TITLE OF THESIS

SOCIAL CAPITAL AND POVERTY AMONG CHILEAN WELFARE RECIPIENTS:

A Case Study of poor women in the Chilesolidario Programme in Maipú, Chile

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ABSTRACT

This research examines the relationship between poverty and social capital, based on the experiences of current and former welfare recipients in the Chilesolidario Programme. Poverty is conceptualized as the lack of social relations that, acting persistently and permanently over time, restricts the transfer of economic and non-material resources to disadvantaged people. Qualitative research was carried out in Villa San Luis 3, Maipú, Chile, which included 42 interviews conducted with welfare recipients, social workers, local public administrators of the Programme, and experts and academics on poverty. Three aims are addressed in this research. Firstly, the study looks at the types of social relations enjoyed by participants within Villa San Luis 3 and outside it. This thesis contends that familial relations are the basis for social interactions. It finds that beneficiaries of the Programme maintain only a few social relations beyond the family, whilst friends, acquaintances and contacts do not have the capacity to help in creating better social networks for recipients. Secondly, this thesis investigates whether or not the Programme successfully enables people to reduce poverty. It shows that there are no significant differences between current and former beneficiaries in terms of social relations enjoyed, income received, or capacity to generate social capital, and therefore the programme does not produce an effect in the long-term. Thirdly, this thesis suggests that self-employment is of limited use in reducing poverty, because Chilesolidario participants do not demonstrate the use of this means to deal permanently with their every day needs, and such independent work is not useful in the long-term. Overall, this research tends to support Bourdieu's theory of social capital and social inequality, suggesting that poor people in Villa San Luis 3 engage in few social relations, and these do not produce or reproduce social capital so as to reduce poverty. In this respect, the Chilesolidario Programme is not an aid to reducing poverty, and seed capital is not an appropriate instrument to be used by a group of people without the skills or social relations required to maintain self-employment in the long-term.

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ABBREVIATIONS

AF	Family Assignation
CASEN	Socioeconomic Description Survey
ECLAC	Economic Commission for Latin America and the Caribbean
FONASA	National Health Fund
FSP	Foundation for Overcoming Poverty
FPS	Family Protection Survey
INE	National Institute of Statistics
MDG	Millennium Development Goals
MIDEPLAN	Ministry of Planning and Cooperation
PASIS	Social Assistance Pension
SUBDERE	Regional Development Office
SUF	Family Subsidy

INTRODUCTION

The reduction of poverty is a goal for supranational institutions as well as governments in developed and developing countries. It is considered to be one of the most relevant prerequisites for achieving social development. Among worldwide priorities to achieve social development and reduce poverty are those identified in the Millennium Development Goals (MDG). Eight goals were agreed upon by 189 countries within the Millennium Declaration of 2000, based on 'poverty-related aspects such as education; gender equality; reproductive, child and maternal health; sustainable development and international cooperation'. These eight goals were designed to:

'Eradicate extreme poverty and hunger; achieve universal primary education; promote gender equality and empower women; reduce child mortality; improve maternal health; combat HIV/AIDS, malaria and other diseases; guarantee environmental sustainability; and develop a global partnership for development.'(MDG, 2005, pp.6)

In order to eradicate extreme poverty and hunger, Chile signed up to two goals based on halving (between 1990 and 2015) the number of people who live on less than one dollar a day, and who suffer from hunger. In 1990, 3.5% of the population had an income below one dollar a day. By 2000, this figure had fallen to 2.3%. By 2015, it is expected to have fallen to 1.7%. With regards to hunger, Chile achieved, between 1998-2000, the goal set for 2015 of reducing by 50% the number of undernourished[1] people, which today amounts to just 4.0% of the population. The most recent Chilean governments have assumed the millennium

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[1] Undernourished people are individuals who are not able to solve their energy and nutritional needs because they are unable to get enough food.

development goals to reduce poverty and achieved a new stage of development for the country.

In their efforts to achieve a further development stage, countries have used several measuring tools and concepts of poverty, which lead to many different definitions and possibilities for understanding how people can live better lives. In some cases poverty has been identified as an absolute social problem, by being related to economic and material causes, specifically when income is the main variable for measuring poverty. In other cases, poverty has been identified as a more relative issue, where not only income, but also other factors are relevant, such as social exclusion and deprivation. From an interpretative point of view, people experience poverty, not only through suffering from a lack of income, but also by being excluded from mainstream society. From this perspective, poor people are defined as those who are more excluded, and who also lack the income required to solve their material needs. Worldwide, a broad range of public and private initiatives has sought to reduce the number of 'exclusions' that people have to deal with. Many different poverty perspectives and public policy responses have been developed to pursue a particular social development model, which implicitly or explicitly determines a number of roles for individuals, institutions, states and social structures.

This work explores the ways in which welfare recipients[2] relate to each other in Villa San Luis 3, Maipú. This research conceptualizes poverty as being the lack of social relations that, being persistently and permanently experienced by individuals, affects the number of resources they have to deal with. In a deprived social context, the lack of interactions and relationships can make a real difference in people's lives, which requires an investigation of different types of social

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[2] In this thesis welfare recipients are also called beneficiaries or participants and the terms are used interchangeably.

relations as well as specific social actors. This issue lies at the core of this research, and will guide us through each chapter. In order to analyse this interpretative view of poverty in Villa San Luis 3, qualitative research has been conducted with former and current welfare recipients participating in a Chilean governmental anti-poverty programme, that is, the Chilesolidario Programme. Professionals involved in this public Programme, such as social workers and local administrators, have also been interviewed with the aim of obtaining a broader perspective on social problems in Maipú, Chile.

This introduction presents the main components of this thesis and is divided into five sections. Section one is an introductory review of the existing literature on social capital and poverty reduction; in section two, the aims of this research, and the four research questions considered in each analytical chapter, are set out; section three is a review of the methodological approach and research background; section four offers a short review of empirical research in social capital and poverty; and finally, in section five, the structure of the thesis is outlined.

1. Social capital, poverty and social development

Poverty has been identified as a social problem linked to a broad range of factors. It is considered to be a social problem, culturally constructed by overlapping approaches to poverty, its causes and consequences, as well as its nature and development. Lister (2004) argues that different perspectives provide different understandings of deprivation by highlighting diverse factors, such as the origins of poverty. The lack of income is one of the perspectives most often used to explain poverty, where poverty is seen as a social problem arising from a lack of

material resources. The lack of these material resources and deprivations can explain 'absolute poverty'. Another poverty perspective considers poverty as a relative issue. Sen (1980, 1999, 2000 and 2005) partially explains poverty by theorizing that reduced personal freedoms are a product of diminished individuals' relational capabilities to function in wider environments. For Sen, these diminished personal resources should focus on individual responsibilities in order to look for greater freedom, but he recognizes the responsibility of social structures when it comes to providing the necessary conditions to produce these freedoms. Sen (1999) argues that poverty and social exclusion are barely separable, and that many of the factors related to poverty can also explain aspects of social exclusion. The terms 'poverty' and 'social exclusion' will be examined in detail below.

Relative poverty is considered to be a key issue in this research, because it describes poverty as a culturally constructed phenomenon. Some personal needs are the product of dissatisfactions created by social differences. Poverty in this research is considered as a relative, rather than an absolute, social issue. It conceives of differences in the living standards of groups of people that generate a form of comparative social exclusion and deprivation. Poverty is seen, therefore, as a social condition enjoyed by some social groups, but not others.

Such an approach is built upon the work of Townsend (1973, 1979), who identifies deprivation as a 'lack of resources'. Townsend defines the concept of deprivation as:

> 'A state of observable and demonstrable disadvantage relative to the local community or the wide society or nation to which an individual, family or groups belong. The idea has come to be applied to conditions (that is, physical, environmental and social states or circumstances) rather than resources and to specific and not only general circumstances, and therefore can be distinguished from the concept of poverty. For purposes of scientific exposition and

analysis both ideas, poverty and deprivation, are important and their relationship has to be clarified.' (Townsend, 1993, p:70)

For Townsend, the lack of certain resources can explain poverty. Smith (1776) suggests that the lack of resources produces deprivation and social exclusion. Smith (1776 p.469) refers to 'the ability to appear in public without shame' as an example of a fundamental form of deprivation. This deprivation refers to the social differences that stem from one person's capacity to obtain resources that are restricted to others. This social difference, according to this research, is linked with poverty. This research, in line with Townsend, Smith and Sen, suggests that social relations explain poverty, and that a lack of it can generate social exclusion, which, in turn, leads to poverty. In addition, Levitas (2005) relates poverty to social exclusion; according to the theorist, social exclusion refers to a problem of limitations and lack of access, which causes individuals to live with fewer social relations, thus generating a type of poverty that is socially constructed. Bourdieu (1997) also supports this view of poverty, adding that inequality in society is the lack of 'capital' concentration by unfavoured social groups, which restricts their ability to reduce social exclusion.

According to Bourdieu (2006), capital is a term that relates not only to economic and monetary concerns, but also to other issues (see Moore, 2008). Bourdieu defines capital in these terms:

> It is in fact impossible to account for the structure and functioning of the social world unless one reintroduces capital in all its forms and not solely in the one form recognized by economic theory. Economic theory has allowed to be foisted upon it a definition of the economy of practices which is the historical invention of capitalism; and by reducing the universe of exchanges to mercantile exchange, which is objectively and subjectively oriented toward the maximization of profit, i.e., (economically) self-interested, it has implicitly defined the other forms of exchange as non-economic, and therefore disinterested. In particular, it defines

disinterested those forms of exchange which ensure the transubstantiation whereby the most material types of capital – those which are   economic in the restricted sense – can present themselves in the immaterial form of cultural capital or social capital and vice versa. (Bourdieu, 2006 p.105 and see Moore, 2008 p.101)

For Bourdieu, not only is economic capital, but also social capital, a core element that produces power and inequality in society. Bourdieu introduces, among others, the term 'social capital' to explain capital and its effects on social spaces and people's habitus[3]. These forms of capital are interpreted as perpetuated forms of interaction that favour some social groups in determined social spaces (see Crossley, 2008). The terms 'social' and 'cultural' capital employed by Bourdieu tend to move away from Marx's theories of capital. As Crossley (2008) argues, Bourdieu introduces concepts of capital that Marx did not identify, but which are seen to be a result of Marx's theory. Crossley (2008) argues that Bourdieu's ideas of social class and inequality are based on the ways in which a real social class works, as well as the habitus of that social group. This real social class should be formed and mobilized by a group of individuals in order to achieve their goals. In Crossley's (2008) words, Bourdieu's social classes 'presuppose representation in social identities and organizations that mobilize, organize and articulate the interests of classes' (Crossley, 2008 p.88). Bourdieu's ideas on capital, especially social capital, allow for an explanation of poverty from a relative perspective. As a whole, and by analysing in depth the above quote, it is also possible to locate the theoretical framework for this research. Bourdieu's theory of capital relates social inequality and poverty to social capital, and this is extremely useful in interpreting the evidence underpinning this research.

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[3] Habitus is identified as a structured form of interaction, perception, estimation and practice, which affects the disposition of interacting and being (see Bourdieu, 1990 and Maton, 2008). Habitus is related to dispositions that individuals bring through their lives, which have been transferred because of the social and psychical spaces people occupy. Maton (2008) explains Bourdieu's ideas arguing that habitus is associated with the structure of practices that people have, which 'focuses on our ways of acting, feeling, thinking and being' (More, 2008 p.52).

A wide range of works has defined social capital as a contemporary concept related to social relationships and their influence over individuals. On the one hand, social capital has been highlighted as a reflection of positive contemporary perspectives to promote social development (see for example Halpern, 2005). On the other hand, social capital has been criticized for its unclear role in social development. Scholars have pointed out that social capital as a concept is rarely applied in measuring how social relations benefit individuals' lives (see for example, Fleming and Boeck, 2005; Franklin, 2007 and Portes 2000). Social capital has been identified as a complex concept because it is difficult to define, and its results in general social contexts are not evident. Perhaps these unclear definitions of social capital have been related to a number of social phenomena (Field, 2003). For instance, social capital has been identified as a public good, created as a consequence of social networks, social relations and ties; as an asset directly associated with shared intimacy and indirectly with individuals' privacy. It is also related to social and economic inequality and democracy (see Paxton, 2002).

Social capital has been defined as a new form of capital with variable positive and negative effects on society. It has been defined by Bourdieu as 'a capital of social relationships' (Bourdieu, 1995 p.503) that favours the concentration of other types of capital such as economic and symbolic capital (explained below). Bourdieu points out that social capital is a perpetuator of differences and inequalities between social classes. As social capital is based on social relationships, close and long-lasting social relations are, for Bourdieu, transmitters of social inequalities that help to maintain those in privileged social positions.

Coleman (1961, 1988) provides an alternative view of social capital. He (1961, 1988) points out that social capital is a type of resource that derives from social

relations, but unlike Bourdieu, Coleman argues that social capital can be a positive resource in society. Coleman (1988) defines social capital as a public and private good. This capital benefits individuals who participate in specific social relations. In addition, these persons cannot be excluded from these favourable social relations, which bring benefits that are individually and collectively enjoyed. Coleman (1988) identifies some social structures as providing the origins of social capital. Family and community are social structures that can generate social capital. Therefore, Coleman, unlike Bourdieu, identifies social capital as an unexpected consequence of social relations. For Coleman, social capital is an unexpected result that derives from other expected acts. These acts are simple acts of relating, which arise because people are rational human beings, expecting to be cooperative and supportive in their lives and relationships. Social capital appears, according to Coleman, as a result of these rational human actions, as non-expected consequences. In other words, these acts of relating in a cooperative and supportive way are, according to Coleman, relevant human needs, but are not social capital.

Putnam (2000) identifies social capital as a positive resource that arises from different types of social relations, and that it is a stronger feature of social networks than social relations. Bonding, bridging and linking social capital[4] are the types of resources that, at different levels, help individuals attain their goals. However, Paxton (1999, 2002) points out that social capital, as suggested by Putnam, is characterized more by certain levels of equality and income distribution present in society, than by people's initiatives to interact. Yet, theorists such as Coleman, Putnam, Fukuyama (1995), Field (2003), Quillian, Reed (2006) and Winter (2000) associate social capital with trust and cooperation, elements that are assumed to be strongly present in some social relations, such as familistic

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[4] These types of social capital are explained in detail in the section 'new social capital theories', page 53.

relations. Realo and Greenfield (2008), Fukuyama (1995) and Winter (2000) maintain that trusted and cooperative relationships among family members can reduce the probabilities that people feel the need to construct social relations beyond family life. This phenomenon is called 'familism' by these theorists, and is specifically seen by Realo and Greenfield (2008) as collective actions that restrict other collective actions in settings such as the neighbourhood, the community, or among wider and diverse social group relations. As a result, familism is identified as a consequence of having strong family relations, which in turn reduces the likelihood of having social relations with individuals from other, more diverse, social groups.

Social capital can be associated with more individual theories on social behaviour and individuals' needs to share intimacy. The transfer of relevant information through social relations has been considered as an act whereby people allow others to know their ideas and thoughts. Derlega and Chaikin (1975) mention that sharing intimacy is a fundamental source of self-disclosure, a situation that encourages people to maintain deep social relations, construct social networks and produce social support. This research argues that these phenomena encourage the capture of social capital. By comparison, people's concerns about privacy can restrict the level of trust under which self-disclosure is developed, and so possibly reduce the capture of social capital.

Social development has been linked to social capital, and it is therefore argued that some social relations could affect social development and help overcome poverty. The World Bank (1998) has explored, through its research, some social development models based on poor people's own social capital capturing, and it encourages public policies based on promoting this concept. Although poor people have some kinds of social contact, the World Bank attributes their poverty to their

ineffective ways of maintaining social capital. Therefore, a public intervention at this level should achieve a higher level of social development in countries with considerable social and economic restrictions. In Chile, the Chilesolidario Programme is a public policy similar to the World Bank's approach (MIDEPLAN, 2006a), as it is based on overcoming poverty by emphasizing the empowerment of individuals as the first point of intervention. The Programme starts from the assumption that individual attitudes and social relationships inhibit factors which would otherwise favour social development. From this perspective, implementing this Programme involves generating social capital at the individual level as a tool to overcome deprivation, although this view is not a dominant approach among poverty perspectives (see Thirlwall, 2003 and Bradshaw, 2005). This research suggests that this individual theory of development contrasts with the community development theory, in which social groups and communities are called upon to play a relevant role in social development. Powell and Geoghegan (2004) argue that this model of development requires the generation of public spaces and collective actions to bring social development to citizens.

Chilesolidario is an anti-poverty programme that emerged in 2000 as the result of a new poverty perspective adopted by the Chilean government. This new perspective was regarded by the government as the biggest change to be adopted by Chilean public entities with the aim of reducing poverty in the past twenty years (MIDEPLAN, 2006c). It has meant considering different situations as causes of poverty, and this has influenced the ways this issue has been tackled, even though the poverty thresholds are based on income concentration only. This perspective supports the views about poverty held by Lister (2004), Alcock (1997) and Sen (2000), among others, as they identified poverty as a relative issue. The social environment in which people live, the levels of social exclusion they experience, the number and quality of social relations, the quality of their neighbourhood and

its facilities, as well as the educational and health systems offered by the public sector to poor people, are all seen as decisive factors in understanding and explaining contemporary Chilean poverty (MIDEPLAN, 2000). All these factors are taken into consideration when it comes to understanding certain types of poverty, although the official poverty threshold is defined on the basis of income levels. In this regard, the Chilesolidario Programme is seen as the first anti-poverty public Programme in Chile to open up to public debate the recognition of new rights and obligations for poor people. The Programme considers that poor people are responsible for their own actions, and for the number and size of social networks created by them to accumulate personal and collective resources, in order to overcome poverty. The Programme suggests that these individual's actions are also determined by structures such as community governance, family organization, and public local and national organizations, which as a whole dominate the current social movement in places where social capital could be encouraged.

Moreover, Chilesolidario is focused on the individual as a means of achieving development. The view of poverty reflected by the Chilesolidario Programme focuses on the provision of psychosocial support to welfare recipients who are willing to participate (Galasso, 2006). Psychosocial support means emotional help and advice provided by social workers to poor people with the aim of helping them make a familial or individual plan to tackle poverty over the duration of the Programme (Galasso, 2006 and MIDEPLAN, 2006c). The Programme runs for five years and welfare recipients receive conditional transfers from the government to which they have a legal right, but to do so they are also required to take on new obligations as citizens. They receive conditional transfers and other assistance, such as the provision of seed capital, but in exchange they are required to undertake some forms of economic activity in the labour market in order to tackle

their poverty. These economic activities are seen as critical for starting a business or getting a job. This is an economic project where recipients receive material tools, social support and cash to start a self-employed activity, either at home, or by joining formal organizations and firms. The aim of this research is to investigate the effects of these activities on poverty reduction.

2. Purpose and aims of this research

1. 2.1 Research purpose

The purpose of this research is to investigate to what extent social relations and social capital are a means to reducing poverty, by studying the Chilesolidario Programme. Social capital is seen in much of the academic literature as a possible resource to be exploited in neighbourhoods and communities, in order to reduce poverty (Winter, 2000 and Lin, 2001). The interpretative approach to poverty employed by the last two Chilean governments will be analysed here in order to understand how poor people build social relations and capture social capital, and what role the Programme plays in these phenomena. The types of social relations generated or encouraged through this public Programme will be analysed, and the investigation will determine whether recipients employ this new asset, and to what extent they use the Programme to solve their needs and change their social capabilities to overcome poverty.

These elements will help identify how poverty has been addressed as a relative phenomenon in Chile, and in detecting its relationship with, either a collective, or an individual poverty perspective. This empirical research is based on the analysis of welfare recipients' capacity to capture social capital in Chile through their

participation in Chilesolidario, and has three aims: a) to explore welfare recipients' familial relationships and types of social relations produced and reproduced by beneficiaries, by comparing different types of resource transference by current and former beneficiaries b) to investigate how the Chilesolidario Programme has contributed to the reduction of poverty among welfare recipients; and c) to evaluate the Programme by examining the benefits derived from the Programme, mainly in terms of improving opportunities for self-employment and its capacity to be sustained in the long-term.

2.   2.2 Research questions

Three specific research questions will be addressed in this research:

1.- How do some types of relations help in reducing poverty?

It is argued that social structures, such as the family, have significant and far-reaching effects on the way individuals relate to each other. The family, and especially familistic social relations, have gained importance in many theories on social relations, family life and social capital. This type of social relation has been analysed in other studies. This research tries to determine whether or not these social-family relations work as an effective pattern of social interaction outside family life. This was achieved through the examination of the recipients' experiences in interacting with others, and of certain transfers of resources achieved through these relations. In addition, the analysis of 'trusted people', who are identified by welfare recipients as playing an important role in their lives, will help to show to what extent similar or dissimilar individuals help in reducing poverty.

2.- Has the Chilesolidario Programme improved welfare recipients' capacities to increase their social capital?

The second research question helps define what social capabilities are created and maintained by welfare recipients in Villa San Luis 3 as a result of the Programme. It is relevant for this research to find out how the Programme creates changes in the lives of beneficiaries, the nature of these changes, and which individuals that are already participating in the Programme are able to improve their economic conditions. Furthermore, it is important to establish whether or not the Programme really works according to this approach, i.e., that of creating social capital, favouring the creation of new social networks, and ensuring that self-employment is able to generate more income for participating families.

3.- Have the women in the sample of welfare recipients benefited from the Programme?

This chapter helps to ascertain the assessments of the Programme by current and former beneficiaries, social workers, and academics. This research paper must demonstrate whether or not the self-employment model works, i.e. whether the combination of unpaid housework (including childcare), and paid work carried out at home, can be replicated as a method of alleviating poverty or indigence. With regard to this point, self-employment relies on the social capital of the Programme's beneficiaries, since, provided their social capital is increased, beneficiaries will improve their chances of selling goods and services amongst their friends, families and acquaintances living in close proximity to their own

community. Furthermore, it also considers the likelihood of the Programme being sustainable in the long-term, and if any alterations ought to be integrated into it.

3. Research methodology

This research employs qualitative methodology. This is consistent with an approach that considers the view of poverty and social capital as a resource for reducing poverty, as a constructed social phenomenon that brings about permanent change. It is also important to consider the social environment, since it provides the researcher with the setting in which poverty develops.

The approach to poverty employed by this research is influenced by the researcher's own understandings (see Lister, 2004). This research argues that poverty is a socially constructed problem. This social reality depends greatly on people's way of life; on how social groups relate to each other; and on how the researcher understands this process. As a consequence, the research findings may confirm a relationship between capturing social capital and poverty reduction, or, alternatively, they might show no differences at all due to the lack of social capital between poor and wealthy people. Furthermore, this research seeks to understand and explain poverty as a complex phenomenon, based on people's potential and their capacity to interact, where the issue is not only people's own capabilities, but also social structures such as the family and Chilesolidario. This is an interpretation that reflects a constructivist view of poverty. This research argues that social relations are an essential consideration when studying poverty. A strategy for gathering the required information is employed that is compatible with the theoretical perspective adopted. In this regard, the research strategy is based on case studies, and qualitative methodology is employed to investigate relative

poverty. As Yin (2003) points out, a case study is a resource that 'retains the holistic and meaningful characteristics of real-life events' (Yin, 2003 p.2), which allows for the analysis of evidence derived from a social reality. Evidence for this research will be provided by the social relations enjoyed and maintained by welfare recipients of the Chilesolidario Programme in Villa San Luis 3, a neighbourhood situated in the Commune of Maipú, which is one of the fifty-two communes within the Metropolitan Region of Santiago, Chile.

Guided interviews and documentary analysis were used to acquire information for this research. Guided interviews are qualitative research methods that allow the researcher to learn in depth about participants' experiences and people's interpretations of their social relations, which can then be linked with their experience of deprivation and poverty. Cohen *et al.* (2000a), and this research, both contend that interviews are constructed spaces where social relations and social dynamics can be analysed, thus generating a more comprehensive view of poverty. In addition, documentary sources were collected. Documents from the secretary of the Chilesolidario Programme, the Chilean parliament, and the Mayor's Office of the Commune of Maipú, were used to define how the Programme understands the concepts of social capital and poverty, as well as relational capabilities, and their links with deprivation.

Purposive (or non-probability) methods were used to obtain the sample of respondents. Two units of analysis were used: 1) welfare recipients and 2) the Programme itself. Welfare recipients were divided into two groups – current and former beneficiaries - to allow for an analysis of the effects of the Programme by comparing the social relations and social capital of these two groups. In this

respect, 15 current and 14 former welfare recipients aged between 25 and 55[5] were interviewed. Two additional groups were interviewed in order to study the Programme: 5 social workers employed by the Office of the Mayor of Maipú, and 5 local public administrators of the Programme working in different communes of Santiago, Chile. In addition, 3 academics investigating poverty and social development were invited to participate in the research by providing their views on the public anti-poverty programmes currently implemented in Chile, and their effects on poverty reduction.

Access to welfare recipients was obtained through the national office of Chilesolidario, which has records of all former and current welfare recipients across the country. They agreed to collaborate with this research by providing records of recipients that fulfilled the sample selection conditions of the research in terms of the location and age of participants.

3.   3.1 Study area: Maipú

The study area is the Commune of Maipú, which has 468,390 inhabitants (National Institute of Statistics, 2008b. A more detailed description of the Commune of Maipú is given in Chapter Two). This commune was selected because it has a wide range of demographic, social and economic characteristics. The National Institute of Statistics (2008a) provides the following assessment of households in Maipú: 5.8% suffer from economic deprivation and high material poverty; 79.9% suffer from low material deprivation but are vulnerable to poverty; and 14.5% do not suffer from material poverty. These material differences reflect different social conditions, facilitating the investigation of social capital and poverty in Maipú in

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[5] The Chilesolidario welfare recipients selected for this research were between 25 and 55 years old, mainly because this is the range of people participating in the Programme.

two respects. Firstly, this study area allows the researcher to identify households that suffer not only from absolute, but also from relative poverty (no material deprivation). Secondly, this characteristic helps identify the types of social capital that could be captured by welfare recipients living in the area. As a result, this area offered a broad view of poverty and social exclusion in Chile, and allowed the researcher to generalize research findings, thus increasing the external validity of the research (see Yin 1994, 2003).

4.0 Overview of the thesis

Seven chapters follow this introductory chapter:

Chapter One: **Review of Literature**, discusses the main theoretical understandings underpinning this research. Three critical appraisals of core literature are developed in more detail, organized around the following: 1) poverty seen as a relative social issue, 2) social capital seen as the outcome of the exercise of ties established through social relations and 3) social capital and social development.

Chapter Two: The **Background to this Research** is given in detail, based on information about the Chilesolidario Programme, its main functions and its insertion in the current socioeconomic scenario in Chile. A brief view of the economic issues faced by Chile is presented, as well as an account of the current perspective on poverty utilized by the Programme.

Chapter Three: **Research Methodology.** Ontological, epistemological and qualitative methodological approaches are presented, which shape this research by configuring a constructivist and interpretative research approach. The aim of this

section is to explain how the researcher interprets social relations in Maipú, how the researcher's thoughts guide this research, and its results. Research methodologies, study area, access to participants, data analysis process, and research ethics are also discussed in this chapter.

In chapters Four, Five, and Six, the analyses and findings of the research are presented.

Chapter Four: *How do some social relations help in reducing poverty*, is the first 'data chapter', which analyses the fundamental forms in which people relate to each other in Villa San Luis 3, Maipú, focusing on how certain capacities ought to help in reducing poverty.

Chapter Five: *Has the Chilesolidario programme improved welfare recipients' capacities to increase their social capital?* This second 'data chapter' examines the changes and differences among the first and second group of interviewees. Given that almost five years of intervention separates both groups, this research paper ought to be able to identify the definitive outcomes of this Programme.

Chapter Six: *Have the women in the sample of welfare recipients benefited from the Programme?* This is the third data chapter, which sheds light on how much, and in what ways, the women selected to participate in the Programme have actually benefited from it. Their capacity to enter the labour market, their ability to resolve their needs as

far as their shortage of financial resources is concerned, and the way they personally evaluate the Programme, will be addressed in this chapter.

Chapter Seven: **Conclusions.** Here I key findings of this research are analysed and discussed. Specific findings are identified according to each single data chapter, and general conclusions are drawn which explain to what extent Chilesolidario is a 'restricted' public programme in terms of its ability to reduce persistent poverty, and increase social capital beyond the family. Following this, an analysis is given of certain limitations of this research; this section also includes an outline of certain recommendations for future research, and presents some final reflections.

Chapter One: Literature Review

1. Critical appraisal of the literature: poverty seen as a relative social issue

4.   1.1 Conceptualizations of poverty

Current worldwide discussions on poverty-related issues involve different ways of understanding the concept. Each analysis of poverty covers a different range of questions relating to the nature of poverty: how it is constructed, how it is measured, who are considered to be poor, and who are excluded. As Lister (2004) argues, understanding poverty explains how society connects with this social phenomenon and the levels at which individuals experience this condition throughout their lives. Moreover, conceptualizations of poverty relate to this social phenomenon in particular ways, despite being focused primarily on the shortage of resources.

In this respect, different conceptualizations of poverty should be outlined in the analysis. One approach understands poverty as a lack of income. Here, poverty is seen as a social phenomenon related to individuals' experiences, when a reduced level of income, or lack of it, generates material deprivations in their lives. These material deprivations could lead to a reduction in their ability to meet social and individual needs (Boltvinik, 2005). A second conceptualization is related to an absence of human rights. In these terms, poverty is understood as the absence of public spaces and individual opportunities to exert civic and citizenship rights, as being excluded from dominant groups. This may lead to deprivation in the exercise of power, and isolation in groups, with reduced political representation (United

Nations, 1995). A third poverty conceptualization is based on a lack of freedom, when individuals are unable to exert their personal freedoms to choose the lifestyle they wish for (Sen, 2000). In this scenario, choices are limited, for example in undertaking a job, in the use of an educational or health system or in the chance to live in a specific neighbourhood. All these limitations may lead to a poorer way of living. A fourth conceptualization is based on capability deprivations. Limitations on improving individual capabilities can lead to poverty. Conversely, the existence and development of individual capabilities may produce a level of personal satisfaction that can help to reduce poverty. This type of satisfaction is considered by Amartya Sen (1980, 1992, 1999, 2000 and 2005) to be a key issue in overcoming poverty.

1.2 Poverty definitions

Poverty definitions are necessary to understanding the different types of poverty. These descriptive and detailed explanations are at the core of this research and are strongly linked to the aforementioned conceptualizations of poverty. Poverty definitions also allow approximations of the process by which individuals come to be regarded as poor. Alcock (1997) argues that poverty definitions help us to learn what poverty really is, although these definitions are usually founded on a lack of resources. However, the nature and extent of the lack of resources determine the type of poverty, and this has important consequences for policymakers. Absolute and relative poverty definitions are commonly used in poverty analyses and focus on different key factors.

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9.   1.2.1 Absolute poverty

Absolute poverty is defined as an explicit lack of basic goods, resources and services. In this approach, the absence of a number of material elements leads to deprivation and poverty. Poverty is defined by certain variables that are pre-defined by the researcher and depend on the social and economic conditions of the individuals concerned. These living conditions are measured and compared over time. For some researchers the idea of absolute poverty clarifies this social problem, since it shows clearly the types of material needs that ought to be fulfilled in order to tackle poverty. Levels of poverty that determine poverty lines in this approach are known as 'income thresholds'.

One traditional and absolute definition of poverty, developed by Boots and Rowntree (1937), defines poverty as a human situation, in which 'fathers or families are not in receipt of income large enough to provide the necessities of physical fitness for themselves and those dependent upon them' (Boots and Rowntree, 1937 p. 10). Boots and Rowntree argue that the lack of an income large enough to meet basic physical needs is the main obstacle to overcoming poverty. This definition also suggests that people need to spend a certain part of their income on particular items, such as food, housing, clothes, fuel and lighting in order to meet their basic needs.

10. 1.2.2 Relative poverty

From a relative perspective, poverty is a culturally constructed phenomenon. Human needs are generated by a lack of certain goods and services that a society generally enjoys, and not by a lack of income alone. Under a relative poverty approach, comparative levels of living standards are established which help identify poverty. Townsend (1973) points out that poverty is a social phenomenon involving several social and human variables:

> 'Individuals, families and groups in the population can be said to be in poverty when they lack the resources to obtain the types of diet, participate in the activities and have the living conditions and amenities which are customary, or are at least widely encouraged or approved, in the societies to which they belong. Their resources are so seriously below those commanded by the average individual or family that they are, in effect, excluded from ordinary living patterns, customs and activities.' (Townsend, 1979 p.31)

In this definition, poverty is defined according to the resources usually available in a given society. Poverty is identified as living below this average level of resources. Alcock (1997) describes this multivariable view of poverty as involving not only income, but also the likelihood of participating in social life, having access to services, or the chances of capturing social capital. These are relative variables, since they depend on a given culture and society at a particular time. In this approach, culture helps to determine poverty in terms of certain social norms, habitus and customs, as well as social and human needs, set in a specific social context, and present within different groups of the population (see Bourdieu, 1997 or Lane, 2006).

Relative poverty involves comparisons of life experiences among individuals of different strata. In his survey, conducted in the City of York, in England, Townsend

(1979) identifies different types of poverty, due to the broad and comprehensive conception of human needs that was used. These different human needs reflect different realities that are neither bad nor wrong; these are types of poverty that reflect specific social contexts and individual patterns of behaviour. Therefore, a view of poverty is constructed by comparative exercises designed to enable an understanding of diverse ways of living. Social inequality becomes a new social phenomenon, specifically when such comparisons lead to the identification of differences between the lives of various groups of people.

11.   1.3 Social exclusion and poverty

A number of researchers have argued that social exclusion is a relatively new concept in social science debates (for example see Alcock, 1997). Its roots are found in France, at a time when a number of social problems were seen to be the result of deep socioeconomic transformations generated within French society in the seventies (Jordan, 1996). Lenoir (1974) identifies social exclusion as a group of marginalized individuals, mainly disabled people, who are unable to participate fully in social relations and social events, and are thus unable to enjoy a social life in relation to others. Nowadays, new social problems (for instance, the lack of access to good education, social participation, and social protection) have been linked to social exclusion. As a result, social exclusion refers not only to disabled people and their incapacity to enjoy a social life fully, but also to limitations that others face by living in a wider and accepted social context (Levitas, 2005). Bahall (2004) points out that social exclusion is a new form of poverty that responds to current social problems derived from a wide range of socioeconomic deprivations that people face everyday. Sen (2000) argues that social exclusion is a certain type of social deprivation that derives from people's lack of skills and their capacity to relate to one another. This social deprivation reduces the number of

opportunities for enjoying a better life. According to Sen (1999, 2000), poverty and social exclusion are parts of the same social problem. In contrast, Bourdieu (1997) suggests that social exclusion is a social phenomenon that derives from the concentration of capital by powerful social groups. These concentrations of capital exclude ordinary people from powerful social networks, thus generating isolation and poverty.

Several approaches to social exclusion set out to explain how individuals are unable to be fully included in society. Among these approaches, it is possible to find a link between social exclusion and social capital. This link may be based on the recognition that poor people, who are permanently excluded from social life, are thus excluded from permanent and stronger social relations with others, which in turn generates social isolation within communities and with other social groups. Consequently, people experience a number of deprivations based on these limitations, which reduce their ability to gain access to new, permanent social ties, thereby generating poverty. In this respect, some topics can be addressed in order to analyse how social exclusion is linked to social capital. These topics are related to the social and economic conditions that govern whether people live within one particular social group rather than another; they are also concerned with the extent to which membership of such social groups is voluntary, or amounts to a predefined affiliation to certain social groups based on characteristics such as age, ethnicity, race or strata. Furthermore, although there is no general agreement on the causes and effects of poverty, it is possible to analyse social exclusion as a phenomenon linked to poverty (Jordan, 1996). Focusing on social exclusion will probably mean focusing on poverty through a new conceptualization, in which the lack of certain resources will generate not only income deprivation, but will also lead to isolation. These elements of analysis link poverty-social exclusion to social capital.

12.   1.4 Poverty seen as the lack of social relations

One approach to poverty is based on the identification of deprivations in social relations as the main cause of poverty. This is an interesting approach to analyse, because of its implications for a broad group of the population that may present high levels of inequality and different standards of living, but is usually excluded from traditional and absolute definitions of poverty. In this respect, researchers have argued that there are internal and external factors that modify individuals' standards of living, and these are considered to be relevant in the construction of a model of social development. In these terms, Sen (1999, 2000) presents a particular analysis based on the causes and effects of poverty. His work suggests that ordinary people experience different forms of living throughout their lives, with varying material and social deprivations. These deprivations are the main obstacles to overcoming poverty. Sen (1992, 1999 and 2000) suggests that poverty is a social problem caused by people's lack of freedom, arguing that individuals are restricted in their ability to exploit their wider human capacity to achieve a better life because of their reduced choices. Sen (2000) identifies a number of ways to overcome these difficulties as he highlights certain actions that individuals might take to expand their social relations, as a means of forming inclusive social groups so as to achieve a more inclusive life. The author claims that the capacity to function within a wider environment is a means that has to be explored in order to reduce poverty.

Durston (2002) argues, however, that ordinary people conduct a number of social relations in their everyday lives, and that the action of expanding social relations by improving relational capabilities does not, by itself, reduce poverty. In seeking to clarify this debate, which is concerned with the effects of social relations upon

poverty alleviation, I suggest that the use of social relations as a means of reducing poverty could depend on the correlation between these social relations, and the concentration of resources. Economic profit is defined by Lin (2001) as an absolute result in people's lives. This statement suggests, therefore, that a given type of poverty is reduced, thanks to social capital, when people's capabilities generate more social relations, thus producing benefits. These benefits would be hard to achieve without collective action. Here, relative definitions of poverty can consider the frequency and depth of social relations as an indicator of poverty, and should help identify poverty reduction in a more interpretative and relative way. I argue that poverty can be analysed and measured by considering different variables, including, not only income, but also different types of social relations and actors present within people's radius of trust (see Fukuyama, 1995 and Durston, 2002). In this respect, the use of relational capabilities as a means of overcoming poverty will depend on identifying what social interventions, based on social structures and individuals, increase the generation of social relations in order to achieve a better living standard. On this point, Sen's work focused on the agency and its role in reducing this poverty situation, concluding that each individual can overcome poverty. However, social structures may be a key factor in the construction of individual capabilities; not only the family, but also other social structures, such as communities, formal networks, public anti-poverty initiatives, or the state, may be significant in generating relational capabilities. It is assumed that social structures are relevant elements in the development of relational capability.

13.   1.5 Another type of poverty

A wide range of definitions of so-called 'working poverty' has appeared in the body of specialized literature, emphasizing some aspects related to workers and their

living conditions, as well as some structural conditions that have perpetuated their material deprivation and situation of poverty. Working poverty is associated with low wages (McKnight, 2002) and social and economic inequalities (O'Connor, 2000).

A group of individuals with low incomes can be called 'working poor' (O'Connor, 2000, Shipler, 2005). Chilman (1991) has described the working poor as 'working families with incomes below poverty lines' (Chilman, 1991, p.1). By comparison, O'Connor describes the working poor as people who 'turn to part time, seasonal work or work in the underground economy, with incomes below poverty' (2000, pp: 551). In turn, Shipler (2005) defines the working poor in the United States as those who 'live beneath or a little above the Federal Government's official poverty line' (Shipler, 2005 p.3). According to him, the working poor are workers whose wages are insufficient to improve their lives beyond official poverty lines. They try to overcome different obstacles on a daily basis in order to avoid persistent poverty. Shipler (2005) says that the working poor come from 'the lowest stratum of economic attainment, with all of its accompanying problems' (Shipler, 2005 p.4). For instance, Hong and Wernet (2007) argue that each working poverty/poor definition uses a combination of five demographic aspects, such as 'age of the workers, length of the time employed, income earned, type of employment, and eligibility for other assistance' (Hong and Wernet, 2007 p.362). Further, Hong and Wernet (2007) complement their analysis by arguing that the most important feature of the working poverty phenomenon is that the working poor were former welfare recipients and now have low income jobs. Broadly speaking, the notion of the working poor is associated with individuals performing different types of jobs and receiving low pay for those activities. Most of them have benefited from welfare initiatives, but these initiatives had limited effects in helping them overcome deprivation and satisfy their needs. Individuals fitting the category of

the working poor are located close to poverty lines, although some of them are above these thresholds. In addition, the working poor are recognized by Hong and Wernet as 'among the fastest growing segments of the poor in America' (Hong and Wernet 2007, p.362). Thus, the working poor are a number of individuals who do not explicitly fit into official and traditional definitions of poverty because a number of them receive salaries, or belong to families where members receive low wages from part-time or full-time jobs. As a result, it is argued that the working poor are vulnerable to unemployment (see also Flaherty *et al.* 2004).

McKnight (2002) and O'Connor (2000) suggest that some structural factors affect working poverty more acutely than others. These factors explain how long a number of issues are perpetuated over time and how the factors are the cause and effect of inequality, thus generating a cycle of poverty. According to them, these factors are: an increase in the number of low-paying jobs, employment barriers, the impact of residential segregation, and past or ongoing political choices affecting the working poor at the time (see more in Chilman, 1991, O'Connor, 2000 and 2001, Mcknight, 2002). According to others, working poverty is associated with reduced job retention and low human capital (see Schultz, 1963, Campbell *et al.* 2002, Cote and Healy, 2001, Castello and Domenech, 2002, Holzer and Martinson, 2005, and Gardiner and Millar, 2006).

Low pay is a contemporary economic phenomenon affecting different family types and households across countries. McKnight defines low-paid workers as the 'lowest-paid workers' (McKnight, 2002 p.98) among the members of the labour market. Some definitions refer to the bottom of the distribution of earnings, while others define low-paid workers relative to average earnings, generating different low-paying thresholds. Low-paid workers are described as individuals who receive low wages for their jobs, and whose jobs are not always characterized by low

productivity, but rather bad working conditions. Some individuals are more likely to be low-paid workers than others. Characteristics associated with low pay include: gender, age, level of qualifications, disabilities and quality of work experience (Mcknight, 2002). In this regard, the characteristics of an individual (employment supply) partially define the types of jobs he or she can access. Furthermore, the availability of jobs and productivity, as well as the quality of firms (employment demand), also define the levels of wages they offer. However, some reasons associated with understanding why some people are low-paid workers, are linked to issues that can be related to social exclusion, persistent poverty and low social capital.

In summary, the phenomenon of poverty can be associated with several causes and consequences. Poverty can be a social problem that recognizes that the individual has the potential to carry out social changes that reduce his or her levels of deprivation. Sen (1980, 1992, 1999, 2000) supports this approach by conceptualizing an individualist perspective on social development. This perspective matches those of supranational institutions such as The World Bank (1999). The individualist view of poverty and development, therefore, is mentioned in Lane (2006), and Bourdieu (2006) refers to 'normative and performative' entities of globalization and multinational corporations that have been significant in this historical process of social welfare provision. For Bourdieu, however, states and politicians have the power to control damage and effects derived from these entities (Lane, 2006 p. 25).

According to Lane (2006), Bourdieu is a defender of government activities that restrict the negative effects that globalization can have in society. In this respect, a more collective model of development calls for more active state participation, through the creation of spaces where states can develop and maintain themselves

as entities reflecting social needs or a real collective representation of society. In view of this, it seems to be imperative for the state to adopt different forms of participation through social programmes, public policies, and institutions, and to counter social problems not only affected by, but also created by globalization. Hence, a particular state initiative will be analysed in this research, together with its consequences for poverty reduction, by developing an evaluation based on the possible generation of social capital.

2. Critical appraisal of core literature: social capital as the result of social relations

The nature of Social capital is complex, and this creates some difficulties in how it is conceptualized (see for example Field, 2003). The understanding of social capital has evolved over time and has become more accurate. Some social capital theories have emphasized the effects that social relations have on individual behaviour, which in turn can affect their living standards (Lin, 2001).

Theorists have proposed a number of definitions of social capital that have different conceptual roots and explain different effects of social capital on people's lives. Fields (2003) argues that Bourdieu, Coleman and Putnam are the social capital theorists who have contributed most to developing significant ideas regarding the quality of social relations and their impact on people's living standards. Other theorists have also been recognized as contributors to the general debate on social capital, such as Fukuyama, Lin and Durston. Some social capital theories have described a few causes and effects of social capital on contemporary poverty, showing that a link between social capital and poverty can be qualitatively investigated.

14. 2.1 The starting point for social capital theory: Marx's capital theory

Bourdieu (1997), Lin (1999) and Field (2003) link social capital theories with Marx's capital theory. According to Marx, capital is understood to be a surplus value, arising from the increasing value of a resource, that is only captured by capitalists when the production and consumption processes are operating (Lin, 1999). Bourdieu (1997), Lin (1999, 2001) and Field (2003) agree with Marx that unequal production processes lead to an unequal distribution of income and wealth in a given society, thus reproducing a cycle of inequalities across generations.

In his work, Marx (1959) points out that there are definitive social relations that determine the course of individuals' lives. These social relations are essential, and sometimes independent of individuals' wishes. They depend on economic structures of production that generate certain effects in the ways that individuals relate to each other and the quality of their relationships (see also Howard and King, 1985). Marx believed that each individual's experience of living, working and amusing oneself depends on given social, economic and legal structures operating in a particular society, which influence individual consciousness and capital. According to Marx, economic processes created by financial exchanges benefit bourgeois groups enjoying dominant social and economic positions because of their association with inherited individual resources. These inherited resources have been passed down through successive generations allowing individuals to improve their economic situation over time. Within Marx's theory, 'the process of economic production is a perpetuated process that generates benefits only among promising groups' (Marx, 1948, pp:464).

Similarly, new approaches to capital theory have partially acknowledged Marx's production theory, but also brought new premises based on ordinary people and

their role in the economic process (Lin, 2001). These new capital theories have focused on people's capabilities. Here, not only are economic resources relevant in improving individuals' standards of living, but human, cultural and social capital also matter. These types of capital are important because they can enhance individual social development, by generating new capital and new capitalists. Coleman (1988) states that human capital is 'created by changes in persons that bring about skills and capabilities that make them able to act in new ways' (Coleman, 1988, p.100). In this regard, human capital is a 'less tangible' asset, concentrated at an individual level that allows the individual to perform better by obtaining new skills. This definition is slightly different to that given for social capital. As Coleman (1988) argues, 'social capital comes about through changes in the relations among persons that facilitate action' (Coleman, 1988, p.100).

Field (2003) and Lin (2001) recognize that social capital can improve people's lives and be a public asset when used for such purposes. For instance, the production of these forms of capital - human, cultural and social - can be encouraged by public programmes to reduce material deprivation and poverty, through the development of individual behaviours and social structures focused on the production of positive economic effects (Coleman, 1988, Collier, 1998, Lin, 2001, Putnam, 1993).

15. 2.2 Exploring social capital theories

Bourdieu (1997) explores in a singular way some aspects related to the creation and concentration of social capital. Bourdieu (1997) agrees with Marx that unequal processes of economic production may lead to the perpetuation of economic benefits and privileges among wealthy people. In this respect, Bourdieu (1997) describes social capital as 'a capital of social relationships' (Bourdieu, 1997, p. 503) that helps to obtain good social positions in a given society. In his writings,

Bourdieu explains social capital as a feature of unequal and stratified societies, where the possession of stocked capital is restricted to a privileged few. Following Marx, Bourdieu (1995) suggests that economic processes come to perpetuate an unequal social system, where particular norms and habitus that derive from a cultural heritage have favoured individuals' economic and social position. Therefore, Bourdieu (1995) suggests that social relations generated by those privileged social groups, and perpetuated by them through their social and economic networks, help to pass on their favourable economic positions as family heritage. Bourdieu (1997) defines this social phenomenon as cultural capital concentrated by certain social groups, thus reinforcing social class relations. According to Bourdieu, cultural capital is an immaterial form of capital, where the habitus and forms of social interaction allow the exchange of resources between networks and social groups. Therefore, cultural capital assumes a form of 'symbolic capital' (see Bourdieu, 2006 and Grenfell, 2008). Cultural capital for Bourdieu is defined in terms of qualitative differences in 'forms of consciousness within different social groups' (class fractions rather than classes themselves); that is, in terms of 'habitus as a specialization ('cultivation') of consciousness and a recognized mastery of some technique' (Grenfell, 2008, p. 102). In other words, symbolic capital is seen as social and cultural capital, highlighting the fact that cultural capital focuses on the habitus of a small group within a wider social group, while social capital focuses on the opportunities that people have in transferring assets through social relations.

According to Bourdieu, social capital is only a valid resource for those who benefit from perpetuated social processes, and who have access to powerful networks. Bourdieu claims that the power of social relations impacts upon social networks and the possibilities for individuals to join certain types of them. This phenomenon is, according to Bourdieu, a consequence of inequality that explains social capital

as a product of it (see Bourdieu, 1997). Bourdieu believes that habitus is a transmitter of similar forms of interaction which do not ultimately change, even though many differences can be established as new patterns of interaction. According to Bourdieu, social space determines habitus and social class. However, this research suggests that habitus does not change unless individuals experience important changes in their social environment. Therefore, the habitus as a way of acting is passed on from generation to generation, a situation that perpetuates social differences and inequality in society for people whose concentration of capital is diminished.

According to Bourdieu, the density and durability of social ties are also decisive in the creation of social capital. It is suggested that the density of social ties depends on the weight of connections that each individual alone creates and the number of permanent social relations generated as a result of those social ties. Individual resources can be seen to increase when people benefit from their social connections as a result of offering something, and by receiving something else in return. Collaboration, trust and solidarity are seen as relevant components of social interaction which allow for the perpetuation of social relations - in other words, the generation of social capital (Lin, 2001). There are mainstream prerequisites in the maintenance of social capital, where an economic and social process of giving something, and receiving something in return, can be ensured by those who participate in these social relations. These prerequisites are, from a traditional view of social capital, the compulsory components of social relations that should lead to the concentration of social capital.

By comparison, Coleman (1961) explores social capital in a different way. Although he also regards social capital as an asset derived from social relations, Coleman (1998) argues that social capital can favour a broader society. According

to Coleman, social capital is an asset that everyone can enjoy. In this respect, the similarity between Coleman and Bourdieu's work lies in the way they seek to explain certain social inequalities based on the creation and maintenance of social capital (see for example Field, 2003). Coleman, in a study of academics, identified that higher education results, or human capital, were obtained because of the stock of social capital captured amongst those academics. In addition, interaction between the academics and their families generated social pressure to achieve better educational marks. These students were members of communities with clear obligations and expectations that derived from their religious beliefs. In his studies, Coleman (1998) explains that a number of norms and rules and some types of social relations employed by academics' communities favoured these positive educational findings.

Coleman (1988) argues that social capital is a public good – there is no further cost incurred in including an additional individual in social relations. According to Coleman it is almost impossible to exclude individuals from social capital benefits. However, Coleman (1998) also argues that social capital is a private good; individuals can exploit it to increase their living standards, and its benefits may be utilized by individuals within and beyond their own communities. For Coleman, social capital is also seen as a result of social structures. These social structures exert certain types of influence on individuals and their actions, affecting, for instance, the integrity of individuals, their respect for social commitments, their need to and chances of receiving aid, and the types of resources available from social networks. Considering these factors, Coleman (1988) claims that social capital could be broadly present in entities that show a dominant influence upon individuals, such as the family or a nearby community.

In this respect, Coleman (1998) identifies social capital as an unexpected result of social relations. Social capital is unexpected because individuals are rational, trying to solve, through their social relations, an important and human necessity: to conduct acts of solidarity and cooperation with their peers (see Lin, 2001). Any result arising from being a caring and cooperative human being is therefore an unexpected one, i.e. social capital itself provides positive results for the society. There are other results of social relations, i.e. more social control between individuals. Here, negative behaviour can be reduced by the social capital that is present among community members due to the control that some members exert over others.

Similarly, Putnam (2000) recognizes that social capital is a positive social phenomenon present in communities and associations. Putnam (2000) describes social capital as 'features of social life -networks, norms and trusts- that enable participants to act together more effectively to pursue shared objectives' (Putnam, 2000, p. 56). He agrees with Coleman's ideas in identifying social capital as a public good, emphasizing that people enjoy the existence of their social capital as a collective good that goes beyond people's actions. Both Coleman and Putnam recognize social structures as a relevant actor in the creation and maintenance of social capital, since social structures may encourage the consolidation of public associations and communities. Furthermore, Putnam (2000, 2002) argues that some social interactions are more relevant than others in capturing social capital. In this respect, Putnam identifies three types of social capital: 'bonding', 'bridging' and 'linking'. 'Bonding social capital' is captured by generating more horizontal and exclusive social ties. It is created when social ties exist between people sharing similar demographic, cultural and social characteristics; this likely includes joining similar community and social groups that reinforce individuals' attitudes and behaviours. 'Bridging social capital' is identified as the capture of resources from

social ties between individuals belonging to the same socioeconomic strata and that are socially and culturally distant; a fact that includes more physically distant individuals. Bridging social capital can be produced inside social groups, but it is generally defined in terms of creating inclusive social relations across social groups. Hence, inclusive social relations should provide a bridge between different individuals. 'Linking social capital' is characterized by the assets obtained from permanent social relations between individuals from different socioeconomic strata (Duncombe, 2007). This type of relationship allows for individuals to meet others from better-connected networks, who are capable of capturing other material resources - economic capital - that could lead to a better standard of living. For Putnam (1993), increasingly diverse and complex social relations among those who come from different economic statuses lead to social capital capturing. In this capture, the transfer of material resources improves the social and economic conditions of those at a lower position on the scale of connections for a given network. Similarly, Paxton (2002) highlights that circumstances affecting bonding, bridging and linking social capital are strongly determined by the levels of equality and income distribution in a given territory. It can also be influenced by the degree of heterogeneity within a community (Herbrechter and Higgins, 2006).

Beyond Bourdieu, Coleman and Putnam, there are other influential theorists who have increased our understanding of social capital. Fukuyama (1995) suggests that solidarity plays a role in the construction of social capital, although he highlights that solidarity is a product of social virtues present mainly across communities. According to him (1995, 1999), social groups are linked by social trust, and individuals employ their virtuous behaviours to improve their personal development, and therefore their social relations. Fukuyama (1999) agrees with Field (2003) that the existence of accepted social norms within communities favours the creation of social capital. Moreover, Quillian and Redd (2006) see

social capital as the presence of social factors that influence the ways in which individuals are connected with each other. Lin (2001) explains social capital as a result of individual's relationships, which can be concentrated as capital when people live in a more permanent contact with others.

Fukuyama (1995) conceptualizes social capital as trust and civil engagement. He presents an interesting analysis of the relationship between social capital and groups of individuals who live in close proximity to others, in a 'radius of trust'. Durston (2002), Fukuyama (1995), and Realo and Greenfield (2008) explore the link between social capital and the radius of trust. Realo and Greenfield (2008) describe the 'radius of trust' as networks of trust that encircle each individual. According to them, development and modernization should tend to widen people's radius of trust, by generating trusted ties and social relations where similar and dissimilar individuals are included within these radiuses. I believe that development and modernization in public institutions require citizens' trust in order to generate social relations; in other words, as ways of conducting social processes in a specific way. This inclusion allows different types of social capital to be obtained, as suggested by Putnam (2000). Realo and Greenfield (2008) link the concepts of social capital suggested by Putnam (2000) i.e. bonding and bridging social capital, with the radius of trust, by drawing a positive relationship between bonding social capital and the strongest radius of trust represented by the family. In this comparison, Realo and Greenfield (2008) see familism as a phenomenon that tends to perpetuate exclusive ties arising from family life, and which reduce the likelihood of generating bridging social capital. Here, familism has a negative impact on strong social relations within families in the absence of further ties and social links outside this traditional circle of trust, leading to lower levels of bridging social capital (this will be analysed in more depth in Chapter Four).

The main premise of social capital is that individuals gain a number of social and economic benefits when they extend their social relations. This argument suggests that social capital is a social phenomenon, generated by the power that regular social interactions exert on individuals (Bourdieu, 1997, Coleman, 1988, Fukuyama, 1999, Putnam, 2000). A second premise of social capital is that social capital can be captured by individuals, families and social groups alike (Lin, 2001). This capture of assets depends on individuals and their personal qualities, even though other factors may contextualize the causes and consequences of producing social capital, such as the influence exerted by different social structures. A number of theories have suggested these factors to be the main premises in creating social capital, such as captured cultural or economic capital, as described by Bourdieu (1997); the levels of social and economic equality present in a given society (see for example Paxton, 2002); or the size of each individual's radius of trust (see Fukuyama, 1995 and Durtson, 2002).

2.3   Components of social capital

If social relations are a key issue in social capital capture, it is important to understand their components, which favour the transfer of embedded resources through these relationships. These components can be used to compare the main types of social relations and their features in Villa San Luis 3. A number of academics have systematically argued that some social relationships invested with trust, solidarity and cooperation are closely related to social capital (Bourdieu, 1997, Coleman, 1988, Coleman, 1990, Field, 2003, Flap, 1991, Franklin, 2004, Franklin, 2007, Halpern, 2005, Kornai, 2004, Leonard, 2005, Lin, 2001, Newton, 2006, Paldam, 2000, Portes and Landolt, 2000, Putnam, 2000, Quillian and Reed, 2006). These components of social relations allow for the real transfer of resources. In other words, the transfer of resources is favoured, at the individual

level for instance, when these social relations are based on trust, cooperation and solidarity. In the same vein, Paxton (2002) identifies trust and association as two social capital components. According to Paxton (1999, 2002) social capital works when collective actions are performed, and when the aforementioned characteristics are present in collective and group social relations. Paxton stresses social capital as a resource owned by formal groups and collectives.

16. 2.3.1 Social capital and familism

Social capital has been described as a resource possibly captured by individuals as well as institutions. However, this study argues that capital is present only when collective actions are performed. This view suggests that collective action is fundamental for social capital capturing. As Winter (2000) argues, it is possible to analyse different kinds of social capital by identifying different types of collective action in this case, such as the relationships created in the light of family life (Winter, 2000). In this regard, a number of theorists have identified family life as the main root of social capital. Winter (2000) points out that family life is the bedrock of social capital, and Putnam (2000) also recognizes the family as a basic entity. Fukuyama (1999) argues that the family is paramount in creating and transferring social capital. Fukuyama (1999) identifies a link between family experiences and social capital capturing, because of the influence of family life on individual behaviour. However, this research shows there is no in-depth explanation of the extent to which family life helps construct social capital. This restricts knowledge about individuals' characteristics that could affect social capital capturing in Villa San Luis 3. Edwards *et al.* (2003) agree that the role of the family in social capital theories has been understudied. Edwards *et al.* (2003) and this research suggest that such an analysis can help to provide an understanding of the dynamics of family life and its impact on social capital. Winter (2000) also

agrees that the forms of family life involving the concentration of social capital have not been described in depth by investigators. This affirmation should justify the analysis of family life within a social capital framework, where an interpretative view of family life will shed light on how the family can shape people's habits and behaviours, social relations, and therefore social capital.

Family life and its link to individual welfare have been highly idealized by some writers, who have regarded the family as a stable, positive institution that influences individuals' wellbeing (Winter, 2000). This is Fukuyama's approach (1995), based on a conservative argument about family and its impact on individuals. Fukuyama (1995) points out that the decline of nuclear families in Western societies has had negative effects on social capital capturing. He describes the family as a basic unit of cooperation for human beings; there is a biological process at work in the transfer of resources to genetically related relatives. In parallel, Winter (2000) argues that a traditional view of the family has been widely produced and reproduced in past research. This view has shown the family as a permanent pattern of relationships, a source of wealth in terms of encouraging wealthy social relations, good habits and beneficial social relations, with positive consequences for civil society and democracy (Fukuyama, 1999, Newton, 1997). This research paper points out that this conservative perspective on family has dominated the current debate on family life and its effects on people's welfare. As a result, this view has reduced the likelihood that family life be investigated from a more critical perspective, by incorporating new factors that can improve our understanding of individuals and their relationships within and outside the family.

Other academics have developed alternative views related to the family and its influence over individuals. For example, even Fukuyama (1999) has argued that

'although the breakdown of a family in itself constitutes a loss of social capital, this breakdown may actually lead some family members to greater levels of associations with people and groups outside the family (Fukuyama, 1999 p.117). Hence, through family breakdown, there is an opportunity for family members to create a stronger social network.

Winter (2000) and Realo and Greenfield (2008) highlight a phenomenon called 'familism'. Realo and Greenfield (2008) argue that a collectivist relationship can be identified as a concentric circle in terms of people's relationships and their social distance. The concept of familism in Realo and Greenfield's (2008) study is based on the existence of close and trusted relationships between members of the family and other important individuals, and the distrust that exists in distant relationships with larger social groups and institutions. This type of collectivist relationship and its permanence as the main relationship in people's lives means they tend to maintain a trusted social network that does not extend beyond the family. This collective relationship creates a radius of trust and social capital based mainly on family relationships. In addition, familism is described by Winter (2000) as the phenomenon where strong and regular social relations among family members are overestimated as bringing more positive effects than they actually do. However, whilst Fukuyama (1999) argues that family relations are the most important social relations in people's lives, he also identifies these relations as the basis for people's personal growth and social development.

Familism is a controversial phenomenon. On one hand, it is possible to see strong relationships among family members as having a positive impact on children's welfare, as Coleman (1988) stresses; on the other hand, patterns of social relations created in the light of the family can restrict the existence of a more complex social network that helps to build social capital. Arguments against

isolating family life are raised in this research, arguments that lessen the importance given to family as a core element of society in this regard. Although it is highly relevant to analyse the family as the basis for individual growth, it is also relevant to consider that the generation and maintenance of strong links between family members alone can be, in the long term, a cause of weak social relations with individuals located beyond the family (Field, 2003, Fukuyama, 1999). This can also have negative repercussions for constructing denser radiuses of trust and social networks.

17. 2.4 Levels of social capital

Lin (2001) describes social capital as an asset accessed through social relations alone. One premise of social capital is that it is actually captured when people, acting individually or collectively, engage in these social relations. In this respect, social capital is linked to different levels of connectivity, such as at the individual or community level. These levels determine the types of return on capital, captured through diverse social connections as assets. The individual level is the level where people, as individual human beings, engage in and enjoy social relations with other individuals or communities. The community level is where social groups are joined by individuals sharing similar values, or certain interests that favour this social union, by engaging in collective action.

18. 2.4.1 Social capital at the individual level

At the individual level, the capturing of social capital is associated with the exercise of sociability and connectivity that individuals are able to conduct on their own. At this level, Lin (2001) identifies two aspects that should be explored. Firstly, how individuals invest in social relations, and secondly, how they capture

economic assets attached to social relations. The rational choice theory could be used to support Lin's arguments. Lin (2001) suggests that individuals are rational human beings, who are able to decide when and how 'to invest' in social relations. However, 'investing in social relations' is not a compulsory feature of being human, nor it is present in each individual's actions. It is not always true that individuals permanently invest in a rational way in social connections to gain economic assets, in order to improve their living standards. From this perspective, the capturing of social capital is seen as a result of rational investments, as well as non-economic social interactions. Hence, it is interesting to find out how some individuals capture economic returns through social connections, and to what extent individuals' economic situations change after a certain level of engagement in social relations. Although it is difficult to know in detail the number of economic benefits that poor individuals have received after 'engaging in' (rather than 'investing in') social relations, it is perhaps possible to identify some general changes in individuals' living standards. This assumption suggests that changes in living standards are linked to the size and quality of an individual's social networks. The size and quality of social relations reflect individuals' capabilities to function in a wider environment, as suggested by Sen (2005), by reducing social exclusion as well as poverty. In this regard, the number of social network members, the strength of these social relations, and the resources individuals are willing to share, are considered by Flap (1991) as key to mobilizing social capital assets at an individual level, although these can also be present at the group level. Thus, social capital at the individual level can be described as a result of individuals' social connections, whereby economic returns, or assets captured, will depend on the diversity and extent of these social relations (Lin, 2001). Rather than the quality of social networks, as Coleman (1988) suggests, Durston (2002) argues that the number of individuals within a poor individuals' radius of trust can be used to measure their capabilities to capture social capita

19. 2.4.2 Social capital at the group level

At the community level, social capital is related to social groups and their capacity to develop and create social capital by belonging to a particular group sharing collective assets. Community assets can positively modify members' chances of improving their living standards (Lin, 1999).

A number of theorists have argued that social capital at the group level depends on the size of social networks created in the light of social connectivity (see for example Flap, 1991 and Putnam, 2000). Types of connectivity enjoyed by group members will generate types of social capital, which will depend on rules and norms established by these groups, and their coercive powers to maintain these common rules (Bourdieu, 1997). In this respect, each social group has a number of norms that are followed by its members. At a certain level, group members share a similar set of values, beliefs or behaviours, which are representative of these social groups. Group members can, in turn, have a similar view of life, or similar aims.

Nevertheless, there is insufficient knowledge regarding the poor today and their role as actors in capturing social capital. Lin (2000, 2001) argues that social capital is an investment in social relationships through which more resources can be transferred and utilized. Nevertheless, Lin (2000) neither defines the nature of those social groups, nor does she explain in more detail how poor individuals join them, in terms of the types of relations built through new types of organization. In this respect, Lin does not suggest that non-permanent participation in semi-formal or non-permanent organizations are a key feature in contemporary society. New forms of organization can modify how social capital is captured and thus the types of economic gain transferred. Taking this into consideration, it can no longer be

important to have dense social relations, as Lin (2001) suggests, because weak social ties can respond quickly to new complex and diffused patterns of relations. In this regard, it is interesting to analyse the role of the family in these new forms of participation. Even though new forms of joining contemporary social groups could modify forms of social participation, the family is considered to be a social group that exerts a permanent influence over individuals. For instance, the family creates and maintains the social connections of its members, which can be analysed, either as a source of sociability and social inclusion, or social isolation.

20.   2.5 Negative effects of social capital

Although the negative aspects of social capital tend not to be emphasized in the literature, Field (2003) argues that 'the dark side' of social capital is a particular aspect that must be considered in policy analyses (Fields, 2003, pp. 71). Portes (1998) suggests that there the negative features of social capital are inadequately appreciated. Portes (2000) argues that the underestimation of the negative side of social capital is due to sociologists emphasizing positive elements in society over bad ones, thus generating a bias in social capital analysis. For example, research conducted by Quillian and Redd (2006) with North American ethnic groups explains how strong social ties brought negative effects to their community members. Strong networks between Americans in the study area reduced opportunities for ethnic people to obtain jobs. In this research, social capital acted as a negative element that favoured American citizens over certain ethnic individuals. Ethnic group members were excluded and considered as a second choice for job vacancies because of their weak ties with those that offered job opportunities. Poverty rates were seen in that research to be due to unequal social capital and racial differences. In addition, Geetz (1963) argues that social capital captured by a given community and its members may come to show an

indiscriminate use of mutual assistance within a social network, by exploiting those that can provide support to others due to their better social connections and financial positions. Portes (1998, 2000) highlights a similar negative social capital effect upon communities and their members, when the creation of social capital increases issues based on the abuse of group members, who employ social ties and networks to demand more and more from their partners. Portes (2000) also argues that some strong social controls can generate a lack of respect for individual freedoms by 'producing restrictions on people's privacy and autonomy' (Portes, 2000, p. 17).

Marx's classic capital theory can help to explain negative social capital. Marx argues that an economic group of individuals holding senior economic positions tends to concentrate more and more diverse forms of capital. These groups exploit their formal and informal networks in order to improve their own development process, and as a consequence they may reduce opportunities for other groups of individuals to employ the same network of resources and benefits. As Field (2003) points out, 'what is good for the owner of capital can be thoroughly bad for consumers and workers' (Fields, 2003, p. 72). Another example is based on certain illegal groups and the concentration of wealth (Lin, 2001). Bourdieu (1995) contends that organized groups with unfair goals, such as the mafia or drug cartels, can make group contributions, but can also harm wider society through their actions.

In conclusion, some points need to be addressed to obtain a clearer understanding of social capital. It is not yet clear whether the efforts through which some social groups concentrate social capital have negative effects on other social groups. It seems valid to examine this question since some public programmes are focused on the reduction of social exclusion and poverty through the use of social capital.

These programmes could generate power among economically favoured groups and the beneficiaries of those programmes. This, in turn, could increase the gap between social groups, thus aggravating social differences. Furthermore, those social differences might lead to persistent social exclusion among individuals who are not part of these programmes (see for example Field, 2003). In these terms, social capital can be described as a social phenomenon that may bring negative and unexpected effects on people and communities, since it might promote inequality and exclusion when this resource is unequally distributed between individuals in a given society (see Durston, 2002).

3.0 Critical appraisal of literature: social capital and social development

21. 3.1 Overview

A considerable body of literature links social capital and social development (World Bank, 1998a, 1998b). Several poverty theories have highlighted the different roles that individuals themselves, and social structures, have in social relations, and to what extent these social relations affect social development. Poverty from an individualistic perspective is seen as a social problem derived from individual weaknesses. Social capital is not the main strategy for reducing poverty, and public assistance is focused mainly on encouraging people into work through monetary incentives and sanctions (Thirlwall, 2003). According to this perspective, social capital can be suggested as a reduced and restricted resource, which would tend to strengthen the personal resources needed to relate to others, but without an impact at the community level. Poverty from a cultural perspective is seen as the transmission of beliefs and habits that lead to persistent poverty over successive generations. According to this theory, social capital may hardly be present to change individual behaviour in the development of social relations (Bradshaw, 2005). In comparison, a theory seeing poverty arising from distortion and discrimination in the labour market could be addressed through some social capital programmes. Under this theory, social connections may be encouraged in order to generate stronger social movements that exert pressure over current political systems (Bradshaw, 2005). Finally, poverty seen from a community development perspective may be mitigated by social capital, by building an inclusive society in which 'community groups can play a vital role in development' (see, Powell and Geoghegan 2004, p. 149). According to this perspective, the rescue of public spaces may be relevant in reducing poverty. Public spaces

generate an interactive scenario where common goals can be reached (Knippers, 1999). Civil society could, therefore, be a core issue in social development that rescues these spaces for political and community participation, and highlights a public agenda, focusing on reducing poverty and social exclusion through the promotion of relational capabilities among people (Powell and Geoghegan, 2004; Sen 2000).

The World Bank has held different positions in the past regarding how social development can be encouraged, and poverty reduced (Bebbington *et al.* 2004). Recently, it has focused on development and social capital as relational factors of poverty (Bradshaw, 2005), where social development can be improved when changes are made at the individual level. Under this contemporary World Bank approach, it is suggested that social relations maintained by poor and excluded people can lead to particular forms of development or underdevelopment. As a result, the World Bank puts social relations at the centre of its social development model. In this regard, social relations may be encouraged under different scenarios, possibly in countries that show different stages of social development. The strengthening of social relations as the main strategy in poverty reduction may be pursued without seeking significant economic changes, which facilitates the implementation of a non-radical social development strategy across regions.

Social capital could therefore be employed as a strategy for reducing poverty. After the World Bank declaration in 1998, several efforts have been made to promote the implementation of public programmes with an emphasis on the strengthening of social relations. However, these efforts have had limited success (Paxton, 1999, 2002). It is argued that this is because the conceptualization of social capital was unclear, which made the implementation of anti-poverty programmes more difficult (Wallis, Killerby and Dollery, 2004).

Although some social capital effects may be negative, there is a general agreement that social capital programmes may reduce poverty (Field, 2003, Grix, 2004, Lin, 2001, Wallis, Killerby and Dollery, 2004). In this respect, several projects have been conducted towards the creation of social capital in developing countries (see for example the World Bank project list, 1998a, 1998b). All these have recognized the contribution that social capital has made to the reduction of poverty, highlighting the role that social relations have played within social development. The contribution of social capital to social development is based on at least two aspects. First, the strengthening of social relations depends on individuals' own actions. Second, social relations depend on certain types of social structures, such as communities, institutions, or public agencies, which favour the flow of social connections as permanent social relations (Field, 2003).

In the debate over the contribution of social capital to social development it is argued that individuals are responsible agents in the construction of their social relations (see Lin, 2003). However, Lin also asserts that this individual responsibility is greatly subordinated to social structures, which can encourage or limit the creation of social relations. In a similar way, Bourdieu (1995) claims that social structures may define the types of acceptable and respectable social relations that can be pursued by individuals, which come to have a dominant influence upon individual behaviour. Among theories on individuals' behaviour, social support has been utilized as a means of encouraging social capital among individuals to achieve social development.

22. 3.2 Meanings attached to social support

The literature has traditionally related the notion of social support to psychological wellbeing, and resistance to stress. Some hypotheses about social support claim that it helps to buffer the effects that highly stressful conditions have on individuals (see Lakey *et al.* 1996. The process of social support has been identified as a space within which needy individuals receive a range of aid and support that they use to cope with hard times. Processes of social support are identified by Hobfoll and Stokes (1988) as the construction of supportive ties, and the search for, and provision of help. Equally importantly, the process of social support should be based on the 'behavioural, cognitive and emotional reactions that aid, as well as thoughts, emotions and behaviours that mediate such reactions' (Hobfoll and Stokes, 1988, p.498). The process of social support and its analysis provides a core understanding of how the fact of giving and receiving help is constructed in a given context. This process also explains the types of social relations that encourage the giving of aid and the consequences of these social interactions on people's lives.

Social support has been understood as the act of providing and/or receiving help (Pillemer, 2000). However, identification of the effects of social support on individuals has not been fully incorporated into the definition. Furthermore, most of these definitions highlight the fact that collective action is taking place when social support occurs, but it is unclear when it comes to the effects of these support transfers on individuals' lives. This could be explained by the fact that results obtained from the types of social support under analysis have been diverse, and dependant on a wide range of variables, making it harder to measure and contextualize the process as a whole.

As a result, it is necessary to ascertain how a social support process works, by further identifying and analysing the elements that shape the provision of support. In this respect, it is argued that some elements affect the support process more than others. The factors playing a role in the provision of support include the following: firstly, the participants involved in the support process, and the way their personal characteristics affect it (Dunkel-Schetter and Skokan, 1990); secondly, the nature of social relationships between social support participants (recipients and providers), which affects how the social support process works and the flow of help transferred (Hobfoll and Stokes, 1988); thirdly, the types of resources transferred (due to this support process mechanism) and the way they influence the types of help provided (Hobfoll *et al.*, 1990); fourthly, the identification of external and internal factors that affect the support process by considering it in an ecological context (Vaux, 1990, Cohen *et al.*, 2000c).

23. 3.3 Social support participants and their relationships

The types of support intervention are varied and wide, making its analysis and categorization more difficult (Uchino, 2004). In this regard, a useful and clear categorization of social support has been offered by Gottlieb (1988), who argues that social support can be identified by considering two dimensions of analysis based on the help provider. One dimension of analysis relates to the nature of the relationship between the support provider and the participant. For instance, closely connected individuals such as family members, friends, neighbours, acquaintances, or those who shape participants' radius of trust (Fukuyama, 1995), may also be support providers. In addition, professionals, who are considered as more formal assistants, such as social workers, psychologists or doctors, may provide help to the participants in a given context (see Uchino, 2004). Another dimension relates to the unit of support under analysis. It may be considered at

the individual or collective level. Therefore, whereas individuals can be the unit of analysis, so too can their family, community or school/work.

Support interventions have been described as the help and support provided by professionals and formal organizations, but they can also come from friends and family members. These providers dedicate their lives to giving help to those that require it. Gottlieb (1988) argues that support intervention has been under the lens of policymakers and practitioners, since policymakers point out that support intervention can be a tool for helping individuals to obtain social skills that allow them to increase their abilities to establish and maintain social relations, which, in turn, helps encourage social development. According to Gottlieb (1988), policy-markers argue that it is easier to improve interpersonal social skills than to change personality attributes in order to alter people's living standards and wellbeing. In this regard, Uchino (2004) argues that it is more appropriate to refer to 'social intervention' than 'person-centred intervention'. Social intervention should limit negative impacts on social environments. As a result, social interventions should provide longer-term benefits when help comes from a community perspective, rather than from a personal and non-transferable social support perspective, even though the results have not been widely accepted.

A number of recipients' characteristics have been associated with the process of providing support. Dunkel-Schetter & Skokan (1990) point out that distress, the ability to cope, and personal resources can determine the types of social support provided in the end. Some studies show that recipients' distress increases the likelihood of receiving social support from others (see for example Cohen *et al.* 2000c). Nevertheless, the persistence of distress in the long-term can also restrict the level of help offered, generating negative feelings by providers towards clinically depressed people. Other researches have related the analysis of

recipients' social support to their capacity for dealing with difficult moments or circumstances. It is argued that more social support is offered to recipients when they show active and positive reactions to the help given in solving their problems. By comparison, passive recipients may tend to be avoided by others, because of their incapacity to deal with their adverse situation. It should also be noted that these individuals are less likely to modify their behaviour. Dunkel-Schetter & Skokan (1990) suggest that behavioural coping patterns, such as problem-solving and support-seeking, are directly linked to increasing their support provision. Moreover, recipients' personal characteristics, such as higher self-esteem, internal locus of control, and optimism, generate, among support providers, certain incentives to offer a greater level of support.

A number of factors relating to support providers can affect the flow of support. Positive feelings generated among recipients and assistants can help to generate greater support provision, particularly when it is recognized that recipients are not responsible for the tough situation in which they find themselves. Provider's empathy towards recipients also encourages a greater transfer of help, but this is more likely to be found when the costs of helping are relatively low for the provider. In addition, it is argued that the providers' mood has an effect on the recipients' reactions to aid (Fisher et al., 1982).

In summary, social development can be linked to social capital, since it is associated with poverty perspectives that focus on either a collective, or an individualistic view of social development. In both cases, there is room for social capital, but from an individual perspective it can be identified as a tool to strengthen individuals' resources for overcoming poverty. In the literature on social policy it is unclear how social capital can be created through public programmes that support this perspective. By comparison, from a theory of

distortion and discrimination, or from a community development perspective, social capital plays a more dominant role in social development. In these perspectives, social capital encourages social connections among groups, with the idea of creating social movements to fully participate in the development process. In this regard, social support has been identified as a tool for alleviating highly stressful conditions, and for helping create conditions to link together individuals and groups with the aim of reducing social exclusion. As a result, social programmes can work at both the collective and individual level. Therefore, its nature can be associated with both individual, and more collective models of social development.

Finally, it is argued that social capital and social programmes can work by creating initiatives to encourage a given social development. Thus said, it is important to gain a more in-depth understanding of how the links between given social capital programmes and different programmes initiatives work. In the next chapter, I will focus attention on one piece of information directly related to understanding the research presented, the background of the case study conducted in Villa San Luis 3, Maipú, Chile. This information will allow the reader to begin to understand the social context in which the recipients of the Programme live and interact, as well as their experiences in relating to others.

Chapter Two: Background to the Research

The purpose of this research is to investigate to what extent social capital is a possible means of reducing poverty among people participating in a public Programme in Villa San Luis 3, Maipú, Chile. Three research questions have been explored in this research: a) How do some types of social relations help in reducing poverty? b) Has the Programme improved welfare recipients' capacities to increase their social capital? c) Has the female sample of welfare recipients really benefited from the Programme?

Social capital is seen in the literature as a possible resource employed in neighbourhoods and communities to alleviate poverty (Winter, 2000 and Lin, 2001). A particular poverty approach used in Chile over the last eight years needs to be analysed in depth in order to understand how people in Maipú construct their social ties, by identifying the importance of social relations in their lives in the context of an anti-poverty programme. The different types of social relations that are eventually generated by this public anti-poverty programme are analysed, and their effects on social capital are discussed. The aforementioned elements contribute to identifying how poverty is addressed as a relative or absolute phenomenon in Chile, but specifically in Villa San Luis 3. This is achieved by emphasizing the use of social capital as an asset, where not only economic elements, but also social and community relations and their effects are relevant assets in reducing poverty. In this regard, this is an empirical research study that investigates welfare recipients' capacities to capture social capital in Maipú, as participants in a given public programme implemented in this commune, within the Metropolitan Region of Santiago. This section provides the background to the

research; the social and economic context in which the anti-poverty programme is implemented in Maipú. The Chilesolidario Programme is defined and described in depth, by linking its main features with concepts such as 'social capital', 'social exclusion' and 'relative poverty'. The next section provides an overview of the Programme and a description of its initial stage called 'Puente', which is considered to be the cornerstone of the Programme, its benefits, and the resources provided to people and their families.

1.0 Chilesolidario Programme: the new anti-poverty programme in Chile

Chile is a developing country with more that 15 million inhabitants (INE, 2002). The country has generated social development using a social market model. The main role of the State in Chile is to regulate markets and stimulate their competitiveness in order to obtain economic growth. In this model, competitive markets and the generation of employment are seen as the main tools used to increase the people's living standards. In this respect, public resources are mainly aimed at reducing poverty and extreme poverty (Olavarria, 2002). The goals of Chilean public policies are based on supporting the poor and the indigent, and reducing social inequalities by seeking to guarantee social security, ensuring social rights, and providing equal opportunities (MIDEPLAN, 2006a). These public aims are based, implicitly or explicitly, on poverty definitions employed by the current Chilean government.

24. 1.1 Economic growth, unemployment and income distribution

The Chilean economy has experienced stable economic growth over the last three years. Its GDP growth was over 6% in 2006, with similar results forecast for 2007 (Central Bank of Chile[6], 2007). This result is due to a gradual reduction in unemployment rates, and to a healthy fiscal situation (ECLAC, 2006b). This has been made possible because of an increase in public expenditure over the last few years, which itself has been facilitated by the increasing price of copper. However, according to the Economic Commission for Latin America and the Caribbean (ECLAC, 2006a), falls in the rate of unemployment are not enough to overcome poverty, and this is one of the biggest economic concerns analysed in this research.

In addition, economic and social differences are of considerable public and private interest. As Razscinsky (1998) argues, income distribution is considered to be a fundamental factor in the persistence of high poverty rates. Income distribution is a useful indicator of the equality or inequality levels in any given country when different social groups are compared. There are considerable differences in Chile's income distribution. According to a report provided by Chile's Foundation for Overcoming Poverty (2005), Chilean economic inequalities are the main obstacle to overcoming poverty in Chile (see table 1). The first quintile represents the country's poorest 20% of the population. This group is regarded as the official poverty segment by the government, and it is the main focus of concern for social policies and anti-poverty programmes. The average income of this group is 60.9 USD per month. The second quintile of the population earns an average of between 60.9 USD and 97.0 USD per month. Even though this group earns an income that exceeds the poverty threshold, it is still highly vulnerable to poverty.

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[6] Central Bank of Chile is an independent entity.

Table 1
Social Income Thresholds 2003 (USD)

Home Income per	Quintile1 (Bottom)	Quintile2	Quintile3	Quintile4	Quintile5 (Top)	Total
Average Income	40.2	86.5	120.6	194.7	647.7	216.3
Minimum Income	0	69.8	97.0	148.7	260.2	---
Maximum Income	60.9	97.0	148.7	260.2	5,785.8	---
Population (000s)	3,109.9	3,109.9	3,109.9	3,109.9	3,109.9	15,549

Source: Foundation for Overcoming Poverty, FSP, 2005.

It is vulnerable because it can easily fall below the poverty threshold when social and economic conditions affect their chances of earning an income. According to the FSP (2005), this group would be incorporated into the official poverty segment, if the threshold were modified to measure poverty not only from an absolute perspective, but also according to an interpretative view of poverty. The third quintile is composed of people earning between 97.0 USD and 148.7 USD per month. The FSP (2005) argues that the available incomes of this group depend on the economic activity carried out by the head of the family, and any loss of income produces a decline in their standard of living. The FSP (2005) mentions that families included in this quintile depend on the public services that social security programmes offer in Chile. The fourth quintile earns an income that fluctuates between 148.7 USD and 260.2 USD per month, who are farther from experiencing poverty. However, according to the FSP, families in this group experience 'a tight pattern of living' (FSP, 2005 pp. 16), since their incomes are not high enough to save money. The fifth quintile is composed of 20% of the population that earns the highest incomes throughout the country. This group is characterized by having varied levels of income and includes families with medium-high to the highest

incomes. It is comparatively the most heterogeneous quintile in the country, with incomes varying from between 260.2 USD to 5,785.8 USD. This group represents the richest segment of the population, and is considered to be responsible for the income inequalities that exist in the country. The FSP (2005) claims that income distribution is highly unequal because of 10% of the population that is included in the fifth quintile. In other words, the FSP argues that Chile has a relatively good income distribution, similar to European countries, as long as incomes from the top 10% of the last quintile are not considered. However, the FSP does not present any formal source of information to support this. Chart 1 shows income inequalities within socioeconomic groups in Chile, a situation that, according to this research, has not improved despite public anti-poverty programmes.

Chart 1
Average Income by Quintiles

Average Income Perceived by Quintiles
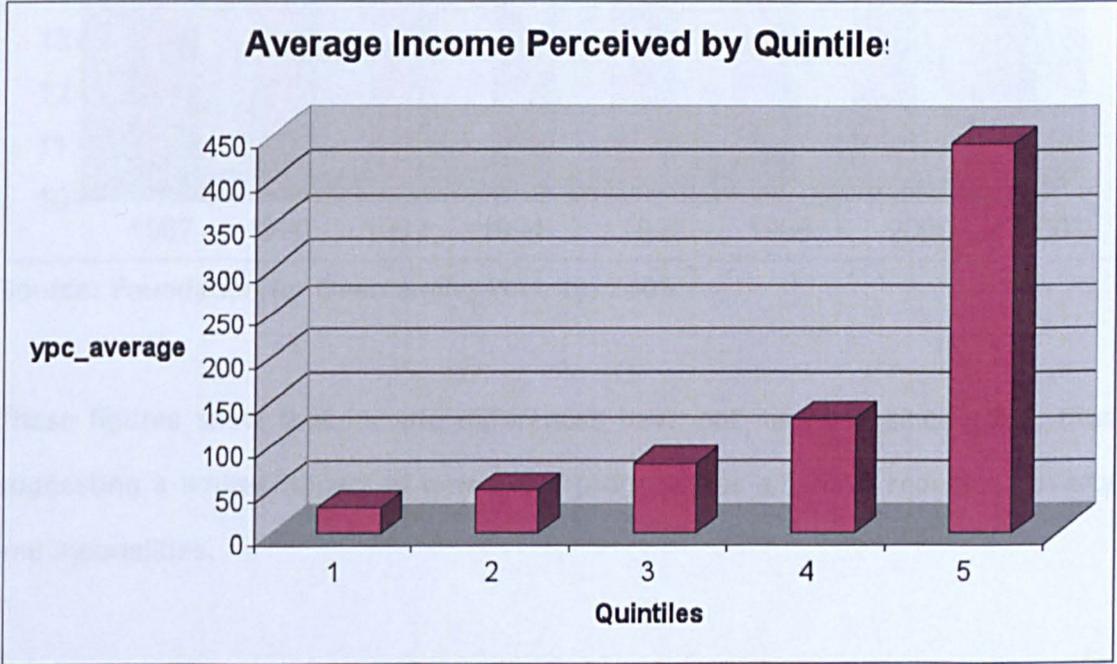
Source: Foundation for Overcoming Poverty, 2005.

Between 1987 and 2003, income distribution inequality between quintile 1 (bottom) and 5 (top) showed that the latter earned incomes 16-18 times higher

than those of the first quintile (See chart 2). These figures did not change throughout this period, a total of sixteen years, even though expenditure increased and more social programmes were introduced with the aim of improving the situation.

Chart 2
Income inequalities in Chile: Differences Between Quintile 5 and Quintile 1.

Income Differences between Quintile 5 and Quintile 1
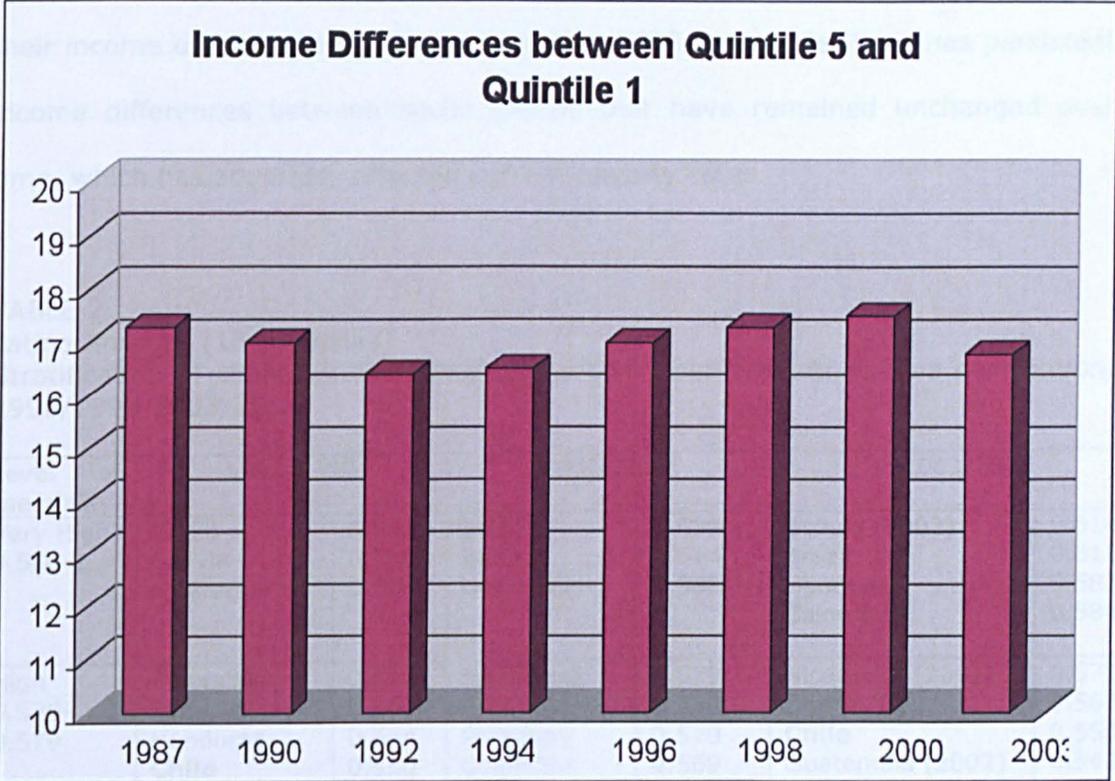
Source: Foundation for Overcoming Poverty, 2005.

These figures show that income differences have not lessened since 1987, thus suggesting a limited impact of new social programmes aimed at reducing poverty and inequalities.

25.   1.2 Gini Coefficient for Chile

The Gini Coefficient is an indicator of inequalities between social groups in a given country. It also allows for a comparison of inequality levels between different

countries. The Gini Coefficient ranges from 0 to 1, where 0 represents the absence of income inequalities in a country, and 1 shows maximum inequality levels (with one individual earning the total income) (Schatan, 2001). The Gini Coefficient in Chile was 0.560 for the period 1998/1999; 0.559 for the period 2000/2002; and 0.550 for the period 2003/2005 (ECLAC, 2007). According to the ECLAC (2006c), Chile is among the Latin-American countries that showed no positive changes in their income distribution for the period 1998-2005 (see table 2). It has persistent income differences between social groups that have remained unchanged over time, which has adversely affected current poverty rates.

TABLE 2
Latina America (18 countries)
Stratification of countries according to the Gini Coefficient of income distribution, 1998/1999-2003/2005

Level of Inequality	1998/1999		2000/2002		2003/2005	
Very High 0.580-1	Brazil	0.640	Brazil	0.639	Bolivia (2002)	0.614
	Bolivia	0.586	Bolivia	0.614	Brazil	0.613
	Nicaragua	0.584	Honduras	0.588	Honduras	0.587
					Colombia	0.584
High 0.520-0.579	Colombia	0.572	Nicaragua	0.579	Nicaragua (2001)	0.579
	Paraguay	0.565	Argentina b/	0.578	Domin. Rep.	0.569
	Honduras	0.564	Paraguay	0.570	**Chile**	0.550
	Chile	0.560	Colombia	0.569	Guatemala (2002)	0.542
	Guatemala	0.560	**Chile**	0.559	Paraguay	0.536
	Domin. Rep.	0.554	Domin. Rep.	0.544	México	0.528
	Peru	0.545	Guatemala	0.542	Argentina b/	0.526
	Argentina b/	0.539	El Salvador	0.525		
	México	0.539	Peru	0.525		
	Ecuador b/	0.521	Panama b/	0.515		
Medium 0.470-0.519	El Salvador	0.518	Mexico	0.514	Ecuador	0.513
	Panama	0.513	Ecuador	0.513	Peru	0.505
	Venezuela	0.498	Venezuela	0.500	Panama	0.500
	Costa Rica	0.473	Costa Rica	0.488	El Salvador	0.493
					Venezuela	0.490
					Costa Rica	0.470
Low 0- 0.469	Uruguay a/	0.440	Uruguay a/	0.455	Uruguay a/	0.451

Source: Economic Commission for Latin America and the Caribbean (ECLAC) based on special tabulations of householder surveys in these countries (2007) a/ urban area.

26. 1.3 Economic poverty rates

The period 2003-2006 is considered by the ECLAC to have shown the best social performance in Latin America over the past 25 years (ECLAC, 2006c). Poverty rates were reduced, for the first time, to levels experienced in 1980. Similarly, extreme poverty rates fell by more than 3 percentage points with respect to the same period, achieving a rate of 18.6%. In addition, the ECLAC argues that the absolute poverty numbers have also diminished (2006c). These numbers show a considerable reduction in the years 2004, 2005 and 2006; considered to be 'unprecedented' (ECLAC, 2006c, p.9). However, these Latin-American figures hardly reflect the Chilean situation. Whilst poverty rates have tumbled over time, the fall does not seem to be consistent with the economic growth achieved over the same period. The ECLAC (2006) provides data for the 18 Latin-American countries, where Chile appears to experience falling rates of poverty, but to maintain levels of extreme poverty (see table 3).

Table 3 shows Chile as having the third lowest poverty rate among the 18 countries in Latin America and the Caribbean during the period 1998-1999; it is also the second country, after Uruguay, with the lowest rates of extreme indigence. During the period 2000-2002 Chile had the second lowest poverty and indigence rates, having reduced poverty by 3% and indigence by 0.1% since 1999/99. In the period 2003-2005, Chile reduced its poverty rates even further, obtaining the lowest percentage of poverty in the region. Between 2000/02 and 2003/05 there was a reduction of poverty and indigence of 1.5 and 0.9% respectively. This result positions Chile as the country with the lowest poverty rates in the region, and with the second lowest indigence rates. This table also shows that Chile obtained better results in reducing poverty than in reducing indigence. This situation has been closely analysed by the government, which

prioritizes the reduction of indigence. In this regard, the political agenda employed in Chile is based on poverty reduction, though emphasizing the relevance of reducing extreme poverty, since this is identified as a persistent social problem that has not diminished despite all the public efforts to the contrary.

Table 3
Latin America (18 countries): people in poverty and extreme poverty (indigence) 1998/1999-2003/2005
(Percentages)

Country	1998/1999			2000/2002			2003/2005		
	Year	Poverty	Indigence	Year	Poverty	Indigence	Year	Poverty	Indigence
Argentina	1999	23.7	6.6	2002	45.4	20.9	2005	26.0	9.1
Bolivia	1999	60.6	36.4	2002	62.4	37.1	2004	63.9	34.7
Brazil	1999	37.5	12.9	2001	37.5	13.2	2005	36.3	10.6
Chile	**1998**	**23.2**	**5.7**	**2000**	**20.2**	**5.6**	**2003**	**18.7**	**4.7**
Colombia	1999	54.9	26.8	2002	51.1	24.6	2005	46.8	20.2
Costa Rica	1999	20.3	7.8	2002	20.3	8.2	2005	21.1	7.0
Ecuador	1999	63.5	31.3	2002	49.0	19.4	2005	45.2	17.1
Salvador	1999	49.8	21.9	2001	48.9	22.1	2004	47.5	19.0
Guatemala	1999	61.1	31.6	2002	60.2	30.9	...	...	...
Honduras	1998	79.7	56.8	2002	77.3	54.4	2003	74.8	53.9
Mexico	1999	46.9	18.5	2002	39.4	12.6	2005	35.5	11.7
Nicaragua	1998	69.9	44.6	2001	69.4	42.4	...	...	...
Panama	1998	25.7	8.1	2002	34.0	17.4	2005	33.0	15.7
Paraguay	1999	60.6	33.8	2001	61.0	33.2	2005	60.5	32.1
Peru	1999	48.6	22.4	2001	54.8	24.4	2004	51.1	18.9
Dom. Rep.	2000	46.9	22.1	2002	44.9	20.3	2005	47.5	24.6
Uruguay a/	1999	9.4	1.8	2002	15.4	2.5	2005	18.8	4.1
Venezuela	1999	49.4	21.7	2002	48.6	22.2	2005	37.1	15.9

Source: Economic Commission for Latin America and the Caribbean (ECLAC) based on special tabulations of householder surveys in these countries (2006).
a/ - urban area

27. 1.4 Chile and its current poverty approach

In specific terms, poverty is measured in Chile according to household income. Chile officially defines poverty by employing income thresholds. Those income thresholds show the capacity that any family or household has to cover the cost of a 'basic food basket'. The basket is defined by the ECLAC, which identifies the minimum caloric requirements that people need to subsist on.

Income thresholds show absolute limits below which a person is considered to be living in poverty and extreme poverty (Lok-Dessallien, 2004). On one hand, the extreme poverty threshold identifies a number of individuals that solve, totally or partially, their caloric requirements as defined by the 'basic food basket', but are unable to address other more basic material needs. On the other hand, poverty thresholds identify the number of people living on a minimum income level that allows for the acquisition of no more than two basic food baskets. These thresholds are differentiated in terms of the quantity of goods (food) being equivalent to an individual's income.

Similarly, material and social needs experienced by individuals are identified through public surveys, such as the Socioeconomic Description Survey (CASEN) and the Family Protection Survey (FPS)[7]. Information gathered from these two surveys is employed at the national (government) and local level (communes) to analyse different social phenomena. In addition to analysing income distribution, these surveys are also used to evaluate the performance of social programmes and to obtain information on welfare expenditure and social needs (CASEN, 2003). Although the absolute definition of poverty is the dominant approach officially employed in Chile, alternative approaches have adopted a broader concept of poverty in an effort to increase analysts' understanding of poverty. Nevertheless, a new understanding of poverty has not been employed to measure poverty in a more interpretative sense.

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[7] The Family Protection Survey (FPS) is a new version of the old Socioeconomic Description Survey (CASEN). Its modification began in 2006 in order to gather new and more relevant information on poor families in Chile, and to attempt to identify new factors related to persistent poverty. This modification seemed to reflect the change that the current Chilean government has wished to employ in approaches to poverty. This new approach involves a dynamic conception of poverty, and the main modifications are related to: the definition of a family, understanding the difficulties of each family member in exercising basic functions and working; excluding durable family goods and housing material conditions as they do not necessarily reflect a better standard of living; considering education as a key element to generate potentially new family income, identifying the degree of overcrowding in homes, identifying the quality of family members' employment, considering regional differences in family income, and identifying indigenous inhabitants within each family (MIDEPLAN, 2006).

The overlapping of different official measurements of poverty in a given country may provide a more complex understanding of poverty (Bradshaw and Finch, 2003). For instance, overlapping different types of poverty measurements seems to address not only absolute numbers of people, but also their family and social needs. In Chile, however, aspects based on the particular geography and climate of the country and their implications for poverty seem to be overlooked in the current poverty measurements that are used. These, without a doubt, should be considered when learning more about social issues related to Chilean poverty.

2.0 The Chilesolidario Programme as a new anti-poverty strategy

A new form of social intervention is being conducted in Chile through the Chilesolidario Programme. This initiative was created in 2000, and implemented in 2002 by the Ricardo Lagos (2000-2006) administration. It was regarded by policymakers as a new form of social intervention, focusing on the social improvement of people living in poverty and extreme poverty (MIDEPLAN, 2006a). This new conceptualization was born following evaluations of the performance of previous anti-poverty programmes, and their failure to reduce persistent poverty (Alcock, 1997). As a result, several conclusions were reached by the third and fourth Chilean governments led by the *Concertación*[8], and these conclusions have been used as the basis for the creation and implementation of a new anti-poverty programme perspective in Chile:

- Poor people in 2000 were more vulnerable to poverty than before, which has generated changes in poverty patterns.

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[8] The term *Concertación* refers to a political conglomerate called the Political Parties Conglomerate for the Chilean Democracy (*Concertacion de Partidos Politicos por la Democracia*). This is a political coalition whose first victory was to defeat conservative parties in the national plebiscite of 1989. After 1989, this coalition won the following four presidential elections, thus becoming the most long-lived political coalition in contemporary Chilean history (Ortega, 1992).

- Extreme poverty was only partially reduced between 1990 and 2001.

- Income and employment have come to be facilitating factors in improving individuals' living conditions.

- Poverty is understood as a contemporary and dynamic social problem (MIDEPLAN, 2006a and 2006b).

With these four conclusions in mind, a number of public initiatives were created after 2001, all under an umbrella project called the 'Chilesolidario Programme' in different communes[9] throughout the country. In order to understand poverty in Chile, it adopted a relative approach to poverty, whereby several factors act together in generating this social issue. Not only low income, but also other social needs are seen as relevant in causing poverty.

Some key factors have been identified by Chilean policymakers as relevant in building a new and relative notion of poverty in Chile. These are as follows: the social context in which people cohabit, their level of social exclusion, the number and quality of social ties, the educational skills of poor family members, the quality and availability of resources for neighbourhoods, the access to healthcare and other basic public services, and personal and social resources used by poor people. These factors coincide with social factors already identified by some researchers, where the link between poverty and the lack of non-material resources are identified as key within an interpretative view of poverty (Alcock, 1997; Bahalla, 2004; Bebbington, 2004, Byrne, 2002; Lister, 2004 and Sen, 2000). After incorporating some new poverty variables into the analysis, alternative strategies to reduce poverty have been formulated by Chilean policy-makers over the last

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[9] Chile has 346 administrative subdivisions known as 'comunas' (herein referred to as 'communes'). They may contain a city, towns, and villages as well as rural areas.

seven years. These new strategies suggest that the traditional model of social programmes used by previous Chilean governments, i.e. traditional public supply programmes, would not be effective in modern-day Chile. This is based on a 'passive offer of public programmes'[10], on 'active demand',[11] and on a traditional relationship between these two factors (MIDEPLAN, 2006a).

28.   2.1 How the Chilesolidario Programme works

A new policy assumption of Chilean policymakers in 2001 explains some of the limitations faced by the previous Chilean anti-poverty programmes in reducing poverty. Those limitations were based on an insufficient understanding of the experiences of impoverished people and their different social needs. The new strategy suggests that poor and extremely poor people do not always behave in a rational manner, and that they may not search for private or public support to solve their problems, because there are not many publicly available solutions and because they 'are not encouraged in the use of their personal capabilities and their own resources; they live isolated from their environments and neighbourhoods, separated from social networks and institutions of information and social action' (MIDEPLAN, 2000 p. 12). The new policy assumption, or model, also suggests that social relations within poor families and between poor families and civil society are weak. Therefore, several steps should be taken to strengthen these social relations. This challenge has come to be a public goal in the new Chilean social policies that aims to a) connect poor families to wider and stronger social networks, b) promote educational training of poor individuals, c) promote higher

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[10] The 'passive offer of public programmes' refers to public institutions offering standard public benefits, which are delivered when interested parties attend them.
[11] An 'active demand' refers to a wider population that request public benefits from public institutions, who turn to them in search of any kind of public help or information.

education for impoverished individuals, and d) construct social capital as an asset for poor families.

A more proactive policy for public institutions in Chile has been implemented in order to increase the chances of people to alleviate poverty through the strengthening of social relations within poor families. This proactiveness is pursued through the creation of policies that seek to identify specific family beneficiaries, who are normally excluded from social networks, and are thus limited in finding ways to reduce their persistent poverty. Those fitting the new profile of beneficiaries are invited to join the Programme. Poor families join the Chilesolidario Programme when they are formally enrolled in the project. They join the Programme for five years. It offers a network that allows beneficiaries to use public resources to aid in the reduction of poverty and to allow for the possibility of creating/strengthening social relations between them. The Programme aims to strengthen groups of people, i.e. neighbourhoods, ONGs and communities. These public initiatives are conducted with the aim of reducing the social exclusion that extremely poor people face on a daily basis, and facilitating social participation within new social relations as a means of reducing social exclusion and poverty. These initiatives also allow for the use of social capital as an asset in poverty reduction (Bradshaw, 2005). As a result, several underlying assumptions may be analysed from this anti-poverty programme related to social capital and its uses; moreover, different approaches to social capital can be identified in the design and application of this Programme. All these elements will be analysed in depth within this research, as a means to obtain a broader picture of social capital and its links with poverty.

2.1.1 The first stage in the Chilesolidario programme: the creation of a Puente[12]

Puente begins when families are officially enrolled as beneficiaries of the Chilesolidario Programme. At this stage, beneficiaries must fulfil 55 social conditions, which must be met within the first 24 months of the Programme. The conditions relate to the following: individual's civil identification, the family health system used, educational levels of each family member, family dynamics at home, housing conditions, the quality of each family member's job, and perceived family income (see table 4). According to the Programme, these social conditions present social commitments that allow for a better standard of living amongst poor families.

Table 4

Fifty-five minimum conditions in the Chilesolidario Programme as conditions to access public benefits

DIMENSIONS	SOCIAL MINIMUM CONDITIONS
1 **Identification**	1. Each family member is registered at the Civil Registry Office 2. Each family member has her/his social identification number 3. Family's status is up to date in the CASEN survey 4. Each man over 18 years old is up to date with his military status. 5. Each adult in the family has his/her civil record regularized. Each disabled member of the family keeps an official certification of her/his disability and he/she is registered in the Commission of Preventive Medicine and Disability (COMPIN)
2 **Health**	1. Each family is registered in the Service of Primary Care 2. Each pregnant woman must have her monthly health visits up to date 3. Every child up to 6 years old has her/his vaccination programme up to date 4. Every child has her/his health checks up to date 5. Women have their preventive uterine cancer exams up to date 6. Women using a certain contraceptive method are receiving proper medical assistance 7. Every elderly family member is under health medical supervision at the local Medical Centre 8. Every family member with a chronic illness is under medical supervision 9. Every disabled family member is undergoing rehabilitation (if possible) 10. Family members have up to date information on health prevention

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[12] 'Puente' means 'bridge'.

	and self-care
3 **Education**	1. Every pre-school child must attend a nursery programme 2. Children under 6 years old are incorporated in a nursery system (or are at least on a waiting list) when the mother is working and in the absence of another adult caregiver 3. Children under 15 years old are attending an educational establishment 4. School age Children receive benefits from school assistance programmes 5. Children over 12 years old can read and write 6. Disabled children are incorporated in the public education system (if possible in regard to their abilities) 7. The parent or caregiver responsible for the children's education must be in contact with the school 8. Parents and caregivers show positive attitudes toward children's learning process and show interest in their social and personal development 9. Adults and caregivers can read and write
4 **Family Dynamics**	1. Each family share daily conversations among members about habits, school work, recreation and games 2. Each family shows the correct use of mechanisms to face family conflicts 3. Each family displays clear norms of cohabitation 4. Each family demonstrates an equitable distribution housework (regardless of the sex or age of any family member) 5. Each family is informed of public programmes and available communitarian resources in the public sphere 6. Family members exposed to domestic violence are incorporated in a support programme to overcome the situation 7. Families with a child placed in a protection system must visit him/ her regularly 8. Families with a member in prison provide support and collaborate in his/her rehabilitation process
5 **Housing**	1. Each family has legal possession of their land and home 2. Housing has drinking or non-contaminated water 3. Housing has a proper electric system 4. Housing has a proper toilet system 5. Housing has appropriate equipment to deal with rain and floods 6. Housing has at least two habitable rooms 7. Each family member has its own bed with basic equipment 8. Housing has basic amenities to feed family members (kitchen, dinner table and chairs, and dinner service for the whole family) 9. Housing has access to a proper waste collection service 10. Housing is free of contamination 11. Family is subsidized for drinking water SAP (if necessary)
6 **Work**	1. At least one family has a permanent job and receives a stable income 2. No child under 15 quits school to work 3. Unemployed family members are registered at the local Council of Labour Information (OMIL)
7 **Income**	1. Family members receive a Social Security Pension (PASIS) (if applicable)[13] 2. Family members receive a Unique Family Subsidy (SUF) (if applicable)[14] 3. Family members receive the Family Assignation (AF) (if applicable)[15] 4. Family earns an income above the extreme poverty threshold 5. Family budget is insufficient in relation to its resources and priority needs.

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[13] PASIS is an economic benefit granted by the regional administration, across municipalities, to disabled people over 18 and to people over 65 who lack resources. To gain access to these benefits, people only have to present their identity card, health permit (granted by FONASA), or the last voucher of payment of their social security pension, to the Municipality. A disabled person is any person over 18 who is presumably permanently disabled and is unable to work or has suffered a decrease in his/her working capacity. This person lacks the basic conditions to guarantee his/her own subsistence. In addition, this person does not have the right to receive a pension resulting from an

Source: MIDEPLAN, 2006.

The 55 social conditions to be fulfilled by each family beneficiary are identified as the fulfilment of certain civil duties, which are compulsory tasks for individuals integrated within the public network. In this respect, Putnam (2000) argues that the identification and respect of common social norms create opportunities for the development of better social relations and for the creation of social trust, improving the reputation and respectability of poor families within their communities. Putnam also recognizes that trust is a basic requirement of social connections, as it increases the flow of more relevant information between people. Under the Chilesolidario Programme, this flow of information may bring economic returns that lead to positive outcomes for each network member, where social connections are based on trust (Fukuyama, 1999).

Accordingly, the Chilesolidario Programme may be identified as a formal network that creates social relations, thus encouraging social networks. In this respect, the existence of a social network is the first step towards the creation of social capital where it does not yet exist (Bourdieu, 1995, Lin, 2001, Coleman, 1988 and 1990, Putnam, 2000). Through this network, similar experiences may be shared by members who employ the same resources offered by the network that favour

industrial accident or from another system of social security. The Public Health Service issues the official declaration of invalidity according to the law.

[14] SUF is an economic benefit issued by Municipalities to people under 18 years of ag, to pregnant women, and to individuals with a mental condition of any age not eligible for PASIS. In all cases it must be proven that the disabled person's living expenses are covered by another who receives no public subsidy or pension. Furthermore, they must participate, where necessary, in health or childcare programmes introduced by the Health Department, and they must not receive an income equal or superior to the total of the SUF subsidy. This benefit has to be requested by beneficiaries from the Municipality according to their address, and in consideration of legal requirements.

[15] Family Assignment (AF) is an economic benefit provided to a worker or a pensioner when he/she is supporting another person at his/her own expense. These individuals are defined by law as 'dependents'. They are: disabled spouses; children up to the age of 18; children up to the age of 24 who are in secondary, normal, technical, and/or superior education in public institutions, or studying at an institution recognized by the State; grandchildren and great-grandsons who are orphans or have been abandoned, and studying as mentioned above; widowed mothers of any age; or individuals living with a father, mother, grandmother or grandfather over 65. Those entitled to this benefit must not be receiving the SUF.

different types of social connections, which would be impossible to obtain individually. Putnam (2000) argues that some types of social connections are more relevant than others in that some create social capital. He defines three types of social relations that may create social capital: bonding, bridging and linking, as explained in chapter one. However, when viewed as a network, the Chilesolidario Programme only works when members act together, as a public agent of coordination and cooperation (Portes, 1998) that generates reciprocity among these individuals. Bourdieu (1985) also agrees that reciprocity, and thus cooperation that results from this mutual connection, are relevant factors in the construction of social capital. Since reciprocity can work as a type of social control, it brings members together and sustains this relationship: someone receives something from someone else, who in turn offers something similar in return. There are, therefore, incentives to staying together. Reciprocity, cooperation, and help are provided by a relationship of worth, respect, and sacrifice (*ibid*). Bourdieu (1985) also describes solidarity as a network product that is present in each member as a permanent condition of membership. As a result, under the Chilesolidario Programme, it is argued that these benefits could be obtained when each beneficiary of the Programme fulfils the 55 social conditions, thus working: a) as a form of mutual reciprocity, b) as a form of improving members' reputation, and c) as a form of generating trust.

2.2   Tackling poverty in Chile through the development of social capital

The Chilesolidario Programme focuses on two aspects. Firstly, it guarantees a minimum of social benefits for participants. Subsidies are used to raise family income above poverty thresholds. Secondly, it supplies assistance and social promotion programmes through social capital. This allows for the development of programmes that focus on the strengthening of personal and group capabilities

among poor families, where ties between people are strengthened. It also encourages the construction of further social relations in order to help poor people obtain 'new sources of public and communitarian social help' (Mideplan, 2006a p. 23).

The procedures by which families are selected as Chilesolidario beneficiaries are strongly influenced by social capital approaches. The Ministry of Planning and Cooperation in Chile is responsible for the design and evaluation of this programme, although it is implemented by Chilean municipalities throughout the country. Local public administrators are responsible for the selection of poor and extremely poor people for the Chilesolidario Programme (Mideplan, 2006b). Using information drawn from CASEN and the Family Protection Survey (FPS), people and their families across the country are identified and invited to join the Programme. In addition, 'there are social situations that limit the capacity of the families to satisfy their basic needs and participate in social life' (Mideplan, p. 14). These situations are relevant factors in the Chilesolidario selection process, where social capital may play a relevant role in reducing poverty. Some social conditions, such as the level of social exclusion, the degree of social cohesion in neighbourhoods, and the quality of social ties and social relations enjoyed by people may be significant in defining and measuring the quality of recipients' lives. This can also partially explain a type of relative poverty (Sen, 2000), which is understood through the analysis of the levels of social and relational inequality among people.

The Chilesolidario Programme demonstrates that when individuals and families live in poverty and do not feel stimulated to exploit their personal and group capabilities, it is because of their social context that exerts influence over their lives. This notion is directly linked with Sen's work on social exclusion and poverty.

Sen (2000) identifies social exclusion as a social problem related to poverty, whereby the existence of capability deprivations facilitates poverty and isolation among impoverished groups. Thus, Sen (2000) asserts that relational capabilities are relevant tools in reducing social exclusion, and therefore poverty.

Moreover, the Chilesolidario Programme demonstrates that the lack of social ties within poor families, and between them and a broad civil society, may be a cause of persistent poverty (Mideplan 2006b p. 7). This view can be linked with Bourdieu's (1985), Putnam's (2000) and Coleman's (1988) writings on social capital, since they argue that non-existent or weak ties are the main roots of current forms of poverty. However, Lin (2001) claims that each contribution not only strengthens social ties, but also, as it creates other weak relations, helps to construct social capital, thus ensuring that 'flows of information among people are facilitated' (p. 20). As a result, these individual behaviours may be adopted by ordinary people to improve their social and economic status.

2.3   Public benefits based on social capital

Beyond economic concerns, Chilesolidario is said to offer resources that may produce social capital. The Programme aims to link people and increase people's capabilities. In this respect, Lin (2001) argues that individual and collective assets can be captured from a social network. Individual assets are related to monetary and non-monetary elements captured by beneficiaries through the Programme, such as housing subsidies, grants, or the availability of diplomas[16], which can have positive economic ramifications. By comparison, Lin (2001) defines collective

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[16] In this respect, diplomas that a formal network offers are reserved for people who join the network. People can only enrol in the training programmes if they are members of the network. This is transferable to INDIVIDUAL's human capital, and is therefore a component of a social connection (Lin, 2001).

assets as a more symbolic feature, with some resources captured by individuals only when social connections are created between them. Examples are: the possibility of individuals obtaining employment through the help of other members from their network, or the enjoyment of benefits when other members share relevant information with respect to common interests. Based on the Chilesolidario Programme, individual resources may be obtained when individuals participate in the network, but this research shows that collective resources will depend on more vertical relations created by the network itself.

Chapter Three: Research Methodology

This section describes the methodological framework adopted in this research. It explains the type of approach that has been utilized in this research to investigate the capture of social capital by poor women in Maipú, (beneficiaries of the Chilesolidario Programme) and the different effects of this programme on particular aspects of people's everyday lives. The research strategy adopted is also introduced. A case study approach has been selected by the researcher as an appropriate strategy to investigate and evaluate the effects of the Chilesolidario Programme in a selected commune of Santiago, Chile. The sampling design is also presented by describing the two units of analysis that have been used in the research, the number of women invited to participate, and how access to these participants was achieved. Data analysis and the ethical issues considered by the researcher in conducting the investigation are also outlined, in order to provide readers with a clear understanding of the research and the specific methodological decisions that were taken.

This study employed a qualitative methodology, using guided interviews and a documentary analysis, in order to answer the three research questions presented above (section 2, introduction). The ontological, epistemological and methodological research positions are briefly described in table 5, below:

Table 5
Summary of ontological, epistemological and methodological research positions

Ontology	Epistemology	Methodological Design	Methods
A constructivist approach	An interpretative approach	Choice of a research strategy, employing an explanatory and qualitative study case	Analysis of Chilean surveys Guided Interviews Documentary Analysis

Source: Author's own scheme (2009) based on Grix, J. (2004)

1.0 Methodology

Methodology is regarded as the way in which researchers acquire and store the knowledge being sought (Bryman, 2008). Methodology is about choosing an approach relative to a particular research, where the knowledge-gathering process helps to demonstrate how knowledge is constructed. In this study, the objectives are associated with acquiring knowledge in order to understand how poverty is constructed in women's everyday lives, and to what extent social relations play a role in poverty reduction. A qualitative methodology is employed in this research to investigate the subject, beyond a theoretical analysis (Silverman, 1993) because it addresses the need to understand better how social capacities in the field contribute to reducing poverty. What are its meanings and how, in subjective social contexts, social ties favour social inclusion, and thus provide a way out of poverty. This approach can contribute to the enrichment of the instrumental view acquired from a review of the literature, which is insufficient in terms of explaining the scope of the subject in practice, specifically the concentration of social capital among poor families (Blaikie, 2000). Accordingly, social capital attributes, and their effects on poor women, can be analysed in the field using this qualitative

methodology, to explain in a more flexible and interpretative way, some elements of their social abilities that would remain unclear with a purely theoretical view.

The methodology in this study is based on a research strategy, because the strategy and framework involved in a qualitative analysis permits the investigation of an ongoing case study, which will help the reader understand whether or not social capital and poverty in Chile are related. This analysis framework, based on the Chilesolidario Programme, reveals a broad range of experiences in relation to the building of new social relations among poor women.

1.1Research strategy: an explanatory case study

Interpretative and subjective dimensions of social action are identified when an understanding of the world, in terms of its actors, can be analysed in a particular case study (Cohen *et al.*, 2000a). Stake (2005) defines a case study as:

> 'Case study is not a methodology choice but a choice of what is to be studied, concentrating each individual's characteristics and his/her environment in the case.'
> (Stake, 2005 p.435)

Hence, a case study is understood as being an opportunity for action given in a particular time and space that illustrates general ideas and analyses referring to a specific situation. The method describes and shows how a particular group of individuals adopts certain behaviours in particular circumstances (Stake, 2005). In this research, the case study allows us to learn about the behaviour of women beneficiaries, in order to determine whether their social abilities improved as they completed the Programme, and to decide whether or not their chances of improving their social capital has increased. The case study is described by Yin (2003) as a tool that 'allows for investigators to retain the holistic and meaningful

characteristics of real-life events' (2003, p.2), by seeking to provide readers with an understanding of individuals' situations and their attitudes and responses. In this respect, a case study has the ability to show to what extent instrumental concepts and real circumstances, related to poverty reduction and social capital, fit together (Stake, 2005); or in other words, how this programme opens up opportunities for female participants to reduce the poverty they experience.

Using a case study means identifying units of analysis by the researcher (Yin, 1994). The unit provides a unique case that pervades the nature of the research, its historical background as well as its social, economic, cultural and legal contexts, and constitutes a particular way of collecting data. Yin (2003) argues that a case study can be developed in a specific research setting. The decision to adopt this method depends on three conditions: a) the type of research questions, b) the amount of control a researcher has over actual behavioural events and, c) the degree of focus on contemporary, as opposed to historical, events. Firstly, the questions of this research are focused on *how* the Chilesolidario Programme creates social abilities to construct social capital. According to Yin (2003), these research questions lead to the development of an explanatory case study, since the focus of this research is based on understanding the ways people relate to others and overcome poverty. Secondly, this research addresses the need to examine contemporary events: a current anti-poverty programme in Chile. Yin (1994, 2003) suggests that analysing contemporary events enables an explanatory case study to be made by providing a suitable setting to analyse different experiences. The evidence for this research is derived from current social relations and their effects on individuals' lives. Finally, the researcher in this study cannot manipulate relevant behaviours derived from the selected groups under study, but has access to number of sources of evidence, such as interviews with individuals involved in the anti-poverty programme. The explanatory case study is

not meant to generalize conclusions on behaviours that have not been studied. Rather, this strategy facilitates the study of a particular social context and its characteristics, providing a better understanding of specific research questions (Patton, 2002).

There is general agreement in the literature that a case study can illustrate how people overcome poverty and what influences people's ability to do so. With this in mind, an explanatory case study provides information on how the dynamics of social relations occur in a poor community, and how agents and social structures play a particular role in this social context. This investigation, and more specifically, this case study, allow us to learn whether or not the Programme works by increasing the social capital of its beneficiaries, thus allowing them to alleviate poverty.

It is important to take into consideration that a case study is not a perfect strategy for conducting a study of this sort in Chile. There are a number of shortcomings that also have to be taken into account. A case study considers the realities and social lives that develop within a particular environment, which are relevant for people belonging to the area where the study is conducted, and impact on their experiences. However, a case study is limited in its ability to show different ways of living, or experiences, of individuals who are not part of the study area. Therefore, different views are overlooked, since they are excluded from the historical and contemporary behaviours analysed as part of the current case study. In this respect, the case study is restricted in its analysis of these non-present behaviours, therefore minimizing the representativeness of the data collected. In addition, Bryman (2008) argues that a case study tends to be strongly critical of the social life analysed, critical because experiences in analysis are considered to be a general rule in the study, thus strengthening the researcher's appraisal of

some behaviours and actions, which, in usual circumstances, can be considered normal. As a result, it is important to value actions and situations in a more conservative way, by trying to take account of the conditions mentioned by Bryman (2008), without overvaluing the interpretations of actions and behaviours that the research provides .

1.2 Research methods

Guided interviews and documentary analysis were the techniques selected for data collection within this research.

1.2.1 Guided interviews

Interviews were conducted in this study as a means of testing and/or developing relevant hypotheses (Cohen *et al.*, 2000a) by investigating how the Programme improves the social abilities of poor women by reducing poverty. This is possible because, as Dingwall (1997) points out, interviews are a popular and common form of qualitative analysis, designed to provide an in-depth understanding of experiences in the field. An interview is viewed as providing an opportunity for knowledge of social actions to be investigated easily. It is an opportunity for participants' actions, social relations, lives and beliefs, to be interpreted by the researcher, thus providing relevant information for the study. Cohen *et al.* (2000a) the interview is best understood:

> 'in terms of a theory of motivation which recognizes a range of non-rational factors governing human behaviour, like emotions, unconscious needs and interpersonal influences.' (Cohen *et al.* 2000, p.267)

Hence, according to this view, interviews are considered to be constructed interactions. They are key to eliciting social accounts, which provide the researcher with a group of interpretations about a given social reality. For Silverman (1993) these constructed spaces make sense in developments in conversation, generating particular interpretations of relative poverty. They are more flexible encounters than survey interviews, embedded in an interactive view of interviews, which lead to a better understanding of the relationship between social capital and poverty.

The use of guided interviews has been a useful tool in this research. Guided interviews are defined by Murphy and Dingwall (2003) as social encounters in which two people have clear roles, i.e. requiring and providing relevant information on a particular subject. For them, guided interviews are useful in research because of one main aspect: they provide an opportunity to negotiate meetings and encounters with difficult participants, allowing more flexibility in the way in which questions are addressed, and in which interesting and related new topics can be covered in depth. The space for conversation and questioning can be managed by the researcher before the interview begins, thus providing more likelihood of obtaining relevant information for the investigation. To achieve this, a definition of general questions and opportunities for participants' explanations were prepared in advance, and this ensured a better use of interview times in Villa San Luis 3 (Bryman, 2008, Cohen et al., 2000a). Hence, the research questions employed were formulated in more specific and disaggregated terms in consideration of the interviews. These questions address how poverty is socially constructed among poor women in Chile and whether or not Chilesolidario has generated social capital. Guided interviews have also allowed for the use of a sequential structure of questions. This has helped to obtain a more comprehensive view of social problems from the answers given by participants; it has also enabled

more systematic data collection, whereby potential gaps have been anticipated and closed by the researcher in the field (Cohen *et al.*, 2000a).

The interviews with beneficiaries of the Programme were developed, before fieldwork began, according to a pre-determined structure, and every effort was made to ensure it remained intact throughout all of the interviews. This interview structure was designed to find out about: 1) family composition, family situation, people living in the home, housing conditions, family problems; 2) type and quality of relationship with: family members (daughters, sons and partners), the Municipality, neighbourhood and neighbours, public network, job and co-workers; 3) ways to find jobs, types of job and household income; 4) information about public networks, the Chilesolidario Programme, other anti-poverty programmes, local subsidies; 5) friendship and trust in others; 6) participation in collective activities, such as school, job, church, neighbourhood; 7) dealing with emergencies; and 8) future and aspirations.

The use of this method, however, did not guarantee that similar participants shared the same understanding of the questions asked in the interviews. This is because standard participants' behaviours and responses have rarely been obtained before according to this structure, a fact that was mentioned by Cohen *et al.* (2000a) as an issue for this type of interview. Some questions had to be asked more than once, and, in several cases, had to be re-worded or explained using examples to ensure they understood correctly. Faced with questions that were assumed to be clear, the answers received were not always easy to understand or were very different from those expected. When questions were asked about the type of relationships existing between family members, many interviewees explained the problems that they had on a daily basis, mainly with their partners, but did not volunteer details about their relationships with their

children, those close to home or with those acquaintances who form part of their day-to-day lives. Only when the researcher insisted that it was necessary to know more about these other social relationships, did many interviewees mention their sons, daughters, parents and as well as some close family friends who visited the home from time-to-time. Although not considered relevant at the beginning of the interview, the interviewee described relationships with brothers and sisters, which they relayed to the interviewer as important. The researcher introduced new issues during the course of the research, since new themes would appear as the interviews progressed, and these were then incorporated into the structure of the interviews. This was the case regarding relationships established with siblings, the types of friendship shared with people close to the family, and topics relating to work outside the home. In this research, guided interviews offered an adaptable setting that was employed in these social encounters between people of Villa San Luis 3 and the researcher, because it permitted not only an agenda of topics to be followed, but also for the interview to broach certain subjects that had been identified as very important, together with other ones, such as the nature of friendship and what was expected of friends.

In addition, subject guides were prepared for the interviews, using the conceptual framework and research questions already chosen. Subject guides helped to control the timing and content of conversations, ensuring that the researcher focused on relevant issues. However, subjects relating to the political and social situation in the country also arose frequently during interviews. The interviewees gave their opinions about the situation in the country and the way the government implemented emergency measures to reduce unemployment. Although there was time to listen to these opinions, such topics were not included in the notes later produced for each interview by the interviewer.

1.2.2. Documentary analysis

A documentary analysis was also conducted. This involved an investigation of the Programme's written documentation, which outlines the ways employed to define social capital and relational capabilities among beneficiaries. The aims, plans, general organization and specific programmes designed by the Chilesolidario Secretariat were examined, which included several papers and a large quantity of official documentation from the Programme itself. The compilation of this information provided a better understanding of how social capital, and therefore poverty, had been identified as a social phenomenon among the poor people of Villa San Luis 3.

The analysis of documents was not an easy task in this research, since few written documents had been produced by the Programme's administrators regarding content, theory and dissemination. The few documents which were made available at that time emphasized the necessity for understanding a relative view of poverty in order to be able to reduce social inequalities, and questioned the credibility of previous notions of poverty, by playing down the importance of low incomes as a determinant of poverty. This new official position, of course, helps to explain what the government's main premises are regarding poverty and deprivation today. These reflect a change from the dominant economic view of poverty to a more complex, but more imprecise appreciation of its causes and the impact it has on people's lives. There is an identifiable bias in the official documents presented, which shows clearly that a new position on poverty is being sought, even though policymakers have not changed the way poverty is officially measured in the country. The Chilean Government continues to use an official measurement of poverty based on the economic income of families and does not include other variables such as exclusion, or social capital. Taken as a whole, the Government's

bias and preferences reflected in official documents are considered relevant, and worth including as part of this research. In the first place, the documents speak of the need to look at poverty in more relative terms, whereby income is not the primary focus of this phenomenon. Despite the way in which Ricardo Lagos's administration had sought to understand poverty in more relative terms, the main focus of this Programme under the current administration is on the need to provide seed capital for beneficiaries to enable them to start independent jobs, to enable them to earn additional income and thus escape extreme poverty. In other words, although the government has tried to advance a new understanding of poverty, the effect has merely been to provide psychosocial assistance, and has not led to the generation of an innovative programme that enables them to overcome extreme poverty. This could have focused on the development of human capital through, for example, training and long-term technical assistance in learned trades, which would have offered a solution to what is a complex type of poverty, and one that is also multi-dimensional.

1.2 Sampling

A qualitative study depends to a great extent on how the sampling is conducted (Cohen *et al.*, 2000a). The sampling procedure for this study is not non-probabilistic, that is to say, the inclusion or exclusion of individuals from the sample was not just a matter of chance (Ward, 1989 p. 99).

Several authors, such as Cohen *et al.* (2000a), Bryman (2008) and Patton (2002) highlight the fact that:

- The sampling strategy adopted contributes directly to the quality of a piece of research and to its findings.

- Purposive sampling allows for information to be gathered in order to construct a particular social research project.

- Purposive sampling does not seek to provide a representative account of the wider population.

The nature of the phenomenon offers an interpretative view of the importance of the Programme as an instrument for improving the social capital of beneficiaries, and for reducing poverty, and also provides a view of women within their community and their closest nuclear group. It provides the researcher with several definitions of a social reality (Grix, 2004). In this research, two units of analysis are used to provide different perspectives on the concentration of social capital for Chilesolidario beneficiaries, and to identify a variety of positions relating to this issue for the population at large. This helps to give external validation for the research (Cohen *et al.*, 2000a).

1.3 Units of analysis

Two units of analysis were considered in this research. Two groups of female beneficiaries were selected to determine the Programme's capacity to improve the social capabilities of its participants and to reduce poverty. The first group consisted of housewives who had participated in the Chilesolidario Programme for five years, and were at the point of leaving it. The second group was composed of women, who were also housewives, and in their first year of participation in the Programme. All of the women interviewed lived in Villa San Luis 3, within the Commune of Maipú. All had children and were between 25 and 50 years of age. All the women interviewed had entered the Programme following an invitation from the Municipality, because they had been identified as living in conditions of

extreme poverty according to the results of the CASEN[17] survey in which they had taken part. In short, they were the recipients of anti-poverty programmes implemented in the Commune of Maipú.

The justification for choosing these two particular groups of women was due to the need to establish whether the Chilesolidario Programme was able to improve the social abilities of the beneficiaries and, in relating with third parties, to increase their social capital so as to reduce poverty. To do this, it was necessary to undertake a comparability study of the beneficiaries at two different stages: at the time when they had just joined the Programme, and also as they were leaving it. Comparing the abilities of these two groups of women to improve their social relations, construct social capital, and thus reduce the extent of their poverty, allowed us to draw conclusions about whether or not the Programme was successful in reducing poverty within this context. These two groups of participants in the investigation met the profile required, since all the interviewees had participated in the Chilesolidario Programme, and all were in or had already passed through its various stages.

Participants in this investigation were placed on lists of beneficiaries who had agreed to be interviewed (more detail about this will be given in next sections) and who lived in the chosen area. Two lists of female participants were made and included addresses so they could receive visits. The women were selected because, being housewives, they were the real beneficiaries of the Programme. They had actually committed to the Chilesolidario Programme, received the material benefits and could thus be evaluated by this investigation.

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[17] The CASEN survey is conducted on a biannual basis. It provides authorities with information on social indicators with national, regional and local disaggregation. The survey provides a diagnosis of the socioeconomic reality of the country, by providing information on poverty, vulnerability to poverty, home income distribution as well as its composition. The CASEN survey is designed by the Ministry of Planning and is applied by social workers in each commune, in the homes of potential beneficiaries.

There were similarities and limited differences between the two groups of beneficiaries. In terms of similarities, all of the beneficiaries who were interviewed were housewives, had children, and combined their duties of motherhood with some type of work outside or within their homes. The jobs they held were unstable, part-time and informal. All lived in similar conditions of material deprivation, in basic homes subsidized by the State. They receive the homes with two bedrooms, a living and dining room, a kitchen with basic plumbing, and an untiled bathroom with a toilet. All the houses have a small backyard. They have neither central heating nor water heating systems. All the beneficiaries had lived in the same area for more than 10 years. None of them had finished high school and some had not even finished primary school. Not all of them could read or write. In both groups there were women with and without partners/husbands. In cases where interviewees were married, the husbands worked without formal contracts. It was established that some husbands were mechanics (working from home) and others were craftsmen. Two husbands were in prison (the reason for their detention is unknown), some worked in informal street markets, others worked as masons and construction workers. All these jobs depend on the capacity to learn a trade, and thus be able to obtain long-term work.

The most obvious difference between the two groups was that the beneficiaries who were finishing the Programme gave a positive assessment of it, describing it as something that provided them with support and assistance during difficult times and at important moments in their lives. They regarded the social workers that visited them as true and close friends, although they also felt that this relationship was inconclusive as the Programme was coming to an end. The group of beneficiaries beginning the Programme made no mention of what the social

workers meant to them, neither did they identify any relevant contribution they had made to the Programme.

The analysis unit involves interviews with a group of social workers[18] working as Programme staff in the study area. Social workers were responsible for identifying and selecting poor families as potential beneficiaries, as well as for providing psychosocial support as a part of the Programme. This is because the CASEN survey (an objective and universal instrument used in Chile to measure the degree of poverty in families) is conducted in each home, and thus ascertains the degree of deprivation in, and needs of, each family. The focus of analysis is based on the views expressed by the beneficiaries about the social context and the Chilesolidario Programme in general. Bearing in mind that the social workers visited the beneficiaries in person, it was important to identify the degree of knowledge that each social worker had concerning the background to the work they carried out, and the implications that the Programme had for each home they visited. This is why they have been included as sources of information in this investigation. In the analytic chapters it will be seen that the social workers interviewed shared similar views about the Programme and its results, while also identifying the same strengths and limitations expressed about it by the group of beneficiaries who had reached their fifth year in the Chilesolidario Programme.

Undoubtedly, it would have been desirable to interview the husbands and partners of the beneficiaries. Their views and expectations of the Programme, and its consequences for the lives of their spouses and their capacity to overcome poverty, would have complemented the other impressions and evaluations expressed about it. Unfortunately, given that the husbands were not at home

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[18] In this thesis the term 'social worker' may be used interchangeably with 'social supporter', 'support provider' or facilitator.

when the researcher visited, they were not interviewed. As will be discussed later, the study area, Villa San Luis 3, has high levels of violence and is not very safe, particularly at night, so that visits needed to be programmed during the mornings, and lasted until no later than 4 in the afternoon, from Monday to Friday only. More information about the neighbourhood will be given later.

A group of local Chilesolidario Programme administrators was also contacted to hear their general views on how the Chilesolidario Programme works, and to obtain their perspectives on how social capital is captured and reproduced by Programme beneficiaries. The reason for interviewing this group is that they have a general vision of the poorest section of the population in each commune, such that they are able to ensure the Programme is distributed homogeneously throughout the commune according to the profile of the beneficiaries living there. Finally, three academic experts on poverty and social policy were interviewed in order to consider the academic position on the Chilesolidario Programme and its implications for poverty reduction. The reason for interviewing these particular academics, all of whom have carried out research on poverty in Chile, is that it allowed for a broader view, based on their judgement about which poverty reduction tools are most appropriate, and according to the profile of poverty that exists in this country.

1.4 Number of participants

As explained, the sample comprised of two different groups of participants. Although a case study seeks to achieve analytical, rather than statistical generalizations (Yin, 2003), and therefore the number of participants is not crucial to the research, it nevertheless allows for a broader perspective of social capital and poverty to be identified. The decision to select two groups of participants

helps to give internal validity to the study when research findings are analysed, since any association between research variables can be better understood (Cohen *et al.*, 2000a, Yin, 2003). Accordingly, the research participants in this case study were as follows:

- 15 women participating as beneficiaries in the first year of the Programme. Householders aged between 25 and 55.

- 14 women participating as beneficiaries in the last year of the Programme. Householders aged between 25 and 55.

In addition, to further support the investigation, information was gathered from these three additional profile groups:

- 5 Social workers working within the study area.

- 5 local administrators from the Chilesolidario Programme, who were selected from five of the thirty-two municipalities located in the Province of Santiago.

- 3 academic experts working on poverty and social policy.

Table 6. Summary of the research design:

An overview of the links between research methods, research questions and participants interviewed.

Participants	Research methods	Research questions	Examples of interview questions
a) 15 women in the first year of the Programme,	1. Guided Interviews with two groups of families who were members of the	How do some types of relations help in reducing poverty?	1. How are family relations built and maintained by people?

	Programme.		2. How is trust created in light of family relations?
b) 14 women in the last year of the Programme, c) 5 Social workers.			3. What types of social relations are constructed in poor families? 4. Are these social relations permanent over time? 5. How are these social relations maintained and strengthened by poor families? 6. Are these social relations captured as assets? 7. Uses of these social relations in poor families' everyday life
a) 5 Local public Chilesolidario administrators b) 5 social workers	1. Guided interviews 2. Documentary analysis	Has the Chilesolidario programme improved welfare recipients' capacities to increase their social capital?	1. Types of relations of recipients and former recipients 2. Types of jobs conducted by recipients 3. Daily routines of recipients and former recipients 4. What types of social capital are captured by individuals?
a) 5 social workers b) 5 academic expert in poverty c) Recipients and former recipients interviewed	1. Guided interviews 2. Documentary analysis	Have the women in the sample of welfare recipients benefited from the programme?	1. What types of capabilities can be identified as poor people's own assets and as their own capital to reduce poverty before public initiatives? 2. What types of resources are present among interviewees coming from the programme? 3. Why seed capital is produced and reproduced by recipients? 4.How are poor families' capabilities addressed through the Chilesolidario

				Programme? 5. Are there benefits of the programme which help in reducing poverty in the long term?

Source: Author's own data (2012)

2.0 Study area: Villa San Luis 3 in the Maipú commune

Maipú is a vast urban commune located in South-West Santiago, Chile. The Commune covers an area of 133,000 Km². According to the National Institute of Statistics (INE), in the last census (National Institute of Statistic, 2008c), 468,390 inhabitants lived in Maipú; making it the second most densely populated commune in the Chilean capital (National Institute of Statistic, 2008b). Its urban population was 99.2%, and the rural population 0.8%. By age bands, the largest group was between 0-14 years old (27.4%), while 68% of its population was aged 14-64[19]. CASEN 2003, data showed that the rate of economic participation in Maipú was 64.3%, with an unemployment rate of 10.7%, higher than the 9.3% unemployment rate in the Metropolitan Region of Chile (mean=8.68, standard deviation=2.80 minimum=2.0 and maximum=16) (MIDEPLAN, 2006a). According to the last census, Maipú had 125,787 households and 121,851 houses[20]. Of the 125,787 householders, 29% were female and 71% male (National Institute of Statistics, 2008). Householders' educational levels varied: 23.5% studied for between 1 and 8 years, 44.6% between 9 and 12 years; and 31.9% between 13 and 20 years.

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[19] The age ranges for the population in Maipú are as follows: 0-14, 27.4%; between 15-29, 23.9%; between 30-44, 27.1%; between 45-59, 14.7%; between 60-74, 5.3%; between 75-89, 1.4%; between 90-104, 0.1% and over 105 0.001%.

[20] 'House' is considered to be the material place where one or more families live, whereas 'home' refers to the organization of the nuclear family.

Villa San Luis 3 was created in the nineties. The town originated in response to the need for reducing land 'takeovers' (*campamentos*), which consisted of moving considerable numbers of families who lived on the banks of the Mapocho River, in cardboard and wooden houses, without electricity or water, and who were essentially trespassing on private or municipal land. The objective of the government at that period was to reduce the irregular use of these lands by offering the population 'solid' and 'regularized' housing. Villa San Luis 3 was part of this housing plan to transform takeovers into solid houses. Trucks moved people with their personal belongings from the takeovers to their destination: suburbs that formed a ring of basic housing around the capital. The profile of the families that were moved to these towns was of couples with young children, low levels of education and unstable jobs. Until now, many of the women who are beneficiaries of the Chilesolidario Programme, and who form part of this study are the same women, who much younger were moved from the takeovers. In other cases, they are the daughters of the original occupants, who still live in their parents' houses.

Villa San Luis 3 is well known in Maipú. As mentioned in Section 1.3 above, it is an unsafe area, meaning a multitude of gangs, a high risk of assault at night, and the neighbours complain about the illegal sale of drugs. There is a high level of unemployment, which has resulted in an increasing number of informal street markets. People from the Villa San Luis 3 and its surrounding areas use these informal markets to sell used items and personal objects in order to increase their income. In these markets, clothing, food prepared at home, used electric appliances, toys, shoes, office supplies, and tools are all sold. The town is a hive of activity, although it is difficult to move within it, since it consists of long, narrow alleys, and there are no signs to indicate street names or numbers. People from the neighbourhood explain that locals remove the street signs, so as to prevent the police from locating their address. It has poor street access and there is not

enough public lighting to keep the streets safe at night. The neighbourhoods have almost no public spaces. There are no playgrounds for children, no places for recreation or youth activities, no sports facilities such as football fields, and no leisure centres. Because of this, the children play in the alleys, close to the street markets and where they are in danger of being hit by speeding cars. Some horses with carts can be seen on the streets, as there are families working in the street markets that use this method to transport their goods, fruit and vegetables, to the travelling markets.

The town is located on the periphery of the Maipú Commune, where Villas San Luis 1, 2 and 4 are also located. Public transport is considered to be inadequate. At the time of the interviews, the 'Transantiago' Programme was just being launched. This system was intended to improve public transport for the capital, Santiago. However, according to information given by local residents, Transantiago left Villa San Luis 3 without adequate public transport and with a schedule that did not meet their needs. This was corroborated in several interviews, since, as indicated earlier, many people work outside the Commune in more central sectors of the Capital. The result is a commuting time of almost two hours. At the time of the interviews there were many workers commuting to communes even farther away, such as Barnechea, Peñalolen or Quilicura, with travel times by public bus even longer than two hours. For the inhabitants of this Commune, public transport and access to the centre of the Capital are essential, since it allows people living there to take on new jobs with better prospects.

The Commune contains several distinct types of household, with diverse socioeconomic conditions[21]. Because of this, it is ideal for an analysis of relative

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[21] The socioeconomic ranking of homes in Maipú shows that 5.8% suffer from economic deprivation and high material poverty, 79.9% suffer from low material deprivation and have a high vulnerability to poverty; and 14.5%

poverty and its link with social capital, at least in two respects. Firstly, it facilitates the collection of different research samples: there will be people suffering, not only from material deprivation, but also from having to confront capability deprivation as a source of poverty. Secondly, people's varied experiences of socioeconomic conditions in the same area facilitate the analysis of different forms of social capital, namely bonding, bridging and linking (Putnam, 2000). This is due to the fact that different social relations may produce diverse forms of connectivity and social networks, thus increasing the possibility of capturing benefits and material resources as a means of reducing poverty. Finally, as the Commune has characteristics that are common to a broad group of its inhabitants, the findings may be applied generally to Maipú as a whole. This is, perhaps, one reason for believing that the study has some degree of external validity (Yin, 1994 and 2003).

According to data gathered from CASEN 2003, Maipú had 38,971 poor inhabitants (Poor inhabitants are defined as individuals with an income level that barely satisfies basic material needs) and 17,448 extremely poor inhabitants (Extremely poor inhabitants are defined as people unable to solve basic material needs; with their income they can barely satisfy nutritional needs), which represent 8.3% and 3.7% of the whole Commune's population, respectively (SUBDERE, 2007).

In other words, the reality of social life and poverty concentration in Maipú is quite similar to the situation revealed by data compiled across the country. This fact favours selecting the Commune of Maipú, since it offers perhaps a general view of

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do not experience material poverty (National Institute of Statistics, 2008a). The first group of homes, 5.8%, is in line with official poverty figures highlighted by the government. The second group of homes, 79.9%, is characterized as being well-equipped in general terms, that is, in terms of having brick walls and solid roofs, electricity, drinking water, a boiler, a shower, a bathroom and appliances (*ibid*, p.9). Nevertheless, this second group, although not experiencing absolute poverty according to official poverty thresholds, includes homes that find it very difficult to meet basic and permanent needs. In most cases, the head of the family is the household's only source of income, and the household depends on the supply of public goods and services. The third group, 14.5%, is made up of households that do not experience poverty at all.

Chile and the type of poverty found there. The data presented above also helps to explain why the researcher selected Maipú as a study area. Firstly, Maipú represents a typical urban commune in Chile, with a low proportion of households experiencing a high level of poverty. Secondly, there are a large number of households that do not experience high poverty levels, though they have significant problems in meeting basic needs and achieving better standards of living. Finally, there are a limited number of households that do not experience any type of deprivation or poverty. These three categories of households in Maipú, which are also representative of the national profile of households in Chile, favour the selection of Maipú as the focus of a case study on poverty and social capital concentration. It allows adequate representation of the Chilean social phenomena that guide this study.

In addition, this commune was selected because of its suitable location in Santiago. It is 50 minutes by car from downtown Santiago. The researcher was familiar with this Commune and its neighbourhoods before this study, which allowed her to move around easily, and to meet people in Villa San Luis 3 more quickly than would have been the case had another commune been selected. Interviews of the selected beneficiaries could therefore be conducted in their homes with confidence.

2.1 Contacting the interviewees

In order to prepare the research samples, formal contact was established with the Chilesolidario Programme Secretariat (see the letter in appendix 1), who granted formal approval of the study, thus facilitating the fieldwork. The Secretariat Office was able to provide details about local social workers and public administrators from the Maipú Commune. They are considered to be key informers in this

research, since they are familiar with the current procedures for gaining access to the Programme, and the work conducted in poor communities such as Villa San Luis 3. They also know the key actors in each community in which the Chilesolidario Programme is implemented. Local administrators helped with essential aspects of the fieldwork, such as the selection of participants (the sample) within the selected area, obtaining beneficiaries' records, and drawing up a map of the selected study area. One of the key meetings held in Maipú Commune by the researcher was with the Director of the Chilesolidario Programme. Having received information about the nature of the research to be carried out, and aware of the Mayor's approval, the Director of the Programme was broadly enthusiastic of the research proposal. In this first meeting, the objectives of the study were explained, especially the importance of contacting families who were finishing the Programme, as well as those who were just starting. During the same meeting, a computer database of all the families participating in the Chilesolidario Programme in Maipú during that last five years was produced. In this respect, and given the high concentration of families participating in the Programme living in Villa San Luis 3, this was considered to be the best location for initiating the study. The researcher visited the town by car, accompanied by a security guard from the Commune. It was a quick visit, with the aim of learning about the size and limits of the area, and to help the researcher decide where the interviews might take place.

A few days after the first interview, a preliminary list was provided by the Municipality offices of Chilesolidario of fifty families in their first and last years of the Programme, and who lived within Villa San Luis 3, which the researcher was permitted to keep. The next two or three days were spent by the researcher locating all of the beneficiaries' houses on a map, and trying to plan a work route that would allow the greatest number of beneficiaries to be visited in the shortest

space of time. Several visits were made to the town by car, in an effort to get to know the streets. The first route included beneficiaries with known addresses and telephone numbers. This would ensure the researcher was able to work quickly and be able to contact a large number of potential interviewees. An organized route plan was devised, which received the approval of the local administrator and the social workers that would later help the researcher obtain more personal information about the beneficiaries. Returning to the Programme's Head office, the researcher contacted the beneficiaries that had been located on the map with the assistance of the Director. Establishing phone contact with each one, the Director explained that a university postgraduate wished to carry out a study of the Chilesolidario Programme and the experiences of its beneficiaries. These initial phone calls achieved a very positive response and a large number of approvals. Of the fifty families on the first list, 33 were contacted by phone by the Programme Director, and the majority of these agreed to be interviewed by the researcher (in fact, the researcher's notes indicate that only three families refused to be interviewed during this initial contact. The reasons given for their refusal were as follows: two families said that they did not have time and another said that, because they no longer had much to do with the Programme, they had no wish to discuss their experiences of it). In the end, contact was established with 30 families who agreed to be interviewed, and whose addresses were already known, as they had already been verified by the Programme Director. He notified the women of the researcher's name and explained that she would contact them in the next few days, and visit them in their homes. Of the 30 beneficiaries contacted, all of them continued to live at the addresses registered for them in the Programme's Head Office.

In the end, of the 30 women who had given their initial approval, personal contact was made with 29 of them. Due to time constraints it was not possible to meet the

last contact, nor to add more beneficiaries to the initial list, mainly because each encounter required a great deal of time and dedication to achieve the necessary degree of trust. Each initial encounter with the beneficiaries lasted around two hours. In the first meeting several questions were asked of the researcher, ranging from why she had chosen Maipú, to what her experiences in England had been like. All of them wanted to know why their lives were interesting enough to be investigated and why the researcher wanted to be in this cold and frosty Commune rather than in another one with better conditions. Many asked what the researcher had done to want to undertake an investigation in Villa San Luis 3. According to the researcher's notes, only after an hour, was it possible to initiate a conversation to learn more about their lives in detail. This included information about whom they lived with, what they did during the day, whether or not they worked, and what their respective partners did. They talked about their lives in the town, their experiences, their day-to-day routines, how they brought up their children, what limitations they had concerning relationships with acquaintances and people who visited them at home. The interviewees were visited at least twice during the course of the investigation. One interview alone was never sufficient to address all the questions that had been incorporated into the interview structure.

2.2 Pilot data collection

Two pilot interviews were conducted in order to refine the data collection process. These pilot interviews were conducted during the first stage of the fieldwork, with the idea of overcoming any unexpected issues that might affect the quality of the findings. This exercise also gave the researcher interview practice and valuable information regarding the performance of the research method and its use in each home.

To begin with, the pilot interviews raised logistical problems, such as the handling of electronic devices (tape recorder and microphone) and how these problems could be overcome. Secondly, there were a few unexpected reactions to some of the questions from participants. They appeared to perceive them as being private, even offensive, or difficult to answer when family members were present during the interview. Therefore, these pilot interviews were useful for helping the researcher to adapt the interview questions to the social context. Thirdly, pilot interviews enabled the researcher to overcome some unexpected problems in the home, and provided a lesson on how to proceed when external factors, or domestic problems, diverted participants' attention.

Two pilot interviews were conducted with people living in Maipú, near the study area, but who were not included in final sample.

3.0 Data analysis

As Cohen *et al.* (2000) point out, data analysis must be adapted to the type of data being gathered. Data analysis, in this research, began with the transcription of the interviews. This transcription process was important, not only to keep an accurate record of the interviews and conversations, but also to include other types of information from the research diary and field notes. The interview data and other information were kept in the same file. Finally, after all the interviews and notes had been transcribed, the data analysis began.

Interviews were analysed and processed once the researcher had returned to the U.K. To begin with, data was analysed manually due to some initial problems with

the software but, later, the analysis was continued using the qualitative software Nvivo 2.

4.0 Research ethics

'Social scientists generally have a responsibility, not only in their profession in its search for knowledge and quest for truth, but also to the subjects they depend on for their work.' (Cohen *et al.*, 2000a, p.56).

Ethics is a key issue in social research. Researchers must carefully consider the effects of their research on the participants, including the influence that their behaviour might have on them (Dingwall, 1997). Data collection and analysis are strongly influenced by the researchers' attitudes and behaviour in the field (Bulmer, 2001).

Cohen *et al.* (2000) argue that ethical issues in research have no relation with separate ethical and unethical behaviour. Further, these are relative issues that depend on the social context within which research is conducted. The ethical principles in this research took into account the research setting, recognizing and valuing the consequences that it might have for participants. However, what 'harm' refers to in social research is a controversial issue. According to Bulmer (2001), there are three ethical research issues that should be addressed in any research:

- To what extent individuals' identities are protected in possibly sensitive situations.

- To what extent they participate in the research planning.

- How data is processed and published so as to protect participants' privacy.

Grix (2004) points out that it is necessary to respect local and universal participants' rights. With this in mind, possible adverse impacts that could be generated by this research were controlled and reduced from the beginning. Potential harms or benefits to participants were identified in advance by the researcher (Dingwall, 1997). These elements helped show the participants their real contributions to the research and also the limits of those actions undertaken in pursuit of the research. Following the arguments of Cohen *et al.* (2000a), Bulmer (2001) Dingwall (1997); Murphy and Dingwall (2003) and Silverman (1993), several measures were taken to avoid any eventual harm to participants:

- The research procedure and fieldwork required approval from the institution where individuals' records are held. In this research, the necessary formal approval was obtained from the Chilesolidario Secretariat before the data collection process commenced (see appendix 1).

- The purpose and procedures used in the research were explained to the participants in advance. This was achieved by means of an explanatory document given to each participant before an interview. The research aims and planned activities were outlined to participants, and those involved had explained to them in detail, the likely duration and any possible implications for them from the interview. The use of collected information was explained to participants several times, and a number of questions raised by them about the research and its were answered in every case.

- To avoid any possible harm, participants were informed of possible controversial processes and findings in advance. This was achieved by explaining to them that they were involved in a study of social relations, and by showing them a letter explaining details of the research (see appendix 3).

- Each participant signed a formal written consent form before any interview took place (see appendix 2).

- Privacy has been protected by the research team throughout the process. Participants' names and identities have been kept confidential and names of participants referred to in this paper have been changed.

Finally, the ethical clearance checklist of the School of Sociology and Social Policy, Nottingham University, was completed and ethical approval granted in advance of the fieldwork.

The next chapter begins to address one of the three research questions. It defines what being a member of a nuclear family group means to recipients, by identifying the active social actors. It analyses the way in which social relations occur inside recipients' nuclear family group, as well as the trust and cooperation that arise in the light of these interconnectivities. This research investigates the role of the nuclear family group, the dynamism with which its members relate to each other, and models their interactions with others outside the family. The analysis shows how these family relations can determine future interconnections with 'outsiders' and the possible capture of social capital from beyond the family.

Chapter Four: Family relations, social relations and the ways people interact with each other in Maipú

Research question one: How do some types of relations help in reducing poverty?

This chapter investigates the influence of family and certain social relations on the connections of poor women that are also current and former beneficiaries of the Chilesolidario Programme; it also explores how these relations are transformed into social capital. This research argues that investigating family relationships will help to identify the roots of social relations and social capital creation. The family and its impact on people have been widely analysed in the literature - especially its links with social capital - by Bourdieu (1977, 1990, 1993, 1994, 2006), Coleman (1961, 1988, 1990), Fukuyama (1995, 1999) and Winter (2000).

Firstly, a study is made regarding the family relationships of women who are current or former beneficiaries of the Chilesolidario Programme in Villa San Luis 3. In this respect, demographic aspects are analysed to show if they influence the nature of beneficiaries' family relationships, in addition to determining the quality of these relationships. Secondly, family relationships are identified and classified, for example, into economic and social relations, or those that provide help and assistance. Regarding this point, social relations that are linked to family relationships are studied to determine whether or not they actually allow some economic gain to be generated, such as obtaining work, financial assistance or welfare support. Thirdly, different social relations that occur outside of the family are classified, and it is determined whether these exist due to the presence of Chilesolidario in the neighbourhood. Finally, the contribution of the Programme towards developing an individual's capacity to reduce poverty is analysed.

This is an empirical and qualitative research conducted between two groups of Chilean welfare recipients - current and former Chilesolidario participants - which helps to generate a deeper understanding and interpretation of the creation of capabilities for reducing poverty through public programmes. This chapter is considered important because it shows the quantity and types of family and social relations that the interviewees have in a low-income neighbourhood within the Chilean capital. Moreover, it establishes the types of relations, their characteristics, and whether they are similar in terms of the quality of the resources transferred through them. In addition, it is important to determine whether or not the Programme delivers a model of relations similar to how people relate naturally.

1.0 Contemporary research on social relationships and social capital

In a qualitative study, Gillies and Edwards (2006) analyse the links between parenting and the concentration of social capital. Their research examines working and middle class families and social capital. In general terms, these two types of families presented similar social networks, which provide them with a number of benefits and assets. However, an in-depth analysis found that similarities in social capital concentration among those families were not real at all. Rather, working class families presented a different and restricted concentration of social capital in comparison to middle class families.

Gillies and Edwards (2006) argue that the social capital concentrated by working class families responded more to the theories described by Bourdieu (2006) than those of Coleman (1988). The type of social relations experienced by working class families tends to be with family members and a few individuals from the same

social class. Social relations analysed within working class families were characterized by a high level of commitment and social obligations that families were required to meet in order to maintain them. Conversely, middle class families enjoyed more diverse social relations. These relationships were sustained over time, but they involved fewer social obligations. Middle class families also maintained other social relations with friends and acquaintances of different social classes, with whom they shared an 'instrumental nature of social networking' (2006, pp;56). Gillies and Edwards (2006) emphasize that this type of social interaction, i.e. more distant, yet with fewer social commitments, was absent among working class families.

2.0 Empirical findings: welfare recipients' familial relations: Are these a demographic issue?

The family is usually the first institution of social interaction for the individual (Collier, 1998). From this perspective, it is interesting to analyse the role that family members - parents, brothers and sisters - play in individuals' close reference groups. Specifically, this paper will study the role of family members in the generation of social relations and social capital, and how this is affected by the Chilesolidario Programme.

2.1 Identifying the concept of family among current and former Chilesolidario beneficiaries

More than twenty female respondents, current and former beneficiaries of the Programme in Villa San Luis 3, show clear, well-established social relationships with the same type of individuals. They have a stable, long-term, and deep relationship with their parents, sisters and brothers, who are referred to as 'the family'. This is the first finding of this research. This fact is relevant to this analysis, since family relationships have been the most frequent type of social relation found throughout the interviews conducted in Villa San Luis 3. However, less than ten current and former beneficiaries interviewed[22] live geographically close to their parents, with most of them living in a separate house. Although most of these family members live far away from the beneficiaries, they still play a relevant role in the interviewees' lives. In this regard, the interviews show that space (close physical proximity) is not an issue for the respondents, as is illustrated here:

"My parents, sisters and brothers live in another commune. They still live in the same place we all grew up. We get together every weekend and we [her family] go and visit them because we have fun together. I feel safe in that neighbourhood; I like the people that live there and the way my parents support me (...) I don't think I could live without that help." (Current beneficiary)

Other respondents said:

"I don't live in the same neighbourhood I was born in. My mother and father separated and my mom stayed in the neighbourhood. I try to go frequently, because my mom is there, but

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[22] All the interviewees are women between the ages of 25 and 55, as mentioned before, and the majority of them have children between 12 and 18 months, and most of them live with children under the age of 16 (see Chapter Two).

having kids makes it difficult. Also, I always feel a little sick and I get scared crossing Santiago alone. I've got great memories from my childhood in that neighbourhood, but I see it now and it's been taken over by drugs and dealers... It's awful what happens on weekends.. I still go because my mom lives there. My brothers also go regularly, but it isn't the same as it was before." (Current beneficiary)

"I'm a person with few friends. My parents and my older sister are the main source of support in my life. My younger daughter has had various health problems and my parents always help me. They accompany me when my daughter has medical exams and lend me money. They aren't rich, but I don't have anyone else to borrow money from. They've been able to save some money, but even if they don't have any, my father gets it from one of his clients. They always help me out even if they don't live nearby." (Former beneficiary)

It is interesting to see how family relations generate a capacity to solve problems. The current and former beneficiaries interviewed express that their parents are active, in the sense that they are able to solve economic problems. Because the parents are no better off economically than the interviewees, the efforts they make towards solving the economic and family emergencies of their children are especially recognized.

The parents do not live day-to-day with the respondents, but are considered relevant when there are economic problems that need to be solved. It is also interesting to mention that the respondents do not identify others who regularly help with resolving economic problems. However, bearing in mind that the respondents live in a situation of deprivation and are recipients of public welfare, it is logical to assume that the conditions in which their brothers and sisters live are not necessarily any better. The assumption that the economic situation of their brothers and sisters is not more favourable than their own, could explain why it is the parents, and not the siblings, that help solve economic emergencies.

Ten of the 14 women interviewed, both current beneficiaries and participants in this research, mentioned enjoying strong relationships with their parents and relatives. These householders claimed that their parents had been actively present in their lives as a constant support mechanism (see Coleman, 1988). As mentioned previously, parents are involved in most of the current beneficiaries' daily activities, interacting with them in regard to intimate issues, and acting as a permanent source of social interaction (Winter, 2000). This is illustrated by the following interview with a current recipient of the Chilesolidario Programme:

"I go to see my parents or my sister when I'm facing problems. They have always been close to me and given me support. My parents used to live in the south of Chile and now they live in the capital, close to my sister and me. I trust them and I count on them, although I know my parents and my sister work hard every day. They have helped me when I've had economic problems. This is important for me, although I know that people who live in better conditions never help those who live in poorer conditions. They see us as insects, and people today are very selfish. They think that everyone gets ahead only by thinking about him or herself. And I agree with them sometimes. I realize that it's a selfish attitude, but if you saw what is happening around me you would realize that everyone is looking for the same thing. This is why I trust only my family, my parents and my sister. I don't expect to receive anything good from anyone else. I've received some help from time to time, I know that, but I think everyone looks out for their own interests. Even at school, children are taught only to think about themselves, because if you don't have money for materials, your child just won't participate in the daily activities. The school agrees with that. This is the way Chilean public schools educate our children today." (Current beneficiary)

In line with Durston's (2002) ideas, current beneficiaries of the Chilesolidario Programme receive help from their closest respective family group, who are their parents and siblings. They are valid referents for resolving the recipients' economic problems. This closest group, referred to as the 'identity group' by Durston (2002), provides the recipient with access to essential and basic support, that no one else

could offer. In this regard, it is important to recall the comments of the woman who mentioned that her mother is the figure of trust when it comes to finding someone to take care of her children.

The following statement refers to siblings as a source of economic assistance:

"My older sister works in a drugstore and my younger brother is a truck driver. None of us completed our studies. In fact, I didn't even finish high school. My sister has always been the smartest, but when she got pregnant at 17 she started working to get by. I wasn't a good student, and neither was my brother. Neither of us wanted to study more and our parent didn't push us to do so. Both my brother and sister have families and kids so it's not easy for me to ask for help... I'm sure that they would try to help me, but I don't even want to ask because I know that sometimes they have even more problems than I do. I've got to solve my own problems, but when I can't, my parents give me a little extra money." (Current beneficiary)

Another statement helps explain the role of brothers and sisters:

"I have a good relationship with my younger sister. She's been living with her boyfriend for a couple of years now, and both work more than I do to make ends meet. Their daughter spends all day at school. They're an example for me. That's why I'd feel bad about asking things from her. She's a role model, but I can't keep up with her; she works much more than I do, all day. Once I tried asking her for help, but it was tough because she was focused on her own things. She's my younger sister, but she's like an old friend... we laugh a lot when we see each other at our dad's home, but I don't want to bother her. She calls me on the phone and we talk about life. She tells me about her difficulties and I talk about mine. The road is tough for both of, although she has fewer kids and it's easier for her to make and save money and to do things well. With three kids, it's a lot more difficult for me." (Current beneficiary)

The statements suggest that many interviewees' siblings are important sources of trusted support when emotional and economic difficulties are concerned. Siblings

are considered to be very close, extremely trustworthy, and constantly reliable. In this sense, it appears that the roles of brothers and sisters are to share moments together, to enjoy conversations and to be attentive to their parents' situation. The interviews reveal that economic help is not usually requested from siblings, since they share a similar socioeconomic situation to the interviewees. It would therefore seem difficult to ask for help or to feel supported by someone who is experiencing the same situations. This is the crux of an analysis of relations between siblings. If the siblings had a better economic and social situation, their brothers and sisters would request more assistance. One interviewee discloses below how difficult it is to ask her brother for help, even though he experiences a better relative economic situation than she does.

This is the former beneficiary's statement:

"My brother lives nearby. He has an ability to work that I envy. He comes to help me out when I need it, but the truth is I try to bother him as little as possible. He drives a truck and gets paid well. But he has to travel a lot and spends little time in Santiago. He's four years older then I am, but he's more like a father. He's got everything I would like to find in a partner: he's hardworking, dedicated and is concerned about others. I try not to ask him for anything. The truth is, I only ask him for something when I see he's had a run of good luck, and even then I ask him for the minimum." (Former beneficiary)

This finding supports Coleman (1988) and his views on social capital and family life, through which emotional and material support are captured by welfare recipients because of the close relationships they share with their parents and siblings.

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This is illustrated by the following statements:

"My parents do not have any more money than I do, but they give me economic support when I need it. It's not too much, but nobody else is going to help me. Nobody lends money these days, and I know when my parents give me money they do not expect to receive anything in return." (Former beneficiary)

"I don't often ask for help, but the truth is that my parents offer it all the time. They are concerned about my life and are close to my kids and me. I don't see them too often, but they call me each week. They sometimes come to visit me and I travel to the south to see them. I feel comfortable telling them about myself. Even though it sounds strange, they know more about my private life than many of my friends do. I don't have to hide anything from them. They know me as I am, and that's reassuring. I don't need to behave in a certain way, because they know me. When I have problems, they always help me, and when I'm happy, I share my happiness with them. What happens is that I feel like they're a room in my life. They are always there... close by. This doesn't mean I don't try to avoid them sometimes, because they're always worried and want to know about me. I tell them what I want them to know, and they find out what I want them to find out. In this sense, my mom listens to me and is my friend and my dad tells me what I must do or what decisions I have to take." (Former beneficiary)

"My husband sometimes gets upset because my parents are always involved in my things, but the truth is, I really don't care. I know that my parents want the best for me and that calms me down. When my husband gets mad, I try to sort things out, even though my parents don't know that my husband is jealous. I prefer to keep it private so as not to cause problems between them." (Former beneficiary)

Accordingly, the recipients show that different types of relations exist between family members. They provide economic assistance in the case of emergencies, and also provide care and support when needed.

The following is a quote from a current welfare recipient living in villa San Luis 3:

"In the case of my mother, she's always helping me out with the kids and their activities. My mom is the best help I could hope for. She loves my kids and takes care of them better than anybody else. Who could I trust more than her? She's not always able to help, because she has to travel to see me, but when she knows I'm really worn out with the kids, she stays at my house for a couple of days and takes charge of them. She does homework with them, picks them up from school and even does the cooking." (Current beneficiary)

It is interesting to note that respondents consider parents and siblings to be the most trusted group around them, instead of other individuals who should also be an important focus of trust in their lives, such as the spouse. It should also be pointed out that this appraisal of the family is made by a group of current and former beneficiaries, who are also women with children that require almost constant care. For these beneficiaries, support and help are become relevant in their lives, when housekeeping and childcare are an important constraint on developing other activities (see Chapter five). Most of the beneficiaries interviewed have children under sixteen; this generally means receiving the support of a trusted individual, at times when it is necessary develop particular activities outside the home, such as pursuing educational opportunities or working in a paid job. Thus, parents and siblings are most suitable in these situations.

2.2 Identifying familism as a collective action in Villa San Luis 3

Familism is associated with strong family relations and weak social ties with other individuals outside of the family. Research findings show that a certain insistence on family relations is created in people with low incomes and few social ties outside the family. Familism can be understood as a pattern of behaviour and intimacy for those in need of assistance that involves a sense of attachment

towards members of their family (parents, brothers and sisters) in their ability to help them resolve personal problems. Thus, taking into account that the subjects of this study are current and former beneficiaries of a government social programme, the scope of this study encompasses individuals who fit this profile. In this sense, familism is a condition determined by the concentration of cooperation and trust amongst members of a family, and a corresponding lack of trust for friends, acquaintances, or other contacts. Hence, Chilesolidario is a social programme that contributes to the permanence of this condition of familism, in the sense that it strengthens further the ties that exist amongst family members and does not contribute significantly to the creation of other social relations. This is because the majority of the Programme's activities occur within the home, where family and other household members may participate. The Programme does not encourage beneficiaries to join social networks or establish social ties. Moreover, the Programme does not offer social links as a source for improving active social groups within the commune, but rather points exclusively towards strengthening relationships within the home.

Therefore, not only does the phenomenon of familism already exist among the beneficiaries prior to the Programme's introduction, but it is also one that is encouraged by the professionals who work in it.

For instance:

> "Our work involves different family stages. The most important stage is when we aim to strengthen the family itself, since it is the nuclear group where relations take place every day, and bearing in mind that relationships within families participating in the Programme are generally poor, parents and children do not have many forms of relating with one another and their ties are weak. Both the Programme and ourselves believe that working on the nuclear family is essential if we wish to generate a successful social

intervention and reduce poverty. We [social workers] try to 'spin an ill-treated cloth', by generating new ties, new conversations, and new topics that can be of general interest for everyone in the home." (Social worker)

The social worker also explains the social intervention that is provided as a form of support when family attitudes and habits need to be altered. For that purpose, it is argued that social workers tend to modify family habits by encouraging new forms of behaviour among the family as a whole. This takes place in a collective meeting, and using involves a specially designed game board. In these meetings a traditional view of the family is also reinforced.

This support exercise is illustrated here:

"We [social workers] attempt to have every single family member participate in the meetings. We encourage this participation because it is useful for creating a new concept of the family. They see that the only way to overcome their problems is by working together. In these meetings, they confront problems such as domestic violence or alcoholism. After a while, the family understands that anything is possible when the whole family works together and they [the family members] see that the most important factor for overcoming problems is family cohesion." (Social worker)

Another social worker continues:

"In the homes [of families visited by the social worker] I stress the importance of working together with family members. I also insist that the parent/child relationship be strong, that the family should last forever and that there must be a moral and ethical obligation to help each other when they are faced with problems. I show them that friendships don't necessarily last forever and that, as individuals, we are people that need incentives. The family is the only entity that cannot base its mutual assistance on economic incentives. Because of that, Chilesolidario must continue to strengthen the Chilean family. I think that is what we try to reflect with the Programme. Humble people, the poor, are used to not receiving help, of being alone and feeling that it's pointless to look for help outside.

Because of that, the Programme helps to produce an economic activity within the home, so that they (the beneficiaries) do not have to depend on anyone to achieve their objectives, or on economic changes that can leave them jobless at any moment. Escaping poverty depends on the housewives, and not the neighbours, or a society that does not respond to the needs of each poor family. It's tough, but that's how it is." (Social worker)

As a result, the concept of family is reinforced during each home visit, thereby transferring to family members the sort of familism required to continue in the Programme and obtain public benefits, and to establish future goals for overcoming poverty. At this stage, the research findings show that family reinforcement has been posited as the first step towards overcoming poverty through the Programme, mainly because of the social workers' assumption that the reinforcement of intra-family ties helps to advance its objectives.

Nevertheless, it seems there is a considerable cost incurred by the current and former beneficiaries if they wish to receive assistance from their parents when they are facing problems. The lack of privacy and the need to share their most personal experiences were themes that appeared in several interviews, indicating that tension often occurs in family relationships as a result of these 'intrusions' of privacy.

As a current beneficiary of the Programme says:

"What happens with parents is strange when you need their help. My parents are always willing to help me with the house, the kids and some financial problems. However, they also want to know why I get into these situations, why things happen to me, and how I can avoid them in the future. I told you that I was a prostitute for a long time and that I earned a lot of money, until I tried drugs and couldn't maintain my lifestyle. My parents didn't know what I did, but they knew I made good money. When I stopped working as a prostitute I couldn't justify not earning the same amount of money as before. Finally I had

to tell them. Then we had a lot of problems in the family because they told my current boyfriend. The situation dragged on for months. I had to give explanations and come clean about everything. My mom is afraid that I'll go back to doing the same thing. I don't regret what I did, because I made a lot of money and I never had a bad experience. My problem was with the drugs." (Current beneficiary)

A former beneficiary talks about privacy as something often cherished:

"My parents don't like the fact that I live in San Luis 3. They insist I move, but I don't have any way to justify it. I couldn't move closer to them because then I wouldn't have a life. They'd get involved in everything that my boyfriend and I do, and they'd try to control us. That's why I moved out of their home in the first place. I love them, but the truth is that sometimes they go overboard with their demands. Each time my mom comes to my home I try not to tell her too many things so she doesn't end up finding out about my private life. But she ends up finding out anyway and gives me the kind of advice I don't want to hear. In the end, it's the price I have to pay for bringing her to the house to help me out. If I want help, I have to put up with her attempts to control me and her complaints about things I do badly or should avoid." (Former beneficiary)

Privacy is a personal condition that is recognized as important, but is also 'tradable' as long as the Programme's female participants receive the help and company of their families. Relationships between welfare recipients and people living in close proximity with one another are built by considering privacy as a social need to respect people's space and lives. The considerations that enable private social relations to occur relate to the fact that welfare recipients understand, accept and respect different ways of living. They are the same considerations that permit individuals to cohabit a specific environment with their neighbours. In this respect, the idea of privacy illustrated by welfare recipients refers to the ways they expect to maintain a distant but friendly relationship with neighbours or people living relatively close to them (Wethington and Kavey,

2000). Relations with neighbours will be discussed in more detail in the following section.

2.3 Categorizing the types of social relations that exist for current and former beneficiaries in Villa San Luis 3 beyond family life

2.3.1 The concept of neighbour

Several respondents in Maipú stated that they maintained distant but frequent social relations with neighbours in their everyday lives. They consider neighbours to be those people living nearby (including those living next door), and that share the same neighbourhood and experience the same physical conditions as they do in their immediate environment. Neighbours are not regarded as being very close; rather they are people with whom they maintain some type of relationship over time that is neither too deep, nor based on trust. Neighbours interact with each other, but their relationship is not based on deep trust. The fact that they relate to other individuals by maintaining distant ties is described by welfare recipients in Villa San Luis 3 as essential for sustaining a healthy social environment and a good neighbourhood network. This view tends to support theories presented by Logan and Spitze (1994), and McPherson et al. (2001b) on proximity in social relations. Social interaction for welfare recipients occurs in a social context where necessity and the lack of material and social needs may affect relationships and social ties (Logan and Spitze, 1994). However, the social context of welfare recipients tends to generate less proximity between neighbours.

Thus, welfare recipients do not create deep social relations with their neighbours. This finding is highly relevant in a study on social capital, since the individuals'

actions in Maipú do not seem to be guided by the rational actions of searching for help and generating social ties in response to their situation of deprivation and need. This tends to contradict the classical theories of social capital that see social relations as an asset resulting from rational choices; this finding is also consistent with Coleman (1988) and Bourdieu (1997), among others theorists.

The definition of the concept of privacy did not vary among current and former welfare beneficiaries in Villa San Luis 3. Privacy depends on the sort of experiences and ties that people build throughout their lives. The definition, however, is generally related to maintaining social interactions that do not interfere with their lives.

This appears between both current and former beneficiaries illustrated in the following statement:

"I get along well with my neighbours. I have known them since we lived in the same *campamento*[23], close to Santiago. We went through the same tough times together and we fought for these houses. But we don't have too many close friends here. Everyone works a lot. We like to live in a good neighbourhood, and its better to be neither too close, nor too far away from them. My neighbours are good people, but we don't always go and tell them about our own problems, nor do we discuss what's happening with other families in the streets. I like living with my family and getting through things together." (Former beneficiary)

"My neighbours are from the south. They're hardworking and we don't see them much around here. I think their main concern is for their dogs. All their kids have left and they live alone. I talk to them and sometimes we go the vegetable market together, but the truth is I don't trust them enough to be any closer to them, nor am I interested in being so. The way things are seems fine." (Current beneficiary)

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[23] A *campamento* is an illegal occupation of land, generally by poor and extremely poor groups of families and individuals in Chile.

The key finding is that interviewees seem to relate 'good social relationships' with the distant interactions they have with neighbours. In this respect, concerns regarding privacy also reduce the chances for giving and receiving help from neighbours and more distant individuals, a feature that appears to be strong in Maipú. In accordance with the traditional social capital theories of Coleman (1988) or Bourdieu (2006), the welfare recipients' concerns for privacy restricts permanent social relations in Villa San Luis 3, thus affecting the capturing of social capital.

As a result, concerns about privacy by welfare recipients tend to support results obtained by Fisher *et al.* (1982) and Wethington and Kavey (2000) in their analysis of neighbouring and social support. The privacy of individuals determines the restrictions on the individual's relationships with others. In addition, these social relations are not determined by the types of need and deprivation affecting welfare recipients. In Maipú, neighbours in Villa San Luis 3 try to keep their needs to themselves because they wish to be accepted as respected neighbours. They do not like being involved in difficult circumstances with neighbours and acquaintances, so they decide to have fewer distant connections:

"I like this neighbourhood because I don't have to get know people too deeply. I don't share many conversations with my neighbours, only hellos and goodbyes. I don't like to talk too much here. I don't enjoy being in conflict with people... because the more you talk, the more problems you have." (Former beneficiary)

"For me, there's nothing like independence... I don't like telling people what I do or who I am. I like to get on well with people here, but I don't want them observing me or criticizing what I do. I prefer my friends to be from outside the neighbourhood. If I have a drink with friends, I do it in their homes and not in mine. People here have a lot of

prejudices. Everyone has an opinion and like to gossip about their neighbours because they want everyone to be at the same level as they are. It's not nice to be the subject of gossip." (Current beneficiary)

When asked why she likes her neighbourhood more than others she had lived in before, this former Chilesolidario beneficiary said:

"I didn't like my previous neighbourhoods because there were always quarrels between the neighbours in the streets. I remember hearing shouting going on between families and within them. My children lived behind closed doors all the time. We only went out in the summer time, though we went elsewhere. We never enjoyed the neighbourhood then, but here we feel free of nosey neighbours. Also, my parents now live close by, which means we now have a place to go to and have fun if we need to." (Former beneficiary)

The findings therefore show that although people are not prevented from maintaining intimate relationships with others, these tend to be with family members and friends rather than neighbours. This can be examined in-depth by utilizing the social capital theory developed by Portes (2000). Portes finds that some negative situations in society, specifically in neighbourhoods and communities, are based on the way that people relate to each other, and that problems appear because of intimate and close social relations. According to Portes (2000), welfare recipients avoid excessive social controls generated by close social relations by restricting the depth of their connections with individuals who live in close proximity.

This research suggests that territorial space is not a permanent condition of deep social relations in Villa San Luis 3. Physical space does not always determine the capturing of social capital, a fact that tends to support Wellman and Wortley's

(1999) and Wethington and Kavey's (2000) approach to social capital and space. This is illustrated here:

> "I like meeting people, but I only trust my parents and my sister when it comes to discussing serious matters. They give me support and advice all the time. I need them because they help me raise my children." (Former beneficiary)

Welfare recipients' feelings as regards caring for their own privacy have determined the ways in which they solve their family issues behind closed doors. The need to minimize the exercise of social control by others has, in turn, restricted neighbours' interventions in their private lives; a situation that finally helps shape a particular type of social capital in Villa San Luis 3. This type of social capital is marked by the generation of distant social relations with neighbours and leads to few connections. They are utilized as a means to be linked to the community, but not as a means to obtain economic benefits.

The neighbours help each other in a relation that is, to some extent, rational. Moreover, at least in the case of Villa San Luis 3, neighbours come from the same *campamentos* that were located on the banks of the Mapocho River, so they share a similar sense of identity. Neighbours help each other in several ways, some of which are described below:

> "My neighbours take care of my house when I'm away. They tell me about situations that could affect the neighbourhood. For example, they told me about a complaint that we made with the Municipality to improve cleanliness in the neighbourhood. They keep things for me when I'm away, and they even pick up the mail if it's too close to the street." (Current beneficiary)

> "I've had the same neighbours forever. They have a lot of friends and invite a lot of people to their house. I have a great relationship with my neighbour. Her partner has a

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stand in a vegetable market and he gives me fruits and vegetables or sells them to me for a good price. We don't go to their parties, but we get on well. Their kids play with mine and we know what goes on next door because of what their kids tell us. But I don't like to talk much about my family because I don't want the whole neighbourhood to find out. My neighbour is a good woman. She's a hard worker. But she spends hours chatting with other neighbours. I prefer not to get involved. Neither friend nor foe... things work better that way. We've never fought. Once we had a small fight because her kids got infested with lice... but I realized it wasn't her fault and we worked things out. I don't tell her about my life, and the truth is, she tells me little about hers." (Current beneficiary)

There is an intention to maintain a respectable relationship with neighbours. There is also an unwritten rule that establishes what is required to maintain positive social relations in the neighbourhood, and certain behavioural patterns are adhered to. The neighbour exists for the respondents, but is not regarded as a relevant actor or as someone that could be especially functional in their lives. In other words, the respondents consider neighbours to be part of their lives, but as actors that must respect their privacy.

This quote demonstrates why neighbours should maintain a certain distance for the respondents:

"I've lived here for some time. At first I was concerned with having a good relationship with my neighbours and I invited often them to my house. They came over for barbecues on weekends or when my husband had something to share with them. This happened on various occasions and we had a good relationship for years. But the problem was that they never invited us to their home, so my husband decided to stop inviting them. We were never close again after that. Later, there were problems on the street on weekends and fights between gangs and we decided not to get mixed up with the families that were involved. Now they don't greet us and the truth is, I prefer it that way. We avoid problems and can live peacefully." (Former beneficiary)

It is interesting to identify the Programme's contribution, and to determine its role in maintaining relations among the neighbours. In this regard, the Programme makes no explicit declaration of working on the social environment of beneficiaries, in the sense that it does not create a space for generating ties between neighbours. The Programme is not intent on ensuring beneficiaries are more integrated, or better integrated, within their immediate environment, because it does not regard neighbours as fulfilling a relevant function in the Programme.

This quote is from a social worker:

"Chilesolidario's beneficiaries don't have a very strong network of people close to them. In fact, they live in segregation from others. In general they are the poorest people on the block, are regarded by others as having problems, and don't have the resources to take care of themselves, etc. In this sense, the Programme is not concerned with whether they relate more with their neighbours, but only that the families themselves make advances. They are given help to solve their own problems, but the neighbour really has nothing to do with these problems. Even in cases where we see beneficiaries experiencing problems with their neighbours, we have neither the time nor the mandate to solve the problem. We can speak to the neighbours, but personally I don't get involved, because it can make beneficiaries feel uncomfortable. I feel they might think I could give personal information to the neighbours about what we, as a programme, are doing inside the home. If we get the neighbours involved in the Programme, it would be like including outsiders in a process of overcoming poverty, where they have little contribution to make." (Social worker)

Another quote shows the restrictions that social workers impose on opening up the Programme beyond the family:

"The area under my responsibility is a group of small houses that are right next to each other. One of the problems I had when I started working with the beneficiaries was to

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allow me into their homes so I could learn about their problems. At first they only wanted us to transfer subsidies to their family, and they weren't willing to talk about their more personal problems at home. It was difficult for me to get them to open up, so I don't think it would have been wise to ask after their neighbours, despite getting to know them quite well in the end. I know that a lot of people won't understand, but I know they keep their experiences to themselves and it's difficult for them to let others know about them." (Social worker)

In this sense, the Programme does not foment relationships between beneficiaries and their neighbours. Furthermore, civic groups or neighbourhood groups are not linked to the Chilesolidario Programme. Thus, the connection between beneficiary and the social milieu is discarded.

A quote from another social worker reflects how the Programme is viewed:

"Chilesolidario is a psychosocial programme. What we understand is that it seeks to provide psychological and social support to beneficiaries, by improving relations inside the family, solving their most urgent problems, and introducing them to the public system of social welfare. After this, we see if the people are able to work before trying to get them started in some kind of paid activity. That's it. We don't work with the community, because if we did, it would be a community programme. That's not the Programme's profile." (Social worker)

"I've tried to get people more involved with the community. My beneficiaries are reluctant to do so, because they want to keep their personal circumstances separate. They don't want their situation made public. They haven't wanted to form part of neighbourhood groups or to attend meetings at the Municipality. I don't try to oblige them either because in my opinion, it's a matter of personal choice. In the end, Chilesolidario is a subsistence programme that doesn't bring about changes in the long-term." (Social worker)

Consequently, the professionals working in the Programme assume that it does not connect beneficiaries with their environment. This shows there is a consistency that exists between the permanent habits and conduct of beneficiaries and the Programme. Chilesolidario does not try to alter individuals' relationship conduct with others beyond the family circle. It merely focuses on modifying conduct and habits within the family, in an attempt to produce changes in conduct to enable them to tackle their problems, and therefore be more prepared to go out and look for work and escape poverty. This situation also suggests how the Programme understands 'poverty': as a psychosocial condition that is alleviated by improvements within the home, the provision of economic resources for a period of time, and the possibility of finding some informal work. This condition of poverty, as defined by the Chilesolidario Programme, should be analysed more closely. Since poverty is understood to be a condition that is more personal than collective, the possibilities of incorporating more community-based aspects, or those associated with the beneficiaries' own networks, are completely discarded.

The types of relations that current and former beneficiaries have with their neighbours do not differ substantially. All of the relations are similar, involving the transfer of minimal resources, such as looking after houses or providing minimal information. This investigation does not reveal substantial differences between current beneficiaries and those leaving the Programme. Sixteen respondents expressed a desire to maintain distant relations with their neighbours. They want respectful relationships that allow them privacy, and not to be subject to criticism and gossip within the neighbourhood. In this way, since entering the Chilesolidario Programme, their way of life has not changed substantially. It is worth commenting, however, that beneficiaries entrust their neighbours with activities that are relatively easy to perform, and where there is no direct transfer of resources. As Coleman, 1988   points out, social capital is produced and

reproduced, as long as relationships are characterized by trust and permanence. In this case study, it is possible to appreciate a sense of permanence in social relations. However, the interaction among neighbours and recipients and former recipients rarely involves the transfer of relevant resources.

2.3.2 Conducting intimate social relationships beyond the immediate environment.

Although many welfare recipients in Villa San Luis 3 do not seem to maintain many intimate relationships with neighbours, some enjoyed a close relationship with a few trusted people living outside their own neighbourhood. More than twenty respondents suggest that close social relationships with a few friends and acquaintances are characterized by trust, even though the recipients of these connections do not live close to each other. Furthermore, the level of trust established between those who do maintain close ties did not necessarily signify high expectations in terms of the resources transferred.

Some respondents reported having expected more intimate social relations by respecting others' privacy as members of the same neighbourhood (Logan and Spitze, 1994). This finding contradicts Wethington and Kavey's (2000) arguments that intimate social relations are not always established for the sake of the personal interest to receive economic benefits. In this regard, Wethington and Kavey suggested that individuals are guided by rational choices and the search for self-interest in conducting their social ties, assumptions that are not present in the current behavioural patterns of respondents in Maipú.

2.3.3 The concepts of 'friend' and 'acquaintance'

Many interviewees argue that most of their daily relationships are maintained with individuals who are close to them and who are considered to be 'friends'. The concept of friend in these encounters implies a trusted, cooperative and voluntary relationship that is highly valued as an important resource by welfare recipients. Nevertheless, the research found that none of the interviewees had a clear definition of the concept of 'friend', or what friendship meant to them. They refer to 'friend' as a relevant component of their everyday ties, but when asked, only a few of the current and former recipients were able to identify friends among the individuals they interact with. One of the interviewees echoed a common sentiment by describing friends as: 'certain people living outside the neighbourhood with whom I maintain a closer relationship' (Current beneficiary 2).

Many welfare recipients state that trust is the strongest element among their closest relationships. Nevertheless, these recipients appear unable to verbalize the type of resource or support that is provided through friendship. This may be due to the fact that they do not understand the concept of 'resource' as it is understood in this research, and also because it is complicated to objectify social relations and to name the types of benefits obtained through acquaintances, friends or people that are close. This research suggests that friendship is a permanent social relation arising from a socially-interactive species. This finding supports Wellman and Wortley's (1999) finding, and rejects the idea that friendship is a collective action – i.e. a rational exercise of interacting with others to obtain something from them (as Coleman, 1990, or Lin, 2001, argue).

In this regard, the beneficiaries and former beneficiaries share a similar view on the meaning of friendship, although, as mentioned, the term friendship is closely related to mutual trust.

2.3.4 What friendship means

A number of interviewees speak of 'friendship' in different ways and try to define the concept, although a more detailed definition is found in this research. Interviewees refer to 'friendship' as a social phenomenon of relating to others that is totally distinct from other types of relationships, and this difference is stressed.

This is illustrated here:

"I have some friends who help me, and there are people I know who come and see me. My daughter's grandmother [on her father's side] is my friend and she travels from another commune just to see us. I'm in contact with more people. But I don't like having lots of friends because it can cause problems. But I know lots of people. I am friends with my daughter's aunt [on her father's side] as well. We chat a lot and can count on each other; she's my confidant, and they're really another family for me." (Current beneficiary)

"I have a just a few friends; the others are only acquaintances, and I never saw the difference between friends and acquaintances. But I've had many experiences in my life, and now I can separate my friends from my acquaintances very well. I feel accompanied by my both of them, but the difference is that I can talk openly with my friends about myself and really be myself." (Former beneficiary)

Respondents in Maipú consider the support they receive from friends to be relevant (see Wellman and Wortley's research, 1999). However, current and

former welfare recipients stress that the strongest emotional support and economic help comes from family members, specifically from parents and siblings.

This quote is about friends and their importance:

"I've had my friends since we were in school together. There aren't many, but I can talk to them freely about anything: about fights with my partner, who sometimes gets home drunk, and about the problems I have with my kid. My friends are the ones that listen to me. I also listen to them, and the truth is we don't criticize each other about the silly things we do, about the bad decisions we make and about the lives we lead. When I worked as a prostitute they never criticized me. They told me to take care of myself, but the truth is, I can't remember having had problems with them about it." (Current beneficiary)

Wellman and Wortley (1999) suggest that the help transferred by different social relations depends on the strength of ties. Friends of interviewees in Maipú, current and former beneficiaries, were identified as providing emotional support that generates confidence through complicity and shared private experiences (Stack, 1982). 'Friendship' is identified by recipients as a space of self-reflection, where people have the opportunity to receive emotional support. Friends and acquaintances are actors that help by providing companionship at certain times. Logan and Spitze (1994) and McPherson *et al.* (2001a) present similar arguments about friendship and companionship and their roles in social relations. This research finds that welfare recipients in Villa San Luis 3 have few individuals to interact with, a situation that reflects the lack of ties with broader social networks.

"I don't have many friends. In truth I only have one true female friend. The friends that I had in the past were ex-boyfriends and I don't want to know anything about them now. Any female friends I have aren't from the neighbourhood. They're friends from school or from some job that I had in the past." (Former beneficiary)

"I can count my friends on one hand. I only have three. But the truth is I don't have time to see them more often or to make more friends. They are good women. Sometimes they are worse off than I am, but they always help when I ask ..." (Current beneficiary)

The frequency and superficiality of social relations maintained by welfare recipients in Maipú is confirmed by one social worker:

"Most of the neighbours in Villa San Luis 3 came from *campamentos* or were *allegados*[24] from other communes of the capital. The Chilean government provided them with these houses that are very basic. But moving to this area (Maipú) was compulsory for those who wanted to get proper houses to live in... We are talking about extremely poor families, who do not take any decisions... But this means that these families did not choose the type of neighbourhood they live in. The government built these houses, which are actually more like ghettos. But after 10 years, Villa San Luis 3 has developed a relationship dynamic. This is characterized by not having much close contact with each other. They interact with each other only when they meet by chance. Their contacts are not intrusive, although they know each other and their past quite well." (Social worker)

As a result, welfare recipients maintain frequent but superficial social relationships with their neighbours. However, they have close relationships with friends that do not live close by, and this reflects the fact that close proximity is not a pre-requisite for creating social capital. This finding supports the theories of Logan and Spitze (1994) and Wellman and Wortley (1999) regarding social capital and space.

By analysing how welfare recipients understand social relations, I argue that they identify strong, close relationships to be desirable, and that these are maintained with family members and friends. Further, these desired encounters define certain

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[24] *Allegados* are individuals and families that share a house with other families or rent a room in a house.

types of relationships, where new codes of conduct are important if they are to be maintained:

> "I don't ask for help all the time. My friends know when I need something for my children. They do not go around telling others that I need these things. They just come round and leave nappies for my daughter. Something similar happens with my neighbours. My neighbour gives me water when it's cut off, and the elderly lady living close by gives me food if she's been to the market. But I do not ask for it. They just come by and help us. I don't help them because I can't, but they help me because they understand my situation." (Former beneficiary)

If a comparison is drawn between the perceptions of current beneficiaries and those that are leaving the Programme, no substantial difference can be observed regarding how they evaluate and consider the presence of friends. For the majority of the respondents, a friend is someone that can be trusted with confidential, or private, information. Social relations that are maintained between both current and former beneficiaries and their respective friends transfer more important resources than those transferred with neighbours. Children can be left with friends when problems arise or there is available to take care of them. They can also ask to borrow money from friends or count on some other help to solve urgent problems. Friends are also, for both groups of respondents, a source of highly valued emotional support.

Nevertheless, the Chilesolidario Programme does not work with the beneficiaries' friends. Not one interviewee identified friends as people who actively participated in either the Programme or its projects. There is no indication in their interviews with social workers that beneficiaries are aware of any support groups available: people who could be closer, more-directly involved with the family, and who could help the Programme to achieve its objectives. The activities that friends engage in

the most tend to be looking after the home and children, and listening to the personal problems of the respondents. To a lesser degree, they may offer some financial support.

Although the Programme provides psychological support for the beneficiaries, the scope of friendship was not observed to encompass the transfer of relevant resources, or to help them obtain other resources, such as employment. There were interviews, however, in which the respondents said that friends sometimes gave them information about possible work, job placements or lower prices for goods they wanted. During their visits, friends informed beneficiaries about activities in the centre of the commune, possibilities for finding employment, and even information about what was happening in the country.

This is reflected in the following statements:

"My friend Lorena visits me frequently. She is a traveling salesperson and looks around to find cheap things to resell at a higher price. Sometimes she tells me about certain things I can buy cheaply and resell at a higher price, for example second-hand clothes. She found a place in the city centre where they sell second-hand clothes from the USA. We went together and decided to buy some clothes in bulk. She was able to work for about three months, selling the clothes at street markets. I didn't feel like joining her in this part-time job, but I did buy cheap clothes for my kids." (Former beneficiary)

"My friends and I often see each other. Sometimes they invite me over for the weekend or I arrange something at my house. They come over and we have a good laugh. Some of them drink beer and we look back on our schooldays and things like that. We talk about friends, have a good gossip and pass the night away. They don't have a penny in their pocket, but they don't have it so bad either. I can't ask them for money, but they sometimes tell me about informal jobs, like where I can get some house-cleaning work, who needs a little help, things like that. I've got several jobs because of tips from my

friends. The last time I got a job cleaning buses. My friend Florencio told me about that job." (Current beneficiary)

Friends are a source for the transfer of resources. In these cases, the respondents stated that friends had provided leads about possible jobs. However, the case study shows, that jobs didn't materialize from one day to the next. The respondents enjoy the trust they have with their friends, allowing them to enter into the home, and share the families' experiences. But there is no differentiation between current and former beneficiaries as a result of the Programme's intervention. Chilesolidario does not generate change at this level.

2.3.5 The concept of 'contact'

Vertical social capital is identified as a type of resource aimed at generating more heterogeneous relationships with individuals coming from groups with cultural, social and economic differences (Putnam, 2000). This type of social relation is described by Putnam (2000) as 'inclusive', since the individuals involved have established different kinds of relationship with other social groups, thus extending their networks. Individuals engaged in inclusive relationships accept new habits and attitudes, and even new values and behaviours, thus increasing their chances of joining a more heterogeneous network, and thereby receiving new resources to transfer. There are several external circumstances that allow individuals to join more heterogeneous networks. On one hand, the individuals' own characteristics and levels of tolerance may determine their ability to join different networks. On the other hand, participation in organized leisure activities can favour this capturing of capital. These situations influence the creation of more divergent ties among people belonging to different social groups.

A few interviewees mentioned having some social 'contacts', or connections with individuals whose culture and background differed from that in their own neighbourhood. These contacts are well respected as a result of the networks and well-grounded relationships that they have managed to establish. As a result, this research finds that the term 'contacts' refers to individuals with a higher status within their neighbourhood or outside of it. The consideration of this elevated status is due to them having a permanent job, maintaining ties with important people, or possessing relevant information that can be of interest to welfare recipients in Maipú. This is in line with Lin's (2001) arguments about social capital benefits based on the transfer of specific private information.

Contacts can also help create a network of social and economic support when necessary, depending on the relationship created between the respondent and his/her contacts. In this respect, the research finds that the term 'contact', which is used by few former welfare recipients, is associated with the relationship maintained with different people, within and beyond a certain physical 'space'. Here, the identification of 'contacts' is emphasized as a way of making use of cultural differences between individuals as a source of material opportunities and mobility (McPherson and Smith-Lovin, 1982, McPherson et al., 2001). It is a means of creating a denser network of acquaintances among different social actors. This is illustrated here:

> "I happen to be known in this neighbourhood but I don't have too many friends. There are not many people I can count on. I don't trust too many people and I don't participate in activities within this neighbourhood either, although I have got some contacts. I went to one of my contacts to look for help when I was unemployed, though she didn't help me at the time. Sometimes she helps... My contacts live close by, just three or four blocks away, so it is not difficult to meet up with them." (Current beneficiary)

The interviewee was asked how she knows that her contacts are really who she thinks they are, and she replied:

"I know they're contacts because I can go and ask for help or information when I'm in need. Some of my contacts really know how things work in the commune, and they help me when I need something from the Municipality. Sometimes they give me tips about how and where I can find good jobs. My contacts don't always help me, to be honest, but I know they help me when they can, so I often go there for help." (Current beneficiary)

'Space' is characterized by the neighbourhood in this case. These findings tend to counter Coleman (1990) and Collier's (1998) theories of social capital in which the 'space' is identified as a source of productive relationships.

As mentioned, the term 'contact' is not often mentioned among respondents in Villa San Luis 3. In fact, only 5 former and 2 current welfare recipients mentioned 'contacts' as people that have had an impact on their lives. The majority of interviewees, both current and former beneficiaries, did not refer to any contacts within their closest, most trusted circle. In addition, most interviewees were explicit in stating that they did not forge relationships with individuals who could help them find jobs or resolve personal problems.

The following statement illustrates one interviewee's understanding of the term 'contacts' and the role they play in her life:

"Friends are a group of people that can give me important tips. This helps me sometimes, but what really helps me the most has been the times that I've gone to a contact in order to get some sort of work. I have a contact with a position in the Municipality. This person has helped me get jobs in some food companies, and thanks to him I sometimes work. My problem is that I can't hang on to jobs for long because my kids need me to take care of

them, and I end up losing jobs when they get sick. That's when I start selling things in the street market or door-to-door. Sometimes I go back to my contact at the Municipality and he gets me something else. Sometimes he can't find me any openings, but he's always willing to try. I met him a couple of years ago, when he was the boss of a cleaning company where I worked. He realized I was honest and I think he offers me work because he knows it's difficult to do everything alone." (Former beneficiary)

The term 'contacts' is therefore misinterpreted. The few respondents who mentioned having contacts do so on the understanding that they are people who can offer them work or some kind of necessary resource directly. Furthermore, contacts provide economic resources, though they may require a return with interest in the future.

The following quote concerns the transfer of resources:

"My contact has lent me money on several occasions. I've never let him down and I've always returned it with interest. This gentleman doesn't help me out of pity. Whatever he gives me I have to return. He trusts me, and believes in me. It's a mutual feeling of trust. I know he's helped a lot of people in the neighbourhood and many people haven't paid him back. As long as I know I can pay him back, I ask for help. Otherwise I prefer not to talk to him." (Current beneficiary)

The notion of 'contact' does not seem to be associated with a close relationship involving discussions of emotional or personal issues. On the contrary, it seems that contacts could be characterized as rather cold; though willing to help, they only do so when the recipient is considered capable of responding to commitments; they also prefer not to listen to the problems of current or former beneficiaries, A contact is this sense, is a person who is able to find work, or provide loans that are not possible to obtain through the traditional banking system. A 'contact' appears to perform a similar role to that of a 'loan shark':

someone who is not willing to lend money to just anyone, but only to individuals that are trustworthy and who are able to return the money. Given that their economic situation is precarious, it is extremely difficult for beneficiaries to access the financial system and none of the respondents have current accounts. Thus, the figure of the loan shark is relatively common in sectors with scare resources. The contact assumes great importance, because, due to the lack of a relatively wide social network, many low-income people have no other chance to obtain money, support or even work. Chilesolidario's beneficiaries have a very weak social environment, in which there are few people to support them, and in which the members of the nuclear family – parents and brothers - are the closest and most important figures for them. However, as far as economic resources are concerned, these come from lesser-known people who display a certain power and insist on commitment and loyalty from the Programme's beneficiaries. Nevertheless, the interviewees do not mention any abuse by the contacts. None of the interviewees who spoke about contacts – seven in total – mentioned having felt pressurized by the contacts, although they recognize that, in order to maintain the relationship with the contact, it is important to be trusted. Trust means responding to the requirements that led to the relationship in the first place, and can be defined as having the capacity to repay a monetary debt or to perform a job well that was obtained for them by the contact.

2.4 Capturing social capital from the Chilesolidario Programme

This research suggests that most social relations among neighbours, described through interviews with current and former women beneficiaries in Villa San Luis 3, are characterized by a lack of closeness in the long-term. Some neighbours maintain permanent horizontal relations, but little emotional support or few economic resources are transferred. This is mainly due to the welfare recipients'

desire to maintain their privacy. Here, the neighbour is an actor identified and defined by the respondent as an equal among respondents in Maipú. According to them, neighbours are seen as fellow counterparts who live in the same place in Villa San Luis 3. They live under similarly deprived circumstances, and are looking for a better place to live. In many cases, neighbours maintain a distant, but friendly relationship with their peers. In addition, there are no high expectations with regard to economic aid that could be obtained through neighbours. Neighbours know each other, they know their respective economic limitations and they do not look for economic support from their neighbours. In this scenario, there is a tendency to reduce the number of neighbourhood relations in order to restrict social control, a situation that establishes a particular form of social capital in Villa San Luis 3.

The research highlights that the privacy of welfare recipients is seen as a good way of maintaining distant relationships. Many interviewees suggest that the best place to live is where people have their own private lives, and these findings relate the welfare recipients' ways of living to a particular form of social capital. Welfare recipients in Maipú want to keep their lives private as the first principle of relating to others. This restricts considerably the number of social obligations and responsibilities that the poor have towards their neighbours. This also helps to explain why welfare recipients control any commitment that horizontal social relations might produce. However, an alternative interpretation is possible. Concerns about privacy in Villa San Luis 3 can be interpreted as the welfare recipients' tendency to minimize social relations with those who cannot respond to their expectations. This appears to be a response to the social control issue explored previously in this chapter. However, in this case the welfare recipients' behaviours reflect their diminished capacities for controlling the social expectations

that others have toward them. According to this research, the welfare recipients' behaviour has been undermined by the policy response in Maipú.

Bonding social capital captured by welfare recipients in Villa San Luis 3 can be related to the 'homophily principle', studied by McPherson *et al.* (2001) and Smith-Lovin and Cook (1982, 2001). In making this link, this research suggests that homophily leads to horizontal social relations among individuals' networks. People are excluded from conducting social relations with individuals from a different economic status. This view counters Coleman's (1988) arguments about social capital and equality. Social capital captured by welfare recipients is insufficient to overcome economic deprivation. In other words, welfare recipients' social capital beyond their family restricts their ability to join other social groups. In fact, it is a source of exclusion and an obstacle to enjoying different relationships and actually restricts the building of bridges between different groups of people. From this point of view, social capital captured in Villa San Luis 3 beyond family life is explained through Bourdieu's (2006) usage of social capital and inequality. On one hand, respondents have fewer responsibilities and commitments towards those that are neither their friends nor family members. On the other hand, this behaviour can be evaluated as a response to their inability to establish social relations where certain resources are expected in return (Bourdieu, 1997).

Friends are identified as relevant actors in welfare recipients' relationships, even though friends and their role in providing support are unclear, even among the participants of this research who mentioned friends as important actors for them. In this regard, the analysis of horizontal social relations in Villa San Luis 3 in Maipú reflects the extent to which welfare recipients relate differently to diverse social actors. These social actors are determined by the role they play in the relationship, and by transferred resources, thereby generating varying levels of capital. The

resources transferred through horizontal relations consist of emotional support and a little economic help. These resources generate bonding social capital, which is the asset embedded within the welfare recipients' relationships beyond family relations. This finding supports Coleman's (1988) theory of social capital, but only in the idea of social relationships enjoyed by family members and friends. The lack of important economic resources transferred through acquaintances, contacts and other people from other social groups therefore supports Bourdieu's (1997) ideas on social capital.

By comparison, another social capital interpretation shows that the provision of emotional support is the most relevant resource to appear as a consequence of connections in Villa San Luis 3. This finding, and the fact that people's concerns about maintaining their privacy govern to some extent the welfare recipients' social relationships, suggests the existence of a particular type of social capital in Villa San Luis 3. This transfer of resources determines a special social capital, which responds to the social context in which these ties and relationships are maintained.

Only a small group of poor individuals who participated in this research have a permanent social connection with individuals from other social groups with a higher economic status. The identification of contacts, for instance, as individuals living in better material conditions, in a rich commune or with a permanent job, means that it is quite difficult for welfare recipients to make new ones. In this regard, recipients have fewer opportunities to create and maintain ties with individuals from other social groups. This can be identified as a source of exclusion, since it causes marginalization among welfare recipients in Villa San Luis 3.

3.0 Conclusion

The concept of neighbouring is associated with space in Villa San Luis 3. Neighbours are identified by welfare recipients as people living in close proximity to one another. They are clearly identified by respondents in this research as people who come from the same background as them, who have experienced similar levels of deprivation and need in the past, and who live in the same types of houses. Social relations between neighbours appear to be more superficial, in spite of being long-lasting. The welfare recipients interviewed know their neighbours very well. They respect each other and most of their relationships are friendly, but they try to keep their lives private. Most of the neighbours have been living in the neighbourhood for a long time, so they have created their own form of socialization, whereby the permanence of neighbouring social relations depends greatly on respecting their neighbours' privacy, and on following a behavioural pattern that involves maintaining a peaceful household. As a result, neighbours in Villa San Luis 3 not only restrict their social relations on account of their concerns for privacy, but also since there is little trust among the people that live there, and because in general there is a clear similarity between lifestyles and socioeconomic conditions.

Social relations among neighbours are characterized by the transfer of few resources. Welfare recipients control the transfer of resources to their neighbours by limiting social encounters to sporadic street conversations. Social relations among neighbours are maintained with reduced expectations, because of the lack of resources transferred. This low expectation reduces obligations, by avoiding the social control that can arise from neighbours and their community, although they share the responsibility of maintaining cordial relationships and peace within the

neighbourhood. This finding confirms the theory of Portes (2000) about social control and social capital. These findings also reflect the lack of social capital among neighbours in Villa San Luis 3.

The concept of friendship is not associated with physical space. Many of the friends of Villa San Luis 3 residents are identified as individuals who live outside the neighbourhood. Friends are identified as individuals with whom they spend time and share experiences together. Friends and acquaintances transfer some resources to welfare recipients through social relationships. Friends and some acquaintances of current and former beneficiaries provide emotional support as a resource, and some information that could be relevant for finding work, thus positioning them within the welfare recipients' group of trusted individuals. Friends, and sometimes acquaintances, provide companionship to beneficiaries. These resources are considered to be an important support in times of difficulty. Friends are more valued actors than acquaintances, but the friends' role among welfare recipients is not always clear. Friends are more present, since they help to take care of children when necessary, and on some occasions provide relevant information. However, the interviewees are not able to provide a clear definition of either what a friend is, or what defines a good friend.

Contacts are not always associated with a particular space. They are identified by a small number of interviewees as important people living either inside or outside the neighbourhood. Only seven interviewees identified contacts as individuals present in their lives, and from whom some transfer of resources is possible. Moreover, contacts are identified as useful individuals who help transfer specific resources to welfare recipients in need. These resources include tips about job vacancies, how to deal with legal procedures or loaning money that is impossible to obtain through the traditional banking system.

Trust, cooperation and different individuals living in a similar space are aspects of social capital that affect the transfer of resources in Villa San Luis, Maipú. They are common characteristics among friends and are less present between neighbours, acquaintances and contacts. As a result, the capturing of social capital among welfare recipients in Villa San Luis 3, Maipú demonstrates that an unequal and stratified social system determines the way people relate to each other. Welfare recipients mainly come into contact with equals belonging to similar social groups. Respondents in this research tend to share similar beliefs, culture, social backgrounds, and social interactions with these individuals, while also protecting their privacy. But this social stratification leads to social capital that is rather more emotional than material, a capital that helps overcome social isolation instead of poverty. This picture of welfare recipients in Maipú and their chances to capture social capital is supported by Bourdieu's (1997) social capital theory, which emphasizes that social capital capturing is likely only for advantaged social groups that concentrate power and wealth. This view also supports Marx's (1948) theory of capital.

The capacity to transfer resources through social relations has been identified as a social phenomenon that explains social and economic inequalities. Both Coleman (1988) and Bourdieu (1997) are theorists who have linked social capital with inequality. Both Coleman and Bourdieu state that social capital can explain some of the social processes that generate social and economic inequalities. However, as discussed above, they differ on the meaning of social capital and its general role in society. Inequality is the basic idea that unequal individuals are part of a society, capturing different types of capitals and experiencing different types of relationships within the social structure. Unequal individuals do not reflect inequality themselves. Inequality is of public concern because of its association

with deprivation and socially excluded lives. For instance, Townsend (1993) points out that deprivation is based on human situations that lead to economic and social differences in society, and argues that deprivation is different from poverty. Flaherty *et al.* (2004) support Townsend's arguments about differences between deprivation and poverty, when describing deprivation as those circumstances in which individuals are disadvantaged, and poverty is the cause of these circumstances. As a result, and although it is not possible to conceive of a totally equal society in which 'everybody is or should be the same' (Baker, 1996, pp. 3), it is possible to think of a society that is able to tackle deprivation, stimulate inclusion and alleviate poverty.

In this regard, a link between social capital and equality can be suggested: similar individuals, both current and former beneficiaries in this case, tend to have similar capabilities to capture resources through social relations. The Chilesolidario Programme does not differentiate between the capacity to capture resources by beneficiaries. The two groups, current and former welfare beneficiaries, tend to interact in the same way. There are no substantial, observable differences in any of the following areas: in the capacity to interact better as a family when serious problems arise; in the quantity and quality of friends that are maintained over time and the resources that are transferred in these relations; and in the quantity of contacts that offer certain advantages in order to improve an individuals' economic situation. The Programme does not work with neighbours, friends or relevant people within the neighbourhood that was analysed. There are no official ties or activities carried out within the community. Nor are there instances in which the beneficiaries can resolve conflicts of a more personal nature, or take advantage of welfare programs that have already been implemented. The Chilesolidario Programme only works within the family, on the assumption that strengthening family relations is one of the best ways to help people living in

conditions of poverty to feel empowered enough to solve their economic and social conflicts. The types of social relations are similar between current and former beneficiaries, suggesting that the Programme does not generate substantial changes in relationship habits and behavioural patterns. Nor does it try to impose a system of relations that is any different from what the beneficiaries experience during their day-to-day lives: there is no challenge to change their ways of interacting. It seems that the Programme's focus resides only in modifying habits inside the family, which does not result in changes in social relations. Similarly, it is suggested that the nature of relations of the respondents is a result of the ways individuals relate primarily to each other within the family. Also, this nature is similar among current and former Chilesolidario beneficiaries, whose relationship patterns are similar. This is explained by the fact that the Chilesolidario Programme has little or no impact on the ways people relate to each other.

Welfare recipients in Maipú maintain different types of social relations. On the one hand, individuals maintain strong ties with others who are identified as close and similar to them. On the other hand, individuals maintain weak ties with others that are viewed as 'different', such as those belonging to other social groups, who have other beliefs or come from different economic groups. Examinations of why individuals relate to some individuals more frequently than others are open to diverse interpretations. Several factors can influence why one individual chooses to interact with another in order to maintain a long-term relationship beyond the family. Life experiences, wishes, personality, personal aspirations and behaviours are associated with internal circumstances that can determine the types of social relations taking place in social interactions, as seen in Villa San Luis 3 (Wetterberg, 2004). In addition, neighbourhood development, community structure, the social groups' dynamism, labour market conditions, as well as their equality/inequality and inclusion/exclusion levels can also determine the types of

social interactions experienced by poor individuals in Maipú (Wellman and Wortley, 1999). Furthermore, physical proximity or distance can explain different types and levels of social relations in Maipú (McPherson et al., 2001). Thus, individual characteristics and external circumstances influence the type of social relations and the proximity and intimacy of such ties. To a large extent, social structures, individuals' perceptions based on how and why social relations have a place in their lives, and feelings of intimacy and privacy concerns, all affect the levels of poor people's own self-awareness and knowledge of their own social relations in Maipú. The research reported here supports analyses carried out by Silva et al. (2007) and Stack (1982) related to social relations and concerns about privacy that restrict social capital capturing. However, at the same time, these types of relations bring about a reserved, but permanent type of social relationship over time (Silva et al., 2007, Stack, 1982).

Nonetheless, it should be highlighted that poor individuals in Maipú concentrate a type of social capital based on receiving emotional support from their family members. They also receive some economic support from them, although this help tends to be insufficient for overcoming absolute poverty, as revealed by comparing current and former beneficiaries. At this point, a link between theories of social capital and social structure can be identified. As a result, the social model encouraged by Chilesolidario in Villa San Luis 3 and based on social capital capture, fails to ensure more equal systems of distribution of resources and transfer of capital amongst members of society. It has been observed that the groups of trust in Villa San Luis 3 do not widen, even after the Programme is completed. As Realo and Greenfield (2008) point out, there is a general tendency among families to reinforce the habits, behaviours and attitudes of homogeneous groups, as seen in the family and its environment in Villa San Luis 3. This tendency, in the end, is again reinforced by the Programme, which follows a model

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of social development based on family-group loyalty and trust, as mentioned by Fukuyama (1995) and encouraged by The World Bank. Here, recipients are inclined to pursue their own individual and family goals, and to overlook the collective-group loyalty that can exist beyond family life. This situation restricts opportunities to widen peoples' radius of trust in Villa San Luis 3, and also the likelihood of experiencing social relations with heterogeneous groups, and thus capturing social capital, as Lin (2001) suggests.

In the next chapter, attention is focused on whether the Chilesolidario Programme has delivered resources to its beneficiaries, in particular to improve their relational skills in order to increase social capital.

Chapter Five: Providing social support for capturing social capital

Research question two: Has the Chilesolidario programme improved welfare recipients' capacities to increase their social capital?

This chapter deals with the changes experienced by beneficiaries of the Chilesolidario Programme and sets out to establish whether or not these changes have enabled them to overcome poverty. The Programme works with beneficiary households to try to reduce their level of poverty. In so doing, the Programme attempts to generate a set of social and family conditions that allow for greater stability, thus bringing about a permanent improvement in their living standards. The Programme arranges for the provision of financial support and material resources necessary for the beneficiaries to be able to tackle the most critical issues faced in the home. Moreover, a system of psychosocial support using social workers is incorporated within the Programme. In order to measure the impact of the Programme on impoverished families, it is important to understand the changes experienced by those invited to participate throughout the duration of the Programme. The main focus of this chapter is to establish the kinds of changes the families experience before and after their participation in the Programme. These changes, or the absence of them, will give us a clearer understanding of the Programme's impact on the beneficiaries and on their capacity to overcome poverty through the creation of social capital.

Not only should social relations between groups participating in Chilesolidario improve, but so also should their economic and family conditions. Given the Programme's basic premises, this constitutes the modifying or transformational resources towards overcoming poverty. Changes between the two beneficiary groups will be considered on different levels by analysing the following factors:

income levels of families, types of work and economic activities engaged in by the women beneficiaries and their partners, types of social relations enjoyed by these women before and after their participation in the Programme, family structure, the capacity for integration within the local community, and finally, the possibility of receiving and using the assets provided to improve their physical living conditions. Furthermore, the data that reveals the changes, or absence of change, in families participating in the Programme, is directly related with Villa San Luis 3's relevance as the chosen location for the study. Accordingly the study shall evaluate whether or not Villa San Luis 3 was an appropriate place for measuring the living conditions of the two beneficiary groups, and a closer examination of the local environment may also help us to appreciate whether changes occurred directly as a result of the Programme, or due to any other external factor.

1.0 The study and the location chosen to conduct it.

The Programme has been implemented in several places in Santiago and throughout all regions of Chile. The Programme's aims have already been identified in Chapter X, one of them being that the families involved in the Programme are able to generate a type of social capital that helps them to escape poverty. With this assumption in mind, the characteristics of the chosen locations for the Programme become especially important. This is because the need for strengthening social capital includes creating long-term social relationships, and aims to take advantage of the environment and the resources that it has to offer. Within this context, the characteristics of the neighbourhoods chosen for the Programme's implementation are especially relevant. This is because, depending on the social context in which relationships are formed before the Programme, certain light can be shed on the ways in which the Programme contributes to the

creation of social capital, by observing changes in the nature and conduct of social relations.

It is important to consider Villa San Luis 3 and its main features. Firstly, the neighbourhood is located within an outlying commune[1] in the Province of Santiago. As mentioned in chapters II, Villa San Luis 3 lies within the commune of Maipú, whose social profile can be described as diverse in terms of inhabitant's incomes and living conditions. Whereas the Commune as a whole is relatively heterogeneous, Villa San Luis 3 is extremely homogeneous with regards to living conditions, the social and economic characteristics of its inhabitants and the type of relations they engage in. Villa San Luis 3 is fully urbanized. Nearly all houses have drinking water, and electricity. They are constructed using solid building materials; they all have concrete flooring and windows, although not all of the houses have a boiler for heating water. There are no substantial differences in housing design, since, as has already been discussed in previous chapters, all were built by programmes aimed at eliminating the *campamentos*. Families living within the town appear to share relatively similar lifestyles. Some houses have cars on their front patios, though these tend to be the exception rather than the rule. Although the streets are paved, street lighting around the town is scarce, and large areas have become dumping grounds for rubbish. There are many stray dogs wandering the streets, and at the weekends, the Villa and its surroundings are full of movement, people, and children playing. It is a neighbourhood in constant motion. There are no green areas, nor are there any areas set aside for recreation or for playing sports; it was not possible to establish the location of the neighbourhood residents' association[25], as the address given for it had changed

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[25] Decreto N°.58, 1997, Law N° 20,131, establishes the neighbourhood residents' associations, which provide a forum for the integration, participation, and development of residents within a locality. The neighbourhood residents' association may: represent neighbours before the authorities; establish development agreements; manage solutions to problems before the authorities; propose and execute projects for the benefit of neighbours; and determine infrastructural deficiencies (for example, drainage systems, lighting, etc) (source: National Congress Library, Chile, BCN, 2012)

and none of the interviewees were certain about the new one. There are plenty of street stalls and much of the economic activity of the town centres around the open-air markets. Several women obtain resources and cooking utensils from outside the town. Goods are bought and then resold at these stalls: clothes, electronic appliances, toys, shoes, stationary and furniture. They also sell ready-made food, as well as tools for the home, and things that can easily be resold.

Villa San Luis 3 is a suitable location for conducting the study. This is because though the town itself has no participatory opportunities for the families of Chilesolidario to be able to generate social relations, there are several initiatives active within the commune as a whole, and which are becoming increasingly popular with local residents. The profile of the inhabitants of the Commune of Maipú, is reasonably diverse. For example, it is possible to find very poor towns such as San Luis 3 or wealthier neighbourhoods such as Tristan Valdes or central Maipú. If the idea is to strengthen social relations, and to enable families from Chilesolidario to increase their social capital, without incurring the increasing costs of transporting people from their homes, it would be important for these families and inhabitants of the town to create new ties, and to make good use of their social resources, to relate with others both inside and outside Villa San Luis 3. More specifically, that those invited to participate in the Programme are able to build stronger ties with other beneficiaries, with others living nearby, or with people living some distance from the town. Thus, collectively, it would be possible to transfer resources that are absent amongst them, and which, if they existed, would improve their living conditions. The concept of absence relates to the lack of available resources in their immediate local environment, and/or those generated through traditional social relationships. That said, the work carried out by the Chilesolidario Programme within the families is seen as important, because, as shown by the data in chapter one, it is conducive to an improvement in family

relationships. Nevertheless, the Programme also attempts to explain to beneficiaries the importance of creating ties with other residents, for example using the public service network provided by the Chilean State to respond to the needs of the community. However, the Programme fails to provide initiatives, so that acquired relational skills can be applied in practice. The Commune of Maipú seeks to improve this by means of an extensive social network of institutions, organizations, public and private corporations for residents to get involved in. Considering the degree of poverty and indigence that exists in Villa San Luis 3, as well as the social relationships and the absence of stronger networks within the town, there are grounds for arguing that a change in the social relations, and the strengthening of social ties could improve people's living conditions. This is especially valid considering the fact that social capital is a resource utilized by other inhabitants of the Commune. There are a considerable number of organizations, sports centres, cultural centres of art and music within the Commune. Citizens move around the Commune; churches play an important role by mobilizing people to take part in different activities, both family and recreational, work itineraries for people with scarce resources, and the identification of focal points for social and material needs within the Commune. There are remedial schools, religious schools, and Internet groups dedicated to providing information and to developing the Commune of Maipú. This reality is made possible by the mobilization of its inhabitants and their desire to strengthen civil society, added to the role fulfilled by the Municipality in this area. Specifically, using data provided by the Municipality of Maipú, the following are included in the register of civil organizations: 203 territorial organizations (residents' and other neighbourhood associations); 720 functional organizations (mothers' centres, sports clubs, social clubs for the elderly, parents and guardian's clubs, among the most relevant); 11 public interest organizations (firemen, and civil defence); and

114 guild associations, unions, and other related bodies[26]. These mechanisms for strengthening social networks ought to be the result of the Chilesolidario Programme in Villa San Luis 3 and this will be discussed below.

2.0 Employment situation of mothers participating in the Programme

There are no substantial differences in the types of employment obtained by the women and their partners in the families from Villa San Luis 3, when comparing women just starting and those leaving the Programme. It is important to point out that not all the town's families were visited by the researcher. Neither are all families within the town taking part in the Programme. Therefore the universe of families is unknown by this study. Nevertheless, it is possible to establish a profile of the inhabitants of Villa San Luis 3 taking part in the Chilesolidario Programme, since there is a broad range of current and former beneficiary families from the Programme who have been interviewed as part of this study. The profile of beneficiaries is very similar, and is discussed below.

Economic activities carried out by current beneficiaries and their partners, as well as former beneficiaries, are mainly informal in character. The women stated that they are either currently employed, or have done intermittent work, as care workers, nannies, hairdressers, or worked in activities such as selling second-hand clothing and fast food in the neighbourhood, or mending clothes as sewing machinists. The concept of 'informal work' is related to their type of employment not being linked to any particular employer, and there is no working relationship – an employment contract - as defined by the Law. Two conditions are apparent here: their employment is both informal and sporadic. Hence, there is a direct relationship between the type of work they do and the type of working relationship

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[26] The register was created together with the enactment of Law nᵒ 20,500 on the strengthening of civil society.

they have with their employers, when it exists. There is some evidence to support this relationship:

"I get by doing intermittent jobs. Some months I'll have lots of work, and other months I'll end up doing nothing. I've done everything, from washing clothes in homes and ironing to looking after kids in smart neighbourhoods ... everything. But at the moment I don't have a steady job. Right now I'm out of work. Sometimes I'm asked to help out selling vegetables at the market where my neighbour has a stall, because she's slow at adding up. We work together and she gives me CH$4.000 a day. It's something, but this doesn't always happen." (Former beneficiary)

Another quote sheds light on the beneficiary's activities:

"I have experience doing house-cleaning. I have always done this kind of work, but I'm not a nanny. They call me up and I work as cleaner in big houses that are full of children. The nannies look after the children, but I just go two or three times a week to keep the house clean. I've had fixed-term contracts and paid my taxes, but they never last long. I don't like being in the same place all the time, and now I've got a small child, it makes it even harder for me. It is good to have job contracts, but they make you work long hours, all day and that's hard for me to manage that. So that's why I end up doing a little work here and there. When I have to do something else, I don't go in to work, but they can't complain too much."

Not having an employment contract is problematic:

"Right now, I'm unemployed. It's been a few months since I've had a steady job. Its difficult to get that kind of work these days. That's why I try to do *pololos* [27], which in reality last for just a few weeks. I've not had a work contract for five years or so. This is a problem for me because I'm unable to save money for my retirement in the AFP[28]. But with the kind of work I do, it's hard for me to hold down a contract...who's going to hire

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[27] Intermittent jobs for short periods of time.
[28] AFP is the Chilean pension fund association. It is governed by Law No. 3.500, 13th November, 1980. The law established an Old Age, Disabled and Death Benefit Pensions Scheme, derived from individual capitalization and is governed by the law's norms.

me? Why would they? There are many women that are more qualified than me who want to have a contract." (Former beneficiary)

It is important to consider that working conditions are related to the type of job they are employed in. To explain this further, the likelihood of obtaining a formal employment contract has a great deal to do with the type of work carried out and the ability of the women to respect the working conditions and hours stipulated by their employers. To put it another way, the women prefer to work for short periods of time, with flexible hours, and consequently they are unable to set money aside for their retirement:

"I've worked as a hairdresser ... as a hairdresser's assistant to be honest ... in several hairdressers. They gave me the chance to work as an assistant and I've learnt a great deal. But it isn't easy for me to get a contract because I don't have enough experience for that, and when they do agree to it, they want me to work 10 hours a day. I couldn't work like that because I don't have anybody to help me at home with the kids. This means I have to be careful with the hours I work and this was a problem for me in all my previous jobs." (Former beneficiary)

"The Chilesolidario Programme paid for me to go on a hairdressers course. The course lasted a couple of months and I used to go twice a week. They taught me the basics of hairdressing and gave me money to buy the tools I need. I have scissors, men's hairdressing tools, combs and brushes, and three mirrors. What I'd like to do is work from home. That's what they suggested too, because that way I can use my neighbours and their children as customers. I'm working on that at the moment. I'm trying to re-arrange my living room. I moved all the living room furniture and the dining-room table to a bedroom. I'm still getting the place ready. I don't have any customers yet as I'm still learning to cut hair. We're hoping this is going to work and the social worker thinks it'll really take off." (Current Beneficiary)

This quote shows how an occupation can be set up, albeit informally, at least in the first few months. The social worker suggested the beneficiary begin her work

at home and the Programme pays for her to do this, rather than searching directly for a job outside the home. Below is the statement made by the social worker to support her recommendation to the beneficiary:

"The beneficiary was keen to go on the training courses. She took a short five-week hairdressing course, which she was able to complete. She is a hard-worker, and knowing her, I believe she'll do well in her small hairdressing business at home. I don't think it would be a good idea for her to look for work straight away at a hairdresser's. I say this because she lacks the experience to work in a hairdressing salon and she's already a mature woman. Added to that, the economic situation is not so great, and hairdressers are going through hard times at the moment. While she's working from home though, she can practice with her neighbours, she can work whenever she can, and can still take the little girls to school. It'll give her more security working from home than working in another hairdresser's, where she'd be sent her home after the first mistake or problem. Although not much, the little money she earns would be difficult to make in other circumstances. She could make a substantial addition to her income doing this kind of informal work." (Social worker)

There is a certain amount of paternalism that exists between social workers and beneficiaries. She is reluctant to expose the beneficiary to the workplace, though she would have the capacity to do so. The social worker recognizes that the course does not provide her with all the necessary skills and experience, and for this reason she suggests she set up the business from home, with the security provided by her neighbours, and where she can manage her own schedule and needs. Interestingly, the beneficiary does not ask for better training, nor does she ask to be working at a hairdresser's. She considers herself fortunate to have the Programme's support and to have received the materials she needs to get started. This is relevant since it is ties in the needs of the beneficiaries with their willingness to integrate themselves into the labour market.

3.0 The absence of an employment contract

In the cases shown, both current and former beneficiaries can be seen to manage occupations that allow them to address their basic needs at different times. The occupations are learnt throughout their lifetimes, and they respond to the economic situation at the time. When there is a positive economic situation with low unemployment, these women have a greater chance of finding work by drawing on these occupations. Though these jobs can be regarded as informal, this does not concern them, since they match the general profile for participants in the Chilesolidario Programme, i.e. women who enter and leave the job market after a short time. It is unusual for them to remain in their jobs for long periods, and many of the jobs are informal. This means they do not have employment contracts that would standardize the working relationship between employee and employer. Interestingly, the Programme does not make a radical change to the way women beneficiaries relate to the job market. For example, in the cases analysed, there appears to be no particular willingness to obtain a formal job with a contract.

In this quote, the beneficiary discusses employment contracts:

"None of the employers I've had in the past offered me job contracts. They said that I'd get a contract later, but it never materialized. I got bored of waiting and tried to pressurize them, but I also understood that it was expensive for them to have a contracted worker. So I got used to not having a job contract, although when I am older, I won't have enough money to live off my pension. I'd like to have a steady job, but it hasn't been easy for me. Now that I've done a day labourer's training course, perhaps I can get a contract with some construction company. Construction companies are always looking for workers, but it's hard for a woman to get hired. The course I went on will help me make more money, because day labourers are well paid. That's what I'm most interested in ... getting a decent wage." (Former beneficiary)

The difficulty encountered in obtaining an employment contract is confirmed by this former beneficiary:

"The social worker has told me how important it is to have a contract. She tells me that if I have a contract now, then I can receive an income when I'm 60, but the problem is that, working in a market stall, or cleaning houses, no one offers me a contract, and no one pays my contributions, and I need to work. I'm grateful for the time the social worker spends with us at home, but I think she insists on things which are difficult to achieve in practice." (Former beneficiary)

The women who were interviewed for this study understand that having a job contract is important, but it isn't necessarily the right thing for them. The comment above shows that there is a certain value attached to having an employment contract, and that there is an awareness of its importance, but there are no mechanisms in place to encourage employers to offer them, at least from the interviewees' perspective, so there is little chance of any of them obtaining one.

In this context, the use of contracts and the payment of taxes are legal obligations and requirements in any job. Nevertheless, owing to the imperfections inherent in interviewees' social class, and the few opportunities open to them of finding well-paid work), the women participants of the Chilesolidario Programme who work, do so outside the national legal framework. The fact is that not having a contract means they are unable to set aside a percentage of their income for a future pension. This is an existing social problem, since it shows that families experiencing adverse living conditions and low incomes today will not receive sufficient pensions (i.e. an income) in the future, producing, in the long-term, a chain of poverty or vulnerability to poverty. It is not the aim of this research to

analyse the causes for the non-payment of personal contributions by employees, but this situation clearly affects families in the Chilesolidario Programme. As families with scarce resources now, the likelihood is that they will still be poor when they reach old age. This is related to the vulnerability of participating families to fall below the poverty line, which, in turn, is linked with their current circumstances, and which also has a direct impact on their likely circumstances in the future.

An important factor that has a bearing on the vulnerability of the families to repeatedly fall below the poverty line is whether or not the women, and/or their partners have a steady paid job. This is not the case with women from the Chilesolidario Programme, thus increasing the vulnerability of participating families to fall below the poverty line when national economic restrictions exist in the form of recessions or low levels of economic growth. In this context, the Programme fails to make important changes, although it insists on informing beneficiaries of their workers' rights. The following statement is from a social worker that describes the kinds of subjects discussed by families during her visits:

"Visits to the family home are meant to encourage family members to discuss domestic concerns and how to cope with them. Many of the visits provide an appraisal of the women's lives, their personal situations and their relationships with partners. We also speak of their working conditions, and most of them explain that they have had intermittent jobs throughout their lives. This is a typical trait of woman in the Chilesolidario Programme. I explain to them the importance of having a contract and that they should ask their AFP for a quote, but generally this doesn't happen because they don't understand the system and how it works. It can be hard for us to understand the AFP system, so imagine how it is for people, who, if they were fortunate enough, only managed to reach the 8th grade." (Social worker)

This comment illustrates the activity of the social worker in their role as facilitator in each family. The social worker speaks of the importance of having a contract, explaining to the families that the contract is both a right and necessity:

"We have an ethical obligation to explain to the women that their work should both be paid for and legalized by a contract. We explain to them in simple terms that they should have a contract if they wish to have an income in the future. The AFP is a problem for everybody, because you realize that people in the Chilesolidario Programme don't understand what an AFP is, and the affect that it could have on their lives in the future. They are unable to realize the impact of having a job contract." (Social worker)

Nevertheless the problem of not having a contract lies to a certain extent in understanding the workers and their rights; but it also has to do with the likelihood that women are able to obtain contracts. If they urgently need to find work, in the end they choose a job that is close by, these being the kinds of jobs that do not include contracts. The government should therefore aim to ensure that the employers use employment contracts to determine labour relations with their employees, and seek to provide more flexible means of saving, as well as providing the sector with genuine support in this area.

Hence, there are no substantial differences between current and former beneficiaries regarding their ability to gain access to paid work governed by the Law. It is impossible to determine whether or not the women, who were at one time beneficiaries, have steady jobs at the moment, or job contracts that govern the relationship between employed and employer. However, it is possible to assert that a greater awareness of the situation between the two groups exists, since the former beneficiaries know how important it is to have a contract and this is clearly demonstrated in the interviews:

"I'm not working at the moment. I haven't been able to find a more permanent job, and I'm sure that'll be the case when my social worker comes to visit me. She insists on the importance of having a contract because of the matter of a pension. I now understand that I should work, and when I do so, I should request a contract. Now I can work, but I won't be able to when I'm older, and for that reason I'll need my pension. But this depends a great deal on the sort of work I find, because here they still offer work without contracts, and, because you need it, of course you end up accepting." (Former beneficiary)

The following comment is interesting, because it reflects the value of the training course provided by the programme and its subsequent use:

"Chilesolidario paid for me to go on a sewing course. First of all, I bought myself a sewing machine and then I enrolled on a course so I'd be able to sell what I make and make some extra money. I took the course for a month in the offices of a company in downtown Santiago, but I didn't do much with the machine. I did manage to sell a few things though. A friend who had a contract with a company even asked me to make him some bags for carrying advertising materials. I did this at first and earned some money, but the relationship with the company didn't last for long. After a while they stopped asking me for more bags and I ended up with all the material at home. Later I even sold the sewing machine when I needed money to buy gas.... I wasn't any good at selling, I'm not the selling type, and so I didn't keep going with the business." (Former beneficiary)

This comment reflects the capacity of the beneficiary to use the resources provided by the Programme to overcome poverty. She explained that it was possible for her to make more money at some point, and that she was able to meet her needs during that time, but that this improvement in her income is neither systematic nor permanent. This undoubtedly affects these families' ability to escape poverty in the long-term, which is precisely the aim of the Chilesolidario Programme.

Only one of the interviewees, a former beneficiary, had a formal full-time job at the time of the interview. This woman's husband was in prison, sentenced to 15 years. She has worked as a cleaner for the Municipality of Maipú for more than 10 years. She spoke of her precarious situation, but in relative terms, it is more stable, so she is less vulnerable to poverty. This is not only because she has a contract, but also because she uses the Municipality's network to help resolve her problems, or at least she tries to do so. She states that the Municipality had helped her find work for her sons, and it has offered her material support on account of her husband's situation.

"My husband has been in jail for five years. It's not the first time. He's been jailed three times before. I'm not going to mention why he was caught this time, because I'm ashamed of what he did, but I will say that he went too far this time, and did some very bad things. If it wasn't for the Municipality, I don't know where I'd be. They've given me lots of support and when they found out about my domestic situation, they helped me to get an open-ended contract. They've given me lunch boxes, and enabled my sons to find work. I'm really grateful to my bosses, and to the people from the Municipality." (Current beneficiary)

Among all the interviewees, this beneficiary has the most social networks, which she uses to resolve her conflicts. Although there is no clear definition of the particular role played by the Municipality itself, it is clear that her work environment helps her to connect with some source of help. The sense of belonging she feels as the employee of a municipality, gives her the assurance that there is an institution giving her the support and security she needs. She enjoys a certain level of confidence among her co-workers, and identifies its leaders as trustworthy, and possessing a high degree of authority with which to offer her advice. This is an important consideration, since the interviewees generally claim to have little trust in others if they are not close family members.

This particular interviewee states that her colleagues provide support, and that she feels more confident in managing day-to-day concerns because she feels she belongs to an institution that has been able to offer her a certain amount of assistance. This supports the ideas of Coleman (1988) regarding social relationships and durable networks, in the sense that he argues that the persistence of relationships allows individuals to increase their social capital. In the case of the interviewee, the fact of belonging to a recognizable network, such as that comprising the employees of a municipality, enables her to acquire a status that facilitates the creation of social capital. Coleman argues that social capital increases when people are linked to social networks or groups with common identities. In this case, feeling that she has a steady job could signify greater confidence in the system, thus increasing the likelihood that she will make good use of her relationships, in other words generating social capital to stay free of poverty.

Also important to consider is the relationship that can arise between work and social capital. The labour market provides an opportunity, which, with the right inclination, can be used to generate social networks that could eventually generate social capital. It is not sufficient, however, that the women interviewed have a particular job. What is important to this research paper is where, and how they do these jobs. If we wish to examine the impact of the labour market on beneficiaries, we could say that it is significant, providing the women find better jobs, thus enabling them to increase their resources and to overcome poverty. Notwithstanding, the type and quality of the work are important considerations for the production of social capital. The Programme provides resources so that individuals are able to develop their own kinds of job. It does not, however, enable individuals to find the sort of work that offers long-term stability, and which could

ultimately lead to the building relationships that could generate, social capital. This will be examined further in chapter 5.

All of the interviewees have access to the Chilean public health system, specifically to local medical centres, and all are regarded as indigent or living in conditions of extreme poverty. This suggests that the real difference with respect to family incomes, between current beneficiaries of the Programme and former participants, is determined by the amount of money made by the partner, live-in lover, or husband. In this case, the husbands also tend to have similar kinds of jobs, such as truck drivers, taxi drivers, mechanics, repair workers of some kind, car cleaners, or street vendors. None of the husbands of those interviewed, from either group, was engaged in formal employment at the time of the interview. This means that none of the interviewees' partners has an employment contract, though all the partners were employed in a broad range of occupations and work activities. Ultimately, all families participating in the Programme live in very cramped conditions, made worse by job instability and by the varying level of income   they   receive.

4.0 Incomes and levels of independence of families in the Chilesolidario Programme

Families of the Chilesolidario Programme that were interviewed can be classified into two large groups: current and former beneficiaries of the Programme. Moreover, these two groups can be further classified into women interviewees that live with their partners and those that live alone. Within these two groups, there are further sub-classifications that will be examined later in this section of the thesis. Below, Table 1 shows the marital and work status of former and current beneficiaries, as well as their level of income. There are 11 women living alone: of these, 5 are former and 6 are current beneficiaries; 6 live with their parents and 5 live alone with their sons/daughters and/or grandchildren. Additionally, there are 18 participants who are either married or living with partners; 10 of these are former and 8 are current beneficiaries. There are no substantial differences in marital status within the sub-classifications of former or current beneficiaries, since they are similar between the two groups interviewed. It is worth mentioning that interviewees only volunteered this information following several conversations. They gave information about their household arrangements, but it was difficult to ascertain whether or not they lived in houses that belonged to them. Those living with their parents receive more help on a daily basis with their children and with their personal responsibilities, but this did not enable them to move out of their impoverished state. To put it another way, family support did not improve their chances of obtaining a full-time contract.

Table 7: Disaggregation of women interviewees, current and former beneficiaries, according to their marital and work statuses.

Type	Marital status	Living arrangement	Employment status
15 Former beneficiaries.	5 single women.	3 living with their parents. 2 living on their own.	1 neither working nor looking for work. 4 in sporadic jobs.
	10 living with partners.		1 neither working nor looking for work. 9 in sporadic jobs.
14 current beneficiaries.	6 single women.	3 living with their partners. 3 living on their own.	1 neither working nor looking for work. 5 in sporadic jobs.
	8 living with partners.		2 neither working nor looking for work. 6 in sporadic jobs.
29 interviewed in total.			

Source: Author's calculations, 2012.

Almost half of the women without partners live with their parents. This is regarded as a way of saving money and/or better managing the household expenses and income. It offers a means of survival when the most vulnerable families experience periods of economic scarcity, or when the families' incomes are drawn from sporadic and informal work. Living with other family members improved the quality of life to some extent, because individuals have a higher level of income with which to manage household affairs. This is not, however, a solution for everyone. Some women, who are single with children, are unwilling to live with their parents. The reason has to do with privacy. It is also related to responsibility, the belief that children should be raised by the mother, and not by uncles, aunts and/or grandparents. This is reflected in the following statement:

"I have often thought about living with someone else in order to share the household expenses, but the idea scares me. I don't want to share the house with my brothers and sisters and my parents, because I'll have problems handling my children and maintaining a level of independence. It would be great if my parents helped more, but at the same time, I wouldn't want them to be here all the time. I prefer to sort out my own needs, as I think that opening my doors to others would be a bad idea." (Former beneficiary)

This can be seen from other viewpoints too:

"Being alone (i.e. without a partner) means you have many needs and many things to sort out. But I can't imagine I'll stay here forever, and if I go on living with my parents, then I'm sure we'll eventually fall out. When I'm fifty, I won't be able to find a partner, and with my folks on my back all the time, it'll be even harder to break free and make a home for myself." (Former beneficiary)

For some women with partners, living with their parents provides them with a solution:

"Living with my parents allows me to have a calmer life. They give me support. They look after me and spend time with me. I know there are many women my age who already live alone, but I'm in no hurry to leave home, especially when I have kids. Why would I want to go? To have to sort everything out by myself? I'm grateful my parents are here and so I should make the most of it. Sometimes we have arguments, and they want to control everything, but I can live with that because I have the freedom to go out and live my life. I have boyfriends, I go out at weekends, and I'm free to do everything I want." (Current beneficiary)

However, another beneficiary highlighted the cons as well as the pros of living with her mother:

"Living with your mother has a certain cost. First of all I am not the owner of the house. She is. She makes the rules. I think this is the worst part of it, because I can't make

decisions. The advantage is that I get a great deal of support for my kids. She drops them off at school; she cooks for them and takes care of them. She also works in markets outside Santiago, but she still has time to help me out." (Current beneficiary)

From a total of 29 interviewees, Table 2 shows that there were 5 without work at the time of the interview; from this sub group, 2 of them live with their parents and 3 live with their partners. From the 18 women who live with their husbands or partners, only 3 of them said that they did not want to work, though they have economic needs. These three women took this decision for health reasons or because of the need to look after their children. It is worth mentioning that although there were 3 who claimed that they did not want to work, there is also a common feeling that children should be raised by their mothers. For the women with children, both those living alone as well as those living with partners, commonly reiterate their own responsibility for raising their children. This leads them to claim that work and raising children do not go hand in hand, and as a result, they are forced to work informally. Many of them have intermittent jobs, and there are no complaints about the duration of the work, being more concerned with the little they earn as a result, and the instability that goes with it. This will be examined in final chapter of this thesis, which explores the motivations behind women entering the job market.

The tables show there is little difference between the profiles of former and current beneficiaries in terms of income levels. This means there is not much difference in available incomes per family between the women receiving support from the Programme and those who have stopped receiving it. In fact, only a few women are engaged in activities that have been transferred by the Programme; most of those who received support (for example, sewing machines, materials to make food at home to sell on, hairdressing courses and the necessary materials), at the

time of the interview, were not making use of this as a means of providing more permanent income, but rather as a way of continuing intermittent employment.

Table 8: Disaggregation of the income status of interviewees, current and former beneficiaries, according to their marital status

Table of Incomes of the Chilesolidario Families.			
Groups	Cases	Incomes of interviewees	Income of their partners
Interviewees living alone			
Living with their parents.	6	2 Not working at the moment of the interview and declare that they do receive an income. 4 work sporadically, receiving around CH$60,000 monthly.	Not applicable.
Live with their parents.	5	5 work sporadically and receive non-permanent incomes of between CH$50.000 and CH$70.000 monthly.	Not applicable.
Interviewed with partners			
	3	Do not work.	Do not know how much their partners earn.
	12	1 receives above the minimum wage and has a full-time contract. 11 receive sporadic incomes of between CH$20,000 and CH$30,000 for non-permanent positions.	Husband receives less than the minimum wage. Their partners earn between CH$50,000 and CH$70,000 per month for non-permanent jobs.
	3	3 receive incomes of more than CH$30.000 pesos per month for non-permanent positions.	Their partners receive non-permanent incomes of between CH$50,000 and CH$70,000 per month.
Total interviewed	29		

Source: Author's calculations, 2012.

The interviewees in this study were reluctant to declare their incomes. All interviewees felt awkward about declaring the family's income. However, their reluctance was due to a number of factors. Five interviewees stated that they could not say for certain how much their partners earned, and how much they contributed to the household in real terms. These women stated that their

partners paid the household bills, but that they managed their own incomes. They paid for day-to-day household expenses and food shopping using the amount of money their partners left them every day, but in general they did not know how much they had to spend each month. This comment from a former beneficiary goes some way towards explaining family incomes:

"My husband is a taxi driver and goes out to work every day. Every morning he leaves me money on the bedside table. It's all the money I have to sort things out during the day. I use the money to buy food and to pay the household bills. He (the partner) doesn't always leave the same amount of money, because he tells her that he sometimes has bad days without much work. Sometimes he leaves me $3.000 pesos[29], and sometimes he leaves $1.000. There are days when he leaves me nothing at all, saying that I don't need it. I argue with him and tell him I have to go shopping every day, especially to get things for the children. He isn't selfish, but he doesn't always give me enough money." (Former beneficiary)

This comment is from a current beneficiary, who is uncertain about how much her partner makes:

"I'm not married. I've been living with this partner for about five months. My parents didn't want me to go and live with him, because I brought my two children to the house too. We have a good house. I live off what he leaves me, because I can't work. My parents work selling fruit in different markets and they don't take me with them because I'm not good at adding up and I give customers the wrong change. My partner works as a construction worker about two hours from here, and he leaves me money every day. I don't have to spend any money on fruit or vegetables because my mum gets it all for me, and my partner pays the household electricity and water bills. The money he leaves comes to no more than CH$2.000 every two or three days. With this I can buy some meat, juice, and things for the children to take to school. Last weekend he left me CH$10.000 and I spent it all on things for the home, but this doesn't happen too often. We live on a tight budget, but the money just about covers the bills at least. I don't know

[29] This is equivalent to £4 approximately.

what he does with the money. I don't know if he makes good money or not, but I see that what he spends on himself goes on football, and on the beers that he drinks during the matches. Sometimes he doesn't come home, but I never ask him to tell me how much he makes. I would like to work, but I know that I can't because of my illness." (Current beneficiary)

In these cases the women make no contribution to the household income with their own jobs. The income of their partners represents all of the households' income, and they do not know the total amount they bring home. In this sense, the partner's income is not regarded as an integral income for the family. Rather it is the amount of money the partner leaves at home before going to work. The women do not consider it important to know the amount of money their partners make, since it is the daily contribution they make to the home that is important. If the money is used in other ways, this remains unclear, though some women make comments about wishing to know what their husbands really spend their money on:

"My husband is a taxi driver. I don't know how much he earns every day. He tells me that things are bad and that we don't make much money, but he's told me that he sometimes spends the money with male and female friends. He doesn't let me ask him about it, but I'd like to know what he does on Friday and Saturday when he goes out. I'll get into trouble with him if I try to find out. I don't mind complaining about this to you [the interviewer], but I wouldn't in front of him." (Current beneficiary)

In a separate context, 14 of the interviewees stated that their husbands earned the minimum wage. They recognize the minimum wage to be around CH$50,000 to CH$80.000 per month. In reality, this is not the minimum wage[30]. These incomes are received for the work their husbands do in their jobs. They declare this to be the only source of income for the family, because the incomes made

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[30] The actual minimum wage in the year the interviews were conducted is CH$167,000 Source: INE (Chilean National Statistics Institute), 2012.

from their activities in the Chilesolidario Programme (in the case of the former beneficiaries especially) is irregular and very low. The interviewees say they receive between CH$20,000 and CH$30,000 per month for their market sales and for the intermittent jobs they do, in addition to the bonuses they received during the first two years of their participation in the Chilesolidario Programme. When the bonuses run out, the beneficiaries are meant to keep up with the Programme's activities and receive visits from social workers. This group of women report that they receive very little or almost nothing for the work encouraged by the Programme, which mainly involves sewing. In turn, they receive money from the sales they make in the markets, from the work they do as cleaners, and from childcare activities (and which have no direct relationship with the Programme), but not from activities learnt as a result of the Programme. For example:

"My husband earns the minimum wage. He doesn't work every day, but if we add up everything he makes in a month, it more or less amounts to the minimum wage. I make a little here and there ... I don't earn what I thought I would, because my idea of selling hotdogs didn't really work out, but I do what I can. I've even cleaned cars to make money. I don't feel bad about getting my hands dirty or for doing jobs that most people don't want to do. If I'm desperate, then I go to the centre of the Commune and clean cars; if I have to ask for money at the market, then I do so; if I have to pick up rubbish, then I do, but only when I can, and am healthy enough to do so." (Former beneficiary)

The last group includes interviewees that said they receive around CH$30.000 or more per month by doing several activities. This group contains those who take care of children, and more commonly, clean houses. This group includes all the current beneficiaries who appear to generate the most income, but this has no relation to the Chilesolidario Programme. From these five, only 2 are employed in jobs that are in some way related to the Programme. One of them sells fast food outside her home and the other mends clothes in her house using the sewing

machine provided by the Programme. They do these jobs at different times of the day, when the children are at school or when they have some spare time. The women's routines and their working conditions in and outside the home will be examined in the next chapter.

With regards to the interviewees without partners, it should be noted that 5 of them live with their parents, either within their house, or living within the same plot of land. Another 6 live in houses, either rented by them, or assigned to them as basic housing by the government. Of the 11 single women, 9 of them do sporadic jobs and make between CH$40.000 and CH$50.000 per month. This number includes women within the Programme and those leaving it. From this point of view, there are no significant changes in the incomes received by the women from either group, since the Programme makes no significant contribution to the long-term economic resources of each family that participates in the Programme. Incomes are relatively similar and there is a clear similarity between the incomes of women who live with their partners and those living alone; likewise, there is a similarity between current participants and the former beneficiaries of the Programme.

5.0 Social Relations in Villa San Luis 3

Living conditions are directly related to the characteristics of the local environment and the spaces shared by residents, as well as the sort of day-to-day relationships they enjoy. Families from the Programme have a relatively low level of integration within the neighbourhood or within traditional social networks. This is partly due to the families' explicit wishes, but it is also because of the shortage of institutions or formal spaces where people can join together to participate and build social

relations. Neither does the Programme create more permanent initiatives for participation. As part of this research, an analysis of non-governmental organizations and of the more organized groups was conducted within the town. The results were not encouraging. The neighbourhood has no traditional organizations; there are only the politically organized and secular neighbourhood residents' association and a sports centre, both physically identified by the researcher. Nevertheless these two institutions were not mentioned by any of the interviewees as known institutions. The only social institution recognized by the interviewees within the community is the Evangelical Church, which at least provides a slightly larger space for inhabitants from the community to interact. The interviewees declared they knew and respected the oldest families in the town, but that they were becoming fewer, since there was a steady stream of new families arriving in the neighbourhood from other parts of Chile who did not necessarily share the same sort of background as the oldest families. The sort of interaction characterized by the town is that everyone recognizes each other and tries to respect each other's privacy as much as possible. There is, however, no interaction at a deeper level, nor do the relationships tend to be long-lasting (this was examined in the previous chapter).

Assuming this to be the case, since it was deduced from the analysis in the previous chapter that families joining the Programme do not possess strong ties with the local environment, it is worth asking how appropriate it is that the Programme insists on improving the families' social relations in an environment in which they have never produced or reproduced any social capital. In this sense, the strengthening of relational skills is important, since it enables the families to learn how to achieve stronger ties with the local environment. In part this occurs because families manage to resolve their more specific concerns, by receiving psychological support from the Chilesolidario Programme, thus generating greater

empowerment for the recipients. Their more specific problems concern the relationship they have with their children and the care they need; the more immediate financial difficulties are addressed by the bonuses they receive from the Chilesolidario Programme during the first two years of their participation; and the psychosocial support is given by the social workers who visit their houses.

Despite this, after awarding vouchers and strengthening the bond between social worker and family, the Programme does not stress the importance of recipients' integration into local social networks, nor does it encourage the creation of new ones or provide initiatives for local residents or communities in which to engage collectively. Therefore the work undertaken tends to be intra-family, and does not, as suggested by Coleman, strengthen trust and long-term relationships. This is known as 'social support at an individual level', which social workers deliver to families over a series of long-term visits, and which provides little more than an analysis and resolution of domestic conflicts. For this reason, the Chilesolidario Programme can be regarded as providing social/family support, with an emphasis on improving domestic relations in order to generate an appropriate setting within which to resolve economic conflicts in a family environment.

The main problem is that, according to theories of social support, assistance directed at an individual level has no long-term effect (Gottieb, 1988). Here there may be several interpretations. Firstly, any social intervention that is exclusively centred on the individual will fail to generate relevant and long-lasting effects, owing to its inability to bring about changes in daily routines, or in the relational behaviour with others, thus limiting the extent to which individuals can alter their habits or their relationships with local or national structures. This is not an absolute, since it could be argued that the people who receive psychosocial support may also have a greater inclination towards strengthening their social

relationships. Nevertheless, as the Programme and this research demonstrate, family relationships do experience an improvement, but social relationships do not. It is an important distinction to highlight, since in the end, family relationships occur amongst equals, or amongst people living under the same roof, who share the intimacy of a home, and are bonded in part by blood-ties that are regarded as being extremely valuable. However, social relationships also occur between individuals who do not belong to the same family. People who become acquainted within the local environment, have varying degrees of trust and reciprocity. Among current and former beneficiaries, there appears to be a quite a low level of trust of their neighbours and close surroundings. This lack of trust affects the way in which people relate with one another, the type of relationship they have, and the depth of these relationships. Among those interviewed, there appears to be no substantial change in the type of social relationships they enjoy, nor in the level of trust they have towards people from outside their closest circle of family and friends. From all those interviewed, only a few recognized that opportunities for participation existed within the neighbourhood, at the church for example. None of those interviewed knew the physical location of the neighbourhood residents' association. No one reported to be doing any kind of sport, neither at a centre within the neighbourhood, nor outside it. Neither did they pursue any kind of activity in local centres or amongst groups of people with similar interests. Typically, interviewees had no social ties beyond those of the family, where their levels of trust tend to be very low. Undoubtedly this generates a relevant set of social conditions that must be considered in this research, as trust is only accorded to the social workers from the Programme, thus reducing the production of social capital. The Programme aims to strengthen family relationships, but it fails to envisage the development of the neighbourhood and the wider community. This appears to support the theories of Coleman on social relationships and social capital, in the sense that, in the absence of ties between groups of people with

collective interests, it is difficult to create social capital. How can social capital be created if the Chilesolidario Programme does not provide incentives for the generation of social relationships beyond the family? How can social capital be created if the mechanism for overcoming poverty is determined by the bond that exists between family and social worker, rather than between the family and a specific social network? Therefore, the main focus of the Programme is on the relationship between social worker and family, which causes the family to become increasingly marginalized from their local environment, thus reducing the potential for generating social capital.

5.1 The value of psychosocial support in the strengthening of family relations

In this regard, more than 20 interviewees, both current and former beneficiaries of the Chilesolidario Programme, report that the Programme worked by helping them to tackle their levels of stress, isolation and distress. They claim that many everyday problems were better handled after receiving support from the social worker. For example:

> "The social worker came to my house and was able to make a difference to our family. She [the social worker] helped us by spending time with us, as I positively changed my relationship with my children. I was very upset everyday and with her help I could control myself better. She became my friend; we talked about lots of things. She even invited my mum to take part in the meetings." (Former beneficiary)

Here is another example:

> "The social workers gave me special treatment. They helped me because we talked a lot. We cried and laughed together. They came and were able to chat with my children and me. We talked about my family; my husband is in jail, my son has taken over as head of

the family now ... They cheered me up, which was the most important help I received from them. Spiritual and moral support was the most important gift for me." (Former beneficiary)

These quotes suggest that the reduction in stress, or the help provided to cope with it, is an outcome greatly appreciated by beneficiaries, as it helped reduce long-term stress. This finding tends to support the theories of social support and stress developed by Cohen *et al.* (1986), (2000b), and Haber *et al.* (2007). In addition, it is suggested by the interviewee that some family relationships were improved by the social worker when high levels of stress and distress were tackled directly. The changes mentioned by interviewees tend to support the approach of Cohen *et al.* (2000b).

Similarly, a successful support requires shared perceptions about the social support process and its results on the part of providers and beneficiaries alike. In this respect, social support is perceived as a positive asset when levels of stress are buffered by social support. The identification of stress, and the fact that people live in permanently stressful situations because of their deprivations, were justifications for providing social support in Villa San Luis 3. In addition, this research shows that the perception that difficult times justify social support improved the relationship between social worker and beneficiary. Hence, the identification of, and consensus surrounding stressful moments and their effects by both the beneficiary and the assistance providers in Villa San Luis 3 positively affected the provision of support, a finding that is in line with Cohen *et al.* (2000). For instance, social workers agree that poverty and deprivation, as well as problems derived from the social context such as unemployment and violence in the neighbourhood are extremely stressful circumstances in people's lives. Therefore, similar perceptions of social and economic problems that call for the provision of support, helped to establish a positive relationship between

beneficiaries and support providers, and offered a better understanding of how poverty and deprivation affect people's lives.

The quotes presented above show that domestic ties were increased thanks to the Programme:

"The social worker was able to make a difference to our family by spending time with us, since I positively changed my relationship with my children." (Former Beneficiary)

This reflects a perceived positive effect of the psychosocial support on the family dynamic, although it is not possible to see whether other factors might have affected the perceived effects of social support, such as a better economic situation, or the ability of family members to find work. This development is said to be associated with the change in Chilean social policy, that now focuses the poverty reduction process on the family rather than on the individual. The family in Villa San Luis 3 is an entity that is seen by the Programme as being the main actor in generating the personal and social changes required to manage socio-cultural changes (MIDEPLAN, 2006d). This approach also reflects the views on social development advanced by The World Bank (The World Bank, 1998).

However, there are five families that did not report having established a strong relationship with their social workers. They claimed to have had a stable relationship, but that this interaction had not become as close and deep as other families had reported, although they did feel the Programme had given them some economic benefits rather than emotional help. This is reflected in the following statement:

"I could not establish a strong relationship with my social worker. We didn't have enough time to speak about my real problems and most of the time she wanted to ensure my commitment to the demands of the Programme expected from each family. I could see many families enjoying spending time with their social workers around my neighbourhood but this wasn't my case. It isn't so bad, because she [the social worker] gave me bedding and blankets anyway." (Former beneficiary)

This is a counter-example, which reflects the case of a few families that were unable to establish a strong bond with their social worker. The quote above shows that the provision of economic resources was identified by some as the main benefit of the Programme, which undermines the importance of the social support that it is meant to provide.

6.0 Conclusion

This chapter aims to show the differences, or lack of them, that exist between current beneficiaries and former beneficiaries of the Chilesolidario Programme in Villa San Luis 3. The Programme seeks to reduce the poverty levels of beneficiaries, arguing that a strengthening of social networks amongst them would tend to concentrate social capital in the medium term. This would occur, provided certain actions are taken to enable beneficiaries to engage in diverse activities within a specific social setting, thus bringing about a change in their quality of life.

In recognizing and examining the differences experienced between two groups of interviewees, this chapter endeavours to shed light on the Programme's capacity to reduce poverty by increasing social capital. It does this by comparing certain

factors between the group of beneficiaries that has recently joined the Programme, and the other group in its final year and examining the differences following their participation the Programme. These differences should emerge as the result of five years' participation in the Programme in Villa San Luis 3. The following factors are examined: the income levels of the families that join and leave the Programme; the types of work and economic activities undertaken by women beneficiaries and their husbands and reported by them; the kind of social relationships enjoyed by these women before and after their participation in the Programme; the capacity for integration into the local environment; the possibility of obtaining permanent work as a mechanism for social improvement; and finally the existence of social relationships between the interviewees and other individuals.

Villa San Luis 3 was an appropriate setting for conducting the interviews, based on a number of factors. The Commune of Maipú has a diverse range of social strata within a single territorial space. It contains neighbourhoods with both high and low levels of income. This is not the case in Villa San Luis 3, where there is no difference between the socioeconomic statuses of its inhabitants. The Commune of Maipú has a high degree of social movement, and it has become the second most populated commune in Chile today (INE, 2002). There has been an explosion of new neighbourhoods and new commercial sectors, with an advanced level of social interaction, as evidenced by the figures on social participation according to Law Nº 20,500 on social organizations in the Commune of Maipú. There are numerous sports, social, political and civic centres, reflecting an important level of social development and social capital, just as Putnam (1989) would have argued. It is a relatively young commune, where 62% of the population are 37 years of age or younger; and 25% of the population are between 37 and 57 years of age (source INE, 2011). The Commune has both rural and urban areas, where the population

is spread across neighbourhoods and towns with high, medium and low levels of income. Most people living in rural areas have a low level of income, comprising areas of high vulnerability. Compared to other neighbourhoods in the Commune, Villa San Luis 3 has a low level of income, and a relatively high percentage of inhabitants who rely on government support, subsidies, conditional transfers, and participate in Programmes such as Chilesolidario. Not all families from the town participate in the Programme, but all participants are below the poverty line, according to the Social Protection Register. There are no apparent social networks, or community groups in the town; there are no meeting places or local centres, where it might be possible to generate the necessary conditions for increasing social relations and social capital. Social interaction is weak when compared with the reality that exists in the commune as a whole. The social-physical space where most interaction occurs is the open-air markets that are held within the neighbourhood on weekdays. For this reason, a public intervention programme was introduced in the form of Chilesolidario. Emphasizing the creation of social capital, it should have improved the situation by helping to create and maintain opportunities for long-term social organization. This should have been reflected in the awareness and participation of these initiatives by the interviewees. Whereas a high level of social mobility exists within the Commune as a whole, where social integration is well developed on account of existing networks, this contrasts strongly with the situation in Villa San Luis 3.

The choice of neighbourhood provides a social profile of current and former beneficiaries that have remained unchanged throughout the Programme's duration. The women interviewed in this study displayed no major differences in the quality of their social relationships or in the quality of their jobs. Neither were there notable differences in their living conditions. There are clear similarities between current beneficiaries and those leaving the Chilesolidario Programme,

since the two groups perform non-permanent, occasional jobs, where seasonality seems to be the most common trait that appears in the study. Only one interviewee from among the two groups can be regarded as a salaried worker with a permanent employment contract. The rest were generally unemployed or performing occasional jobs at the moment of the interview. This suggests that the Programme is ill-equipped to change the occupations and working practices of the women who took part in the Chilesolidario Programme.

To put it another way, since the Programme began five years ago, and having implemented the actions supposed to bring about a reduction in the level of poverty of the women and their families, the findings show that the working conditions of former beneficiaries are no better than those of the women that have recently joined the Programme. On one hand this is important, since it highlights the potential role that social support has to play in improving the quality of life in the home (for instance, the relationship between mother and son), addressing specific problems, and enabling women beneficiaries and their families to better understand their worker rights. On the other hand, women were not able to obtain better jobs as a consequence of the Programme, and were therefore unable to enhance the quality of family life.

Similarly, not one of the current beneficiaries or former beneficiaries has an employment contract. Given that the structure of the labour market is very traditional and part-time jobs are hard to come by, both within and outside the Commune, it was not possible to find current and/or former beneficiaries who were formally employed. Those with some sort of work were doing low-skilled jobs in informal markets, where they were paid on a daily basis, for specific results, and whose jobs were not governed by contracts. All of the types of work done by the two groups of interviewees were low skilled; no work involved the use of

technology or machinery. Therefore, these are better viewed as occupations learned throughout the course of their lives, and the women tended to do them in the hours that suited them best. If they were aware of the importance of having an employment contract (since the social workers appear to have been insistent on promoting the right to have one), the women reported that employment contracts were a rare commodity for people matching their profile.

The kinds of occupations mentioned by the two groups of interviewees tended to be affordable by their customers and simple: sewing machinists, housekeepers, cleaners, and hairdressing assistants. Only a few of those mentioned belonged to the type of work fostered by the Programme, specifically sewing machinists and hairdressers. The other types of occupation were acquired before the Programme, and they were identified by the interviewees as being their best means of obtaining a living wage. The advantage of doing this kind of work is that they are able to respond promptly to demand as and when it arises: many people may have a sudden need for a machinist, a housekeeper, a hairdresser's assistant, and can be dealt with quickly. The disadvantage is that permanent employment in these jobs is low. Furthermore, the jobs are uncommon, so their status as informal workers keeps them in a state of permanent poverty. It is uncertain whether or not informal work is the cause or the consequence of poverty, but it is suggested that by making changes to labour structures and to the ways in which these women approach work, it is possible to reduce their vulnerability to poverty.

Interestingly in this study, the women do not express a great deal of dissatisfaction with their status as informal workers. This is because the Programme fails to make changes to the type of work accessible by the interviewees, although this is not regarded as a matter of great concern by the women themselves. In their different roles as mother, woman, housekeeper, and

partner in some cases, a formal job would not allow them the freedom to organize their time, thus putting them at a disadvantage. Hence, there exists a reality which is difficult to alter: the capacity of interviewees to create social capital in order to broaden their options for developing diverse roles, such as those already mentioned, and to be relatively successful in performing these roles throughout the course of their lives as active women. This situation reveals a trade-off; on one hand there is greater vulnerability to poverty because incomes tend to be sporadic and non-permanent, whilst on the other hand, this reality does enable them to undertake activities they value highly such as staying at home and looking after the children.

As intermittent, irregular workers, they have less independence in managing assets. The family incomes of current and former beneficiaries are determined by the wages brought home by their partners, and much less by what the women earn. As far as current and former beneficiaries with partners are concerned, the findings suggest that family incomes depend a great deal on the men, whose jobs are also informal, but steadier over the long-term. Many of them are taxi drivers, truck drivers, construction workers, day labourers, and mechanics. The women report that, although their partners do not have permanent jobs, they are always working or doing some kind of odd job. At the time of the interviews, none of the interviewee's partners had a formal job (with an employment contract), although this information had no bearing on the level of family income. On the other hand, the women interviewees without a partner can be divided into those that live with their parents and those living alone. The first group receives most family support because they usually share most of the responsibilities for housekeeping and looking after the children with their mother. Nevertheless, these women do not have much independence when it came to managing more personal activities. For instance, they have less time for intimate relationships or recreational activities.

Few women live alone with their children. These women must accept responsibility for housekeeping and taking care of the children, added to the burden of having to find a permanent income, in occupations that do not allow them to build long-term working relationships. None of these women had experienced full-time work at the time of the interview. This presents a dilemma, since they are more vulnerable to poverty than those women who have the support of their families or their parents, the latter being more likely to have a source of income and able to look after the household.

Finally, it is worth noting that there have been no perceptible improvements in the social relationships of women soon to end their participation in the Chilesolidario Programme. None of the women interviewed belong to any organized or non-organized social group, thus reducing their chances of attaining higher levels of participation and enhanced social relationships. If the Programme's aim were to improve living conditions, then there has certainly been no improvement in social relationships outside the family for beneficiaries leaving the Programme. The Programme has clearly been unable to increase the women's social capital, assuming that social relations should have increased alongside resource transfer. Trust and reciprocity as discussed by Coleman (YEAR), allows for social capital to be created in the medium term, added to persistence and durability of social relations in the long-term. The Programme stresses the importance of psychosocial support and conditional transfer. Notwithstanding, the main focus of the Programme has been on reducing poverty in the short-term, since it has been unable to ensure greater integration of women in social networks where they might be able to transfer important resources. None of the interviewees claim to have known or learnt new forms of social participation, or to have felt encouraged to create new opportunities within Villa San Luis 3.

Chapter Six

The Chilesolidario Programme and its capacity to reduce poverty

Research question three: Have the women in the sample of welfare recipients benefited from the programme?

The Chilesolidario Programme provides women with a range of benefits. At least this is how it has been represented: to respond to a range of needs characteristic of women on low incomes, and, assuming these can be addressed, to bring about an improvement in their standard of living, and in that of their closest dependants. This research paper provides a clearer insight into the daily lives of the Programme's beneficiaries. It sheds light on their continuous everyday activities which will enables us, whether directly or indirectly, to gain a better understanding of their lives or their relationships with others. This analysis also allows us to assess the impact of the Chilesolidario Programme on the daily routines of beneficiaries, and how women manage to generate working opportunities to enable them to alleviate their poverty, in activities that provide them with an income. This paper also demonstrates the way in which these women modify their activities, in some cases at the expense of their more personal interests.

This chapter is about self-employment and unemployment, and shows how these variables relate to each other amongst welfare recipients of Villa San Luis 3. A focused analysis should allow us to build a particular profile of indigence in Chile, by identifying and exploring factors relating to contemporary poverty. This poverty is not only the result of persistent economic deprivation, but also of some anti-poverty programmes. This chapter also brings to light the beneficiaries' impressions of the Programme's rewards and provision of real resources, by identifying their perceived living conditions throughout the duration of the Programme, and once it has finished. This chapter allow us to gain a better

understanding of the relationship the beneficiaries have with the Programme from a cost-benefit perspective, income concentration and the existence of a sustained improvement in families' living standards. At the same time, the paper identifies the perceptions of social workers and academics with regard to the role of the Chilesolidario Programme in reducing poverty by encouraging beneficiaries to undertake an independent economic activity. As the professionals responsible for implementing the Programme, and for providing follow up at each home in Villa San Luis 3, social workers are a key component of this assessment. This chapter also seeks to provide an in-depth analysis of the long-term benefits of the Programme, notwithstanding that it is unable to break the cycle of poverty; to achieve this, a social network is required, more specifically, the social capital of its beneficiaries, thereby ensuring that their products and services can be sold within the neighbourhood in a sustained way. It is therefore possible to suggest a direct relationship between social capital and income capacity, whereby seed capital initiatives of the Chilesolidario Programme are only effective when beneficiaries are integrated into the community and manage to use their social resources to obtain greater financial reward.

Finally, this chapter shows the reasoning behind the researcher's conclusion that the Chilesolidario Programme does not lead to sustained financial improvement for its beneficiaries, since it is incapable of reducing poverty permanently. This has to do with the lack of persistent social relationships and the inability of beneficiaries to sustain a self-employed job whilst in conditions of indigence and extreme poverty, as well as for personal reasons, where the job market itself, and social relations, play important roles. Consequently, the researcher offers some recommendations for improving this social policy, taking into account the lessons learnt throughout this research.

A number of perspectives, based on poverty and social development, have been provided in the literature regarding this issue, showing how different aspects of individuals' wellbeing are affected by long periods of deprivation and need. These impacts on individuals' standards of living and wellbeing can be analysed under different considerations. The concept of poverty has been recognized as a public and general social problem, but at the same time, various theorists have attached to it different origins and consequences. In this respect, 'poverty' has been a broadly-defined concept, where, either individual responsibility, or the welfare systems, may provide the key to avoiding poverty. Nonetheless, poverty also relates to a point in time where individuals face a number of deprivations and needs. Given that social class differences are established in reference to connection with economic power, individuals' relationships with economic production link the concepts of 'social class' and 'poverty'. Smith (1992) points out that families, who do not enjoy a stable relationship with legitimate employment, fall within the category of the poor. These families receive most of their income from the state, so 'their social class is given by the economic power attached to them' (Smith, 1992, p.4). Smith (1992) says that the state can determine a person's economic power, by generating a type of economic power arising from a close and regular relationship between the welfare system and its recipients. Other theorists, however, argue that poverty is a phenomenon that is related more to structural, social and economic conditions that lead to inequalities, rather than being one of dependency (see, for example, Chilman, 1991, O'Connor, 2000 and Flaherty *et al.* 2004).

The low-income worker struggles with difficult economic and social obstacles, which reduce the likelihood of his or her living permanently above the poverty line. As Chilman (1991) illustrates, 'some families are heavily affected by problems in society and in the economy; the changing nature of jobs, political trends,

government policies, business practices; defects in urban and rural development, and racism, ethnocentrism, and sexism' (Chilman, 1991, p. 196). Some families therefore have different experiences of poverty and face deprivation because they are more affected by the complexity of social groups, societies and globalization than others. Accordingly, some low-paid workers represent a segment of the population that is unable to stay permanently above the poverty line. As O'Connor (2000, p.20) argues, this fact is seen when citizens 'do not earn enough to sustain even a minimal standard of living', despite being employed. They constantly live in close proximity of poverty. A number of their problems are related, not only to low incomes, but also to social deprivation (Flaherty et al., 2004), a lack of resources (Sen, 1992, Sen, 2000) and a reduced concentration of capital (Bourdieu, 1995, Lin, 2000). As a result, contemporary research has emphasized this type of poverty as being both complex and new. This notion of poverty is based on viewing some political and social aspects as structural conditions that contribute to being poor (Hong and Wernet, 2007). In addition, workers with low pay are, not only associated with inequalities (O'Connor, 2000), but also with the implementation of some anti-poverty initiatives (Flaherty et al., 2004), rather than simply poor individuals' actions.

1.0 The economic aspect of the Chilesolidario Programme and its effects on poverty reduction

1.1 Some analyses and findings: self-employment and its relationship with poverty

The Chilesolidario Programme attempts to provide a number of benefits to poor people aimed at reducing poverty. By improving people's social skills and the relationships they have with the services network offered by the state, recipients

are encouraged to join a public project with the aim of developing their own resources to reduce their level of poverty. In this regard, the Chilesolidario Programme can be analysed from different perspectives, and defined in terms of the types of benefits offered by the Programme. Psychosocial support is the first element. It is considered to be the key distinctive feature of the Chilesolidario Programme (Galasso, 2006). The second element is the provision of economic resources. This is a sub-programme that considers the provision of cash benefits and, specifically, 'seed capital', to enable them to undertake a specific economic activity in order to be able to receive income in the future. This allows the Chilesolidario beneficiaries to undertake paid activities as traders or self-employed workers[31].

Today's Chilean anti-poverty programmes seek to reduce poverty by depicting it as being the result of a number of structural, economic and social, conditions, taking place in Chilean society. The Chilean anti-poverty strategy, encouraged by the Chilean government, attempts to combine initiatives to improve poor families' economic conditions and reduce social exclusion. As the Chilean welfare programme seeks to cover different aspects related to poverty in terms of the obstacles that poor people have to overcome in order to meet their economic needs, the provision of a series of material resources associated with undertaking a paid activity, is a key component of the Programme. The provision of these resources means that beneficiaries carry out a number of work-related activities, which they are expected to perform over a given time-period. These activities involve participation in a short training course and, at the same time, the provision of a financial aid package (seed capital) to coincide with the demands of the labour market at the time.

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[31] Working with sewing machines, plumbing, and as a carpenter or hairdresser, were the paid activities encouraged by the programme in Villa San Luis 3.

Although the Programme works independently, recipients are trained by private companies to provide them with the skills necessary to undertake a range of job activities, such as sewing, cooking or hairdressing. By providing this training, the Programme helps recipients to get started in these jobs and encourages them to offer their services, or goods, among their friends, relatives, neighbours or acquaintances. In addition, beneficiaries can, depending on the training provided by the system, find employment in formally established organizations and companies. Furthermore, beneficiaries are encouraged to develop activities at home. The beneficiaries are encouraged by social workers to adapt their homes in order to set aside space for the production and sale of products or services. Due to transport limitations (Chilman, 1991, O'Connor, 2000), lack of childcare (Hong and Wernet, 2007), reduced social capital (Bourdieu, 1995, Lin, 2001), and the reduced availability of in-work welfare, recipients usually end up performing these activities at home rather than at formally-established companies or factories.

The provision of seed capital therefore allows beneficiaries to obtain economic improvements, including some types of self-employment, by participating in a short training programme. Some interviews, conducted mainly with former beneficiaries of the Chilesolidario Programme, suggest that the initiative of providing seed capital helps people to develop a paid activity, after which they are expected to find paid jobs in formal companies. These self-employed activities were evaluated by interviewees as enabling them to sustain a paid activity over a period of time. A few of the interviewees felt that they were doing something both enjoyable and useful:

"We are involved in a job programme where we feel we are not only doing an activity with larger incomes to resolve our particular needs, but are also going out and having fun." (Current beneficiary)

This quote supports a positive view of self-employment and its role in poverty reduction (see, for instance, Lee and Rendall, 2001). The Programme is seen by policy-makers as a solution to unemployment, mainly among poor, unskilled workers who have been unemployed for long periods, or who are earning low incomes from temporary jobs. For instance, many current welfare recipients in Maipú are encouraged to participate in self-employment activities, a situation that reflects its encouragement by the state as an alternative to unemployment in low growth periods through the provision of economic resources and seed capital to help individuals become self-employed. Other benefits of seed capital are identified by a number of interviewees. For instance, many current and former beneficiaries explain some of the ways in which this benefit is traded. The seed capital acquired through the Programme is transformed into cash when more 'urgent needs', 'eventualities' or 'difficulties' arise, such as health problems or lack of money to buy food, and which become an obstacle to survival, even when recipients are self-employed. Some respondents suggest the importance of seed capital as an asset, though they also emphasize that other needs are resolved by what seed capital means in cash terms. This is illustrated here:

"I benefited from the seed capital in 2004. They [people working in the Programme] gave me two sewing machines, and money to buy materials as well. I worked with the machines for six months, bought some materials, and finally, I made clothes for children and sold them in street markets. I also made some *pololitos*[32] for my neighbours, such as sewing simple seams, etc. These things were useful to me at that time. I really enjoyed those jobs. However, I was suddenly hit by hard times, and I didn't have any choice but to sell the machines. It was a difficult period for the whole family: for my parents, my

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[32] These are understood as odd jobs done at home for family and friends. With these kinds of jobs there's no contract involved.

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sister and my daughters, and I had no option; I had to find cash for food, for gas. Selling the machines was my only way to get it." (Former beneficiary)

"The Programme offered me a lot of things for the home: beds for the kids, and cooking utensils so we could sell hot dogs from home during weekends. To be honest, I never did it in the end, because I realized it wasn't something I enjoyed. I sold the utensils, the microwave and everything they'd given me, which helped me deal with my kids' needs during the winter. It's a good Programme because you can use what they give you to solve your problems." (Current beneficiary)

"I was trying to pick up work as a construction worker. The Chilesolidario Programme brought me tools so I could work as a bricklayer. But as a woman, I've had to face many closed doors. Besides, construction work is really bad, and it's not easy finding a permanent job. The work available only lasts as long as the construction itself, that's if I'm lucky enough to find any. Working as a bricklayer is a new experience for me. It's the first time I've considered it." (Current beneficiary)

In this respect, the interviews reveal difficulties experienced by beneficiaries in sustaining self-employment in the long-term. This act of replacing self-employment with other economic activities tends to support the idea that the former either increases, or at least fails to reduce, job turnover amongst the self-employed. Notwithstanding this, the research shows that the Chilesolidario Programme actually encourages self-employment, despite it being unsustainable for beneficiaries in the long-term.

"My social worker persuaded me to open a fast food stall in the front yard of my home. She suggested I open up the stall in the evenings, for the neighbours to get together and have a few drinks. I can do this from time to time, but I don't want to, nor would I be able to live off it. It's not easy selling hot dogs and I don't feel comfortable doing this kind of work. Waiting around until late for someone to buy a hot dog, while they're half drunk...it seems to me I'd be putting my life and my family at risk. I'd rather be trained in something, which would give me the chance to find work in some company. That way

I'd have access to the public health system [FONASA], and a pension [AFP], which would be a help for the future. Who pays into my pension plan at the moment? How do I cover my health expenses? All I can do is to use the health service provided by the Municipality, but I wish the Municipality had some kind of programme, or that the government could offer some kind of course to help me find more work, with better conditions." (Current beneficiary)

"Right now I'm selling some small stuff from home. The social worker came up with the idea that I could open a 'bazaar' from home, so I bought sweets and biscuits, cheap things from the centre of Santiago, and that's what I'm selling at the moment. After selling what I could, I have just a little money leftover, but I get by with buying sweets and selling them on. My social worker tells me I can now manage by own business, that I'm a businesswoman... well, I hope so, because what I really long for is to live more comfortably. I've never been a businesswoman or anything like that before. I've always lived off the earnings of my husband, but now he's in jail for some wrongdoing or other, which means I have to do this at home, I'm not sure I could do anything else, but if I could work in someone's home as a nanny, then I would prefer to do that". (Current beneficiary)

When asked whether she preferred to be a nanny rather than work from home, she replied:

"At home I have more time, but what I really need at the moment is an income, enough money to get by, so my kids and my grand kids can have a better life; so I can pay my debts, and the bills, every month. I want to get out of this neighbourhood, and the only way to do that is to work more, and then rent elsewhere. If I continue working from home, nothing will change, but as a nanny, at least I'd be working full-time, which would bring in more money."

The Programme, as some policy-makers suggest, 'encourages the unemployed to be entrepreneurs' (Thurik et al. 2008 p.683), with the idea of stimulating employment and improving income among a disadvantaged section of the population. However, this research paper shows that, despite creating self-

employment opportunities for Chilesolidario beneficiaries, these tend to be of short duration, thus increasing the unemployment rate amongst this sector of the population once again, and creating a poverty cycle. The cycle of poverty is illustrated in figure 1.

Figure 1

Poverty Cycle in Villa San Luis 3
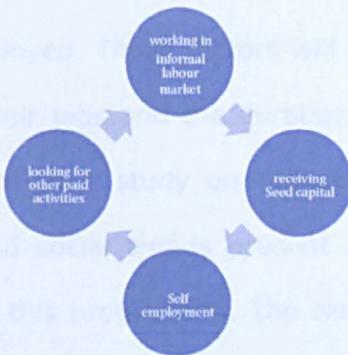
Source: prepared by Author (2009)

During the first stage, recipients carry out different types of jobs. These jobs are mainly seasonal and are located in informal labour markets. In the second stage (2), recipients receive seed capital and, either initiate a self-employment activity at home, or find work in a formal company. This is considered to be a key component of the Programme and is provided within the first 2 years. At the third stage (3), recipients initiate self-employment by generating their own paid activities. According to the interviews, these activities are carried out mainly at home during the first year. At this stage, recipients receive income in cash from friends, family members, neighbours, acquaintances and other customers of their business. At the fourth stage (4), many recipients resolve urgent financial problems by selling the goods purchased with the seed capital and recipients give up their self-employment activities. After this experience, they start the cycle

again, searching for a better and more permanent job, or taking seasonal and low-paid jobs.

The general ambiguity existing in the literature concerning the relationship between self-employment and unemployment can be better understood through this research. Self-employment and its associated outcomes are part of a long-term process. An evaluation over time, which this research attempts to achieve, identifies the effects of self-employment on people, considering the particular social context in which these policies are implemented, and the characteristics of the self-employed. These factors will determine to what extent the self-employed will retain their jobs and the duration of that retention. The analysis of Thurik *et al.* (2008), in their study on self-employment and unemployment, clarifies the economic and social trends present in Maipú, and their links with the different outcomes of this programme. The team of sociopolitical experts therefore carried out an analysis of the permanence and sustainability of this programme, whilst making a comparison with other types of anti-poverty programme, and by examining the conditions inherent in the Programme.

"Anti-poverty programmes have been initiated throughout Latin America with similar objectives. There are a few examples of original and far-reaching programmes, but, in general, they tend to be scarce and short in duration. The primary objective of the vast majority of these programmes is to bring about an increase in beneficiaries' real incomes over a short period of time. The programmes do not attempt to achieve specific improvements in the beneficiaries' quality of life, since they are understood to be emergency programmes leading to a reduction in the rates of poverty. It is one thing to reduce the number of people below the poverty line, and quite another to reduce poverty in absolute terms permanently. The Chilesolidario Programme has, therefore, been interesting, in that it attempts to address the problem of poverty in Chile from different perspectives: providing financial resources, which evidently has the effect of raising household incomes; helping the poorest families in the country to establish links with

governmental public aid networks, thereby strengthening the family-Programme relationships; and providing training, to enable beneficiaries to undertake paid jobs. One might have limited expectations of a programme that merely provided financial aid, but would hope for better results in reducing poverty when people receive training, and are able to generate financially rewarding activities for themselves. In this sense, the Chilesolidario Programme deserves a more in-depth analysis; from the three components mentioned above, only the latter aspect could achieve a reduction in poverty over the long-term, and this is also the most debated." (Academic)

The Chilesolidario Programme has been the mainstay of the government of the *Concertación*. In recent years, anti-poverty programmes have reached a peak, bearing in mind that the greatest challenge for any government is to reduce the level of poverty and indigence. Accordingly, the greatest test they face is to ensure the economic growth of the country, whilst acknowledging that high economic growth leads to a reduction in rates of poverty or indigence. The government of Michelle Bachelet inherited the Chilesolidario Programme from Ricardo Lagos' government, but the challenge of the President today is to maintain high economic growth, so that less needs to be spent on programmes such as this one. In the end, it is the level of household income that determines people's capacity to fall into, or escape, poverty. If the earnings of household members are higher, then the government needs to invest or spend less on these families. This is the logic of the present government. In this respect, a long-term anti-poverty programme does not exist in Chile. The adjustment variable is economic growth, since there is no political consensus on investing in long-term programmes to reduce the most serious levels of poverty, and persistent indigence." (Academic)

"I am unfamiliar with true assessments of the Programme. The Programme has provided a way of glossing over poverty statistics, since the administrative apparatus of the Programme proves to be an engaging one: to deploy working teams in specific neighbourhoods, and attend to families within their own homes. The reality, however, is that this represents a transfer of resources which, sooner or later, will demonstrate the futility of attempting to reduce poverty by the mere introduction of subsidies." (Academic)

These statements given by academics show that the Chilesolidario Programme has more to do with conditional transfers than with a programme that actually helps people overcome poverty and indigence in the long-term. The rationale behind the provision of subsidies is interesting, since it suggests that the Programme, with greater administration and visibility, enables the poorest and most isolated people in the country to receive financial aid packages from the government. Accordingly, when the Programme's documentation suggests that Chilesolidario works to strengthen families' social capital, it is a misrepresentation; what the Programme actually does is to associate the poorest families in Chile with the government aid network. The Programme fails, however, to strengthen the capacity of these families to establish relationships with social and community networks, which alone would address their long-term needs and raise their quality of life.

The social policy experts who were interviewed for this paper offer a limited endorsement of the Programme, since they do not see that it succeeds in alleviating poverty. This is because the academics do not associate a reduction in serious poverty with programmes developed over a specific time-frame; rather it is those that provide concrete opportunities for beneficiaries to learn, be trained, and obtain important sets of personal tools to enable them to perform paid work, and which activities may be undertaken, both during periods of economic growth, and in periods of low national productivity. Rather than contribute to an improvement in economic terms, the Chilesolidario Programme is a public aid programme that generates a marginal increase in the incomes of recipient families.

Statement made by one academic:

"Social programmes such as the Chilesolidario Programme are here to stay. Not in name, but certainly in form. The programmes that we most often see in Chile, and Latin America, attempt to reduce levels of poverty through conditional transfers. There are plenty of technical justifications for this: maintaining a structural surplus, low social expense, not having to give subsidies to the poor over long periods of time, assuming that the poor should earn money of their own accord. Nevertheless, the likelihood is that levels of serious poverty will not be reduced, since Chile does not invest real resources to reduce the limitations and restrictions of the impoverished to escape from the poverty trap; these include poor education, marginalization from social networks with higher standards of living, a lack of skills to undertake paid employment, and a vast section of the population which is dependent on the home. I do not offer a favourable assessment of conditional economic transfer programmes for sections of the population in extreme poverty because the problem is not the lack of incentives, but rather the conditions for alleviating poverty. Politically, however, it is how poverty-related issues are managed in governments which must confront continuous economic crises." (Academic)

Consequently, the assessment of the Chilesolidario Programme has not been positive, since the Programme is seen to focus on raising the income of households for determined periods of time, and has no affect on the variables that generate and regenerate poverty, as demonstrated by the number of statements received from the sample group.

1.2 Why seed capital does not produce employment in the long-term

The interviews reveal that seed capital was exchanged in ways unforeseen by the Programme. The phenomenon of trading seed capital for cash determines the creation of a cycle of poverty. Furthermore, the poverty cycle is identified by recognizing the particular stages experienced by Chilesolidario recipients, and where they are affected by the phenomenon of low job retention. This is illustrated below:

"I was happy to receive the sewing machines and other items like the bunk beds and the duvets. We were extremely poor at that time. I used to sleep on a mattress with my two daughters on the floor. Then, when we received the bunk beds, everything was better than ever for us. Lots of people in the neighbourhood that got similar goods sold everything, even the bunk bed. They sold everything to get something to eat. Plenty of people sold everything given to them by Chilesolidario. I promised myself never to sell the beds. Never. My only regret was the sale of the sewing machines, I still regret that. I'm really sorry about that, but I had no choice. I could be working with the machines today if things had gone differently in the past, but it was impossible. I did not receive any further help with this. Perhaps I needed more information and advice from the Programme; maybe more personal training to enable me to sell more clothing, but my lack of skills, and various other difficulties meant that I ended up losing the opportunity to sell clothing." (Former beneficiary)

Some interviews show that poor job skills among welfare recipients caused them to leave self-employment. Although self-employment is supposed to require fewer skills, there is a minimum set of skills that the recipients need, not only to undertake the venture, but also to keep this as their main source of employment. The findings in this research show that minimum skills were also required in self-employment activities to produce income from seed capital, since it is difficult to keep the paid activity going, despite being performed at home with few customer demands. The research confirms the findings of Lee and Rendall (2001) on self-employment and the skills that individuals require to sustain them in self-employment. The assumption that self-employment is low skilled can affect the decisions people make when entering the labour market; they choose self-employment because of their limited set of skills. In other words, unemployed and unskilled workers are pushed into self-employment (see Lambrecht and Benns, 2005). As the research suggests, there is an inequality of opportunities for Chilesolidario recipients; whilst possessing fewer skills, they only have access to lower income employment opportunities, which are not sustainable over the long-

term. Furthermore, this finding supports the results obtained by Mejia and St-Pierre (2008) on the negative relationship that exists between inequality of income, employment opportunities and investment in human capital.

"I have been living in this room for nine years. We sleep together in this bed - my husband, our children and me. Do you know what that means? I have worked to get my own house, but I think I've been unlucky. Sometimes I've had enough money in the account, but I've had to use the money to buy food. The Programme gave us some tools to work as plumbers. My husband and I both worked for a while, but then we sold the tools to buy food. Some friends and relatives of mine tell me it's very easy nowadays to get a house in Chile; that I only need a small amount of money; but there's no way we can afford that amount. We haven't been able to save so much, because we're plumbers without a permanent job. We depend on how many people want to hire us and how we manage our business, but it doesn't always work out in the best way." (Former beneficiary)

An improvement in the skills of beneficiaries of the Chilesolidario Programme may affect their capacity to retain a job. The cycle of poverty suggested in this research indicates that the number of recipients retaining their jobs is small, a situation that has not been helped by any local public initiative or by the development of any public programme at the time the research was carried out. Investing in longer-term training or in the attainment of new job skills can tend to increase job retention among recipients (Kellard et al., 2002). This research suggests that, although seed capital is the starting point for reducing unemployment, this initiative is insufficient to overcome poverty over time. It is insufficient to ensure individuals maintain long-term jobs, and is also, therefore, insufficient to encourage real self-employment when compared with individuals with highly-developed social skills and human capital. As Kellard et al. (2002) mention, there is a lack of supportive initiatives, such as the provision of financial assistance for unexpected economic eventualities, job coaching services and longer-term training

or mentoring programmes that could help individuals to retain self-employment. Based on the interviews conducted in Villa San Luis 3 and the information compiled throughout the research, it is clear that the Programme has failed to alter the quality of skills and the expertise of welfare recipients; since this constitutes the capital required to keep individuals engaged in a particular activity, it highlights the Programme's limitations in sustaining self-employment among its beneficiaries.

Some of the interviewees referred to this point:

"The Chilesolidario Programme does not offer training in some types of paid activity; at least it is not offered to low-income individuals. The target group of the Planning Ministry (which runs this Programme) does not consider people on the edge of the poverty threshold. Consequently, being such a focused group of beneficiaries, and adding to that, the nature of the aid itself, you end up with programmes such as these, whose primary aim is to provide financial resources. What lies behind this perspective? The assumption that poverty in Chile can only be reduced with an increase in the level of income. In many cases, this could indeed be the case. For the target group of the Programme, however, the level of income is insufficient. Personal skills are essential for individuals faced with new working challenges, and for those wishing to become part of a more competitive labour market, in addition to a social support network to help women work. In Chile, there is little information as to how to overcome serious poverty and indigence, highlighting a serious lack of qualitative research into the relationship between poverty and the labour market, for example, though I understand that, these days, it is not enough for those living in conditions of poverty just to have an income." (Academic)

"Individual employment has been stimulated by institutions such as CORFO[33]. CORFO has tried to encourage the creation of small and medium companies throughout the country, providing loans to enable them to operate. But CORFO's target group differs from that of the Planning Ministry. Perhaps this has been a problem of origin, assuming that distinctions can be made from the start in terms of the kind of social aid that

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[33] CORFO: Production Development Corporation, founded in 1939.

different segments of the population ought to receive. An economic programme ought to be able to offer seed capital to a broad range of Chileans: the poor, indigent, middle class and those who are better off in society. Nevertheless, this is not the case. On the contrary, those who receive help from the Planning Ministry are poor, and rely on aid programmes, whereas the more highly-skilled are assisted by CORFO. I believe that this ought to be reviewed with the purpose of offering equal opportunities to those really wishing to start a business. Evidently, there are many risks involved in undertaking to run a business, and the first of these is that individuals fail to successfully finish the work they were called to do. Is there any sense in this?" (Academic)

This research paper illustrates the approach favoured by the Planning Ministry with regard to the type of programmes it has to generate. Accordingly, the Ministry is only expected to provide welfare aid on the understanding that self-employment programmes should be rooted in different institutions such as CORFO. This paper will therefore move on to analyse Chilesolidario from the perspective of its capacity to generate self-employment for beneficiaries in the communities or neighbourhoods in which it operates, thereby redefining its potential strengths and limitations in alleviating poverty.

1.3 Maintaining Self-employment depending on neighbourhood social networks

Whetington and Kavey (2000) argue that different kinds of social and economic support provided by community residents are present across neighbourhoods as a mechanism to alleviate deprivation and need, which is seen by others as a help. In this regard, 'neighbouring' has been associated with social support, and with a type of relationship that individuals would establish with their neighbours. Regarding the subject of poverty and social development, the emergence of a certain dependency resulting from strong ties between welfare recipients and welfare systems, has been widely analysed (see Murray, 1984 and Peterson, 1991). Nevertheless, there is a shortage of research into the relationships that

occur between welfare recipients and their communities. This new analysis can shed some light on the types of relationships that exist between welfare recipients in Villa San Luis 3 and the social context within which the neighbourhood dynamic is developed.

This research suggests that many beneficiaries of the Chilesolidario Programme must have strong ties with their neighbourhood to secure positive outcomes from their seed capital. The economic activities encouraged by the Programme offer a working structure that leads individuals to undertake these activities within the close proximity of their communities, friends and relatives. Beneficiaries initiate their self-employment activities where social relationships are more strongly rooted, since they are encouraged to utilize these networks to find customers at the beginning of the venture:

> "With the sewing machines I earn 29 USD per month. I know it's not too much, but this money comes from my neighbours and friends that ask me to do odd jobs (*pololitos*). I earn 43 USD per month when I make clothes and sell them at the street market. With this amount I can get by, added to the money that my husband gives me for our children. I think the idea with this work is to meet people in the neighbourhood. If I meet people, I have the possibility of earning 43 USD instead of 29 USD. I can't go to sell at other street markets, can I? I know that I'm an informal worker and I have to take care of myself." (Former beneficiary)

This example relates to successful self-employment and to the level of social relations and networks maintained by welfare recipients. As mentioned before, this research finds that welfare recipients maintain social relations with individuals living in similar economic and social conditions, but their social relations vary in terms of depth and permanence. In addition, many Chilesolidario recipients have stronger social relations with family members and friends who live in different

areas, most of them from the same social class. These social relations have an impact on how self-employment can be developed, in the sense that, with more social relations and therefore, more friends, acquaintances and contacts, there is a greater likelihood of developing self-employed activities from home. Following Bryson and White (1996), this research suggests that self-employment appears to be a 'precarious task' in Villa San Luis 3, because it depends on the social ties and networks that workers maintain (which are not completely encouraged by the Programme). As a result, self-employment is less of a protection from poverty when the individuals involved in these activities maintain weak social networks through which to be able to sell their products and services.

The creation of self-employment amongst Chilesolidario recipients in Villa San Luis 3 generates a type of neighbourhood relationship that does not help to reduce poverty. This is due to the fact that recipients have weaker social relationships, and a kind of social capital that is mostly emotional and based on support from their family relations and friendships, rather than economic. These social relationships and social capital are unhelpful when income, through product sales, needs to be increased with the help of people experiencing similar social conditions. Moreover, the transition for welfare recipients in Villa San Luis 3 to self-employment does not guarantee individuals successfully escaping poverty over time, a finding that tends to support the review by Smith and Middleton (2007), which revealed the weak effects that some welfare-to-work programmes produce on poverty reduction. In addition, residential segregation, and the creation of suburbs and slums, in Villa San Luis 3, restrict welfare recipients in their efforts to receive a permanent income above the poverty line. This finding is in line with the writings of Fairchild (2008a, 2008b) about residential segregation and self-employment, as well as O'Connor's writings (2000) on poverty and residential segregation.

The experiences mentioned above show that encouraging self-employment did not automatically lead to a reduction of poverty in Villa San Luis 3. As Chilman (1991) suggests, an informal labour market can bring participants similar levels of vulnerability and deprivation to those in which they lived previously. Considering these conditions, some anti-poverty initiatives based on generating self-employment have had no positive impact on poor families' standards of living in the long-term (see Hong and Wernet, 2007). This research suggests that the Chilesolidario Programme encourages the development of self-employment, which has been driving individuals toward situations in which the likelihood of escaping from poverty is reduced. Given the few chances that the Programme offers to develop diverse self-employment activities, and that these are carried out informally at home or in street markets, this research finds that the Programme stimulates the creation and persistence of a secondary labour market. Hong & Wernet (2007) define a secondary labour market as the participation of individuals in a market characterized by low wages, hard physical labour in poor working conditions, reduced chances of promotion, a lack of health and pension insurance, and weak economic incentives. In this respect, recipients participate in a process of undertaking self-employment activities where low wages, and the sale of products in street markets, mean performing jobs in the informal economy. Beneficiaries find customers from their own social networks or in their own neighbourhoods, something that the Programme is unable to control. This is illustrated here:

"I started participating in the Programme by selling children's clothes in the streets. The Programme gave me 434 USD and I started buying wholesale clothing; women's underwear, overalls, and selling the same for a better price in the streets. I didn't receive any training from the Programme, only the money they gave me. I worked with that

money for three months. It was nice for me at the beginning, but during those same months - I remember it was around Christmas - I was arrested near my house by the police because I wasn't legally registered as a seller. I spent all night at the police station, and the morning after I received a fine for selling goods as an informal seller in the streets. This experience was awful for me, I felt worse than ever. After that I didn't want to go out and sell clothes again, even though I kept doing it for a while. The Programme gave me money to sell clothes, but they [the Programme] never gave me any documentation to prove that I used to be part of the Programme." (Former beneficiary)

In this case the seed capital offered by the Programme was insufficient for the individual to overcome persistent poverty. Rather than reducing poverty permanently, the Programme improves the standard of living of recipients for a short period of time, but they become vulnerable again when the economy changes or when economic needs or family problems alter their behaviour. This fact also reflects the refugee effect over time among people in Villa San Luis 3. Like Hong & Wernet (2007) and Smith and Middleton (2007), this research finds that some welfare systems such as the Chilesolidario Programme are not efficient in reducing the effects produced by the structural conditions of poverty for vulnerable people. These programmes solve economic deprivations in the short-term (see figure 4) but have no significant positive effects on poverty reduction in the long-term (O'Connor, 2000 and Peterson, 1991).

It is possible to analyse the levels of information and knowledge that some welfare recipients in Villa San Luis 3 possess regarding the Programme and its consequences. As shown in the quote above, the former recipient argues that she has been waiting for important documentation [from the Programme] to sell clothing formally. She presumes she will be provided with documentation that will grant her an official exemption from paying tax, such as a tax credit, and that she will be able to carry out her paid activity in the streets without problems. Yet, the

respondent does not seem to understand the implications of working in the informal economy and the personal consequences of not paying tax. This shows a link between deprivation and poverty, added to a lack of information. This lack of information also reduces the capturing of social capital, since this factor is considered by some theorists as a key component that is transferred through social relations.

2.0 Benefits of the Programme versus use of the beneficiaries' time

The research revealed that women do not look favourably upon the idea of working in a full-time job. The beneficiaries are more interested in working in an activity that leaves them with enough time to take care of their homes and their children. Nevertheless, the same beneficiaries who declare that having a job involving a full day's work is not an ideal situation, also maintain that temporary jobs, or unregulated jobs (in informal markets), do not enable them to escape poverty. The offer of a job that involves working half-day, and which is easy to come by, does not allow them to be able to live in dignity and above poverty. This is because the Programme offers beneficiaries the chance to obtain a job working from home, thereby enabling them to find a balance between the job itself and the income derived from a paid activity. Nevertheless, the job they are offered does not generally allow them to earn enough to be able to live above poverty. Some refer to this type of aid as an 'emergency' or 'survival' programme, since, in practice, it allows access to otherwise non-existent resources, but these are not enough to enable recipients to escape their condition of poverty.

One beneficiary stated her personal situation:

"I spend some days in the week working from home, either making clothes or darning, using a sewing machine that I got from the Chilesolidario Programme. The Programme helps me in this way, because I'm able to get some money. What I enjoy is being able to spend some of my time on something that gives me more resources. That way I don't need to do several paid jobs at the same time. Of course I would love to work part-time, but in something which really enables me to live better." (Current beneficiary)

Accordingly, the Programme's model of the 'shared working day' is considered to be a positive one for current beneficiaries and former beneficiaries, because it enables them to obtain some resources whilst raising their children and taking care of them at home. For many of the interviewees, work is a necessity, but having to leave their children at home only leads to problems that not all of them are able to resolve. This is partly due to the fact that, not all of them have the family support from their mothers, fathers or siblings, to be able to work outside the home (analysed in the previous chapter). For the mothers, childcare is a relevant need, but for many, this is not compatible with the need to generate an income for the home.

Considerations of other benefits:

"I enjoy working outside the home, but when I'm raising children, I need time for them. It's difficult to leave the kids in other peoples' hands, and to have to work to get by. Ideally I would like to stop working when the kids are small, but at the same time I don't think I can, because they need the conditions to be able to live more comfortably. If I stay at home, I can take care of them, but I don't have the income to give them what they need. Between having resources and having nothing, of course I would prefer to work and to get paid what I need. The big problem that I have to face is that I never earn enough, just what the people give me for doing the stuff I do. Who can live comfortably on CH$ 60.000 a month? Nobody. In the end I try to find full-time jobs to be able to get

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by. If I had a partner, then maybe I'd be able to stay at home, but, as it is, living alone means that I have no choice other than to go out and work." (Former beneficiary)

"I think the women today must go out to find work and do whatever they can to give something good to their kids. In Chile, everything is expensive, it all costs money, no one gives you anything for free. This forces you to go out and do whatever you can during the day; unless you work hard, there is no way of getting any money. My mother can take care of the children and I appreciate that. I don't spend much time at home, but the truth is that I'd rather not think about it. Today it's up to me to do whatever work I can. Now I don't have a job and the only thing I want to do is to get out and find something full-time, though I don't know if I'd be particularly happy with it." (Beneficiary)

"Life in the home can be really demanding. I'm always thinking about what I didn't manage to do at home, but I don't have the time to do anything else. My mother looks after my children and that's a great help. I couldn't do the work I do if it wasn't for my parents. I'd like to have a job with fewer hours and to be closer to home, maybe in the same school as the kids to be closer to them, but I can't because, with these part-time jobs, I don't earn enough. The ideal job doesn't exist, at least not for people like me who never finished fourth grade, so the only thing left for me to do is to work." (Current beneficiary)

There are no substantial differences in perceptions of life between women who manage to find work at home or with the help of the Chilesolidario Programme, and those who leave the Programme and are now doing other jobs. Everyday, all the women interviewed, without exception, are faced with having to raise their children and take care of them, whilst reconciling this with the necessity of working, and managing to obtain enough income to escape poverty. The resources they have are similar, since all of the women interviewed had neither training, nor the necessary skills required to enable them to maintain work over time and to obtain the necessary resources for these jobs. Most of them did not manage to complete their secondary school education and many of them struggle to

understand the tough reality they are faced with. They do not have enough resources at home. All of them have more than two children and this generates ever-increasing demands on the amount of resources and the time they have available.

Here are some experiences that refer to working part-time:

"I've worked part-time in the past. By part-time I mean jobs in places where I can get home early. I've done housecleaning, ironing, and childcare in family homes. The main problem with this kind of work is that what I earn isn't enough to live on. I worked this way when I had a boyfriend who helped me with the household expenses, paying the water and electricity bills. That way it was possible, but then we broke up and I had to deal with the bills on my own. I'd like to work a few hours every day, but I still don't make enough money. Only full-time jobs pay enough money. At the moment I don't make much either, but the sporadic jobs are really miserable." (Former beneficiary)

"I tried to use the seed capital that they offered me in the Chilesolidario Programme. Right at the start they gave me resources so that I could sell hot dogs from home, and they bought me some pots and some special utensils to help me. Unfortunately it wasn't possible because what I got in financial support wasn't at all what I'd expected. I ended up dividing my time between the household chores and selling hot dogs, and it turned out to be a complete disaster. I never got what they'd told me I would for selling hot dogs." (Former beneficiary)

"I work full time at the Municipality. To be honest it's something I enjoy. The kids are older now and, for that reason, I can leave the house all day. My husband's in prison and there wouldn't be any income at all if I didn't work. I like working all day, being contracted. I'm lucky enough to have benefits that many women in Villa San Luis 3 don't have. My work isn't the best, but having a contract gives me certain health and pension benefits that I think are important. The work is what enables me to get by. That's why I have what I have today and I wouldn't change it for anything that didn't pay more." (Former beneficiary)

It is interesting to analyse the value that the women interviewed attribute to their work. For the interviewees, the greatest benefit derived from the work is related to obtaining enough financial resources to live on. The work itself is not regarded as a source of personal fulfilment, nor as a possibility to be more closely connected with their social environment, where neighbours could be part of a network that would enable them to have access to other resources. Living in contact with others is not regarded as a necessity, rather they value the financial reward obtained as a result of the sacrifices made in *having to* work. Therefore, since the beneficiaries do not have any training, or because they have to do basic domestic chores, this means they may generate a relatively negative impression of the need to work. Accordingly, it would have been interesting to discover whether the women would have valued the work more highly had they had more training. Consequently, the collateral cost of working is high, since having to leave the home, as well as their childcare responsibilities, is regarded as both significant and distressing. Added to this is the fact that the work undertaken does not match their personal expectations, and it is, therefore, understandable that employment is only justified according to the level of income obtained. For this reason, the ideal work for this group of women interviewees involves dividing their time between work and home; the negative assessment of the Programme, however, is not directed towards this point. Rather it is the fact that, in the end, the Programme offers a marginal income that fails to enable recipients to overcome poverty in the long-term. It is worth mentioning that most of the women interviewed have small children, which provides some justification for the beneficiaries' tendency to define the amount of time they spend at home as relevant. Without children at home, living conditions change and the chances of having extra time for several activities is also altered. Furthermore, the household costs also change when there are no children. A household without children results in completely different living

conditions for its dependents, and the need to find work either full-time or part-time.

In summary, the wellbeing of beneficiaries is highly dependent on the likelihood of acquiring enough resources to allow them to live in dignity. Most of the criticism is not directed at jobs involving a full-day's work. Rather, the strongest criticism and concerns have to do with the level of income obtained. In this regard, and given the low-skilled types of work offered by the Chilesolidario Programme, it is not possible to state whether or not beneficiaries tend to prefer maintaining the kinds of working activities they are already engaged in. Once again, the emphasis is on obtaining the type of work that enables them to receive more resources and to escape poverty. It is interesting to note the beneficiaries' commitment to childcare and attending to their children's needs. It was not possible to find any beneficiary who underestimated the work of the mother, or who wished to disregard their role as childcarer. This suggests an important condition of a programme that helps people escape poverty: that it should allow women to alternate between different activities when they have small children and that it should consider the relationship between income and providing adequate childcare. This is a difficult situation to resolve. It is a dichotomy for which the Chilean labour market could not provide a solution at the time of the interviews; it highlights the need for complementary programmes, which would make paid work compatible with childcare, thus enabling this segment of the population to escape the poverty trap permanently, and not to be so directly affected by cycles of recession, or reductions in the economic growth of the country.

2.1 A look at the key players in the Programme

The assessment made by the social workers of the Programme differs from the kind of assessment made by the beneficiaries themselves. Whilst recognizing that the Programme fails to fulfil the need of the families to overcome their conditions of poverty in the medium-term, the social workers are positive in their assessment of the Programme in other respects. One of these assessments is that the social workers believe that the Programme allows individuals to strengthen their self-esteem and their personal capacity to face difficult day-to-day problems, specifically through the relationships they establish with the beneficiaries; without the Programme's help, beneficiaries would struggle to deal with these challenges. In this basic respect, the social workers offer a positive evaluation of their role, thus justifying their intervention and positioning the beneficiary-social worker relationship as one of the foremost results of the Programme. In other words, the empowerment of recipients as a result of the Programme is identified by social workers as the main benefit. Social workers report that they provide recipients with certain skills, as they provide incentives and give the recipients the tools they need to tackle social exclusion and to face hard times. Social workers and recipients alike agree that Chilesolidario offers psychological help, which they both regard as a highly valuable benefit. A second aspect assessed by the social workers is providing relevant information to the recipients; information which, although not a specific benefit, they do regard in a favourable light as a way to enable them to face situations of poverty or deprivation in specific moments. The provision of relevant information is possible, for the social workers, only when a permanent relationship exists between themselves and the beneficiaries, an aspect which would tend to justify, even further, the relationship between these two players and their respective positive self-assessments. Finally, the social workers point out the capacity of the Programme to strengthen existing family relationships

between members of the household, as being a third factor to consider in their evaluation of the Programme. This capacity to recognize the family dynamics, and to intervene in the most intimate problems of the family nucleus, is also an aspect that the social workers consider to be important.

In some cases, social workers believe that it is possible to help empower people by providing information, so that individuals are better able to cope with their problems. This happens when social workers provide information about the rights, entitlements and services available, and how access to public assistance can be obtained:

> "I think that the biggest change achieved by Chilesolidario families is their empowerment regarding their rights. Poor people know that there is a new category of rights in terms of state contributions to which they are entitled as citizens. This information is an empowerment for them; they feel they are members of a society and they receive a number of contributions from the state because of their condition of poverty." (Social worker)

When asked about the impact of empowerment, one social worker replied:

> "The social worker does not always establish a deep relationship with recipients, which could have positive effects on the support intervention. Sometimes, individuals value material resources more than the psychosocial support offered by us [social workers]. Other cases show, perhaps due to the type of family [less-deprived families], that the process works and I can see that it is easier to support these types of families. I think that the Programme allows a professional to connect with individuals' immediate family, and this increases the likelihood of changes within this family. Since we [social workers] know the social context in which that family lives, we may understand its social dynamic and related problems. However, only a few families, with a little push, actually change their attitudes and their chances of obtaining a better standard of living. Most of the families in the Programme do not change much." (Social worker)

Interestingly, this statement illustrates that, being aware of the social context in which people live, can improve the results obtained through support intervention. Knowledge of the social context provides social validation of the support process; a situation assessed by Cohen *et al.* (2000c) as a relevant factor in generating better conditions for ending the support process.

Yet, the social worker mentions at the end: "most of the families in the Programme do not change much" (social worker 1), reflecting a negative perception of the recipients and their chances of overcoming poverty. This means that poor families have to continue their struggle against poverty with the same capabilities as before. As Haber *et al.* (2007) mention, the perception of the support provider will affect not only the social support process, but also the results obtained, thus generating a cycle of help that is not perceived to empower individuals to overcome poverty, and is therefore relatively ineffective for poverty reduction.

For former recipients, the support provided in the past was felt to have been something received some time ago, but which today they remember as having given them useful emotional support at the time. These recollections were considered by beneficiaries to be important, although the support was not permanent due to the Programme's design. More than 3 former beneficiaries mentioned that the help from social workers was relevant when psychosocial support was provided. However, once the assistance ended, these resources became less important. For some, the positive support once received, now seemed a distant memory and hardly useful in relation to present needs.

"The social worker was my friend. He came to my house and gave me support when I was upset; he listened to me when I talked about my problems; he gave me

companionship when I felt lonely... I still miss my guide [social worker]. I miss him because I do not have friends, he was my friend and now that the Programme is over I can't find anybody to talk to about my problems." (Former beneficiary)

Another recipient stated:

"I remember that I was always very stressed and upset and she [the social worker] helped to change that. Also they [the Programme as a whole] helped me by giving me money and beds for my children. However, I am a bit lonelier now, than I was before. Those changes took place because she was here, but now I am on my own again. Things are the same as they were before." (Former beneficiary)

Nevertheless, if perceptions of help given to former beneficiaries are compared with current beneficiaries, it can be said that, for the former, help was almost non-existent at the time of the interview. A comparison of experiences of current and former beneficiaries shows that the social support perceived by current beneficiaries is not as clear as that recalled by former recipients. Current recipients, who were receiving the social support when interviews were conducted, did not attach great importance to psychosocial support. Current recipients value the material resources offered by the Programme more than psychosocial support. Non-material support is evaluated by current recipients as a means to obtain material resources:

"I am participating because I know that we [her family] can receive some money and help from the government. I wanted to start with a course on 'food manipulation' from that, be able to get a job in a school, close to my children. I know that I have to meet a social worker regularly, but it's worth it if I'm going to get these resources" (Current beneficiary)

The idea that current recipients value psychosocial support as a means of obtaining other resources is shared by some social workers:

"The recipient of the programme knows that she/he is going to receive some benefits. Recipients want to receive a bed, a sewing machine to work with, or something else to help them. When they are in the Programme they enjoy the psychosocial support given by the social worker. They like being supported by the social worker, but they do not value this resource once the Programme is over." (Social worker)

By comparison, a number of social workers report that some families did not forge a relevant relationship with them. They report that some families do not wish to maintain deep interactive relationships with social workers. Instead, these families only expect to fulfil the Programme's commitments, that is to say, the 55 social conditions to overcome poverty. The idea that "some social workers do not always engage in a deep relationship with recipients" (social worker 1) reflects the claims made by some social workers and their limits when it comes to building a better relationship with the families they have to work with. Since the social workers do not get to choose the families, there is a strong likelihood that there will be some families who are negative towards the Programme's procedures, or families that simply do not manage to build a special relationship with social workers; this reality reduces the chances of transferring social support within the encounters, though not the provision of material resources.

In summary, recipients do not always develop a great attachment to the Programme based on the relationship they build with their social workers. These relationships are seen as important resources for coping with stressful moments and provide emotional support and companionship to recipients. In addition, the Programme acknowledges the family as a key factor, since family members are the focus of social support provision. The Programme expects that, through participation, each family member can relate to each other in a better and more permanent way, thus building a family relationship through which solidarity and

cooperative exercises can lead to the acquisition of social capital and achievement of social development. The Programme enables family relationships that are considered by Fukuyama (1995) to be the fundamental source of acquiring social capital. This family-based approach is also analysed by Franklin (2004), who agrees that social capital is fundamentally associated with fortifying family relations and leads to a type of social capital that can generate limitations in other social relations beyond the family.

3.0 Conclusion

The Chilesolidario Programme was created with the aim of reducing poverty for those below the poverty line, and especially to tackle the problems of serious or extreme poverty. Indigence is traditionally regarded as a difficult social problem to eradicate, because these individuals appear to be either resistant or impermeable to the social policies that Chilean governments have so far designed for them. The Chilesolidario Programme was introduced to address this need, whilst acknowledging that, perhaps, the most serious problem of all is the isolation and exclusion from social aid networks experienced by those living in deprived areas, and to which the rest of the population has access. Accordingly, this chapter demonstrates the Programme's difficulties and limitations in fulfilling its original objectives. This is due to several structural problems inherent within the Programme and which will be detailed below.

Problems with women recipients' use of their time. This chapter shows that the women would ideally divide their time between their own household duties and the paid activities they are obliged to engage in so as to obtain the level of income necessary to live on. Moreover, though the women beneficiaries acknowledge in the interviews a need to divide their time between home and whichever job they choose to do, they also recognize that working part-time does not enable them to meet their financial needs. This is because the part-time jobs they do, or those that can be defined as self-employment, yield a marginal income, which barely enables them to pay their expenses and to live beyond poverty. The women beneficiaries look for jobs that involve a full-day's work in order to meet their income needs. Specifically, women look for full-time work that also provides them with a contract together with the associated benefits of health insurance and a pension plan, whereby they have the chance to save and to ensure a better future.

The interviews show that the women seek income stability, with a regular job that would ensure they are able at least to resolve some of their needs. The women interviewed are in no doubt about their inability to meet all of their needs, but they have desires, and dream of being able to find better sources of work in order to increase their level of income. The interviews reveal the women's concerns about having a better future, a better income, and greater job security. Preferably this means finding work in the formal job market, which the Programme is unable to offer.

Types of employment offered by the Chilesolidario Programme. The Programme offers the kind of employment that can be developed from home, and which requires recipients to sell their products and offer their services within the neighbourhood, close community, or simply amongst friends and acquaintances. In other words, the Programme requires, implicitly, that individuals wishing to live off their informal activities have a stable enough social network to enable them to sustain their jobs over the long-term. Accordingly, the Programme fails to convey to the poorest people in the country the aim of the seed capital as a benefit that can be turned into permanent resources. This is because making good use of the seed capital, and working independently, require recipients to have a set of interpersonal and business skills that are lacking among this segment of the population. At the same time, the Programme does not put up seed capital for people located in a non-active community. This is because the target group for the Chilesolidario Programme, specifically the women beneficiaries, have a very particular set of relationships, which is determined by the responsibility they have to look after the home and their children, as well as their need to work. The women have a social network which is closely related to the points mentioned above, meaning that it is both a reflection of their skills, and also of their social limitations. Perhaps if this programme had been offered to the male heads of the

household, the situation would have been different, but for the Programme's women beneficiaries, who have weaker social networks, the seed capital is a poorly or badly used resource. Nevertheless, one of the positive aspects of the Programme is that beneficiaries manage to reorganize the time they have with their small children, though the need to work is greater than the need to perform household duties.

The ChilesolidarioChilesolidario Programme as a form of conditioned transfer. The Programme was founded as a programme of conditioned transfer, providing resources as long as recipients agree to undertake specific activities within a determined context and time period. As a result, the beneficiaries are obliged to accept the social workers' visits and receive the seed capital in return. They must also engage in some kind of paid activity using the seed capital provided: possibly driven by the idea of improving their financial situation, there is also a willingness to fulfil the demands of the Programme itself. According to the academics and social workers, the ChilesolidarioChilesolidario Programme does not therefore have the personal and social incentives necessary to be developed over the long-term. Short-term incentives may facilitate the Programme's initiation amongst the women beneficiaries, but they do not make the Programme sufficiently attractive from a personal point of view to encourage beneficiaries to alter their everyday habits and to throw themselves into the self-employment opportunity suggested to them. It is worth stressing that the programme of poverty alleviation offered to women in vulnerable situations ought at least to be able to respond to their expectations. These expectations are not only financial, but also have to do with improving in their quality of life, having access to a welcoming social environment, and being able to receive some type of training to carry out the kind of work they enjoy, and which, in turn, would yield financial benefits in the long-term.

The programme of poverty alleviation should consider not only the social and personal limitations of women beneficiaries, but also their role as mothers, who require extra assistance with childcare as well as a level of household income that guarantees them a level of stability. The programme should ensure they have access to a dignified health system and the opportunity to have a proper pension plan, assuming this is what they will need to live on at some time in the future. All the requirements mentioned above envisage a costly programme of poverty alleviation; nevertheless such a programme will also be sustainable in the long-term, by managing to ensure women beneficiaries enter the labour market without intermittently leaving again, as is currently the case. The major challenge today is to integrate beneficiaries in the formal labour market and to reduce the risks inherent in informal employment, where many variables affect their stability, such as the life-cycle of informal businesses, the number of children in the home, the health of the women beneficiaries, or the lack of strong interpersonal skills required for self-employment opportunities. Generally speaking, poverty alleviation programmes ought to focus on the real capacity of women to enter formal labour markets and to maintain employment. This is a major challenge for this kind of second-generation programme that should have been considered.

Poverty alleviation programmes cannot be developed from the safety of the family home alone. They must also aim to help women beneficiaries forge relationships with groups or collectives, which allow them to become more firmly established in a more complex and active social network. Social capital is a tool, which may help to alleviate poverty, but it ought to be considered that the beneficiaries who participate within such a programme have a range of collective objectives to fulfil. A poverty alleviation programme, developed within the context of the family home, limits the capacity for women to be able to engage in permanent relationships with others. This, in turn, may determine whether they continue to

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develop their interpersonal skills, in terms of using them to strengthen relationships, or merely in order to become self-employed. This research paper does not go so far as to suggest offering self-employed work to low-income families who find themselves below the poverty line, because self-employment requires more skills than formal and traditional jobs. Clearly, by encouraging poor families to work independently, further complications eventually arise as a result, or an activity is justified solely to obtain financial aid.

Chapter Seven: Conclusions

The aim of this research has been to document social relations in Villa San Luis 3, in Maipú, and to use this data to identify what types of social capital women welfare recipients capture in their everyday lives and how the ChilesolidarioChilesolidario Programme has helped reduce poverty among women beneficiaries. This research sets out to answer several key questions about the link between social capital and poverty, and about self-employment and poverty alleviation programmes that have so far remained unexplored, especially by using qualitative research methods. The key questions are:

a) How do some types of relations help in reducing poverty?

b) Has the Chilesolidario programme improved welfare recipients' capacities to increase their social capital?

c) Have the women in the sample of welfare recipients benefited from the programme?

In attempting to answer these three research questions, it was possible to observe and appreciate how the Chilesolidario Programme tries to overcome poverty: through the generation of social capital; improving the living conditions achieved by women beneficiaries living in Villa San Luis 3; identifying constraints and opportunities to transfer resources to beneficiaries. In this chapter, the key findings of the research are discussed. Following this is a reflection on possible limitations to the research potential areas for future work and, finally some concluding thoughts are included.

Over the past ten years, Chilean governments have given special attention to anti-poverty programmes, focusing especially on the reduction of social exclusion and deprivation among extremely poor people across the country. The Programme, born from this initiative, was designed to provide a range of resources to tackle poverty. It set out to provide social and economic resources to women participating in this programme. Social resources include psychological support as a means of reducing social exclusion. Economic resources include making financial capital available to generate self-employment with the aim of reducing poverty. These strategies should be seen in the context of Chilean government policies that aim to strengthen the family by promoting interventions based on improving family relations.

Through a social capital approach, and empirical research with data compiled from women interviews conducted in Villa San Luis 3, and documentary analysis, this investigation has focused on the impact of the Chilesolidario Programme on social capital capturing by poor women. Four main conclusions can be drawn from this research.

1. Key findings

1.1 Identifying the crucial role of the family in social interactions

As identified in Chapter Four, family relations of women, current and former beneficiaries, are the basis for any social relations maintained beyond the nuclear family group. Using a theoretical framework based mainly on Bourdieu (1993, 1997), this research suggests that social relations enjoyed by family members in Villa San Luis 3 are characterized by trusted ties, but with less trusted relations

beyond the immediate family members. This finding contrasts with Coleman's (1998) theory of social capital where it is seen as a public good. Family members are identified as individuals who live in the same house, such as partners, sons and daughters, as well as parents, sisters and brothers. The concept of family is, for many, current and former beneficiaries, a concept that includes parents who are always present, even though they sometimes live far from the beneficiaries' homes. Family members relate to each other routinely and physical space does not restrict these links. This finding does not support McPherson *et al.*'s (2001) analysis on the positive association between social capital and physical space. For instance, although family members do not necessarily live in close proximity with participants in the research, these participants do maintain groups of trust, to which they regularly refer.

The research shows that family relationships comprise the strongest, most trusted group among women Chilesolidario beneficiaries living in Villa San Luis 3, as these relationships provide them with different types of capital. Economic capital, such as small amounts of money and savings, are resources that can be transferred through these family relations and ties, such as when parents help daughters tackle economic difficulties. Emotional support and companionship are non-economic assets that can also be transferred through this informal network. However, in this social group, where family life is the core of any other type of social relations, appears to create an unequal and restricted type of social interaction. In line with Bourdieu's (1993, 1997) theory of social capital and inequality, where habitus, generated by, and among, family members, is learnt and transferred as a structural form that perpetuates practices of interacting, relationships within the family and with close friends, are maintained, but are not seen as useful beyond the family space. This was explored in Chapter four and five.

The research reveals that strong family relations in poor women participating in the Chilesolidario programme have a negative consequence that affects the concentration of social capital in Villa San Luis 3. This finding confirms the work of Portes (1998 and 2000), who suggests that social capital can have negative consequences for society. The negative consequence of social capital suggested by this research is familism, a phenomenon identified by Winter (2000) and Durston (2002). Familistic social relations, due to social class differences and lack of income, as Bourdieu (1997) points out, restrict, rather than widen, opportunities to relate to the wider population. Although not all the reasons for this restriction are clear, this research argues that permanent, trusted relationships among family members, and the lack of other highly trusted social relations, reflect unequal social class divisions. A situation hardly seen among the participants of this research was the existence of a trusted and more complex social network. These situations would benefit only individuals with further social connections and those who can maintain a broad number of roles and activities in society. This finding supports Realo and Greenfield's (2008) study that shows a negative association between familism and collective action (or collectivism).

Furthermore, this research suggests that the ways poor women use to relate to others are determined by the persistent and permanent forms in which family members relate to each other, which establish the basis of any social relations beyond family life. This finding fits Marx's (1948) theory of homogeneous classes and economic inequality, where individuals with similar economic capital give rise to class differences. These class differences, and their links with social exclusion, are also mentioned by Lister (2004), and notably by Sen (2000, 2005), who refers to social relations and social exclusion as causes and effects of poverty. These theories are supported by this research.

1.2 Identifying different social interactions beyond family life

The research suggests that family life is a major determinant of the poor women in Villa San Luis 3 relate to others; but this does not mean that women cannot benefit from other social relations. This research finds that people in Maipú maintain non-family relationships, but that these are different in terms of the trust and cooperation that is transferred. In Chapter four, different types of social interaction beyond family life are identified.

Firstly, poor women identify neighbours as agents of interaction beyond their family lives. Individuals identified as neighbours are those who live in close proximity. Neighbours are also those who come from the same background, have experienced similar deprivations and have similar needs. Social interactions with neighbours are permanent over time, even though these relations are usually superficial, and no relevant or intimate information is shared. Poor people in Villa San Luis 3 maintain their own privacy, looking for private spaces for living and, in turn, respecting the privacy of neighbours' lives. These behaviours restrict the development of social capital with neighbours.

Secondly, poor women in Villa San Luis 3 recognize *friends* as individuals with whom more intense and deep social relations are established. In this respect, the research finds that friendship is not associated with physical space. Many friends are identified as living outside the neighbourhood, and many live in other communes and regions of Chile. Social relations with friends and acquaintances allow for the transfer of some resources, such as companionship and the provision of emotional help. Although friends are more valued by participants than acquaintances, it is unclear what friendship means for poor women in Villa San Luis 3.

Thirdly, *contacts* were identified as other actors less often present in poor women's lives; actors who live inside and outside the participants' neighbourhood. Contacts were identified as important people who had important information about available jobs, or how to carry out certain types of applications and procedures in order to obtain public benefits. However, only a few participants identified contacts as active agents with a specific role in their lives. This means that individuals from similar backgrounds relate mostly with each other in their everyday lives, but others, such as people from other social groups, are less often present in their routine interactions. This finding complements those presented in Chapter four concerning social relations and family life. Again, trust and cooperation are components which are present to a lesser extent in social interactions with neighbours, friends and contacts, a situation that reflects the type of social capital that can be effectively captured by people in Villa San Luis 3. This supports, in part, the theory of Putnam (2000) about horizontal relations and social capital but highlights the fact that social capital, captured through these relations, is an emotional and a non-material asset; a finding that supports the social capital position of Bourdieu (1993, 1997), whose ideas stem from Marx (1948).

1.3 The Chilesolidario Programme and its capability to produce social capital

As shown in Chapter Four, the research has analysed the capturing of social capital among poor women in Villa San Luis 3 and the effects of the Chilesolidario Programme on their capability to acquire social capital. In this respect, the research suggests that the capability to function in a diverse social context is a human skill possibly linked with social capital capturing, as Sen (1980, 1992, 1997, 1999, 2000 and 2005) maintains. This capability to function is expected to be present through social support mechanisms developed by the Programme in order to reduce poverty and social exclusion.

The research finds that the Programme does not encourage a more inclusive life by generating human capacities and capabilities, so as to better interact with family members, specifically increasing poor women's personal resources to cope with hard times. This finding supports the results obtained by Gottlieb (1988) about self-disclosure and wellbeing. Social support is provided by Chilesolidario with the aim of increasing people's self-awareness and helping them to achieve better and more trusted family relations. Emotional support that helps women cope with hard times is also transferred as a resource through the provision of social support. Even though this research finds that there are some inconsistencies in the way social support is seen by social workers and beneficiaries, it also found that social support that strengthens the family is a real resource that is transferred by the Programme. Furthermore, strengthening the family is a key goal in the Programme. However, this research suggests that family-group loyalty encouraged by the Programme has had an adverse effect on the extent to which people are able to benefit from further trusted social relations with others. In other words, the programme encourages poor women to pursue their own family and individual interests only. Indeed, the programme is limited in achieving behavioural changes in order to pursue collective goals, something that does not favour social capital capturing. This finding is in line with Realo and Greenfield's (2008) study on the negative association between familism and collective action.

1.4 The Chilesolidario Programme and its capability to reduce poverty

Self-employment and the provision of seed capital have been the means used by the Programme to tackle poverty in Villa San Luis 3. The self-employed are a homogeneous group of women workers with similar economic and social restrictions; they are recipients of help from the Programme. They have fewer job skills and previous experiences of self-employment, but they have had seasonal

and part-time jobs before starting the Programme. Self-employment only provides a short-term job for beneficiaries of the Chilesolidario Programme, and low income.

Self-employment is identified in this research as a stage in the cycle of poverty that women beneficiaries of the Programme living in Villa San Luis 3 also experience. This cycle of poverty represents a particular picture of poverty created, partially, by the Programme, and shaped by five stages that beneficiaries go through in their job experiences: developing seasonal and part-time jobs before Chilesolidario; performing self-paid activities at home or in informal markets, enabled by the provision of seed capital from Chilesolidario; earning an income while working with the seed capital; tackling unexpected economic events and emergencies by re-utilizing the seed capital; and finally, divesting themselves of the seed capital and giving up the self-paid activity, generated by the Programme, to look for seasonal or informal jobs. This cycle of poverty shows that persistent poverty is not reduced permanently with the allocation of seed capital. This research finds that, even though seed capital is a resource utilized as a transition to working, the work acquired is of short duration, no longer than two years. Furthermore, poor women earned a low income for these jobs. These two factors are dominant features of this poverty cycle, seen in chapter five and six. In addition, this research finds that many women enter self-employment because they assume the responsibility for the development of the economic project started by using the seed capital. As a result, self-employment tends to be a gendered job activity encouraged by the Programme, a fact that is supported by Bryson and White (1996), whose findings were similar to those of this research.

The research suggests that self-employment among women participants of the Chilesolidario Programme in Villa San Luis 3 leads to what Thurik *et al*. (2008) see

as a condition of living in poverty and vulnerability, dependent on several individuals, without the capacity to overcome poverty in the long-term. This effect is based on the limitations that recipients experience when trying to overcome unemployment. Nonetheless, participants, through the Programme, are still unable to reduce unemployment levels and overcome low pay situations. Accordingly, Bryson and White (1996) define self-employment as a 'precarious task', a finding supported by this research, since self-employment does not generate enough income to overcome poverty thresholds, nor are self-paid activities retained as the main job activity for long periods. In addition, self-employment is a 'precarious task' because it requires the use of social networks and social relations to sell products and services. The social relations and social networks of the interviewees are not 'extensive'. Instead, only a few number of people are located within participants' group of rust, through which an emotional form of social support is produced. This situation reduces the possibilities for participants to have access to different social capitals, which negatively affects the ability of social relations to maintain self-employment. This research has identified this phenomenon as 'neighbouring dependency', which has been partially suggested by Whetington and Kavey (2000) in their research on social support and neighbouring dependency.

2.0 General conclusions

This is the first major qualitative study to be carried out on poverty in Villa San Luis 3. A social problem directly related to a lack of social relations within the community that reduces the likelihood that people will tackle, not only deprivation, but also poverty. This argument does not deny the existence of social capital in the neighbourhood, but emphasizes that emotional help and companionship are the types of resources captured by recipients of the Programme. In broad terms,

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this research supports a deeper understanding of Bourdieu's (1992, 1993 and 1997) theory of social capital. It agrees that a homogeneous social group, and social and economic differences among different social groups, will lead to inequality and perpetuate class differences, which in turn helps to explain poverty and social exclusion in Villa San Luis 3. Specifically, this research provides further insight into Sen's (1980, 1992, 1997, 1999, 2000 and 2005) theory of capabilities to function. Both Sen and this study find that some people are limited in functioning in a wider environment by assuming different roles in society.

To a certain extent, this research demonstrates that the 'groups of trusted people' acknowledged by poor people is small, since not many individuals are identified as trusted or friends. In line with Durston's theory (2002), this research shows that such people have a reduced social capital as well. In addition, this research finds that social capital in Villa San Luis 3 is associated with deep, rather than permanent, social relations; a finding that partially supports and partially counters Coleman's (1998) theory of social capital. As a consequence, the lack of more social relations will increase the levels of social exclusion experienced by people. Both the general and the specific view of poverty suggested by this research provide a better understanding of the process that generates a cycle of poverty. A type of poverty characterized by reduced social relations will increase the likelihood of people working in non-permanent jobs which, in the long-run, do not reduce their vulnerability to poverty.

As mentioned in Chapter One, the social development model behind Chilesolidario programme is focused at the individual level; Thirlwall's (2003) individualistic theory does not include social capital as a source of development. This study shows that the Chilesolidario Programme is strongly focused on the individual, thus reinforcing family relations, providing some personal resources to tackle

poverty, and also providing some initiatives with the aim of increasing social capital. As a result, this research suggests that a development model focused at the individual level can be based on social capital capturing, as this case study shows, but that this capture does not produce big changes that would encourage more permanent community or collective relations. This finding contradicts Thirlwall's (2003) arguments about the individualized nature of poverty and the absence of social capital programmes, but also reflects an individual perspective of poverty based on the individual and their immediate environment.

However, the Chilesolidario Programme is not a reflection of the theory of community development, but of a more individualistic model of development. This is because this research suggests that social capital neither helps in building an inclusive society, nor generates social movements or groups. As a result, and taking into consideration the arguments of Bradshaw (2005), and Power and Geoghegan (2004), it is suggested that social capital, widely accepted as a resource to generate collective actions beyond family life, does not play any relevant role in the Chilean development model. Instead, social capital is seen as helping to create stronger family relations, strong family ties and establishing behavioural changes at that level, whilst, however, being limited when it comes to creating public spaces for participation.

Finally, rather than seeing social capital as a diffuse resource for social development, as Wallis et al. (2004) maintain, this research depicts social capital as a valid resource for social development. Introducing structural changes, such as creating relational social structures, would narrow the gap between socioeconomic groups and communities, thus generating more social relations among diverse strata and beyond family life. This research suggests that, through the creation of

further vertical relations, and the promotion of a more equal society, social capital can be a tool for achieving social development.

3.0 Limitations of this research

As with any study, there are limitations that must be identified to allow generalizations to be made about the findings, and to take into account some elements of analysis that were not considered in the research. The first limitation is related to the sample and its construction. As was explained in Chapter Two, the aim of the sample was to identify and consider people living in a particular area of study, and, from that, to analyse their social capital and whether or not it provided an opportunity to tackle poverty. All participants in this research were either current, or former, Chilesolidario recipients, who were recruited by the Programme because of their condition: being under the official Chilean poverty threshold. As a result, respondents with similar social and economic situations were sought, which helps us make generalizations about the research findings.

Statistical representativeness, however, was not an aim of this research. Research participants lived in poverty and, as a result, this research does not consider: people who live outside Villa San Luis 3, and those who are outside official Chilean poverty thresholds. Firstly, as a case study, the sample did not cover other deprived areas in Chile, and as a consequence, it potentially overlooks other social aspects that may be characteristic of poverty. Secondly, this sample leaves out other poor citizens who may suffer from similar (or different) types of deprivation and exclusion, but who have been overlooked by official poverty thresholds. Additionally, ethnic minorities, women below the age of 25 and above 55, and women with disabilities, were under-represented in the sample. It follows from this that it is important to find ways to incorporate these groups into future social

capital analyses in order to construct a more complex and inclusive view of the dynamics of their social relations.

Another limitation in this study was the lack of active participation by male partners in the research. Even though many female participants lived with male partners at the time of the research fieldwork, access to their views about social relations within, and outside, the family was limited. Consequently, the types of social relations and social capital identified in this research arise mainly from women. This limitation suggests a shortcoming in the story: to what extent are social relations, intimacy and privacy, perceived by male partners, and how can these feelings and experiences determine their views on the depth and permanence of social interactions and, finally, the capture of social capital. The inclusion of such issues could provide a more comprehensive approach to poverty, particularly of social capital capturing among Villa San Luis 3 residents.

In addition, concepts such as the classification of relationships into, among others, family member, neighbour, acquaintance and contact, were clearly identified and constructed by respondents, which facilitated the interpretation of respondents' views on what social relations and certain actors meant in their lives. Throughout the interviews, this research allowed us to identify a number of actors that were an important component in people's social interactions, allowing for the construction of knowledge on the participants and their experiences of social relationships. However, the concept of friendship was less often self-defined and conceptualized by women respondents. Although they mentioned 'friendship' and 'friends' several times, it was difficult for them to identify people that matched these concepts, a fact that may reflect some difficulties in building those kinds of relationships. Arguably, the lack of this conceptualization by respondents, limits

the findings of this research. Respondents' self-definition of friendship ought to be researched further in order to better understand this social relation.

Finally, this research reflects my own essential need to gain a real understanding of poverty. In the first stages of this research, I wanted to investigate poverty from a philosophical point of view, through the identification of as many theories and philosophical positions as possible. However, the research and its findings gave me the opportunity to form a more pragmatic view of poverty, in this case by trying to understand how some theories of poverty could fit in with Chilean people's experiences, and how poor people in Chile experience this social problem. This is, without doubt, a limitation of this research, but it also allows for the identification of a reality that is beyond philosophical explanation.

4.0 Recommendations for future research

As any research often does, this study has raised new questions that remain unanswered. These topics amount to potential research topics or perhaps, starting points for new insights into social relations and how people can capture social capital. These subjects conform to the nature of this research, allowing for an increase in the knowledge and understanding of social capital and its possible impact on poverty reduction.

Firstly, the inclusion of male partners of Chilesolidario recipients could provide an interesting view on how men's social interactions are created and maintained, and how these relations either restrict or widen the opportunities for creating social capital. This would provide a gendered perspective of social capital that deserves attention.

Secondly, it would be interesting to explore further what the concept of 'friendship' means to people. Friendship has been widely debated in the literature on social relations, which points out that it is a relationship strongly related to social capital as well as to routine and intimate social relations. However, the concept of friendship, particularly an in-depth conceptualization of what a friend is and their positioning within an individual's radius of trust, requires further analysis. Such a study could provide relevant information on how, and to what extent, friends influence people's lives, and how these actors help generate further social relations, more inclusive or exclusive relationships, and their role in poverty reduction through social capital capturing.

Thirdly, low levels of job retention amongst recipients resulted from factors that were not fully explored in this research, which has attempted to identify the role of the Programme in creating, through the provision of seed capital, a poverty cycle in which self-employment occupies a central position. This research suggested that the design of a programme, its services and products, directly affect people's chances of maintaining a permanent job, due to a lack of skills, and particularly, of reduced social relations and networks required to maintain a self-paid activity. However, it would be appropriate to investigate other factors associated with job turnover, such as other self-employment activities provided by governments, or to make an analysis that sheds some light on the role of self-employment among poor people. New factors will undoubtedly appear in such research and generate further understanding of self-employment and its possible contribution to the reduction of poverty. Taking these factors into account, one proposal would be to explore further elements that could affect social capital capturing - a piece of analysis that could possibly generate more robust initiatives for policy and practice.

Finally, it is necessary to compare the types of social capital captured by different individuals from different backgrounds. As social capital of current and former welfare recipients included an emotional asset, it would be interesting to know more about the experiences of other individuals. By comparing those living in poverty and those who don't, a range of similar, or dissimilar, capabilities used to maintain their 'groups of trusted people' and capture social capital, could be explored. Such an analysis would allow for a deeper insight into the differences between social groups; especially with regards to how, and to what extent, social, cultural and economic factors can impact on people's capabilities for capturing social capital. Similarly, it would be useful to show whether or not economic and social capital captured by some social groups can damage other individuals or families.

Appendix 1

Ms XXXXX XXXXXXXX
Executive Secretary
Chilesolidario Programme
Ministry of Planning and Coordination

Nottingham, February 28th, 2007

Dear Ms. Sxxxxx,

Please allow me to introduce myself in order to present my future research Project. As a beneficiary of the Presidential Scholarship, since January 2006 I have been doing the Doctoral Programme in Public policy at the University of Nottingham, England. My research focuses fundamentally on the construction of relative poverty and on the use of social capital as a possible instrument to reduce poverty in developing countries. In this context, I have considered taking a Chilean programme as a focus of analysis, with an emphasis on social capital, as is the case of the Chilesolidario Programme.

The study requires a period of fieldwork of approximately two months, involving the collection of information *in situ* about this phenomenon. In relation to the abovementioned, I wish to travel to Chile this year with the objective of analysing more deeply the social and economic situation lived by the beneficiaries of the programme and the impact that their social capital has produced on their respective standards of living. The fieldwork is based on performing, with a qualitative methodology, around 30 interviews. This applies to beneficiaries of the Chilesolidario Programme as well as some professionals that are participating in its implementation.

It is with this objective that I am getting in contact with you, in order to receive your formal authorization for the fieldwork. The abovementioned would be to have access to more specific information about the Programme and a number of beneficiaries that meet with sample selected for my study.

The fieldwork will meet with all of the ethical norms that the University of Nottingham and the United Kingdom impose on these cases. These deal with protecting the interviewees, maintaining the confidentiality of their identities, and providing information about their rights as participants in a social study, as well as referring to the ethics of the researcher in the field.

Please contact me about any information you may need in relation to my request or any other pertinent topic. My email is lxxxxx@nottingham.ac.uk and pxxxxxxxxxxxxx@hotmail.com. My address is: XX Lace Street, Dunkirk, Nottingham. Postal Code NG7 XXX.

Sincerely,

Verónica Pinilla
Phd Student
Sociology and Social Policy School
Nottingham University

c.c:

Jefe Unidad de Becas de Mideplan

Profesional de apoyo la Secretaria Ejecutiva de Chilesolidario

Appendix 2

AUTORIZATION

I hereby authorize the researcher, Ms Verónica Pinilla Martínez, who is performing a study about the results of the Chilesolidario programme in the commune of Maipu, to process and analyse the answers derived from our meetings and conversations. Said authorization allows her to record the questions and answers that will be given over the course of the interviews. However, all names and details that could identify people within or outside of their respective families will be information managed only by said researcher for academic use.

Any publication that identifies my family or myself or of any people commented on during the interviews is strictly prohibited.

Santiago, Chile,   _____   _____ , 2007.

                                  Day   Month

Name: _____

Last name_____

Signature: _____

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