assumption that they would receive support from their parents. This assumption is all the more worrying in the Chilean context as many studies have pointed to the strong stigmatization attached to teenage pregnancy (Latorre *et al.*, 1996).

24. Such as social workers and surveyors in charge of the application of the main means-testing instrument, the ficha CAS.

In terms of policy implications, findings called for serious changes in means-testing instruments (ficha CASII), and in their application. First, this would require a lesser focus on material possessions such as color/white TV, refrigerator, quality of the roofing on the house, and the like. Second, to strengthen and validate its power, more emphasis should be given to: a) the actual circumstances experienced by the applicants (i.e. loss of job or sudden illness); b) the degree of precariousness of employment and the implications for the instability of the applicant's income; c) recognition of intra-household poverty and inequality, considering individual needs within the household; and e) more adequate training of those applying the instrument.

Box 3

Means-testing: the high emphasis on possessions in question

María, 52, found herself in a very vulnerable situation at the time of her interview with the CAS surveyor. She had no source of income other than some help from her children. A sudden illness in her spine prevented her from working. Separated from her husband, she was unable to obtain a pension from him. She was also responsible for her eldest daughter, who suffered from a psychiatric illness, and her daughter's child. When she applied for a small pension, she scored too high the screening test.

'The doctor gave me a paper so that I could get free attention at the hospital and the health center. I live ill... I am ill down to my bones, and he also gave me a paper so that the social worker could give me a pension, since I can't work anymore. Especially, since I have to look after her (her daughter) and her baby... They came to see me. She asked me if I had a washing machine. 'Yes, I do,' I said to her... 'Do you have a centrifuge machine?'... 'Yes, I do.' A refrigerator?'... 'Yes, I do'... 'Right Madam,' she said, 'You don't have any right to a pension.'

María represents one example of applicants who were unable to generate any income. Like others, she was becoming dangerously vulnerable due to her illness. In terms of policy commitments, this situation justified external support and assistance to prevent Maria from falling further into poverty. However, the rules and methods of targeting excluded her from external support because her assets were measured only in the form of material possessions...

Source: Clert (forthcoming) Sub-Sample Household Survey.
Semi-Structured Interview, May 1998.

Box 4

Means-testing methods, exclusion from family benefits, and pregnant teenagers

Pregnant teenagers, future single teenage mothers, who live in the same dwelling unit as their parents as *allegadas* because they can't afford to find a place of their own, receive high points in the CAS survey, because it is assumed that they benefit from the combined income of their parents. This immediately excludes them from maternity benefits in many cases. Two municipal civil servants explained:

It is hard to tell a young girl of 14 or 15 that the incomes of her dad and mom prejudice her, that she can't get maternity benefits... It is even harder since you hear so much discourse declaring that pregnant teenagers have the right to this and that. The girls really feel bad when they learn they won't receive benefits.

Author: Why can't they get maternity benefits?

Because they are classified as dependents. So in the CAS survey, they are aggregated as part of the 'family unit.' Right, this is true, but we're talking about a pregnant kid who needs a bit of support here...! Fair enough, her parents might help her a bit, somehow, sometimes. But sometimes their parents also reject them, tell them off, and so on. So the girls come here, to us (to the municipality), for help, but there is no support here, either...

Source: Clert (forthcoming). Semi-Structured Interviews
with Municipal Civil Servants, June 1998.

Priority Groups

Another major finding of the study was that many applicants could be rejected because they did not correspond to a specific group being targeted. This raised serious implications for the government's focus on certain 'vulnerable' groups, which leads to ignoring the vulnerability of others. Both men and women were affected in different ways.

The majority of respondents who applied for vocational training courses reported this means of exclusion. Mainly, they were men over 40 years old, most of them unemployed, who were told that places in the courses that interested them were reserved for young people. This led to an absurd

situation in which individuals of the 40-50 age group were excluded from the labor market by firms due to age discrimination, on one hand, and from state vocational training programs, on the other. This also raised the issue of conflicting priorities since the exclusion of males in their 40's from vocational training courses did not bode well for the government's anti-poverty strategy, which emphasizes human capital and labor market insertion.

As for women, priority target groups mainly affected married women who had unsuccessfully applied to the Program for Women Heads of Households. This raised a crucial policy debate that applied to Chile as well as other Latin American countries. The priority target focus on female heads of household seemed to ignore that the feminization of poverty could also affect women living in male-headed households. Interestingly enough, interviews with SERNAM officials suggest that the government realizes the importance of these issues and is considering expanding the Program in some way.

EXCLUSION FROM RIGHTS AND THE JUSTICE SYSTEM

Denial of Rights and Social Disadvantage

A social exclusion approach requires viewing those who experience social disadvantage as individuals who are endowed with rights as well as needs.²⁵ Analyzing social disadvantage from such a multidimensional perspective required breaking the customary separation, evident in so many official development reports, between poverty and denial of rights, and between socio-economic issues and politico-legal ones. In the Chilean case, the process of democratization contributed to – and permitted – bringing the issue of citizenship and unequal access to the justice system back on the agenda. The Aylwin administration (1990-1993) set up a small-scale national program, the Program for Accessing Justice (PAJ), within the Ministry of Justice, which aimed to improve poor people's knowledge of their rights and judicial assistance.²⁶ The Frei Administration in its first triennium (1993-1996) integrated the PAJ into the National Plan for the Eradication of Poverty (PNSE) and extended its coverage. However, in the second trien-

25. For an analytical discussion on social exclusion and citizenship in the Latin-American context. See Sojo in this volume.

26. Often relying on mobile intervention, the PAJ has usefully compensated for deficiencies in public law centers, especially in rural areas.

nium, the disappearance of the *PNSP* and a stronger emphasis on the labor market insertion component of the poverty reduction strategy was detrimental to other areas, such as judicial issues. In the Program for Women Heads of Households, this was expressed by the relegation of the legal and judicial component to the local level. This meant that SERNAM was only able to give its support where municipalities gave consideration to the issue of legal and judicial assistance.²⁷

Drawing on existing reports (Clert 1996b:32-33; Correa *et al.* 1993), and most of all on the recent findings obtained in the comuna of Huechuraba, this paper suggests the importance of keeping the issue of access to the justice system on the anti-poverty agenda. A central argument is that the denial of rights leading to injustice appeared to have a strong impact on the social disadvantage of victims, as suggested by interviewees' personal stories. Regarding work issues, both men and women commonly reported injustice resulting from employers' practices. Unfair pay well below the minimum wage, unpaid vacations, and unfair dismissal were frequently mentioned.

In terms of gender issues, evidence suggested that the asymmetry of power relations was more extreme in the case of women. In the area of alimony, officials at public legal aid centers reported illustrative cases where poor female heads of household could never gain adequate alimony payment because they did not have the means to take legal action. As a consequence, they not only faced a greater poverty immediately after separation but had also become more vulnerable in the longer term. Frequent report of violation of alimony rights confirmed the importance of the issue in female social disadvantage, as highlighted in other reports (Clert 1996b:32-33). Also, due to existing gender stereotypes, husbands had often received the tacit support of the police in taking all of the household belongings after the couple's separation (Clert 1996a, 1996b).

Regarding work, specific gender-based experiences must be highlighted. For instance, unfair dismissal because of age affected both men and women, but unfair dismissal because of pregnancy specifically affected young women. Key informants confirmed the physical and sexual violence against women inflicted by their male partners or family members, while the study uncovered another under-reported area, violence inflicted mainly on men by Carabineros²⁸ and the Investigative Police.

27. Source: key informant and semi-structured interviews.

28. Police.

Forms and Factors of Exclusion

In terms of access to courts, respondents did not identify the lack of access to free legal services²⁹ as an exclusionary factor. The law center³⁰ did have targeting methods based on means-testing, but the criteria it used were more flexible than the CAS survey. Key informants and semi-structured interviews identified three major factors for not taking a legal action against the authors of injustice:

- discouragement and resignation due to the number of forms and other requirements associated with the justice machinery, and the overall complexity and expected length time of the process involved;
- deficiencies in Chilean law which make many lawsuits impossible; this mainly occurred in the labor sphere;
- asymmetrical power relations between victims and authors of the injustice; for example, taking legal action against carabineros was not only seen as difficult or unrealistic but also dangerous, for fear of reprisal. In the case of administrations or private entities that had committed damaging mistakes, respondents had been recommended by the law center to give up from the start because of the ‘difficulty of collecting evidence’.

For those who had achieved access to courts, the crucial issue was the poor quality of access. More than 50 percent of respondents who had been victims of injustice had been able to file a lawsuit against their offenders. However, the qualitative data suggested the need to take into account other indicators, such as the efficiency of adjudication, particularly in terms of delays,³¹ and its fairness. Interviewees and informants also gave precise reports on the corruption of the claimant’s lawyers and administrative officials influenced by wealthy defendants. In addition, the lawyers provided free of charge by the law center were characterized as unreliable. This had to do with the broader context of the law center staffing, which is mainly composed of interns who have no incentives to perform well.

29. Covering advisory and judicial services i.e. assistance of a lawyer and appearance in courts if necessary. An alternative form of intervention was also provided through arbitration.

30. *Corporación de Asistencia Judicial*. These law centers are dependent on the Ministry of Justice, but they are independent from the PAJ, which was not implemented in Huechuraba.

31. Long judicial processes included, among others, a one-year minimum for any claims against employers and disputes over alimony, and a two-year minimum for cases tried in criminal courts.

Within this bleak picture, women reported a few positive experiences. As long as the law allowed it, the positive role of counteracting institutions, such as the legal aid centers or the labor investigation service, could redress imbalances in power relations and protect citizens in some cases. Box 5 illustrates this experience. More resources in these institutions and proper incentives along with legal reforms could make a decided difference.

Box 5

**Redressing imbalance in power relations in
the judicial process**

Mariana, a 25-year-old waitress, was fired when she told her employer that she was pregnant. Her sister-in-law recommended her to go the Labor Inspection Service, where she received information and support:

‘They told me about my rights as a worker and as a pregnant woman. Then I started to defend myself, since I saw I was supported by the Inspection Service (...) The Inspector helped me with all the procedures and forms. She managed my reintegration at work until I left for my prenatal care.

When she came back to work, her employer started to persecute her, trying to make her resign and eventually accusing her of theft. This time, she needed the assistance of the Law Center, which provided her with a lawyer. No evidence was found against her, and she won her case as well as an indemnity. Her exceptional case showed the successful combination of the support of two public institutions, the Labor Inspection Service and the Law Center. Most importantly, Mariana’s rights were protected by the law on maternity leave, without which her case could not even have been tried.

Source: Clert (forthcoming). Semi-Structured Interviews, May 1998.

EXCLUSION FROM SOCIAL ORGANIZATIONS

Access to Social Organizations and Social Disadvantage

Access to organizations may have a direct impact on poverty and social isolation. First, it allows access to symbolic resources. Existing evidence has suggested that participation in organizations has positive psychological effects on women. Sharing problems and concerns raises self-esteem, reduces isolation and tends to promote topics not necessarily linked with the group's aim, such as family violence (Clert 1996b:35). Second, it may help people to improve their situation of social disadvantage. By bringing together their knowledge and efforts, they may have greater chances to have their interests recognized and their needs met. Since 1990, this idea has been particularly emphasized by the Chilean government and many municipalities, including Huechuraba. In terms of social policy, this approach highlights the importance of demand-driven mechanisms in the delivery of benefits, either through social funds or locally financed programs, as in the case of services for the elderly or the disabled. However, to be effective, this approach clearly requires individuals to become part of organized and, most often, legally-recognized groups in order to apply for financial assistance. Furthermore, evidence suggests that individuals encounter unequal access to social organizations and, therefore, to the material resources they provide.

Forms and Processes of Exclusion

Existing studies have pointed to gender-specific obstacles to women's access to social organizations. These mainly include time and space constraints due to women's multiple activities and/or to the opposition of the male partner.³² While this paper does not deny these important gender constraints, evidence from the micro-study conducted in Huechuraba calls for directing more attention to processes that may exclude both men and women from organizational resources.

The quantitative data of the Huechuraba study suggests that differential access to social organizations was marked by variables other than gender,

32. See Sabatini (1995: 43) and his emphasis on the *machismo* factor.

such as home ownership *status*. While a significant number of home owners participated in various organizations, few people who rent participated in formal organization such as neighborhood associations and parent's or mother's associations. These tenants frequently were involved in self-help associations, particularly in the *allegados* committees.

More broadly, the qualitative data offered a number of possible explanations behind exclusion from social organizations. Some respondents who did not participate in any organization expressed a general 'disenchantment' with participation, although this was not explored further in the study. Others, and especially elderly respondents, simply expressed a lack of time and the burden that participation would add to their daily routine. The study further probed the under-reported theme of the way in which social organizations themselves can exclude or discriminate. Semi-structured interviews with social leaders and household members pointed to two main discriminatory attitudes and practices: a) the existence of financial requisites and (b) more invisible processes of discrimination or exclusion through stigmatization (See Box 6).

Box 6

Financial requirements and exclusion from social organizations: committees of *allegados*

Committees of *Allegados* (individuals or families living under precarious arrangements with other families) are more likely to succeed in getting low-cost housing for their members if they all have the same savings capacity. Julia, a secretary of one Committee of *Allegados*, suggested that some governing bodies pressure them to keep out those with precarious or insufficient saving capacities. The whole selection process of membership deserves to be quoted in length:

V: There is a minimum to get in the scheme. There were around 50 of us, but this was useless because these people either didn't have the money or they couldn't be reached, (...) so, we started to eliminate people.

Author : How did you select people?

V: We started to ask for money. They had to give us a certain amount of money by a certain deadline. We went to every address we had and explained what we were doing (...). At the end, we only kept 15 out of the 50. They were those who really had the money and all of their papers in order'.

Author: How much did they need to be selected?

V: We set a minimum of \$300.000 (US\$600).*

Housing status appeared to be the strongest grounds for exclusion. Some social leaders showed discriminatory attitudes towards non-owners, such as tenants, *Allegados* or caretakers, as Pedro pointed out:

'In the villa, many remained as tenants. This is why this population will never move forward, because there are many caretakers and tenants. The tenant doesn't care about anything (...). Lots of *Allegados*-they don't care. They are not owners; it isn't worth working to them.'

At the same time, some tenants felt discriminated against, like Jorge and María:

J: I think that they look at us as inferior, because they (the Committee) says 'they're young, they should have their own house by now (...).'

M. E. ...No, I never relied on the Committee, but it's because. I didn't have access to it either. A Neighborhood Committee will never take tenants into account, they only care about owners.'

* More than four times the minimum wage.
Source: Clert (forthcoming).

PERCEPTIONS OF RELATIONSHIPS: IMPLICATIONS FOR THE AGENTS OF SOCIAL INCLUSION POLICIES³³

This final section examines participants' experiences and perceptions of distance from the networks, actors, and institutions which are supposed to play an important role in the reduction of social disadvantage, according to the central government poverty reduction strategy. The constraints of this paper make it impossible to present a detailed and comprehensive account of findings. However, key findings and their related policy implications are summarized below.

Households and 'Close Contacts'

It could be argued that exclusion from horizontal networks such as close contacts impinges on exclusion from other, more tangible resources such as social entitlements. When State protection and assistance is denied, it could be assumed that individuals rely on others, including their families and/or their community for the satisfaction of their needs. However, evidence from the micro study conducted in Huechuraba did not find strong evidence on the inclusive virtues commonly attributed to such horizontal networks. Some cases suggested that social isolation causes great difficulties in coping with the daily struggle of survival. However, the meaning and nature of relationships could not be taken for granted. In this sense, this research confirmed the findings of other Latin American studies³⁴ on social networks by highlighting the importance, but also the limitations, of so-called close contacts, such as kinship and fictive kinship, or friends.

Household Relationships

The quantitative survey illustrated the ways households could fulfill unmet needs, such as caring for children or sick adults. Twenty-four percent

33. Evidence in this section was extracted partly from the quantitative survey but more significantly from semi-structured interviews and the participatory exercise of the Venn Diagram. Derived from Participatory Rural Appraisal (P.R.A.) methods and based on the drawing of circles, this exercise asks whether there exist different actors or institutions that are relevant to participants in terms of their capacity to help and/or care for them in times of trouble. It also allows inquiring into the perceived caring and helping capacity of these actors and institutions.

34. González de la Rocha (1993; 1994); Roberts (1993).

of respondents said that household members other than themselves took care of adults who needed assistance. Twenty-nine percent of respondents with children under eight said that they relied on household members for in-house childcare. Only eight percent said that they relied on municipal childcare centers, and six percent on neighbors or friends. The majority of the people interviewed regarded household relationships – i.e. spouses, elder children, or resident kin – as the most important and accessible source of help. For most interviewees with a spouse, regardless of gender, the spouse was usually the first choice, while for single or divorced respondents, the first choice was another resident kin.

Family, Fictitious Kinship and Friendship

Findings related to extra-household family relationships demonstrated serious limitations to their caring capacity. While non-resident kin hold a relatively important place in the minds of many participants, and while their support was sometimes crucial for them, a third of participants still regarded family members as distant and unreliable in times of need. Findings questioned the assumptions of the family as a harmonious and undifferentiated environment.

With regard to friends, most respondents perceived that they stopped being reliable in times of trouble.³⁵ In addition, limitations were singularly differentiated by gender in various cases. Restricted women's mobility and time due to their multiple responsibilities limited time for friendship. As Margarita, a seamstress, put it: 'For me, it is from work to home. My world is here, inside. The washing, ironing (...) and then just the desire to go to bed...'

Neighbor Relationships

These findings prompted a re-evaluation of spatial relationships as a factor in facilitating social inclusion. Most participants did not draw on neighbors from their constellation of relationships. When they did, they generally characterized them as unimportant and distant. Some of the factors

35. For instance, Ximena did not draw any friend and argued: 'When it is for having a good time, you have too many friends. When you're in trouble, you just lose them'.

explaining that perception were the lack of unity in the community, shame to ask for help, and deprivation. Deprivation seemed to limit neighbors' capacity to co-operate informally with each other as they were encumbered by the heavy demands of their own families. This clearly occurred in the most deprived neighborhoods of Huechuraba, the *campamentos* and low-cost housing *poblaciones*.

Civil Society Associations

Territorial Organizations, Self-Help Organizations and Other Social Groups

Neighborhood associations (*Juntas de vecinos*) are often considered a 'natural space' for gathering and community participation by policy makers, and more than half of the participants did indeed chart the 'Junta' in their constellation of relationships. Yet, a large majority of these respondents considered this organization to be distant and of little importance³⁶ to them personally (see Venn Diagrams). The study showed a clear coincidence between experiences and perceptions of discrimination highlighted in Section Four and perceptions of distance from the institution. Other factors had to do with respondents' perceptions of the uselessness of the *Juntas*.

Self-help associations such as Committees of *Allegados* were scarcely mentioned by participants, but several small social groups were referred to as sources of help. This was mainly true for participants who had suffered from social rejection by other associations. This was clearly shown in the case of the disabled.³⁷

Leisure and Religious Groups

Leisure groups were not mentioned at all as sources of help. Religious associations were mentioned, but the actual material assistance provided by

36. The minority of respondents who put the *Junta* closer and rated better their caring capacity were either relatives of a member/president of the *Junta* or were themselves social leaders of another social organization.

37. The case of Luis for instance, president of a small group of physically disabled adults illustrated the virtuous circle of a high position in an organization, access to information, networks and social entitlements.

religious groups was variable both in terms of both importance and access.³⁸ Material assistance involved contacts for occasional jobs (*pololitos*) and, in the case of the Catholic Church, receiving boxes of groceries at Christmas time. For those who found themselves in a desperate situation, the importance of this kind of help was seen as quite significant, although all lamented its irregularity and unreliability.

NGO's, Foundations and Charities

The findings suggest that caution should be used regarding reliance on non-State welfare from NGO's and charities. These institutions were rarely mentioned as sources of help in times of trouble. Among the possible factors explaining this absence is the scarce presence of NGO's in the *comuna* and the existence of discriminatory financial practices within some of them. Another issue expressed by those interviewed was shame. Some respondents considered municipality help to be an entitlement and a citizen's right (See Section Four), whereas they thought approaching a charity lowered their status and dignity. Nevertheless, NGO's and foundations appeared to be very important to individuals suffering from exclusion due to discrimination and to those who cannot easily access the formal government system, such as people with disabilities.

State Agencies: The Importance of the Social Worker as a Key Finding

Social workers are rarely lauded by Chilean government discourse on poverty reduction, partly because they are associated with a 'paternalistic' approach that the government is seeking to overcome. They are often ignored and subsequently left out of resource allocation.

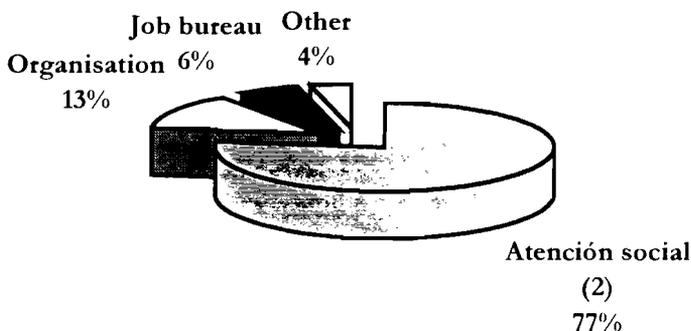
However, the Huechuraba study suggests a reconsideration of these perceptions and priorities. According to the perception of the interviewees represented in the Venn Diagrams, the social worker was the most important and accessible source of help to half of the participants, second only to other household members. Evidence of their importance was also indicated indirectly in the quantitative survey, which showed that the major motivation for visiting the Municipality was to consult with the Department of Social

38. Only 8 out of 24 participants represented catholic and 'evangelical' bodies on a circle.

Services (see Figure 2). This unit is staffed essentially by social workers who deal mainly with information and postulation regarding social benefits. However, it should be emphasized social workers are merely the intermediary between potential beneficiaries and the social benefits.

Figure 2

Motives of visits to the municipality



- 1) Question asked to 52 respondents out of the 88.
- 2) Information, postulation social benefits, social help in general.

Source: CLERT (Forthcoming) Household Survey.

No clear-cut conclusions could be reached on the influence of gender on perceptions of social workers. Certainly, some couples presented a clear difference of perception, with males feeling more reluctant to deal with any bureaucratic procedures related to family welfare. However, in other couples, the men, and especially those who were unemployed, felt closer to the social worker than their female partners did. The importance of accessibility of social workers was emphasized by most individuals who faced isolation and extreme situations of social disadvantage. These individuals felt listened to, respectfully treated and oriented to the system. Furthermore, social workers often constituted a bridge, linking recipients to social institutions and entitlements.

Higher local authorities such as municipal officials and the Mayor seem to be distant and detached from the respondents, a sharp contrast to the perception of the social workers. Some respondents did acknowledge the

mayor's decision-making power and the importance of the Mayor's office. Yet, the majority regarded the Mayor as 'unreachable.'

Meanwhile, some cases suggested that membership in or leadership of a social organization made this kind of agency more accessible and therefore potentially more helpful. This is illustrated in the diagram comparing *campamento* presidents to ordinary *campamento* residents. Similar findings were obtained with regard to central authorities, because social leaders found that they faced fewer barriers than their fellow residents in Huechuraba.

CONCLUSIONS AND POLICY IMPLICATIONS

Analytical Issues

This paper has provided empirical evidence derived from quantitative and qualitative data that clarify three main issues:

- The multidimensional nature of the social exclusion approach. Lack of access to tangible (and intangible) assets combined with a stigmatized social identity, limited opportunities for labor market insertion, precarious access to information, and limited participation in social organizations interact from the onset of the social exclusion process.
- The importance of institutional aspects in the creation of social exclusion. The research identified institutional mechanisms including formal rules, such as targeting procedures, and non-written rules like the selection process in job interviews.
- Identifying exclusionary and discriminatory practices on the part of social organizations, including self-help associations and state agencies. Another important indication was that participants perceived these agencies, which are supposed to play an important caring and protecting role towards them, as distant entities. Exclusionary practices of agencies and unequal power relations in personal interactions often appeared to be embedded in structural institutional processes and design including legislation, poor staffing of law centers, methods for forming social policies, as in the case of rigid targeting rules.

General Policy Conclusions

The conclusion of these policy evaluations raised serious challenges to the Chilean government's strategy for fighting social disadvantage. Not only did they question certain social policy methods and priorities, but they also questioned the validity of perceptions and assumptions that generally have been held to be true. Serious achievements have already been made in the reduction of overall poverty levels. Nonetheless, the fight for greater equity and social inclusion will require further reform.

With regard to gender issues, this paper has suggested that social inclusion policies need to recognize the heterogeneity among those women who are subject to processes of exclusion and discrimination. Gender-based exclusion was shown to interact with low income level and stigmatization linked to other elements of social identity, such as housing *status*, place of residence, physical appearance, and age.

By identifying exclusionary rules and practices that made women more vulnerable to poverty, this paper has highlighted the limitations of a target-group approach to female social disadvantage. It was shown that broader reforms in labor market institutions, public social services, and the justice system could foster a real change for women experiencing social disadvantage. If policy makers and practitioners adopt an integrated framework of social exclusion, they will be likelier to advance beyond social programs that focus on women as the solution to the problem.

However, this opportunity will be missed if the social exclusion approach is assumed to be a substitute for rigorous gender analysis. Past experience in Chile and other Latin American countries has shown that it is more beneficial to think of men and women who face exclusion as 'gendered' subjects rather than as 'neutral' subjects.

Specific Policy Conclusions

Rethinking Labor-Based Inclusion Policies

Four policy-related issues should be elaborated. First, the study suggests that it is ineffective to target labor-based social inclusion programs using rigid categories. It also calls for giving greater consideration to the precarious employment situations of men as well as age-based discrimination against men and women in the 45-64 age group. Second, it clearly indicates

that labor-based social inclusion policies only foster social change if they focus on the quality of labor market insertion, such as the case of the National Program for Women Heads of Household.³⁹ Third, low minimum wages, widespread casual employment, denial of labor rights, and exclusionary hiring practices call into question the residual approaches to social policy in this area. Fourth, the confirmation of subtle processes of exclusion related to social constructs such as physical appearance, place of residence and age indicated the need for information campaigns and incentives for businesses to help counteract discriminatory hiring practices.

Improving Access to Quality Social Services and Safety Nets

At the urban level, social inclusion policies must recognize the differential access to social services not only between the city center and peripheral areas but also within the peripheral areas. Challenges for local urban authorities involve more mobility in the actual delivery of services. Fighting social exclusion requires getting closer to the people. In the long run, local urban planning should assign priority to the intra-connections of peripheral *comunas*. Additional policy recommendations for local authorities include: a) implementation of an effective communication strategy since poor information was a major factor of exclusion, and b) more flexible working hours for social entitlement institutions such as municipal bureaus to accommodate individuals instead of putting further strain on them.

The research also highlighted structural challenges. First, social inclusion policies should address the quality of public social services, on the grounds of both social justice and gender equality. Women tend to be the primary victims of poor services due their greater involvement in family welfare. It must be recognized that quality improvements will not succeed if gender awareness is not promoted within the social service ministries.

Second, increased attention should be given to poverty prevention and related policy implications. Assigning priority to the extremely poor seemed to lead to a neglect of those who fall just above the line but are still exposed to serious exclusionary processes such as the fee-for-service health system. Priorities must be carefully revised to prevent these people from entering a vicious circle of pain due to lack of medical attention instead of exposing them to further risk.

39. For a further examination of the Women Heads of Households Programme in the light of a social exclusion perspective, see Clert (1996a; 1998).

Third, the research illustrated some of the drawbacks of means-testing and targeting when these are not used along with other policy instruments that ensure social inclusion. This also raised a crucial policy debate regarding universal entitlement to social services and the need to allocate resources more efficiently and justly.

Improving Access to the Justice System

Findings in this area call for a reconsideration of the importance given to access to the justice system in the government's antipoverty strategy. Injustice caused by the denial of rights often appeared to have a strong impact on the social disadvantage of victims. Both men and women were subject to different forms of gender discrimination as in the case of disputes over alimony for women. Evidence also suggested that the asymmetry of power relations between victims and authors of injustice was often reinforced in the case of women. This paper strongly recommends state action toward improving access to the courts. The positive role of counteracting institutions, such as the law center or the labor inspectorate service, showed how these organizations could redress the imbalance of power relations and protect citizens in some cases. More resources for these institutions, proper incentives and legal reforms could bring about a positive change.

Giving More Consideration to the Possible Biases of the Demand-Driven Approach

Primary evidence suggested the need for a careful reconsideration of the demand-driven approach which leaves few options for individuals who are either barred from access to social organizations because of exclusionary practices or because they lack the social capital required to participate.

Questioning Assumptions on the Caretaking Capacity of the Agents of Social Inclusion

This paper questioned the government's assumptions about the importance of certain agencies and the subsequent priority assigned to them in the fight against disadvantage. This refers to both the importance and limitations of so-called close contacts, such as kinship or friends. The role of self-help and mutual-support networks was questioned. It also suggested that

caution be taken towards a reliance on non-State welfare through NGOs and charities.

With regard to state agents, the paper calls for a reconsideration of perceptions and priorities toward social workers. Their importance and their accessibility in times of trouble was emphasized by most individuals who faced isolation and extreme situations of social disadvantage. Furthermore, they often constituted a bridge between individuals and entitling institutions.

Methodological Aspects

The combination of quantitative and qualitative indicators of exclusion proved to be essential in capturing the multiple dimensions of social exclusion and their complex interactions. The triangulation of data through surveying different units of analysis was also useful. It should be noted that the potential of the social exclusion approach was confirmed in interviews at the central government level: interviewees pointed out the need for broader frameworks of analysis in designing and implementing more inclusive social policies and programs.⁴⁰

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APPENDIX ONE
PERCEIVED IMPORTANCE AND
ACCESSIBILITY OF DIFFERENT AGENTS
VENN DIAGRAMS OF SELECTED
PARTICIPANTS

LIST

- D1. Gonzalo
- D2. Mariana
- D3. Teresa
- D4. Myriam, Campamento Jesús Obrero

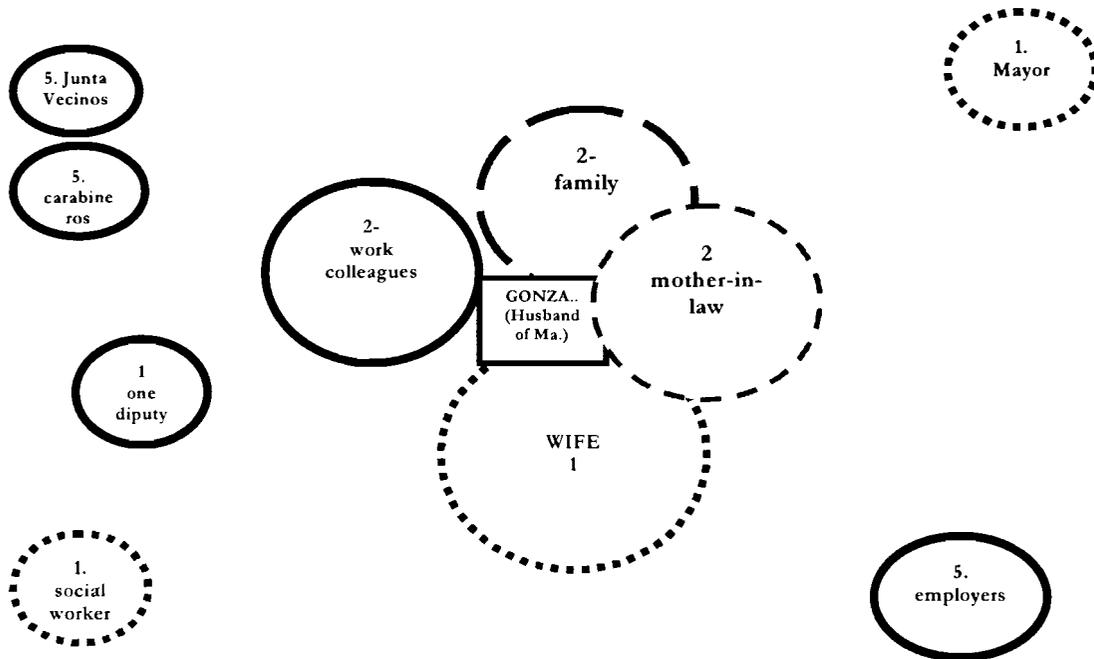
SIMBOLOGY:

State agencies and representatives ●●●●●●●●●●

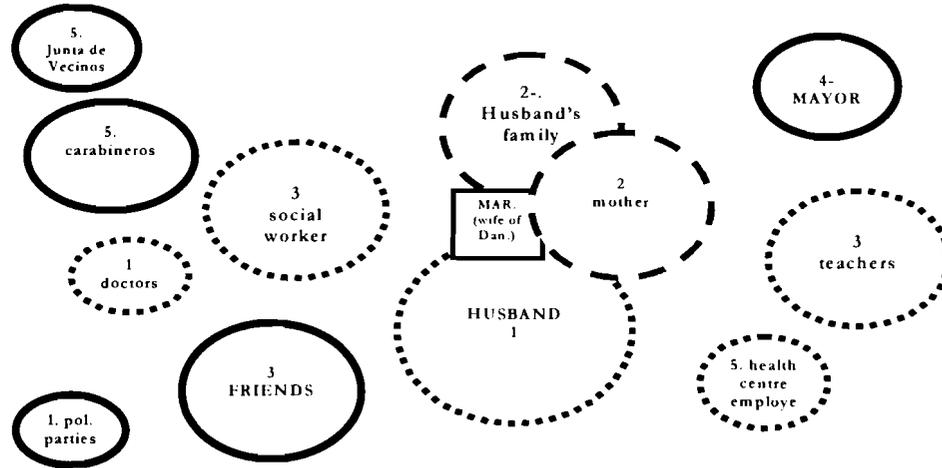
Household members ■■■■■■■■■■

Extra-household family members — — — — —

D1. Gonzalo/Partner of Mariana. see D2.)

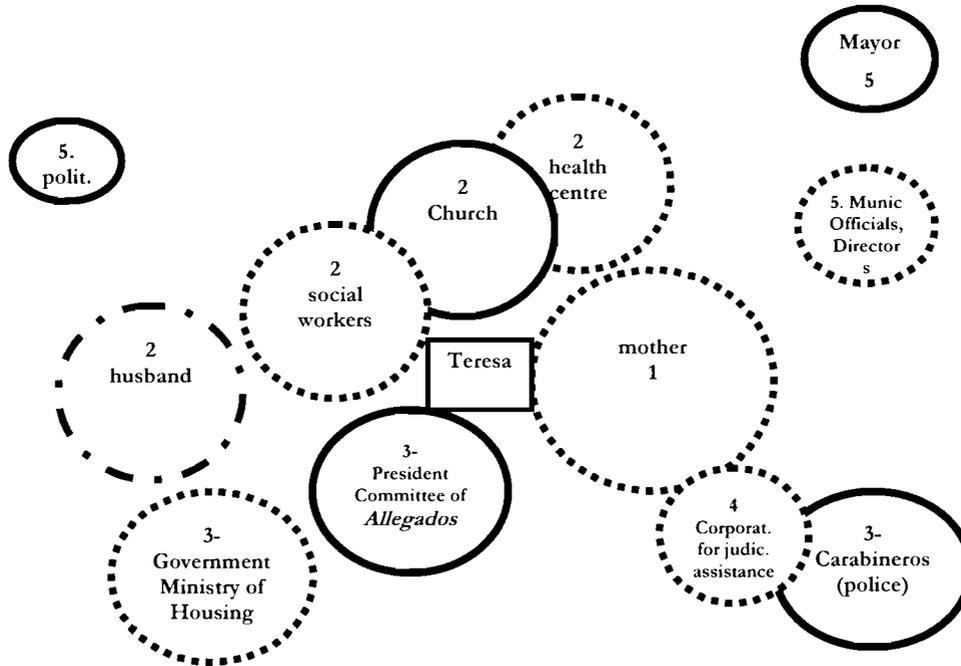


D 2. Mariana/Partner of Gonzalo (D1)



Source: Ibid

D 3. Teresa, Secretary of a Committee of Allegados



D 4. Myriam, Campamento Jesús Obrero.

