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## Background Paper 5

### GOVERNMENT PROGRAMS FOR THE INSERTION OF YOUTH AND WOMEN IN CHILE'S LABOR MARKET: A DISCUSSION

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#### Introduction

Poverty can be conceptualized as the inability to generate a sufficient and stable income, as well as the inability to have access to quality basic services in order to meet basic needs. A key determinant of poverty is the lack of insertion into the labor market, with access to jobs understood both quantitatively and qualitatively. Certain low-income groups face specific disadvantages on the basis of age, gender or ethnic origin, and these disadvantages may lead to multiple and reinforcing exclusion mechanisms.

In Chile, labor-based inclusion policies and training programs have been targeted at social groups seen as especially vulnerable. Using results from the 1990 CASEN household survey, the democratic governments identified youths and women heads of households as target groups in need of training. This led to the creation of two training programs: one for women (*Capacitacion para Mujeres Jefes de Hogar*), and one for youths (*Chile Jóven*). Do young workers and women need these special training programs? If yes, do programs such as PMJH and *Chile Jóven*, as they stand, succeed in promoting the labor market insertion of their beneficiaries and in addressing the obstacles faced by low-income youth and female heads of households in finding and keeping good jobs? Are there other segments of the population which also require special attention from policy makers? Although this paper cannot address all these questions in a comprehensive manner, it does provide an introductory discussion of the issues.

The paper has three main sections. Section II first provides evidence based on the nationally representative 1998 CASEN survey about the level of unemployment, the quality of employment among those employed, the extent of training, and the reasons for opting out of the labor force among various segments of the population, including young workers, women, and the poor. It is shown that youths and women tend to more often be unemployed or out of the labor force than other groups of workers. They also tend to receive less training, and to have a lower quality of employment when employed. These results suggest that there is indeed a need for training programs targeted at young workers and women in Chile.

The next two sections provide a discussion of the performance of the two government programs. After briefly describing the two programs, section III summarizes existing quantitative results from recent evaluations (Santiago Consultores, 1998; CIDE, 1997). Although the methodologies used for the quantitative evaluations carry the risk of bias in the findings, the results are nevertheless informative. Section IV then presents findings from a qualitative study by Clert (2000a, 2000b) to assess to what extent the two programs tackle the many obstacles to labor

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market insertion faced by youths and women. The section also reviews some of the challenges that remain for helping these groups to fully participate in labor markets, and it mentions the possibility that other groups may need support as well. The paper does not, however, take into account recent changes in the programs for youth and women heads of households.

### Employment, Age, Gender, and Poverty

The first question that can be asked regarding government training programs for young workers and women is whether the intended beneficiaries need these programs. Tentative answers to this question can be provided by looking at simple cross-tabulations comparing the employment status and the training received by young workers and women to the employment status and training of other groups. This is done in this section. Alternatively, to go beyond simple cross-tabulations, one could use regression analysis to look at the determinants of per capita income, and thereby poverty, and to assess the role of employment. While this is not done in this paper, such regressions are provided in another paper by Castro-Fernandez and Wodon (2000) also prepared for the poverty assessment of Chile conducted at The World Bank. It is worth mentioning that the regressions show, among other findings, that households whose heads are female face a higher probability of being poor, and that unemployment and a lack of labor force participation among women also lead to a higher probability of being poor in their household.

Here, we focus on comparative results regarding the labor market insertion of youths and women versus other groups. In the statistical appendix to this paper, detailed cross-tabulations are provided to give an idea of the employment and training characteristics of young workers and women, as compared to the same characteristics for other groups of workers. All tables are based on the nationally representative 1998 CASEN survey, and they all have the same format. The tables give the share of the population in a given age group and a given income group (defined by income quintiles nationally, within urban areas, and within rural areas) which has a given characteristic. The following comments can be made:

- *Higher unemployment among young workers:* Younger workers tend to have a higher probability of being unemployed and searching for work. Nationally, among male workers (appendix table 1), 11.7 percent of workers aged 18 to 24 years were searching for work in 1998, as compared to 8.2 percent in the 25-34 year group, 5.9 percent in the 35-54 year group, and 5.5 percent in the 55-64 year age group. Unemployment is also higher nationally for younger female workers (appendix table 2), at 9.2 percent in the 18-24 year age group, 6.0 percent in the 25-34 year group, 3.7 percent in the 35-54 year group, and 1.4 percent in the 55-64 year age group. While unemployment rates are higher in urban than in rural areas, the same type of patterns emerges by age groups for both genders.
- *Higher unemployment and inactivity among workers living in poorer households:* Unemployment rates are higher in the poorer segments of the population. For example, among the male and female workers aged 18 to 24, the national unemployment rates are 27.9 percent and 16.0 percent in the first and poorest quintile, as opposed to 3.6 percent and 3.5 percent in the fifth and richest quintile. Of course, the observation that unemployment is higher among the poor is a bit of a tautology to the extent that unemployment implies lower labor earnings, and thereby a higher probability of being poor. The marginal impact on unemployment on per capita income controlling for other household and individual characteristics is estimated in the section on regression analysis. It is also worth noting that

inactivity rates among young workers living in poor households tend to be higher since few are enrolled in higher levels of schooling. This is true especially in urban areas.

- *Lower labor force participation among women, especially among the poor:* In appendix tables 1 and 2, those who are not in the labor force (and not in an educational institution for the 18-24 age group) are considered as inactive. While it is hardly surprising that inactivity rates are much higher for women than for men, it is striking to note the very high inactivity rates among women belonging to poor households. This suggests (and will be confirmed by regressions) that having women being out of the labor force may be a major determinant of poverty in Chile, in both urban and rural areas.
- Among those working, few differences in the number of hours worked and the number of jobs held by age group and by income bracket, but large differences by gender: The differences by age groups and income brackets among male workers in terms of the number of hours worked per week and the number of jobs held (one or more) tend to be smaller than the differences in unemployment and inactivity, even though a larger share of the better off tend to have two or more occupations. Not surprisingly, women are much more likely than men to be employed only part time, and it would be less likely to have two or more occupations. Still, from the patterns across quintiles observed in the tabulations, it is not obvious that underemployment is a major determinant of poverty in Chile.
- *Somewhat lower quality of employment for young workers and women, especially among the poor:* Appendix tables 3 and 4 provide statistics on whether workers have a contract or not, and when they have one, whether they have a fixed term appointment or an open-ended appointment. The table also indicates whether workers have a permanent, fixed term, or "by the task" job, and whether their job is during day-time or night-time (or shift). The information provided suggests a somewhat greater exposure of young workers and women to precarious employment. But the differences are not extremely large. For example, nationally, 13.3 percent of male workers aged 18 to 24 year have no contract, versus only 10.0 percent among older workers. For female workers of the same age, the comparison is 8.75 percent versus 7.69 percent. The differences are larger by income groups, with workers living in poor households being more likely to have lower quality or less reliable jobs.
- *Differences in the reasons for not working by age, gender, and income group:* Appendix table 5 provides the reasons for not being in the labor force. Disabilities and diseases are cited more often by the poor for not working, while among the lower age group, being a student is cited more by the rich. There is no surprise there. As expected as well, the rate of discouragement is higher among the poor than the rich. Domestic duties and child care are much more prevalent as reasons for not working among women in poor households than in rich households. This may be due to the fact that poorer households do not have the means to pay for outside help. It may also be due in part to the fact that poorer households tend to have more children. Still, the sheer magnitude of domestic work and child care as a reason for not working among poor women suggests that training programs should pay attention to the issue (as we will see, *Mujeres Jefes de Hogar* and *Chile Jóven* do pay attention.)
- *Lower access to training for young workers, women, and the poor:* Appendix table 6 provides statistics on the training received by various groups. Most of the training is provided by firms or paid for by the individual themselves, and this naturally tends to exclude poorer individuals. The poor are slightly more likely than the non poor to participate in government programs, but this does not compensate for their disadvantage. Importantly, the poor tend to be almost as interested in receiving training than the non-poor, so that if

opportunities were available, they would participate more. The differences in attitudes towards training do not differ widely by age groups or gender. Finally, the lack of knowledge about government programs appears to be a key reason for not receiving training.

### Program Description and Quantitative evaluation

**Program Description.** To improve the employment prospects of young workers and women from disadvantaged social backgrounds, the government has created two training programs: *Chile Joven* and PMJH (*Capacitacion para Mujeres Jefas de Hogar*). Table 1 provides an overview of the two programs. The objective of both programs is to facilitate the labor market insertion of their target groups through vocational training and other forms of support. A central premise of both programs is that since program participants face multiple difficulties in finding good employment, the programs should take these difficulties into account.

**Table 1: Chile Joven and PMJH (Programa Jefas de Hogar): Overview of the two Programs**

	Chile Joven	PMJH (Programa Jefas de Hogar) <i>Now called "Mujeres de Escasos Recursos, Preferentemente Jefas de Hogar"</i>
<b>Target Group</b>	Low-income youths Between the ages of 15 and 24	Low-income women who are heads of households. Since 1998, women in male-headed households can also participate.
<b>Coverage</b>	<u>First phase:</u> Reached 120,000 <u>Second phase:</u> Objective was 70,000	<u>First phase:</u> 18,000 women reached by 1997 <u>Second phase:</u> Objective for 2000 was 50,000
<b>Main components in first phase</b>	<u>First phase 1991-1995</u> - vocational training - coordination by SENCE and competitive selection of private training centers - childcare facilities during training period - access to information - reinforcement of municipal job centers	<u>First phase: 1997-1997</u> - vocational training through the National Institution for Vocational Training (SENCE) - childcare facilities during training period - housing (e.g., additional points for housing application of female heads of households) - access to dental health - judicial aspects/legal advice
<b>Key changes with second phase</b>	<u>Second phase 1996-1999</u> - stronger emphasis on the labor market insertion, including stronger incentives for private training centers to offer formal employment at the end of training course - end of specific components such as access to childcare for female participants	<u>Second phase 1998-present</u> - stronger emphasis on labor market insertion - institutionalization of the program within sectoral ministries under the coordination of SERNAM and increased contribution of municipalities
<b>Financing</b>	<u>First phase:</u> IDB and Chilean Government, including <i>comunas</i> (municipal funds) <u>Second Phase:</u> End of IDB funds	<u>First phase:</u> Chilean Government, mainly SERNAM and <i>comunas</i> (municipal funds) <u>Second phase:</u> Institutionalization of the program, mainstreaming of gender issues involved, and greater responsibilities of sectoral ministries, Central Government and municipal funds

Source: Own elaboration.

**Quantitative evaluation of Chile Joven** This section summarizes the results of a quantitative evaluation of *Chile Joven (Fase II)* prepared by Santiago Consultores (1998). The evaluation was done by comparing treatment and control groups. The treatment group consists of a sample of young individuals who participated in the program. The control group consists of individuals who did not participate in the program, but were neighbors of a sub-sample of program participants. To be included in the control group, for the period corresponding to the training program, the individuals needed to a) be unemployed, inactive or underemployed; b) not attend a day-time schooling program; c) be between 16 and 27 years of age and d) not be enrolled in a training program for young people. The treatment and control groups were broadly comparable in terms of gender, age, schooling, job experience, and socioeconomic background. However, it is likely that the treatment and control groups differed in a number of unobserved variables, so that the results obtained in the evaluation may be biased. This will be discussed below. Note that the evaluation differentiates the treatment group in three sub-groups, according to whether the youths who enrolled in the Chile Joven and graduated in 1997 participated in each of the three following program modalities: CEL, AA and FJT.

- **CEL (*Capacitacion y Experiencia Laboral en Empresas*):** The modality focuses on developing semi-qualified skills among program participants. The modality provides 250 hours of courses ("theory") together with internship of 3 months in a firm. The participants receive a stipend for their transportation and food costs, and a health insurance against accidents.
- **AA (*Aprenidzaje Alternado*):** The modality alternates training within the training institution and within a firm under the guidance of a teacher. The teacher helps in defining the skills to be acquired through the training, and the training lasts from 6 months to one year. The participant receives a fixed-term-contract and the minimum wage. Participants must be between 15 and 24 years of age, and they must be literate. To be eligible, participants must be unemployed, underemployed or inactive and being listed as searching for employment in the municipal labor office of their residence.
- **FJT (*Formacion de Jovenes para el Trabajo*):** The modality is designed to prepare participants for the creation and the management of a small independent business. The participants receive 250 hours of theory as well as practical skills. As with the CEL modality, the participants receive a stipend for their transportation and food costs, and a health insurance against accidents.

The evaluation of *Chile Joven* provides information on the job status of individuals before and after training (or before and after the period corresponding to training for the control group). The difference in status is computed for both the treatment (column [3] in table 2) and control groups (column [6] in table 2). If in column [7] in table 2, the differences are more (less) favorable for the treatment group than for the control group, one may *conjecture* that controlling for other factors (such as changes in the labor market which affect both groups similarly), the training provided by the modality is having a positive (negative) impact. The outcomes variables selected for comparing the performance of the three modalities are the employment status of the youths (with the various categories summing to 100 percent), as well as their employment rate (number of employed youths divided by number of active youths) and their labor force participation rate (number of active youths divided by total number of youths).

Apparently, all three programs seem to be highly successful in that the unemployment rate among participants is much lower after training than before, while there are few differences in unemployment rates for the control group (in both groups, the impact in terms of labor force participation is negligible). Although these results are encouraging, their magnitude is a bit surprising, and it may be that the evaluation suffers from a bias. Specifically, if the participants in *Chile Joven* are among the more dynamic individuals who are willing to make sacrifices in order to be trained and to find employment, we would expect that they would register some progress after the training, even though this progress may not be due to the training itself. In other words, the evaluation method used here may not adequately take into account the selection of the individuals who participate in the program (i.e., the fact that the participants choose to participate in the program for reasons that may not be observed by the researchers). To take into account the sample selection problem, one would need to use so-called randomization or instrumental variable techniques in the evaluation, but this was apparently not done. As shown in the case of Mexico's Probecat program for example, the methods used for the evaluation of training program can have a large impact on the evaluation results (Wodon and Minowa, 2000), and it is unclear whether the results for *Chile Joven* would be robust to the use of different evaluation techniques. As a matter of fact, most training and re-training programs in countries belonging to the Organization for Economic Co-operation and Development have been found to have limited impacts, and when the programs have been found to have some impact, this impact tends to vanish after a few years (Dar and Gill, 1998). The fact that *Chile Joven* may have a large impact is unusual, so that the results must be taken with caution.

**Table 2: Employment by Modality within Chile Joven (entries are percentages)**

	Treatment Group			Control Group			Performance Difference (7 = 6 - 3)
	Before (1)	After (2)	Difference (3 = 2 - 1)	Before (4)	After (5)	Difference (6 = 5 - 4)	
<b>CEL</b>							
Employed	31.5	55.0	23.5	42.0	40.3	-1.7	25.2
Unemployed	42.8	22.1	-20.7	27.9	27.1	-0.8	-19.9
Inactive (no student)	21.0	16.4	-4.6	21.2	20.8	-0.4	-4.2
Inactive (student)	4.7	6.5	1.8	8.9	11.8	2.9	-1.1
Total	100.0	100.0		100.0	100.0		
Employment rate	42.4	71.3	28.9	60.1	59.8	-0.3	29.9
Participation rate	74.3	77.1	2.8	69.9	67.4	-2.5	5.3
<b>AA</b>							
Employed	30.3	64.9	34.6	41.2	39.9	-1.3	35.9
Unemployed	51.5	15.6	-35.9	28.2	27.5	-0.7	-35.2
Inactive (no student)	13.3	12.2	-1.1	21.2	20.0	-1.2	0.1
Inactive (student)	5.0	7.3	2.3	9.5	12.6	-3.1	5.4
Total	100.0	100.0		100.0	100.0		
Employment rate	37.0	81.0	44.0	59.0	59.0	0	43.0
Participation rate	81.8	80.5	-1.3	69.4	67.4	-2.0	0.7
<b>FT</b>							
Employed	31.6	56.0	24.4	42.2	36.6	-5.6	30.0
Unemployed	37.5	16.4	-21.1	26.8	29.3	2.5	-23.6
Inactive (no student)	23.0	21.8	-1.2	26.7	29.2	2.5	-3.7
Inactive (student)	7.9	5.8	-2.1	4.2	4.9	0.7	-2.8
Total	100.0	100.0		100.0	100.0		
Employment rate	46.0	77.0	32.0	61.0	56.0	-6.0	38.0
Participation rate	69.1	72.4	3.3	69.0	65.9	-3.1	6.4

Source: Santiago Consultores (1998).

Without discussing in detail all the other results of the evaluation, it is worth mentioning a few findings according to the gender, age bracket, and level of education of program participants. As indicated in table 3, there is no universal performance rank for the three modalities in terms of the impact of the training on employment by gender and age bracket. While for one modality, the men may gain more than women, for another modality the women may gain more than men. The same is observed for the various age groups. By contrast, it seems that the employment gains are systematically larger for those with a better education in all three modalities. If this is the case, it would mean that Chile *Joven* still has difficulties in helping those with the lowest education level,<sup>109</sup> i.e. those who are more likely to be among the poorest of the poor. This concern also appears in the qualitative evaluation (see section IV).

**Table 3: Performance by Modality within Chile Joven by Gender, Age Bracket, and Education Level**

	CEL	AA	FT
<b>Gender</b>			
Males	2	1	2
Females	1	2	1
<b>Age</b>			
15 - 19	3	1	2
20 - 24	1	3	3
25 +	2	2	1
<b>Education</b>			
Primary and lower	3	3	3
Secondary incomplete	2	2	2
Secondary complete or more	1	1	1

Source: Constructed from Santiago Consultores (1998). The gender, age bracket or education level in which the modality has the largest impact gets a ranking of "1", while the other groups get rankings of "2" or "3".

**Quantitative Evaluation of PMJH.** This section summarizes the results of a quantitative evaluation of the *Programa de Capacitacion para Mujeres Jefas de Hogar* (PMJH) prepared by the Centro de Investigacion y Desarrollo de la Educacion or CIDE (1997). The evaluation is based on a sample of women who participated in the program from 1995 to 1997. The evaluation was done on the basis of a survey and interviews, but the analysts did not use a treatment and control group methodology, so that once again, as was the case for *Chile Joven*, it is not clear whether the good results obtained for PMJH are due to the self-selection of the participants into the program. Despite these methodological limits, it remains worthwhile to give the main results, which can be summarized according to the impact of the program on both employment and its quality.

- **Employment:** When asked whether PMJH improved their conditions for a job search, 61 percent of the women interviewed answered yes, while 39 percent answered that they had

<sup>109</sup> As Tohá (2000) argues in her study on youth and social exclusion, education shapes inequalities at an early age. While the average number of years of schooling among Chilean youths has increased in the 1990s and coverage is almost universal in primary education, 47 percent of the young interrupt their schooling at a later stage because of socio-economic problems. In the age group 14-17, boys tend to drop out of school due to the household need for additional income, while girls tend to do so because of their involvement in domestic or reproductive tasks, such as raising brothers and sisters or their own children (Silva, 1996; Letelier, 1996). The latter is also commonly reported in a context where teenage pregnancy is still high (Tohá, 2000). Since 1990, schools are no longer allowed to exclude teenage or pregnant teenagers. This decision was made by R. Lagos when he was Minister for Education.



remained in the same job search readiness after the training. As indicated in table 3, the unemployment rate is lower by 15 percentage points among participants after training in the program, from 58 percent to 43 percent.

- *Quality of employment:* The quality of employment also appears to have been improved by the training, with a larger share of the women employed as salaried workers with open-ended contracts after program participation. The salary level and the numbers of hours worked also tend to improve.

**Table 4: Job Situation, Participation Mechanisms, Job Stability of the PMJH Beneficiaries**

	Before	After			
<b>Employment</b>			<b>Salary level (Pesos)</b>		
Employed	42.0	57.0	< \$60,000	21.0	15.5
Unemployed	58.0	43.0	\$60,001-\$90,000	38.5	17.5
<b>Type of employment</b>			\$90,001-\$120,000	27.7	36.5
Self-employed	11.4	13.4	\$120,001-\$150,000	8.8	17.0
House work	44.3	25.7	\$150,001-\$180,000	2.0	8.0
Salaried worker	24.9	42.5	\$180,001-210,000	1.3	0.5
Temporary worker	4.7	1.0	> \$210,001	0.7	2.0
Others	14.7	17.4	<b>Hours worked</b>		
<b>Stability</b>			< 11 hours	8.2	7.9
Open-ended contract	25.3	51.2	11-12 hours	11.6	9.9
Fixed term	12.7	14.7	22-35 hours	27.2	15.8
Deal-based	43.0	19.4	36-48 hours	27.2	38.6
Fees-based	12.7	12.7	49-60 hours	14.3	21.8
Task-based	1.2	7.8	> 61 hours	11.5	5.9
Replacement	3.8	3.9			
Test	1.2	2.3			

Source: CIDE (1997).

### Qualitative Evaluation

In this section, to complement the results of the quantitative evaluations reported so far, we use material from a qualitative study by Clert (2000a, 2000b) which gives evidence as to whether the two programs succeed in addressing the many types of disadvantages and constraints faced by participants. We first review some of the strengths of both programs before pointing to some remaining weaknesses.

#### Strengths of the Two Programs

- *Lack of work-related networks (informal and formal):* Unemployed workers applying for jobs feel that rejections are in large part due to certain pre-requisites asked for by prospective employers, such as the need for the applicant to present references and recommendations.<sup>110</sup> The problem is that young unemployed workers often lack informal contact networks which

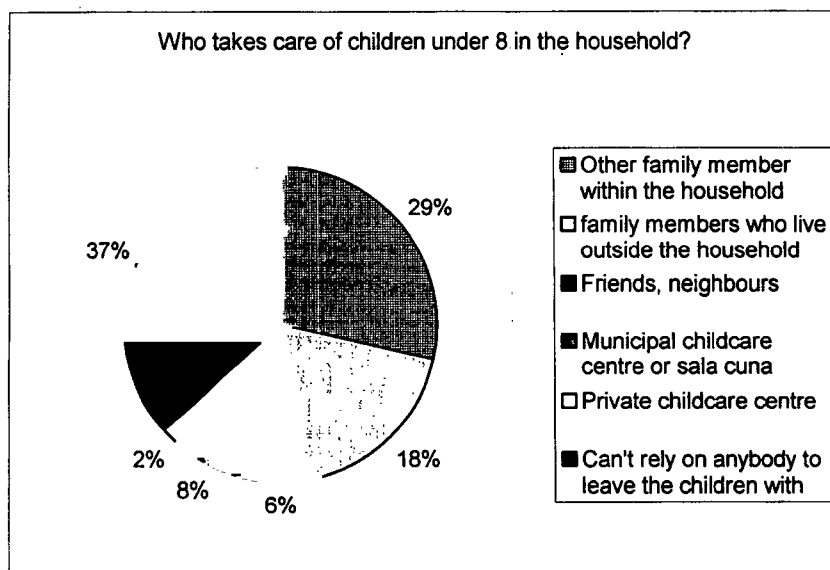
<sup>110</sup> Another request often made by employers is a certificate of clear antecedents with respect to the justice system. This type of request may affect adversely men who report a precarious relationship with the police. Although arbitrary arrests of citizens due to their "suspicious" behavior (*detención por sospecha*) were officially forbidden by the Frei administration, Clert's (2000a) study suggests that some violence may still be inflicted on men by *carabineros* (the police) and the *Policía de Investigaciones* of *comunas*. When this happens, the rights violation often begins with an *arbitrary arrest*, either in the street or at home, involving the use of physical force, usually during special operations.

can serve not only as referees for potential employers, but also as sources of information on job availability. This lack of social assets contributes to youth unemployment, which in turn restricts access to work-related networks. Women also lack access to informal employment networks. While men tend to have many friends who are work colleagues or were former colleagues, the networks of unemployed women tend to belong to other circles, for example related to the neighborhood where they live. Apart from lacking informal networks, young workers and women are not always able to rely on formal support network. Specifically, while the relationships between job-seekers and municipal job centers (the *Oficina Municipal de Información Laboral* in Chile) can be determinant for finding employment, the job centers' working arrangements and practices do not always respond adequately to the needs of specific groups of job-seekers such as individuals with literacy or mobility problems and the physically disabled. Additionally, while municipal job-centers may help, potential employers may prefer calling on professional employment agencies rather than value municipal job centers. To deal with these issues, the government's training programs help program participants to build their social and relational assets. In the case of Chile Jóven, internships in firms (*práctica laboral*) are key, and the program improves the process of job-searching by looking at institutional dimensions (e.g., capacity-building in municipal job centers). The approach has been to move away from bureaucratic to dynamic and inclusive management. As for the *Programs Jefas de Hogar*, it is noteworthy that the second phase gave serious consideration to these issues by the reinforcement of the component of *intermediación laboral*, building up bridges between low-income women and municipal job centers.

- *Lack of income for job search costs:* Searching for a job can be costly, and the lack of income of unemployed workers may represent a barrier to their employment. One example is the cost of transportation in urban areas. Clert's study among residents of the peripheral *comuna* of Huechuraba in Santiago reveals that many job seekers who could not afford to spend money on transportation saw their mobility and their chances to find jobs restricted. In 1983, bus fares were freed from pricing restriction and their cost has increased subsequently. While governments have been able to limit somewhat the pace of these increases, recent fares have been affected by the rise of oil prices. Moreover, in Santiago, many low-income *comunas* still do not have access to the metro system. This is especially problematic for workers who must change location, for to go to construction sites. Both training programs address the problem of affordability by providing free vocational training courses and a financial allowance in order to compensate for costs of both transportation and maintenance.
- *Lack of child care:* The access to extra-household networks helps for women who lack access to affordable childcare. In rural areas, Valdés (1996) has shown that female temporary workers involved in fruit-picking (*temporeras de la fruta*) rely on family networks for the care of their children. In urban areas however, access to this kind of support is more difficult. In Clert's study in Huechuraba, 37 percent of the respondents with children under eight said that they could not rely on anybody to leave the children with (Figure 1). The trade-offs between work and child care faced by women often leads them to leave a full-time job, accept part-time employment or employment with inferior working conditions, or simply opt out of the labor force when they get children (SERNAM, 1996). The lack of access to free or low-cost childcare thus remains a major obstacle to the labor market insertion of women. Both training programs have made efforts to include a childcare component, even though the latter is only guaranteed for the training period. The program *Mujeres Jefas de*

*Hogar* also included the expansion of access to other key areas, such as social housing and access to the justice system. The link with law centers has been instrumental in addressing issues arising within the private environment of women heads of households. For example, women have been able to receive help and orientation in terms of pension allowances from their former partners or in terms of domestic help. Improving access to housing has also been important, since program participants have expressed concern about leaving their children in unsafe homes when going to work.

**Figure 1. Reliance on Social Networks for Childcare**



Source: Clert (2000b), based on a household survey for January-February 1998

- Difficulties of finding a job due to age and/or physical appearance:** In Clert's study, some of the more subtle perceptions of exclusion from labor markets relate to elements of the respondents' identity such as age, physical appearance, place of residence and disability. Margarita, a women aged 52, had worked as a domestic worker all her life but was fired by her employer two years before the time of the Huechuraba survey and has remained unemployed since then. She explains: "*One goes to a place and the offer says 'Needs domestic worker more than 25 until, let's say, 40'. So what's the matter? Those of us who are over 50, we don't have the right to work?*" The social construction of physical appearance also affects women and young men. A key informant from the municipal job bureau explained that qualifications were not the only factor at a job interview: "*The employer weighs certain criteria: good appearance (buena presencia), experience, knowledge. [A good appearance relates to] the look, there are things about details. For instance, you have people who come here with their pony tail, their earring... Presentation counts for 25 percent. But it is true that they will tell them 'I already hired someone else'. They won't say I don't take you because you look ugly.*" The training programs show an awareness of the subtle mechanisms of discrimination which tend to be used by employers in their hiring practices. Non-written rules of selection have been addressed in the contents of vocational training courses. Program participants value the acquisition of presentation skills, writing

skills for resumes, and communication skills. Interestingly, the program *Mujeres Jefas de Hogar* gives participants free access to dental health, in part because early consultations with participants for the program design showed that women faced discrimination due to the importance given to physical appearance and personal presentation by firms.

- *Difficulties of finding a job due to the area of residence or other factors:* The residents of the *Pincoya* Sector of the *comuna* of Huechuraba have felt discriminated against because of the reputation of the area as a rough and dangerous area peopled by dishonest inhabitants. For example, Jose who lived in the *Pincoya* sector, reported the following: “*They ask me from which comuna I come from. I say ‘Huechuraba’. And where is that? Nothing more but they look at me in a certain way with a gesture as if it meant... ah, there you have to come in with your back turned to make people believe that you are getting out.*” This and similar type of discrimination are especially difficult to fight, but the government has promoted awareness and sensitization campaigns to combat the stigma attached to low-income youth, which often tends to be associated with delinquency, violence and threat (Tohá, 2000). Similarly, the program *Mujeres Jefas de Hogar* has promoted a recognition of social diversity within Chilean society by disseminating a positive image of various types of families. Within the government, the program contributed to a better recognition of the heterogeneity of poverty by public policy. As a senior official put it: “*Women heads of households used to suffer from a triple discrimination: being poor, being a woman and being a single mother... With regard to women heads of household for instance, there’s now greater cultural acceptance of the diversity of family types ... Years ago they appeared in statistics but there wasn’t a social recognition that they existed.*”

**Limits of the Two Programs.** Low-income youth and women tend to be more exposed to labor market exclusion than other groups of workers. They face a higher probability of being unemployed, a lower probability of receiving privately funded training, and a lower probability of having a good, long-term contract when employed. The specific difficulties faced by young workers and women justify the existence of targeted public programs for these groups. In this paper, we have discussed two of these programs: *Chile Joven* and the *PMJH*. These programs share an integrated approach to fighting the exclusion from labor markets. While they have a number of strengths discussed in the previous section, they also have several limits.

- *Education and literacy requirements:* A lack of a good education leads to difficulties in finding a job, but it also makes it more difficult to participate in some of the training programs since the completion of secondary education is increasingly required by training centers, including those involved in *Chile Joven*. One may be led to believe that literacy is not a major issue since according to the *CASEN*, the illiteracy rate among (urban) adults is relatively low. Yet while the survey only asks for a yes/no answer to the question “*Can you read and write?*”, it is well-known that an appropriate assessment of literacy should also take into account those people who can read and write, but with considerable difficulty. Since the program for *Mujeres Jefas de Hogar* explicitly includes literacy among its eligibility criteria, it may not be able to reach very poor women with low levels of education.
- *Emphasis on prompt labor market insertion and cream-skimming:* In the second trienum of the Frei administration, a stronger emphasis has been placed on the productive impact of both training programs, and especially *Chile Joven*. While the program *Mujeres Jefas de Hogar* has maintained its concern for an integrated approach, *Chile Joven* – now under the sole coordination of the National Institute for Training *SENCE* – has restricted its objective to the

creation of jobs through the provision of vocational training, with less emphasis on gender aspects (at least by mid-1998.) and at-risk youth, who used to attend special courses through a sub-component executed by the social fund FOSIS. The program has also increasingly been relying on private training centers. In theory, the focus of the program is on young people from low-income households, as assessed by the *ficha de caracterización socio-económica* that applicants in municipal job centers. But in practice, certain training centers are applying their own selection criteria in order to ensure a prompt labor market insertion of their trainees. As a government official explained: *“Training centers tend to organize their own process of selection. We are really concerned about those issues. Some training centers strictly apply SENCE criteria, others don’t. Some prefer to select young participants who completed their secondary education (media completa). They think that these young people will “fit” better, that they are more “socially included”. They think “these young people won’t drop out, they won’t fail us”.* This suggests that the selection practices of private training centers tend to exclude the most disadvantaged among young participants (“cream-skimming”). In other words, by generating financial incentives for training centers to ensure prompt labor market insertion, the program could potentially create perverse effects with regard to the quality of its targeting.

- *Lack of programs for middle-age men:* The respondents of the age group 45-64 in Clert’s study mention age-based discrimination in hiring and dismissal practices. Manuel, aged 53, was a semi-skilled worker, a welder. He had been working for many years in the same building company. At the conclusion of one construction job, the firm suddenly stopped sending him to further construction sites. Similar exclusionary practices occurred in the hiring process, as Manuel further described his search for work: *“I went to different firms... I kept knocking at doors. I managed to work in two or three places but it occurred again, the same thing. They told me ‘so hasta luego, ‘you’re useless’. And simply, in many parts, they didn’t even give me the job. They looked at me up and down. The job ad was there but they said ‘no, we already hired someone’. Also, I used the phone, I phoned them from outside the site and they still said that they needed people and I had just talked to them. So, this is how you realize that you’re discriminated against.”* Individuals of the age group 45-64, who are already excluded from the labor market, are paradoxically also excluded from vocational training programs restricted to the young. The policies which have been centered on women and the young so far should be extended to men in their late forties and beyond. As an official from the Ministry of Planning put it: *“If you think about it, those who are considered vulnerable are children, women, old people, ethnic groups... and the only ones who aren’t considered vulnerable, who are they? The men who don’t belong to any ethnic minority or who are not elderly, nor young, nor children.”*
- *Institutional issues:* In the second phase of PMJH, the decision was made to mainstream the program by making it part of the interventions of sectoral ministries and municipalities. At the central government level, Clert’s (2000b) study reveals that this led to a questioning of the priorities of the ministries which had been influenced by traditional perceptions keeping women in their reproductive roles. While such questioning is good news, a government official explained *“there is still a conception of women household heads that impedes the reformulation of programs. For instance we want women to have access to primary health care. Within that, an important line and aspiration on the part of working women has been odontological attention. But primary health care in this country is still centered on what is related to women’s reproductive role, maternal and infant programs, etc.”.* The risk

highlighted by this official in the mainstreaming of PMJH was for the program to lose what made it different, i.e. its attempt at tackling social discrimination. Serious challenges are also faced for the implementation at the municipal level. Despite improvements, gender awareness has not reached municipal staff equally, and social planners expressed concern with the institutional and programmatic segmentation which had been associated with the target group approach of programs such as PMJH. As one manager put it: *“Gender is a theme that crosses everything. However, .... there are people who deal with poverty and gender issues separately”*. Despite programs such as PMJH, gender issues remain synonym of women's issues with a realm of intervention distinct from the anti-poverty and employment generation initiatives.

- *Structural issues in the labor market and the education system:* Evaluations have shown that access to jobs improves for all the different sub-components of the training courses (Santiago Consultores, 1998). However, on closer scrutiny, labor market insertion differs according to gender and age. The proportion of female beneficiaries who find a formal employment is 10 percent lower than for males. Similarly older participants are more likely to find jobs than younger participants (those between the ages of 15 and 19). This tends to be due to structural features of the labor market which cannot be solved by the training programs alone. Senior government officials interviewed in Clert's (2000a, 2000b) point to the insufficiencies of the programs. After referring to the crucial importance of issues such as labor rights, the level of wages and seasonal work in the generation of female poverty, one manager argued: *“There are areas where discrimination is very strong and where social policies have not any impact.... We prepare women's entry into the labor market, we generate conditions, we provide tools, networks, institutional contacts but at the end of the day the one who hires is the empresario [entrepreneur], and the one who fixes the level of wages is the empresario in a framework of labor laws that leaves working women very unprotected ... However good our program will look, it will be useless it will fail you if there aren't broader conditions.”* Social inclusion policies cannot foster change if they only rely on special programs that have no impact on the exclusionary environment of the groups at which they are targeted. This applies also to *Chile Jóven*. In its initial phase, the program was willing to stimulate the combination of studies with employment on the part of beneficiaries and to contribute to their reinsertion into school. However, according to Tohá (2000), such reinsertion has rarely occurred, and some beneficiaries have interrupted their schooling as a result of their participation into the program. Clearly, the target group approach of the implementation of special programs will not be enough for fighting poverty and social exclusion. Broader efforts will also be needed for the education system and the functioning of labor markets.

## **Conclusion**

The evidence presented in this paper relates to the training programs as they stood in 1998-1999. Our conclusions and policy orientations should therefore be taken with the necessary caution. Nevertheless, the paper sheds light on the key questions raised in the introduction. Five findings are worth emphasizing.

First, the identification of serious cumulative disadvantages among low-income youths and women, and particularly among women heads of households, suggests that these population groups need special multi-faceted training programs such as those provided by Chile Joven and PMJH.

Second, some of the innovative features of these programs may have been threatened recently. With the higher emphasis placed on the productive components of both programs, there is a risk that the other social barriers to employment experienced by program beneficiaries might be overlooked. While there may be a rationale to improve the productive components of the programs, their integrated approach should also be maintained and their innovative features should be mainstreamed into other policy interventions both at the central and local government levels.

Third, the analysis stresses the limitations of labor based inclusion programs. The programs tend to have a limited impact on the social exclusion of their beneficiaries. Structural problems related to low wages, widespread casual employment, and exclusionary hiring practices simply cannot be dealt with the programs alone. As argued in more details in Clert (200a), wider policy reforms are needed.

Fourth, the evidence suggests that other segments of the population may also require special attention. The qualitative study points to the limits of the target group approach. For example, individuals in their forties, who are excluded from the labor market due to age stigmatization, cannot participate in state vocational training programmes restricted to the young.

Lastly, subtle processes of exclusion which relate to the social construction of identity based on physical appearance, place of residence and age suggest the need for public information campaigns and incentives for firms in order to counteract stigmatization in hiring practices. Some of the policies which have been centered on women and the young so far could be extended to other groups suffering from stigmatization.

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**APPENDIX 1: EMPLOYMENT, MALE POPULATION BY AGE GROUP, CHILE 1998 (all entries are percentages)**

	Urban Quintiles					Urban	Rural Quintiles					Rural	National Quintiles					Nat'l	
	1	2	3	4	5	Total	1	2	3	4	5	Total	1	2	3	4	5	Total	
<b>18-24 year old</b>																			
Working last week	27.5	50.8	54.2	58.8	40.4	47.1	37.4	69.0	71.7	74.5	61.7	61.1	28.0	52.5	57.8	59.5	43.9	49.2	
Searching last week	27.7	13.6	9.9	6.1	3.4	11.7	25.7	6.6	7.1	2.6	4.5	11.5	27.9	13.6	10.0	5.9	3.6	11.7	
Inactive	14.7	12.2	8.0	7.5	4.3	9.2	18.9	10.8	7.5	10.2	9.7	12.2	16.0	12.1	8.1	8.2	4.8	9.6	
Student	34.3	26.4	33.3	35.5	63.5	38.5	19.1	14.2	16.4	16.9	26.1	17.1	31.9	24.2	29.0	33.7	58.0	35.4	
<b>25-34 year old</b>																			
Working last week	58.9	85.2	85.7	88.6	87.1	82.7	73.8	87.4	91.0	94.8	94.5	85.8	60.3	84.4	86.4	89.2	87.6	83.1	
Searching last week	26.7	8.0	7.4	4.4	2.9	8.6	12.8	3.9	1.8	0.7	1.6	5.3	25.2	7.7	6.8	4.3	2.8	8.2	
Inactive	11.8	6.0	4.8	3.6	3.1	5.4	13.1	8.6	6.7	4.4	2.1	8.5	12.2	7.2	5.4	3.7	3.2	5.8	
Working <20 hours/week	5.4	2.5	1.7	2.0	2.9	2.6	5.5	2.2	1.2	1.0	6.0	2.8	5.7	2.2	2.2	1.9	2.9	2.7	
Working 20-39 h/week	7.7	5.1	5.4	6.7	8.2	6.6	8.2	5.5	7.5	6.8	8.2	7.0	7.9	4.9	5.8	6.8	8.1	6.6	
Working 40-49 h/week	54.3	52.3	58.6	57.6	52.5	55.2	56.6	62.0	70.9	55.3	53.8	61.2	54.7	54.9	59.6	56.8	53.6	56.0	
Working 50+ h/week	32.5	40.1	34.3	33.7	36.4	35.6	29.7	30.3	20.4	37.0	32.1	29.0	31.7	38.0	32.4	34.6	35.4	34.7	
1 job last week	96.9	95.8	94.7	93.6	89.7	93.7	95.5	96.4	93.6	94.3	88.7	94.7	96.3	96.3	95.1	92.8	90.6	93.8	
2+ jobs last week	3.1	4.1	5.2	6.4	9.9	6.2	4.5	3.6	6.4	5.7	11.2	5.3	3.7	3.7	4.8	7.1	9.1	6.1	
<b>35-54 year old</b>																			
Working last week	62.1	86.2	92.1	93.1	97.6	87.9	74.3	89.1	92.2	94.9	95.6	86.2	62.9	86.1	91.9	93.0	97.1	87.6	
Searching last week	25.0	6.0	2.4	1.9	0.3	6.0	13.6	2.4	1.1	1.4	0.1	5.4	23.6	5.8	2.6	2.0	0.4	5.9	
Inactive	12.8	7.7	5.5	4.8	2.0	6.0	12.1	8.5	6.6	3.7	4.4	8.4	13.4	8.0	5.6	4.9	2.4	6.4	
Working <20 hours/week	6.4	3.3	3.2	1.8	1.9	2.9	2.4	3.6	2.5	1.5	2.6	2.7	5.4	3.4	3.1	2.1	1.9	2.9	
Working 20-39 h/week	7.1	5.8	8.1	7.6	8.3	7.5	12.6	7.2	10.1	9.7	7.9	9.7	8.7	6.6	7.4	8.2	8.4	7.8	
Working 40-49 h/week	49.8	54.8	52.0	53.1	49.5	51.8	49.5	59.1	56.7	55.9	44.3	54.4	49.9	55.4	53.8	51.9	50.1	52.2	
Working 50+ h/week	36.7	36.1	36.7	37.5	40.2	37.7	35.6	30.1	30.7	32.8	45.2	33.2	36.0	34.6	35.8	37.7	39.7	37.1	
1 job last week	96.2	94.6	95.1	94.1	90.4	93.7	94.8	93.6	90.5	91.8	81.9	92.2	95.6	94.6	94.4	94.1	90.4	93.4	
2+ jobs last week	3.8	5.4	4.9	5.8	9.5	6.3	5.2	6.3	9.4	8.2	18.1	7.8	4.4	5.4	5.6	5.8	9.6	6.5	
<b>55-64 year old</b>																			
Working last week	33.0	62.2	70.4	75.9	81.4	68.8	53.5	80.4	80.5	91.7	95.3	77.1	39.0	63.7	71.5	78.1	82.5	70.4	
Searching last week	24.0	8.5	4.2	2.6	0.7	6.1	9.6	1.7	1.1	0.3	0.0	3.2	20.4	7.4	3.8	2.4	0.7	5.5	
Inactive	43.0	29.3	25.5	21.5	18.0	25.1	36.9	17.9	18.4	8.0	4.7	19.7	40.6	28.9	24.7	19.6	16.8	24.1	
Working <20 hours/week	10.9	7.2	4.8	5.1	2.3	4.7	5.6	2.1	2.7	3.8	3.0	3.4	8.5	6.1	4.3	5.1	2.3	4.4	
Working 20-39 h/week	10.1	9.2	10.6	9.9	9.4	9.8	12.4	9.3	13.8	10.2	9.6	11.1	12.0	7.9	11.6	10.1	9.7	10.1	
Working 40-49 h/week	45.0	47.0	48.9	48.7	49.4	48.5	44.5	54.8	47.7	48.9	50.5	49.5	42.5	53.1	47.5	48.1	49.6	48.8	
Working 50+ h/week	34.0	36.6	35.6	36.3	38.9	37.0	37.4	33.8	35.7	37.0	37.0	36.0	37.0	32.9	36.6	36.8	38.4	36.8	
1 job last week	95.4	97.0	93.7	96.1	91.8	94.1	99.2	98.3	91.4	88.6	87.9	93.3	96.9	97.2	94.5	94.6	91.4	94.0	
2+ jobs last week	4.6	3.0	6.3	3.9	8.2	5.9	0.8	1.7	8.6	11.4	12.1	6.6	3.1	2.8	5.5	5.4	8.6	6.0	

Source: Authors' estimation using 1998 CASEN survey.

**APPENDIX 2: EMPLOYMENT, FEMALE POPULATION BY AGE GROUP, CHILE 1998 (all entries are percentages)**

	Urban Quintiles					Urban	Rural Quintiles					Rural	National Quintiles					Nat'l	
	1	2	3	4	5	Total	1	2	3	4	5	Total	1	2	3	4	5	Total	
<b>18-24 year old</b>																			
Working last week	12.2	26.0	34.3	41.6	37.2	30.6	9.6	19.3	44.8	39.4	27.4	24.0	11.1	22.2	35.2	40.2	37.4	29.8	
Searching last week	17.3	10.5	9.0	7.0	3.7	9.4	9.4	9.4	6.9	2.1	0.7	7.8	16.0	10.7	8.8	7.6	3.5	9.2	
Inactive	41.7	44.5	32.1	19.1	10.9	29.2	63.2	49.3	35.9	34.6	48.7	49.4	45.3	47.9	34.7	21.4	12.3	31.8	
Student	31.4	22.0	29.5	39.6	56.0	36.0	17.9	23.3	14.3	28.0	24.7	20.2	29.5	21.3	25.4	38.3	53.9	33.9	
<b>25-34 year old</b>																			
Working last week	21.9	35.6	44.9	63.2	75.1	49.0	10.0	22.4	43.6	54.2	64.1	26.4	17.6	30.9	44.5	58.8	74.4	46.1	
Searching last week	11.3	7.4	6.6	3.8	2.7	6.2	6.7	4.0	2.5	1.7	0.7	4.4	10.7	6.8	6.1	4.2	2.6	6.0	
Inactive	64.5	55.7	47.3	29.5	19.4	42.6	82.9	72.6	53.4	42.4	34.1	68.4	69.7	61.2	48.0	34.4	19.8	45.9	
Working <20 hours/week	17.8	10.1	7.6	5.1	3.3	6.7	19.1	10.0	11.4	1.0	6.0	9.5	20.1	8.7	8.9	5.8	3.2	6.9	
Working 20-39 h/week	20.3	16.9	15.0	14.8	14.7	15.6	20.8	15.8	13.6	13.3	14.9	15.3	20.5	18.1	16.0	13.9	14.6	15.6	
Working 40-49 h/week	40.3	50.8	58.0	57.8	60.8	56.3	37.7	57.0	54.7	59.0	48.1	53.0	35.4	52.7	55.1	57.7	61.0	56.1	
Working 50+ h/week	21.6	22.2	19.4	22.4	21.2	21.4	22.5	17.2	20.3	26.7	31.0	22.2	23.9	20.5	19.9	22.6	21.2	21.4	
1 job last week	95.6	97.4	97.5	97.3	91.6	95.4	98.8	99.2	99.8	99.7	90.8	98.5	95.2	97.9	97.6	97.5	92.3	95.6	
2+ jobs last week	4.4	2.5	2.4	2.5	8.3	4.5	1.2	0.8	0.2	0.2	8.9	1.5	4.8	2.1	2.2	2.4	7.7	4.3	
<b>35-54 year old</b>																			
Working last week	20.8	36.2	45.6	55.5	67.8	46.7	9.2	19.7	32.1	40.4	52.2	23.2	17.1	31.0	43.2	52.5	66.6	43.8	
Searching last week	10.9	3.7	3.1	2.1	1.5	4.0	2.6	1.2	0.7	0.7	0.2	1.4	9.5	3.3	3.1	2.2	1.4	3.7	
Inactive	67.7	59.7	51.0	42.0	30.4	48.8	88.0	79.1	67.2	58.9	47.4	75.3	72.8	65.4	53.4	45.0	31.7	52.1	
Working <20 hours/week	22.5	10.2	10.7	4.8	5.1	8.2	19.0	14.7	7.6	6.5	4.4	10.2	22.9	11.1	10.9	6.2	4.7	8.3	
Working 20-39 h/week	19.9	19.8	18.2	18.8	15.6	17.9	33.3	17.3	14.2	18.2	22.6	19.6	22.5	18.5	18.9	18.5	16.1	18.0	
Working 40-49 h/week	31.2	44.8	46.2	49.6	49.9	46.9	31.3	45.8	56.1	47.8	40.8	46.3	30.4	43.7	47.0	47.9	50.4	46.9	
Working 50+ h/week	26.4	25.3	24.9	26.7	29.3	27.0	16.4	22.2	22.1	27.5	32.2	24.0	24.2	26.7	23.2	27.5	28.8	26.8	
1 job last week	94.1	95.8	97.0	95.4	93.9	95.1	96.6	97.8	98.0	92.8	91.9	95.8	93.4	96.2	96.8	96.0	93.7	95.2	
2+ jobs last week	5.9	4.2	3.0	4.5	6.0	4.8	3.4	2.2	1.9	7.2	8.0	4.2	6.6	3.8	3.1	3.9	6.2	4.7	
<b>55-64 year old</b>																			
Working last week	10.1	18.8	27.8	29.0	45.3	28.1	6.7	9.7	9.8	16.8	39.1	12.4	8.6	16.4	23.5	26.9	43.9	25.7	
Searching last week	4.0	1.7	1.9	0.5	0.8	1.6	0.5	0.8	0.0	0.0	0.0	0.3	3.1	1.9	1.1	0.8	0.7	1.4	
Inactive	85.9	79.1	70.3	70.5	53.9	70.2	92.9	89.5	90.2	83.2	60.9	87.3	88.4	81.3	75.4	72.2	55.4	72.8	
Working <20 hours/week	39.7	19.2	12.9	10.3	7.0	12.2	32.6	13.1	0.1	9.5	2.4	10.1	37.4	23.8	10.9	10.3	7.4	12.1	
Working 20-39 h/week	13.8	21.4	23.5	24.1	18.0	20.5	41.0	34.9	34.6	19.4	5.8	24.9	21.0	18.5	26.6	24.6	17.1	20.9	
Working 40-49 h/week	23.7	33.6	41.1	38.5	44.9	40.2	19.7	38.0	32.1	37.8	54.0	38.3	23.7	31.6	38.9	40.4	44.6	40.1	
Working 50+ h/week	22.8	25.7	22.4	27.1	30.1	27.0	6.6	14.0	33.2	33.3	37.9	26.7	18.0	26.1	23.6	24.7	31.0	27.0	
1 job last week	99.3	96.6	95.7	97.0	98.1	97.3	99.8	99.6	97.4	93.0	94.2	96.4	99.2	96.7	96.4	97.3	97.5	97.3	
2+ jobs last week	0.7	3.4	4.3	3.0	1.9	2.7	0.2	0.4	2.6	7.0	5.8	3.6	0.8	3.3	3.6	2.7	2.5	2.7	

Source: Authors' estimation using 1998 CASEN survey.

**APPENDIX 3: QUALITY OF EMPLOYMENT, MALE POPULATION BY AGE GROUP, CHILE 1998 (all entries are percentages)**

	Urban Quintiles					Urban Total	Rural Quintiles					Rural Total	National Quintiles					Nat'l Total	
	1	2	3	4	5		1	2	3	4	5		1	2	3	4	5		
<b>18-34 year old</b>																			
Contract signed	31.37	47.76	49.25	47.46	41.82	44.03	16.82	36.19	40.30	35.97	25.82	31.08	16.12	42.31	48.52	51.76	45.40	42.20	
No contract signed	18.09	13.44	12.29	9.68	6.73	11.72	21.01	27.51	23.24	22.29	13.01	23.17	16.89	18.66	14.09	10.94	7.81	13.33	
Permanent contract	23.17	36.58	39.03	40.27	37.27	35.84	9.71	25.10	27.20	23.82	18.01	20.68	10.31	30.64	38.20	42.40	40.30	33.70	
Fixed term contract	7.44	10.08	8.84	6.08	3.83	7.17	6.03	10.42	12.30	11.67	7.62	9.64	5.19	10.61	8.98	8.14	4.48	7.52	
<b>35-64 year old</b>																			
Contract signed	37.67	52.84	55.33	50.24	44.83	48.39	22.84	38.73	35.16	31.83	20.24	30.68	24.89	49.91	51.92	50.65	46.35	45.59	
No contract signed	15.92	12.51	9.14	5.11	3.09	8.62	22.10	20.66	15.98	8.43	9.88	17.55	16.75	15.68	11.11	6.77	3.81	10.03	
Open (long term) contract	28.83	43.61	47.88	44.23	41.75	41.70	16.57	30.84	28.68	27.01	18.60	24.51	18.26	39.37	43.95	44.73	42.99	38.99	
Fixed term contract	7.99	8.01	6.84	5.29	2.72	5.96	5.35	6.83	5.89	4.52	1.53	5.43	5.98	9.22	7.20	5.18	3.05	5.88	
<b>18-34 year old</b>																			
Permanent, day-time job	27.28	38.83	43.68	45.12	48.17	41.33	30.81	38.89	43.16	49.60	54.58	39.96	20.33	36.90	41.94	48.39	51.92	41.13	
Permanent, night or shift	5.61	10.43	9.84	9.51	8.04	8.79	1.15	3.05	4.86	4.15	3.14	3.09	3.55	7.59	9.93	9.87	7.78	7.99	
Fixed term, day-time job	15.15	13.87	10.87	10.11	4.60	10.64	21.59	33.13	30.16	24.49	16.92	27.10	14.82	19.56	15.42	10.68	5.82	12.96	
Fixed term, night or shift	1.60	2.01	2.15	1.14	0.57	1.47	0.51	0.82	1.04	1.10	0.40	0.80	1.24	1.84	1.67	1.34	0.84	1.38	
By the task, day-time	3.87	5.27	4.34	4.43	3.34	4.24	3.83	3.11	2.85	5.51	4.57	3.67	3.89	4.23	4.14	4.55	3.93	4.16	
By the task, night or shift	0.90	0.28	0.53	0.17	0.13	0.38	0.07	0.33	0.30	0.16	0.18	0.22	0.38	0.52	0.50	0.23	0.21	0.36	
<b>35-64 year old</b>																			
Permanent, day-time job	32.47	50.09	57.05	62.71	75.41	57.15	42.07	54.69	59.84	67.70	76.75	55.51	30.43	48.26	56.57	63.01	74.58	56.89	
Permanent, night or shift	6.67	11.33	12.29	12.62	8.48	10.37	1.53	2.55	2.80	3.94	2.26	2.46	6.62	9.35	10.44	10.19	8.59	9.12	
Fixed term, day-time job	15.13	13.54	11.36	7.74	4.87	10.10	22.82	25.48	20.77	17.23	12.67	21.51	15.41	17.17	13.79	10.29	5.95	11.90	
Fixed term, night or shift	1.76	1.46	1.04	1.08	0.58	1.14	0.34	0.31	0.34	0.41	0.36	0.34	1.10	1.58	1.21	0.82	0.59	1.02	
By the task, day-time	5.99	6.42	3.97	4.96	3.34	4.84	2.91	4.15	5.38	3.76	3.29	3.90	4.26	5.62	5.61	4.91	3.41	4.69	
By the task, night or shift	0.64	0.32	0.42	0.34	0.27	0.39	0.31	0.27	0.31	0.01	0.49	0.27	0.50	0.47	0.40	0.34	0.21	0.37	

Source: Authors' estimation using 1998 CASEN survey.

**APPENDIX 4: QUALITY OF EMPLOYMENT, FEMALE POPULATION BY AGE GROUP, CHILE 1998 (all entries are percentages)**

	Urban Quintiles					Urban Total	Rural Quintiles					Rural Total	National Quintiles					Nat'l Total	
	1	2	3	4	5		1	2	3	4	5		1	2	3	4	5		
<b>18-34 year old</b>																			
Contract signed	8.32	19.93	32.49	37.54	41.64	28.57	3.31	9.38	21.14	25.06	31.24	11.96	5.21	15.82	26.22	36.48	45.59	26.44	
No contract signed	8.70	10.62	9.45	8.40	6.92	8.77	4.62	8.18	17.32	9.95	2.93	8.64	7.27	9.29	10.61	9.40	7.12	8.75	
Permanent contract	5.98	14.63	25.93	31.59	37.42	23.67	1.68	4.73	15.42	18.12	23.67	7.83	3.51	10.74	20.19	30.26	40.88	21.64	
Fixed term contract	2.22	4.72	5.73	5.26	3.82	4.37	1.59	3.95	5.47	5.82	7.19	3.73	1.65	4.52	5.47	5.26	4.32	4.29	
<b>35-64 year old</b>																			
Contract signed	9.70	18.24	23.52	26.77	34.88	23.24	2.17	6.20	10.06	12.31	16.31	7.19	4.33	13.34	19.60	26.78	35.54	21.16	
No contract signed	10.67	9.97	9.40	6.87	4.42	8.09	3.17	5.23	7.98	4.44	4.94	5.01	7.75	8.91	10.13	7.42	5.04	7.69	
Open (long term) contract	8.11	15.02	20.85	24.36	32.76	20.85	0.53	2.91	5.30	9.60	15.02	4.34	3.02	10.23	16.35	24.07	33.58	18.70	
Fixed term contract	1.53	2.99	2.31	2.05	1.83	2.13	1.36	2.78	4.68	2.63	1.29	2.58	1.15	2.84	2.97	2.35	1.71	2.19	
<b>18-34 year old</b>																			
Permanent, day-time job	11.79	21.81	34.39	39.31	46.32	31.34	4.85	8.33	24.05	29.35	42.28	13.63	8.04	16.18	28.43	39.20	50.45	29.07	
Permanent, night or shift	0.49	1.71	2.71	3.45	2.99	2.31	0.11	0.48	2.10	1.92	0.63	0.81	0.71	1.01	2.31	3.31	3.07	2.12	
Fixed term, day-time job	5.04	7.74	6.74	5.96	3.33	5.72	4.31	10.36	15.93	12.68	5.32	9.31	4.51	8.16	7.67	6.57	3.97	6.18	
Fixed term, night or shift	0.61	0.58	0.48	0.83	0.34	0.56	0.11	0.31	0.33	0.22	1.10	0.27	0.40	0.55	0.57	0.63	0.47	0.53	
By the task, day-time	1.00	2.19	2.17	1.65	1.92	1.80	0.51	1.45	1.00	2.61	0.47	1.11	1.04	1.59	1.83	1.96	2.06	1.71	
By the task, night or shift	0.20	0.11	0.26	0.10	0.12	0.16	0.00	-	0.76	0.07	0.10	0.16	0.20	0.16	0.26	0.07	0.11	0.16	
<b>35-64 year old</b>																			
Permanent, day-time job	14.53	24.47	31.78	38.07	54.33	33.64	3.36	9.99	16.42	25.40	44.31	13.56	7.98	17.19	28.58	36.74	55.07	31.03	
Permanent, night or shift	1.71	1.93	2.78	2.97	2.72	2.46	0.16	0.52	0.27	1.76	1.15	0.55	0.69	2.09	1.73	3.19	2.93	2.21	
Fixed term, day-time job	6.59	6.63	5.34	4.53	2.13	4.92	4.70	5.76	7.45	5.38	3.15	5.53	5.43	6.38	6.35	5.02	2.56	5.00	
Fixed term, night or shift	0.36	0.76	0.37	0.33	0.32	0.42	0.13	0.01	0.01	0.11	0.12	0.07	0.27	0.64	0.41	0.27	0.32	0.37	
By the task, day-time	1.90	2.01	2.23	1.68	1.69	1.89	0.46	0.94	1.77	0.82	0.17	0.89	1.33	1.78	2.03	1.89	1.73	1.76	
By the task, night or shift	0.19	0.21	0.13	0.07	0.14	0.15	-	0.05	0.03	-	-	0.02	0.09	0.14	0.20	0.05	0.16	0.13	

Source: Authors' estimation using 1998 CASEN survey.

**APPENDIX 5: REASON FOR NOT WORKING, MALE AND FEMALE POPULATIONS BY AGE GROUP, CHILE 1998 (all entries are percentages)**

	Urban Quintiles					Urban Total	Rural Quintiles					Rural Total	National Quintiles					Nat'l Total	
	1	2	3	4	5		1	2	3	4	5		1	2	3	4	5		
<b>Men 18-34 year old</b>																			
Housework or child care	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Disabilities or disease	2.28	1.63	1.14	0.84	0.38	1.19	3.55	4.79	2.32	2.32	0.88	3.31	2.47	2.65	1.50	1.00	0.27	1.49	
Student	11.03	9.41	13.90	16.02	27.26	15.90	8.45	5.95	6.49	5.71	12.87	7.12	15.02	9.55	11.61	13.59	22.88	14.66	
Retired with pension	-	-	-	-	-	-	0.08	-	-	-	0.06	0.03	0.02	-	-	-	0.00	0.00	
Other income sources	0.02	-	0.05	-	-	0.01	-	0.02	-	-	-	0.00	-	0.06	-	-	-	0.01	
Intermittent worker	1.74	0.37	0.53	0.34	0.39	0.63	3.49	1.45	0.42	0.21	0.85	1.58	2.60	0.75	0.50	0.20	0.24	0.76	
Discouraged/other	2.76	1.76	1.32	1.30	0.48	1.46	3.96	0.66	1.50	1.16	0.14	1.82	4.03	1.67	0.97	1.28	0.27	1.51	
<b>Men 35-64 year old</b>																			
Housework or child care	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Disabilities or disease	5.63	2.85	1.88	1.28	0.30	2.19	6.54	4.54	5.28	1.28	0.51	4.51	6.61	3.48	2.75	1.35	0.24	2.55	
Student	0.11	0.01	0.03	0.20	0.04	0.08	0.03	0.01	-	0.01	-	0.01	0.11	0.07	-	0.09	0.08	0.07	
Retired with pension	3.07	4.02	4.43	4.17	3.60	3.88	0.73	2.23	2.26	1.69	1.45	1.64	2.54	3.22	3.18	4.16	4.06	3.52	
Other income sources	0.11	0.00	0.09	0.03	0.04	0.05	0.19	0.01	-	-	0.13	0.07	0.30	0.02	0.02	0.00	0.01	0.06	
Intermittent worker	1.13	0.78	0.42	0.28	0.22	0.53	3.99	1.08	0.10	0.47	-	1.60	2.53	0.90	0.43	0.19	0.05	0.70	
Discouraged/other	1.21	0.84	0.69	0.35	0.23	0.62	1.58	0.82	0.39	0.06	1.13	0.88	1.73	1.15	0.31	0.30	0.24	0.67	
<b>Women 18-34 year old</b>																			
Housework or child care	51.95	39.99	27.05	21.58	11.01	29.60	67.83	55.43	38.96	30.90	33.32	53.29	49.89	47.84	35.09	22.35	10.82	32.63	
Disabilities or disease	2.12	1.46	1.30	0.49	0.30	1.10	2.50	2.59	1.91	1.43	0.46	2.22	2.22	2.10	1.19	0.63	0.24	1.24	
Student	8.74	9.92	12.56	15.65	24.85	14.64	7.24	10.15	5.92	12.71	9.91	8.55	13.18	8.86	10.35	14.92	21.50	13.86	
Retired with pension	-	0.02	0.04	-	0.06	0.03	0.01	-	-	-	-	0.00	0.02	0.04	-	-	0.06	0.02	
Other income sources	-	-	0.02	0.03	0.05	0.02	0.00	-	-	-	-	0.00	0.03	0.02	0.00	-	0.05	0.02	
Intermittent worker	0.69	0.27	0.24	0.29	0.51	0.40	0.69	0.45	1.22	0.30	-	0.65	0.75	0.34	0.37	0.27	0.45	0.43	
Discouraged/other	2.23	1.83	2.03	1.37	1.35	1.75	2.51	1.71	1.73	2.81	1.51	2.10	2.87	1.79	1.62	1.52	1.28	1.79	
<b>Women 35-64 year old</b>																			
Housework or child care	52.12	50.00	45.88	41.53	29.92	43.30	79.55	73.89	66.44	58.44	46.79	70.31	61.86	59.53	48.97	41.57	29.33	46.80	
Disabilities or disease	5.49	3.59	2.36	1.49	0.74	2.61	4.58	3.59	4.06	4.55	0.42	3.90	4.90	3.68	3.35	2.20	0.62	2.78	
Student	0.32	0.33	0.30	0.31	0.21	0.29	0.37	0.36	0.06	0.47	-	0.29	0.28	0.30	0.36	0.36	0.18	0.29	
Retired with pension	4.20	3.03	3.40	3.82	3.11	3.50	2.09	1.32	1.37	1.15	1.69	1.58	4.76	2.24	2.98	3.58	2.81	3.26	
Other income sources	0.06	0.05	0.05	0.06	0.01	0.05	0.05	-	-	-	0.16	0.03	0.19	-	0.02	0.01	0.02	0.04	
Intermittent worker	0.54	0.36	0.11	0.13	0.27	0.27	0.96	0.52	0.11	-	0.31	0.50	0.73	0.35	0.08	0.28	0.15	0.30	
Discouraged/other	1.59	0.94	1.50	1.47	1.42	1.39	0.46	0.46	0.19	0.68	0.98	0.47	1.52	1.00	0.82	1.33	1.59	1.27	

Source: Authors' estimation using 1998 CASEN survey.

**APPENDIX 6: TRAINING, MALE POPULATION BY AGE GROUP, CHILE 1998 (all entries are percentages)**

	Urban Quintiles					Urban Total	Rural Quintiles					Rural Total	National Quintiles					Nat'l Total	
	1	2	3	4	5		1	2	3	4	5		1	2	3	4	5		
<b>18-34 year old</b>																			
<u>Training received</u>																			
Training by the firm	5.56	10.29	12.83	14.44	17.81	12.56	0.66	2.71	3.68	7.45	11.44	3.50	3.97	7.04	9.18	14.42	19.19	11.28	
Training by Government programs	2.80	2.46	1.92	2.41	1.52	2.19	3.28	2.61	2.80	2.77	4.38	2.96	2.63	2.96	1.96	2.41	1.69	2.30	
Training by own resources	0.87	1.42	1.74	3.46	4.27	2.45	0.05	0.11	1.01	0.23	1.87	0.41	0.88	0.81	1.48	1.91	5.21	2.16	
Training by other means	0.31	0.56	0.54	0.19	0.32	0.38	0.14	0.21	0.04	0.33	0.39	0.18	0.45	0.34	0.19	0.32	0.49	0.35	
<u>No training and interest in training</u>																			
No expected impact of training	2.59	1.99	2.28	1.79	1.05	1.91	2.93	2.50	1.22	2.00	0.91	2.17	2.74	2.55	1.72	2.02	0.96	1.94	
Bad experience in previous training	0.19	0.06	0.06	0.01	-	0.06	0.35	0.09	0.11	-	-	0.15	0.18	0.06	0.05	0.09	-	0.07	
No special reason mentioned	14.60	13.97	11.29	11.33	8.71	11.80	13.19	11.00	15.91	9.47	6.71	12.29	14.58	13.40	12.44	11.30	8.55	11.87	
<u>No training and interest in training</u>																			
Lack of financial resources	12.72	11.09	9.40	8.89	4.03	9.01	11.77	7.05	7.27	6.94	1.57	8.12	12.46	10.53	9.99	8.43	4.21	8.89	
No possibility provided by employer	0.88	1.71	2.55	1.98	0.72	1.61	0.71	1.20	0.44	1.25	0.38	0.85	0.65	1.25	1.95	2.47	0.90	1.50	
Lack of knowledge of Gvt. programs	15.44	9.81	8.77	6.45	3.02	8.34	26.42	26.70	21.42	20.06	16.67	23.93	18.23	15.03	10.35	8.08	3.68	10.54	
Lack of preparation for training	1.06	0.49	0.47	0.60	0.03	0.51	1.62	1.72	1.11	1.68	0.71	1.49	1.15	0.90	0.67	0.57	0.12	0.65	
No possibility because studying	10.26	9.25	13.52	15.72	26.46	15.42	6.88	5.54	6.40	6.02	13.58	6.62	12.73	8.84	11.73	13.98	22.45	14.18	
No need, no time, or other reason	32.37	36.16	33.70	31.80	31.37	33.02	31.87	38.07	38.25	41.25	41.09	36.98	28.60	35.57	37.46	33.51	31.83	33.58	
<b>35-64 year old</b>																			
<u>Training received</u>																			
Training by the firm	5.09	10.08	14.63	18.72	22.18	14.83	1.76	2.71	2.85	3.47	7.53	2.95	4.21	8.39	11.22	15.47	20.83	12.96	
Training by Government programs	1.52	1.05	1.42	1.88	1.22	1.42	2.63	2.23	2.12	2.50	3.04	2.43	1.84	1.45	1.38	1.77	1.50	1.58	
Training by own resources	0.54	0.39	0.89	2.35	5.59	2.14	0.03	0.16	0.42	1.00	2.31	0.47	0.29	0.45	0.64	1.73	4.97	1.88	
Training by other means	0.12	0.29	0.23	0.15	0.35	0.23	0.08	0.41	0.15	0.10	0.47	0.22	0.14	0.20	0.27	0.18	0.33	0.23	
<u>No training and interest in training</u>																			
No expected impact of training	4.19	2.82	3.22	2.45	2.10	2.88	4.52	3.64	2.57	1.89	2.68	3.36	4.85	3.55	2.46	2.43	2.18	2.96	
Bad experience in previous training	0.21	0.21	0.08	0.03	0.06	0.11	0.04	0.03	0.26	0.47	-	0.14	0.18	0.20	0.07	0.08	0.08	0.11	
No special reason mentioned	17.08	16.66	14.73	15.64	12.01	15.05	13.67	15.98	14.85	13.18	12.63	14.38	16.24	16.21	16.02	14.54	12.77	14.95	
<u>No training and interest in training</u>																			
Lack of financial resources	11.28	8.73	7.55	7.09	3.10	7.26	6.53	4.84	7.34	4.86	2.05	5.64	10.09	7.80	8.65	6.52	3.65	7.00	
No possibility provided by employer	1.46	2.03	2.25	1.29	0.94	1.56	1.39	0.57	1.40	0.62	0.60	1.00	1.31	1.72	2.04	1.54	0.91	1.47	
Lack of knowledge of Gvt. programs	12.95	9.91	7.95	5.65	2.43	7.37	22.37	19.42	13.81	16.81	11.37	18.16	15.93	12.62	9.07	7.99	3.20	9.07	
Lack of preparation for training	1.78	0.61	0.76	0.34	0.12	0.66	2.81	1.68	1.50	1.36	2.30	1.99	1.80	1.13	0.84	0.66	0.31	0.87	
No possibility because studying	0.19	0.05	0.06	0.48	0.39	0.25	0.30	-	-	0.05	-	0.10	0.25	0.07	0.08	0.13	0.50	0.22	
No need, no time, or other reason	36.61	40.90	39.56	37.98	41.95	39.53	36.08	41.18	43.71	41.89	39.85	40.13	36.12	40.23	41.35	39.49	40.20	39.63	

Source: Authors' estimation using 1998 CASEN survey.

**APPENDIX 7: TRAINING, FEMALE POPULATION BY AGE GROUP, CHILE 1998 (all entries are percentages)**

	Urban Quintiles					Urban Total	Rural Quintiles					Rural Total	National Quintiles					Nat'l Total
	1	2	3	4	5		1	2	3	4	5		1	2	3	4	5	
<b>18-34 year old</b>																		
<u>Training received</u>																		
Training by the firm	1.89	3.92	6.46	10.30	15.69	7.90	0.49	0.80	1.78	5.38	9.48	1.69	1.07	2.32	5.37	8.74	17.07	7.11
Training by Government programs	4.77	3.62	3.04	3.56	1.85	3.32	4.25	5.13	4.05	5.02	2.88	4.51	4.41	4.23	3.27	3.39	2.21	3.47
Training by own resources	0.52	1.81	2.38	3.40	4.17	2.52	0.66	0.18	0.72	0.82	4.13	0.68	0.71	1.26	1.62	2.48	5.09	2.28
Training by other means	0.52	0.38	0.48	0.19	0.79	0.48	0.03	0.49	0.17	0.17	0.21	0.22	0.40	0.41	0.40	0.29	0.71	0.44
<u>No training and interest in training</u>																		
No expected impact of training	0.90	1.04	1.76	0.95	0.82	1.09	1.72	1.28	1.98	2.10	0.33	1.61	1.40	1.23	1.52	0.94	0.74	1.16
Bad experience in previous training	0.28	0.12	0.08	0.15	0.02	0.13	0.08	0.02	0.06	0.84	0.34	0.14	0.17	0.13	0.14	0.18	0.02	0.13
No special reason mentioned	13.81	12.83	12.32	10.87	8.42	11.55	11.48	11.46	12.55	11.25	9.58	11.58	13.41	12.60	13.12	10.44	8.52	11.56
<u>No training and interest in training</u>																		
Lack of financial resources	11.14	10.44	11.44	8.20	4.07	8.93	9.86	6.14	11.02	4.96	4.77	8.22	10.71	9.72	10.89	8.72	4.45	8.84
No possibility provided by employer	0.21	0.59	0.56	1.14	0.63	0.63	0.06	0.02	0.74	2.24	-	0.40	0.10	0.36	0.68	1.21	0.60	0.60
Lack of knowledge of Gvt. programs	19.49	15.29	9.91	7.58	2.83	10.72	29.86	27.04	21.08	18.03	13.28	25.42	19.81	19.20	12.90	9.15	3.16	12.61
Lack of preparation for training	0.91	0.60	0.32	0.29	0.02	0.41	2.07	1.74	1.77	0.93	0.14	1.72	1.11	0.73	0.69	0.37	0.06	0.58
No possibility because studying	7.39	8.88	10.68	15.84	23.73	13.60	5.80	7.75	6.18	11.29	9.83	7.20	11.71	7.17	9.14	14.85	20.47	12.78
No need, no time, or other reason	37.69	39.62	39.50	36.36	36.01	37.79	33.12	37.71	37.60	36.08	44.19	36.16	34.36	39.87	39.35	38.54	35.66	37.58
<b>35-64 year old</b>																		
<u>Training received</u>																		
Training by the firm	1.79	3.18	5.49	10.14	14.40	7.36	0.38	0.83	1.57	4.28	4.19	1.51	1.60	2.16	3.89	7.78	14.69	6.61
Training by Government programs	3.46	3.29	2.97	2.97	2.58	3.03	3.66	2.97	3.07	3.24	6.91	3.52	3.35	3.39	2.80	3.13	2.90	3.09
Training by own resources	0.49	1.37	1.66	2.16	5.28	2.31	0.29	0.33	0.58	1.07	2.34	0.60	0.87	0.78	1.25	1.84	4.83	2.09
Training by other means	0.20	0.46	0.30	0.38	0.33	0.34	0.11	0.05	0.11	0.18	0.25	0.11	0.22	0.35	0.28	0.26	0.41	0.31
<u>No training and interest in training</u>																		
No expected impact of training	1.56	1.49	1.50	1.40	1.44	1.47	0.69	1.12	0.78	0.27	0.16	0.74	1.59	1.32	1.15	1.38	1.44	1.38
Bad experience in previous training	0.08	0.10	0.00	0.12	0.02	0.06	0.05	0.09	0.24	0.17	0.02	0.11	0.05	0.12	0.05	0.08	0.05	0.07
No special reason mentioned	18.19	17.68	18.41	19.84	16.72	18.17	17.59	18.75	18.61	16.01	18.53	17.98	17.70	19.42	18.17	18.39	17.28	18.14
<u>No training and interest in training</u>																		
Lack of financial resources	9.74	8.48	7.62	6.00	3.50	6.90	4.92	4.63	5.37	3.87	1.44	4.55	8.57	7.82	8.07	6.39	3.25	6.60
No possibility provided by employer	0.30	0.61	0.49	0.62	0.49	0.50	-	0.00	0.26	0.05	0.02	0.06	0.09	0.29	0.43	0.79	0.54	0.45
Lack of knowledge of Gvt. programs	15.12	12.73	10.53	6.21	3.43	9.27	25.87	19.51	13.32	15.30	12.29	19.25	17.66	14.87	11.12	8.76	3.35	10.57
Lack of preparation for training	2.12	0.96	0.80	0.49	0.37	0.91	3.81	2.29	3.41	1.98	0.58	2.85	2.40	1.11	1.26	0.91	0.41	1.16
No possibility because studying	0.28	0.12	0.45	0.55	0.44	0.38	0.04	0.04	0.04	0.06	0.08	0.05	0.30	0.22	0.38	0.30	0.44	0.33
No need, no time, or other reason	36.66	42.25	42.12	40.52	43.78	41.17	34.49	41.12	43.70	42.99	43.64	39.93	36.74	40.45	42.90	42.25	41.95	41.01

Source: Authors' estimation using 1998 CASEN survey.