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8

Exploring the Relevance of Critical Theory for Action Research: Emancipatory Action Research in the Footsteps of Jürgen Habermas

STEPHEN KEMMIS

In the mid-1970s, I first encountered Habermas's work through his books *Theory and Practice* (1974) and *Knowledge and Human Interests* (1972). These books seemed to offer a promising way through some of the debates I had encountered about explanation and understanding in the social sciences, about the relationship between objective and subjective perspectives, the relationship between the individual and the social realms of cognitive and cultural realities, and the relationship between theory and practice.

As someone committed to improving educational practice as constituted by practitioners, I had been exploring research approaches capable of having an impact on practitioners' theories and practices – approaches which would involve practitioners *themselves* in researching the relationship between their theories and practices. Such research approaches would challenge the division of labour between professional researcher-theorists and the social and educational practitioners studied in much conventional social and educational research. Candidate approaches would be ones which did not separate the roles of teacher (for example) and researcher – as the responsibilities of separate professions and professionals – but which offered teachers a double role as both teachers and researchers into their own teaching. Such approaches would cast the practitioner as both subject and object of research, at different moments, by adopting and alternating between the contrasting attitudes of practitioner and critical and self-critical observer of her or his own practice. Action research, historically, had advocated such an approach in the fields of educational (see also Zeicher, Chapter 25) and social research (see Friedman, Chapter 14).

With colleagues at Deakin University, where I was working by the end of the 1970s, I thus began a 20-year long exploration of the theory and practice of was firmly of the view that action research is first and foremost *research by practitioners* – something they do, not something done 'on' or 'to' them. This view gained widespread acceptance at a 1981 National Seminar on Action Research held at Deakin University (Brown et al., 1982). This conclusion had been forced upon me by Habermas's dictum that 'in a process of enlightenment there can be only participants' (1974: 40). That is, others cannot do the enlightening for participants; in the end, they are or are not enlightened in their own terms. (This point also applies to 'empowerment', another aspiration of many advocates of action research.)

Through this period, we worked on two fronts: on the one side, to develop a critique of educational research and evaluation methodologies which would properly locate action research in relation to other approaches to social and educational research, on the other, to explore some of the problems and possibilities of action research through a variety of projects in schools and other settings. *Becoming Critical: Education, Knowledge and Action Research* (Carr and Kemmis, first edition 1983; third edition 1986) and *The Action Research Reader* (Kemmis and McTaggart, first edition 1982; third edition 1986a) were the major outcomes of the former task; *The Action Research Planner* (Kemmis and McTaggart, first edition 1982; third edition 1986b) and a number of reports of action research in various settings – mostly in education – were among the outcomes of the latter.

The Theory of Knowledge-Constitutive Interests

Influenced by Habermas's (1972) theory of knowledge-constitutive interests, our research group

positivist), *hermeneutic* (or *interpretive*) and *critical* approaches in research theory and practice. Each had its own basic *raison d'être* in terms of the interests which guided its quest for knowledge: a *technical* or *instrumental* (or means-ends) interest in the case of *empirical-analytic* research – that is, an interest in getting things done effectively; a *practical* interest in the case of *interpretive* research – that is, an interest in wise and prudent decision-making in practical situations; and an *emancipatory* interest in the case of *critical* research – that is, an interest in emancipating people from determination by habit, custom, illusion and coercion which sometimes frame and constrain social and educational practice, and which sometimes produce effects contrary to those expected or desired by participants and other parties interested in or affected by particular social or educational practices.

At first, we had expected to locate our view of action research entirely within the third of these categories as a form of *critical* research guided by an *emancipatory* interest. As Shirley Grundy and I (Grundy, 1982; Grundy and Kemmis, 1981a, 1981b) soon came to recognize, however, the field of educational action research included all three kinds of research.

Much action research was – and is – of a *technical* form. It is oriented essentially towards functional improvement measured in terms of its success in changing particular outcomes of practices. There are literally thousands of examples of such work. Most aim to increase or decrease the incidence of particular outcomes (like decreasing classroom behaviour problems, or increasing the rate of production in factories, or decreasing the incidence of sexist behaviour, for example). This kind of action research is a form of problem-solving, and it is regarded as 'successful' when outcomes match aspirations – when the defined goal of the project has been attained. But such action research does not necessarily question the goals themselves, nor how the situation in which it is conducted has been discursively, socially and historically constructed. It takes a narrow, generally 'pragmatic' (in the ordinary-language use of the term) view of its purpose.

By contrast, there is a good deal of action research today that is best described as of a *practical* form. It has technical aspirations for change, but it also aims to inform the (wise and prudent) practical decision-making of practitioners. Much of the action research influenced by the work of Donald Schön (1983, 1987) is of this kind. On this view of action research, practitioners aim not only to improve their practices in functional terms, but also to see how their goals, and the categories in which they evaluate their work, are shaped by their ways of seeing and understanding themselves in context. The process of action research is a process of self-education for the practitioner – though one which may also produce commentaries and reports aimed at helping others see things more clearly, too. Examples of this kind of action research include a variety of self-reflective projects, often involving practitioners telling stories and writing histories of the ways they have participated in making change. Unlike technical action research, however, practical action researchers aim just as much at understanding and changing themselves as the *subjects* of a practice (as practitioners) as changing the *outcomes* of their practice.

There is a smaller body of action research today which might reasonably be labelled *critical* or *emancipatory*. This form of action research aims not only at improving outcomes, and improving the self-understandings of practitioners, but also at assisting practitioners to arrive at a critique of their social or educational work and work settings. This kind of action research aims at intervening in the cultural, social and historical processes of everyday life to reconstruct not only the practice and the practitioner but also the practice setting (or, one might say, the work, the worker and the workplace). It recognizes that we may want to improve our achievements in relation to our functional goals, but also that our goals (as defined by particular individuals, or as defined by a particular organization) may be limited or inappropriate given a wider view of the situation in which we live or work. It recognizes that we may want to improve our self-understandings, but also that our self-understandings may be shaped by collective misunderstandings about the nature and consequences of what we do. So emancipatory action research aims towards helping practitioners to develop a critical and self-critical understanding of their situation – which is to say, an understanding of the way both particular people and particular settings are shaped and re-shaped discursively, culturally, socially and historically. It aims to connect the personal and the political in collaborative research and action aimed at transforming situations to overcome felt dissatisfactions, alienation, ideological distortion, and the injustices of oppression and domination. Examples of this kind of action research include many participatory action research projects undertaken in the context of social movements – for example, in the women's movement, in Indigenous education and in defence of Indigenous rights, in land reform, and in people's movements aimed at community development and improved civil rights.

We adopted an action research approach to our own teaching at Deakin University, leading not only to innovations in our own practice (for example, more collaborative relationships between teachers and students) but also to interventions in the educational policies of the institution (in debates about and changes to practices of curriculum development and evaluation, teacher appraisal and student assessment).

By 1986, at an invitational seminar on action research at Deakin (McTaggart and Garbutcheon-Singh, 1986), however, many participants came to the view that we should cease proselytizing for action research. That is, we believed that we should no longer set out to persuade others that they should undertake action research projects as a form of participatory, collaborative critical investigation aimed at critical reconstruction of the work, the worker and the workplace. We feared that our advocacy for critical action research had become a 'solution' looking for 'problems' – that we had an 'answer' to questions that people were not necessarily asking for themselves. Instead, we thought, we should be working with people already committed to addressing felt dissatisfactions and overcoming injustices in the settings in which they found themselves. It was not that we decided to abandon our advocacy for the practice of emancipatory action research – on the contrary. It was rather that we believed we could more readily develop the critical approach in contexts where people were already committed to taking action because they had begun to form a critical view about the nature and consequences of the practices in which they were engaged. Our role in helping with the development of the critical approach would be subsidiary to the end of addressing felt dissatisfactions and injustices, not as an end in itself (which might just be another way of saying 'our own self-interests').

In our action research work in the 1980s, we were powerfully compelled by the connection Habermas made between truth and justice – the notion that truth could only emerge in settings where all assertions are equally open to critical scrutiny, without fear or favour. This applied as much to the practices of social and educational research as to other processes of social and political debate and discussion. We were acutely aware that the processes of critical action research should aspire to be democratic in the sense that the requirement of authenticity (at the level of the individual) would be paralleled by a social and discursive criterion of validity – that participants should be committed to reaching *mutual understanding and unforced consensus about what to do*. Here, we steered in the light of Habermas's famous validity claims developed in his theory of communication in works including *Communication and the Evolution of Society* (1979). The four validity claims are questions which can be asked of any utterance, and which every utterance tacitly asserts (until challenged), and they provide a start for critical reflection by interlocutors. The four key questions are: 'Is this utterance comprehensible?' 'Is it true (in the sense of accurate)?' 'Is it right and morally appropriate?' and 'Is it sincerely (or truthfully) stated?' These questions help interlocutors to open critical doors on the nature, social and historical formation, and consequences of the ways they think and what they do. In short, the aim of the kind of critical social science we were developing was to help people to grasp the ways they are shaped by taken-for-granted assumptions, habit, custom, ideology and tradition, and to see what kind of collaborative social action might be necessary to transform things for the better. The general aspiration of our approach at that time could be summed up in terms of the 'basic scheme' of a critical social science as described by Fay (1987).

The Theory of Communicative Action and the Theory of System and Lifeworld

I was increasingly called upon to defend the emancipatory approach in action research as the 1980s wore on, as the possibility of progress through reason became the target of attacks on modernist theory from postmodernists and poststructuralists. At stake was whether it was any longer possible to hold on to the ideal of a form of reason capable of sustaining the critical and emancipatory aspirations of critical theory. Habermas had addressed such questions in *The Theory of Communicative Action* (1984, 1987a) and *The Philosophical Discourse of Modernity* (1987b), and my study of these works began to lead to a fairly decisive turn in my thinking about action research. The very possibility of a critical social science was under threat from the postmodernist and poststructuralist challenges – and with it the notion of critical or emancipatory action research. I needed to think my way through these challenges, since a failure to respond to them would imply that the notion of critical, emancipatory action research as an ideal should be abandoned, though perhaps some more limited form of action research for improvement might still be justified. Some of my reflections on these topics emerged in two articles (Kemmis, 1993, 1995) in *Curriculum Studies*. In the first, I argued that, contrary to the despair induced by understanding evaluation technologies as social technologies understood in Foucauldian terms, Habermas's concept of communicative action offers humane, convivial and rational resources for the further development of the theory and practice of educational evaluation. In the second, I argued, against certain postmodernists, in favour of the continuing relevance of critical perspectives on education and educational and social change. In my view, a funeral for the emancipatory project would be premature.

Habermas's theory of communicative action was a decisive contribution to *substantive* social theory – it privileged the kind of reflection and discussion (communicative action) we do when we interrupt what we are doing (generally technical or practical action) to explore its nature, dynamics and worth. It seemed to me that the aspirations of communicative action could be written into or alongside the practices of reflection and discussion characteristic of action research. The theory of communicative action includes a substantive theory (the theory of system and lifeworld) which offers a new way of construing many of the problems critical action researchers

worked on in projects with which I was familiar – problems which arise for participants in a setting when the personal, social and cultural processes that sustain the setting as a *lifeworld* collide with processes which characterize the setting as a *system* (the means-ends functionality of systems oriented to outcomes or success). Construing such problems in terms of (system–lifeworld) *boundary-crises* made sense of many of the social and educational issues being confronted by participants in action research projects.

In *The Theory of Communicative Action*, Habermas considers the strengths and weaknesses of systems theory and theories of social action. He criticizes both, and arrives, through a reconstruction of earlier social theories, at a 'two-level' social theory which explores the tensions and interconnections between system and lifeworld as two faces of the social world of modernity.

Seen from a *systems perspective*, modern society encompasses organizational and institutional structures (including roles and rules) and the functioning of these structures – in particular, their functioning as oriented towards the attainment of particular goals. Systems operate through *rational-purposive action* – that is, (instrumental, means-ends) action oriented towards success. They operate through definition of goals, the definition of criteria against which progress towards achieving the goals can be measured, the setting of targets for what will count as success (maximization of outcomes in relation to goals), and the monitoring of progress towards goals to evaluate and improve system efficiency defined in terms of the ratio of inputs to outcomes achieved. Since it is circumscribed by system structures and processes, and oriented towards achieving outcomes defined in terms of system goals, its central concerns are with systems functioning; hence it characteristically employs a form of reason which can be described as *functional rationality*.

Modern societies are characterized by advanced differentiation in a variety of dimensions, posing particular kinds of problems of social integration and system integration, with a variety of effects (including pathological effects) which the theory of communicative action aims to address. Habermas is particularly concerned with the nature, functioning, and interrelationships between *economic* and *political-legal* systems in modern societies (particularly capitalism and the state which have been linked together in particular mutually-compensating ways in the modern welfare state).

Seen from a *lifeworld perspective*, modern society encompasses the dynamics by which culture, social order and individual identity are secured. Drawing on a key insight from American sociologist George Herbert Mead that 'no individuation is possible without socialization, and no socialization is possible without individuation' (Habermas, 1992: 26), Habermas develops a more extensive conceptualization of the social matrix of lifeworlds, identifying three 'structural nuclei' of the lifeworld – culture, society and person – which are 'made possible' by three enduring and interacting sets of processes – cultural reproduction, social integration and socialization. He writes:

> Considered as a *resource*, the lifeworld is divided in accord with the 'given' components of speech acts (that is, their propositional, illocutionary, and intentional components) into culture, society, and person. I call *culture* the store of knowledge from which those engaged in communicative action draw interpretations susceptible of consensus as they come to an understanding about something in the world. I call *society* (in the narrower sense of a component of the lifeworld) the legitimate orders from which those engaged in communicative action gather a solidarity, based on belonging to groups, as they enter into personal relationships with one another. *Personality* serves as a term of art for acquired competences that render a subject capable of speech and action and hence able to participate in processes of mutual understanding in a given context and to maintain his own identity in the shifting contexts of interaction. This conceptual strategy breaks with the traditional conception – also held by the philosophy of the subject and praxis philosophy – that societies are composed of collectivities and these in turn of individuals. Individuals and groups are 'members' of a lifeworld only in a metaphorical sense.
>
> The symbolic reproduction of the lifeworld does take place as a circular process. The structural nuclei of the lifeworld are 'made possible' by their correlative processes of reproduction, and these in turn are 'made possible' by contributions of communicative action. *Cultural reproduction* ensures that (in the semantic dimension) newly arising situations can be connected up with existing conditions in the world; it secures the continuity of tradition and a coherency of knowledge sufficient for the consensus needs of everyday practice. *Social integration* ensures that newly arising situations (in the dimension of social space) can be connected up with existing conditions in the world; it takes care of the coordination of action by means of legitimately regulated interpersonal relationships and lends constancy to the identity of groups. Finally, the *socialization* of members ensures that newly arising situations (in the dimension of historical time) can be connected up with existing world conditions; it secures the acquisition of generalized capacities for action for future generations and takes care of harmonizing individual life histories and collective life forms. Thus, interpretive schemata susceptible of consensus (or 'valid knowledge'), legitimately ordered interpersonal relationships (or 'solidarities'), and capacities for interaction (or 'personal identities') are renewed in these three processes of reproduction. (Habermas, 1987b: 343–4, original emphasis)

These relationships are summarized by Habermas in Table 8.1.

Table 8.1 *Contributions of reproduction processes to maintaining the structural components of the lifeworld*

Structural components: / Reproduction processes:	Culture	Society	Personality
Cultural reproduction	Interpretive schemes fit for consensus ('valid knowledge')	Legitimations	Socialization patterns Educational goals
Social integration	Obligations	Legitimately-ordered interpersonal relations	Social memberships
Socialization	Interpretive accomplishments	Motivation for actions that conform to norms	Interactive capabilities ('personal identity')

Source: Habermas, 1987a: 142.

Habermas also relates the functions of communicative action – action oriented towards mutual understanding – directly to these structural nuclei of the lifeworld and their correlative reproduction processes, as in Figure 8.2.

Figure 8.2 summarizes the direct roles played by communicative action in the three processes of symbolic reproduction. Communicative action is the process by which participants test for themselves the comprehensibility, truth (in the sense of accuracy), truthfulness (sincerity) and rightness (in the sense of moral appropriateness) of the substantive content of these processes as it applies in their own situations. Only when they give their own unforced assent will they regard substantive claims raised in these processes as personally binding upon them – or perhaps it would be better to say that, when a doubt arises about any such substantive claim, it will *not* be regarded as binding until it is underwritten by communicative action (that is, action oriented

Table 8.2 *Functions of action oriented towards mutual understanding*

Structural components: / Reproduction processes:	Culture	Society	Personality
Cultural reproduction	Transmission, critique, acquisition of cultural knowledge	Renewal of knowledge effective for legitimation	Reproduction of knowledge relevant to child-rearing, education
Social integration	Immunization of a central stock of value orientations	Coordination of actions via intersubjectively recognized validity claims	Reproduction of patterns of social membership
Socialization	Enculturation	Internalization of values	Formation of identity

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towards mutual understanding and unforced consensus).

Under the conditions of advanced differentiation characteristic of late modernity, whole realms of social life are co-ordinated in terms of purposive-rational action and functional reason, with the requirement for mutual understanding and consensus being more or less suspended. Under the imperatives of systems functioning, people simply 'get on with the job', as it were, without requiring a justification for what they are doing in terms of authentic personal assent. This deferment, displacement or distortion of the (validity) claims of mutual understanding and consensus is not cost-free, however: it puts the processes of symbolic reproduction under strain. If sufficiently severe, the strain becomes evident in various kinds of crises in the domains of culture, society and personality. Habermas summarizes these kinds of crises in Figure 8.3.

These kinds of crises may be thought of as costs of systems rationalization to be borne by cultures, societies and individuals. The question arises of whether the costs can be minimized, and/or whether it is possible to reduce them by changing the way systems function *vis-à-vis* the lifeworld. Habermas addresses this question in *The Philosophical Discourse of Modernity* (1987b: 336–7), offering the possibility that self-organized groups in a revitalized public sphere can sensitize systems to their untoward effects in ways which may reduce burdens on cultures, societies and individuals. He comes to this conclusion by way of an exploration of two key theses about the nature of modernity: theses concerning (a) the 'uncoupling' of system and lifeworld, and (b) the colonization of the lifeworld by the imperatives of systems.[1]

(a) The thesis of 'uncoupling' of system and lifeworld

The thesis of the 'uncoupling' of system and lifeworld refers to the development of 'relative autonomy' in systems regulated by the distinctive steering media of money and administrative power. A principal line of argument in *The Theory of Communicative Action* is that modern societies are characterized by such an elaborate pattern of differentiation (for example, in contexts of production and the division of labour) that it is barely possible to secure collective social 'anchoring' in a shared culture, shared social order, and shared social identity. The burden of maintaining such societies against fragmentation and dissolution has been transferred from individuals and small face-to-face social groups to open social systems which provide co-ordination.

What is distinctive about late modernity, in Habermas's view, is that *steering media* characteristic of the economic and political-legal systems – money and administrative power, respectively – now do their work of co-ordination so smoothly that the systems have begun to operate 'relatively autonomously', that is, 'on their own terms'. This relatively autonomous functioning of systems in societies characterized by advanced differentiation

Table 8.3 *Manifestations of crisis when reproduction processes are disturbed (pathologies)*

Structural components: / Disturbances in the domain of	Culture	Society	Personality	Dimension of evaluation
Cultural reproduction	Loss of meaning	Withdrawal of legitimation	Crisis in orientation and education	Rationality of knowledge
Social integration	Unsettling of collective identity	Anomie	Alienation	Solidarity of members
Socialization	Rupture of tradition	Withdrawal of motivation	Psychopathologies	Personal responsibility

Source: Habermas, 1987a: 143

involves an 'uncoupling' of system and lifeworld in the sense that systems appear to be 'objects' (reified) to the people who inhabit them, as if (but only as if) they functioned according to their own rules and procedures, in a disinterested manner indifferent to the unique personalities and interests of the individuals inhabiting them, and thus, in a manner which appears to be indifferent to the dynamics of cultural reproduction, social integration and socialization necessary for the development and reproduction of lifeworlds.

(b) The thesis of colonization of the lifeworld

Habermas's second thesis follows from the first. In societies characterized by advanced differentiation and the relative autonomy of economic and political-legal systems, he argues, individuals and groups increasingly define themselves and their aspirations in systems terms – in particular, so that their 'privatized hopes for self-actualization and self-determination are primarily located . . . in the roles of consumer and client' (Habermas, 1987a: 356) in relation to the economic and political-legal systems respectively. This is 'colonization' in the sense that the imperatives of the economic and political-legal systems dislodge the internal communicative action which underpins the formation and reproduction of lifeworlds, providing in its place an external framework of language, understandings, values and norms based on systems and their functions. Under such circumstances, the symbolic reproduction processes of the lifeworld (cultural reproduction, social integration and socialization) become saturated with a discourse of roles, functions and functionality, reshaping individual and collective self-understandings, relationships, and practices. In some versions of systems theory (notably the systems theory of Niklas Luhmann criticized by Habermas[2]), it has even led to the characterization of the person as no more than a system in interaction with other systems, including other individuals and other kinds and levels of social, material and ecological systems. This is to say that from the perspective of systems theory, the very idea of the person has been assimilated 'without remainder' into a self-referential systems logic.

The effect of the colonization of the lifeworld by the imperatives of systems is that individuals and groups in late modernity increasingly identify themselves and their aspirations in systems terms. The theory of communicative action aims to offer a 'stereoscopic vision' which allows the effects of uncoupling and colonization to come into perspective. In doing so, it allows us to

> become conscious of *the difference between steering problems and problems of mutual understanding*. We can [illegible] between systemic disequilibria and lifeworld pathologies, between disturbances of material reproduction and deficiencies in the symbolic reproduction of the lifeworld. We come to recognize the distinctions between the deficits that inflexible structures of the lifeworld can cause in the maintenance of the systems of employment and domination (via the withdrawal of motivation or legitimation), on the one hand, and manifestations of a colonization of the lifeworld by the imperatives of functional systems that externalize their costs on the other. Such phenomena demonstrate once more that the achievements of steering and those of mutual understanding are resources that cannot be freely substituted for one another. Money and power can neither buy nor compel solidarity and meaning. In brief, the result of the process of disillusionment is a new state of consciousness in which the social-welfare-state project becomes reflexive to a certain extent and aims at taming not just the capitalist economy, but the state itself. (Habermas, 1987b: 363)

From this conclusion, Habermas proceeds to examine the possibilities for revitalizing a public political sphere which has side-lined mutual understanding in favour of system self-regulation through the steering media of money and power, and which is now paying a high price in terms of the withdrawal of motivation and legitimacy from those systems – as a result of 'the intolerable imperatives of the occupational system [and] the penetrating side effects of the administrative provision for life' (1987b: 364). In short, the economic and political-legal systems have become insensitive to the imperatives of mutual understanding on which solidarity and the legitimacy of social orders depends. He suggests that a possible way forward is through the formation of autonomous, self-organized public spheres capable of asserting themselves with 'a prudent combination of power and intelligent self-restraint' against the systemically integrating media of money and power.

> I call those public spheres autonomous which are neither bred nor kept by a political system for purposes of creating legitimation. Centres of concentrated communication that arise spontaneously out of microdomains of everyday practice can develop into autonomous public spheres and consolidate as self-supporting higher-level intersubjectivities only to the degree that the lifeworld potential for self-organization and for the self-organized means of communication are utilized. Forms of self-organization strengthen the collective capacity for action. Grassroots organizations, however, may not cross the threshold to the formal organization of independent systems. Otherwise they will pay for the indisputable gain in complexity by having organizational goals detached from the orientations and attitudes of their members and dependent instead upon imperatives of maintaining and expanding organizational power. The lack of symmetry between capacities for self-reflection and for self-organization that we have ascribed to modern societies as a whole is repeated on the level of the self-

organization of processes of opinion and will formation. (Habermas, 1987b: 364–5)

It might be argued that grassroots movements and self-organized groups conducting participatory and collaborative action research in system settings (for example, in education, social welfare and community development) are examples of such 'autonomous public spheres' at the local level. It is certainly the case that, where they are successful in bringing about changes in institutional practices, it is generally through indirect rather than direct means, by sensitizing systems to previously unnoticed effects – especially when projects draw attention to circumstances under which participants withdraw motivation or legitimacy from system operations.

Communicative Action and Action Research

The theory of system and lifeworld provides a theoretical discourse clarifying a significant shift in the social conditions of late modernity. It allows us to articulate problems which have emerged in late modernity as social systems have become more extensive, and as problems of integrating different kinds of social organizations and systems have emerged. It provides a useful framework from which to view changes in schooling – for example, the functional integration of schooling with political-legal and economic systems. It also provides a new perspective on action research.

Instead of taking the interpretive perspective according to which participants themselves are meant to be the sources of *all* theoretical categories arising in a research project (though usually with the mediating assistance of a researcher not indigenous to the setting), the theory of system and lifeworld offers a way of understanding participants' perspectives as structured by the contrasting and sometimes competing imperatives of social systems and the lifeworlds participants inhabit. As a co-researcher with others in an action research setting, one could, on the one hand, explore *with* participants how they were engaged in three kinds of *lifeworld process* in the settings they daily constituted and reconstituted through their practices:

- the process of *individuation-socialization* (by which practitioners' own identities and capacities are formed and developed);
- the process of *social integration* (by which legitimately-ordered social relations among people as co-participants in a setting are formed and developed); and
- the process of *cultural reproduction and transformation* (by which shared cultures and discourses are formed and developed).

Alongside this exploration, one could also investigate how practices in the setting enmeshed participants in *systems functioning* – the exchanges and transformations taking place to yield outcomes of interest to those involved, to the systems of which they are part, and to the wider environment beyond. On this view, the overall task of a critical social science, including critical action research, is *to explore and address the interconnections and tensions between system and lifeworld aspects of a setting as they are lived out in practice.*

It seemed to me that critical action research could help to create the circumstances in which communicative action among those involved could be encouraged, enabled, sustained and made generative in terms of personal, social and cultural development in and around the setting. In particular, this communicative action could be focused on the boundary-crises which arise at the intersection of system and lifeworld aspects of the setting, as they are realised in the immediacy and under the exigencies of daily practice.

In my current work consulting on university development and facilitating action research projects in a variety of settings, I have been exploring these possibilities, though always at the pace participants themselves will permit. I find the theory of system and lifeworld immensely powerful and generative, and I believe the insights it produces are regarded as significant and compelling by many in the settings where I work – though of course I do not expect anyone in those settings to be familiar with the theory of communicative action. The power and generativity of the theory is such that it produces an almost visceral reaction in many participants, as they see how one side of their organization (the system side) operates on one set of principles and dynamics, while another side of the social setting (the lifeworld side) operates in terms of quite different dynamics and principles (the three key lifeworld processes of individuation-socialization, social integration and cultural reproduction and transformation). As the relationship between the two aspects begins to be teased out, a number of boundary-crises become *comprehensible* to participants, though it is not always clear what should be done about them. But talking about them does encourage people towards communicative action – discussion aimed at mutual understanding and consensus about what could and should be done.

The kind of response this sort of analysis encourages is illustrated in many university development projects I have worked on in recent years. It quickly becomes clear to university teachers in Australia these days that their work is increasingly monetarized. Their work is extremely tightly monitored and regulated in terms of the resources generated (income per equivalent full-time student unit) and expended (salaries, other expenditure). In a situation of substantially declining resources for higher education, costs are being cut to the point where teaching and learning, and university research, are

under threat in terms of the values traditionally associated with teaching and research. Their work is also increasingly juridified – brought under control of university-wide policies and administrative procedures aimed at achieving greater control and uniformity of work across departments, faculties and universities. This also challenges previous taken-for-granted assumptions and principles about academic freedom and academic work.

Alongside this first analysis of system functioning, I encourage participants to consider how their work and their values have been shaped by the material conditions of former times, before the contemporary funding crisis – for example, how funds were previously provided for administrative support, teaching and research. It quickly becomes apparent that participants' ideas and ideals of university life and work were formed under very different material conditions than those that have come to apply in recent years.

Organizationally, many departments, faculties and universities have been obliged to rationalize their work to meet the resource requirements of the new conditions in Australian higher education. In many places, this has meant cutting costs, courses, some kinds of research activities, and staff (especially contract staff – and frequently up-and-coming members of a rising generation of scholars). Not surprisingly, these rationalization processes are perceived by many as undermining the work of the institution, as an assault on academic values, and as an assault on the work and professional lives of staff. In short, participants experience – very sharply – the boundary-crisis of changes to system functioning as they impact on the lifeworld processes of individuation-socialization (identity formation in the job), social integration (and dealing with increasing interpersonal and organizational conflict), and cultural reproduction and transformation (changing the culture of the university and even the discourses by which its work is understood). Some become alienated; some become cynical about self-preservation in the face of organizational change; some even leave the university. At the same time, most try to find new ways to understand the nature and 'core values' of their work, and to find new ways of bringing in resources to support it. That is, they try to find new accommodations between systems functioning and the lifeworld processes by which the university is constituted as a place for academic work and life. But it is frequently difficult to find spaces for this work, especially under heavy pressure to cut costs from senior staff of the university, and when middle managers are expected to manage departments and faculties more directly, to meet increasingly explicit outcomes within increasingly constrained budgets.

It must be said, however, that these transformations are not achieved easily or without stress and conflict. Conditions of fear do not readily favour creative approaches to organizational, personal, social and cultural development – the kind of playfulness that supports transformative work. A major task for projects of the kind I have been working on in recent times is to help participants recover a sense of playfulness through development work aimed at reinforcing core values and ideals by reconstructing the work that expresses them.

The Critique of the Philosophy of the Subject and the Notion of the Social Macro-subject

Habermas has continued to develop the theory of communicative action. In his *Between Facts and Norms* (1996) he examines law and the philosophy of law (not only in its own terms but also in relation to social theory). In *The Philosophical Discourse of Modernity* (1987b), he indicated that *praxis theory* (the theory that underwrote the revolutionary ideals of Marxian theory and critical theory as one of its successors) had been premised on the notion of a social whole capable of regulating itself – a nation, a state, or some other social totality. One side of his critique in *The Philosophical Discourse of Modernity* had been 'the philosophy of the subject' – the view that truth is something that can be apprehended by a single mind (so the eye of the individual, human cognitive subject replaces the eye of God). His critique suggested that, despite their differences – objective versus subjective – systems theory and theories of social action were in accord about this notion of truth. His post-metaphysical philosophy, which locates truth in discourse, not in the minds of individual subjects, is a response to what he sees as the failures of the philosophy of the subject.

Late in *The Philosophical Discourse of Modernity* he identifies a problem parallel to the problem of the philosophy of the subject: the problem that much thinking about social change and social issues (especially praxis philosophy and the social theories it informs) is based on the idea of a 'social macro-subject' – the notion of a self-regulating social whole. Yet systems theory and many of the developments of postmodern and poststructuralist theory rightly persuade us that this notion of a social whole is illusory. There are no 'whole' societies, or 'whole' systems, or 'whole' states which are the addressees of social theory or practice. There are just interwoven, interlocking, overlapping networks of social relations which galvanize power and discourses in different directions and in different ways in relation to the personal, the social and the cultural realms.

In *Between Facts and Norms*, Habermas (1996) takes this argument further. Among other things, he revisits the argument about the fiction of the self-regulating, self-organizing state or society. He revisits the notion of the public sphere, to show how it is an open realm of intersecting discourses. But this realm (rooted in lifeworlds as much as in the organization of social systems) is crucial for *legitimacy* –

for laws or policies or principles to be regarded as legitimate norms. Laws and policies are endured as impositions rather than felt to be organic to the people to whom they are addressed unless they develop legitimacy; and they will only be regarded as legitimate when they gain authentic personal assent (the level of the person), are seen as morally-right and socially-integrative in their effects (at the level of the society), and are regarded as discursively valid in cultural and discursive terms (at the level of the culture). The democratic process of communicative action in the public sphere makes it possible for ideas to circulate freely and to be explored sufficiently for them to attain legitimacy. Just as the theory of communicative action transfers the category of truth from the individual cognitive subject to the domain of debate and discussion in which communicative action occurs, so it now transfers legitimacy from the social macro-subject (for example, the state) to the fluid communicative networks of the public sphere.

It might not be an exaggeration to say that in these developments, Habermas has identified a third feature of communicative action. Formerly, it was described as being oriented towards (first) *mutual understanding* and (second) *unforced consensus about what to do*. To these, a third feature has been added: *making communicative space*. A previously unnoticed aspect of communicative action was that it *brings people together around shared topical concerns, problems and issues* with a shared orientation towards mutual understanding and consensus. To recognize that this as an element of communicative action is to acknowledge that the orientation to mutual understanding and consensus arises in all sorts of ways, around all sorts of practical problems and issues, and that people must *constitute* a communicative space (in meetings, in the media, in conversations with friends and colleagues, etc.) before they can work together to achieve mutual understanding and consensus. As Habermas shows, such communicative spaces are open and fluid associations, in which each individual takes an in-principle stand to participate, but does so knowing that a variety of forms of participation are available – to use the meeting metaphor, as a speaker or listener, at the podium or in the gallery, as an occasional participant or as a fully-engaged advocate, or even as the person who finds the discussion irrelevant and slips away by a side door.

Much of my advocacy of action research had been premised upon the prior existence of groups of people (an action research group in a school or community, for example) willing to work together on shared concerns. Because when we met them in real circumstances, they were composed of some number of actual people – though they might aim to involve others interested in and affected by the social or educational practices of the group – we could think of them as 'whole' and finite. A by-product of this way of thinking was that we began to see groups as self-organizing or potentially self-organizing social 'wholes' – as social macro-subjects (as Habermas described them). So it seemed appropriate that strictures about democratic debate and decision should be binding on the whole group – even when the group was confronted by the evident lack of interest of some participants and potential participants. This contradiction was thrown into sharp relief in the light of Habermas's redefinition of the public sphere – 'the group' turns out to be fluid (as action research project groups tend to be), and permits a range of different kinds of communicative role (speaker and listener, permanent and passing membership – as happens in most action research projects). The first step in action research turns out to be central: *the formation of a communicative space* which is embodied in networks of actual persons, though the group itself cannot and should not be treated as a totality (as an exclusive whole). A communicative space is constituted as issues or problems are opened up for discussion, and when participants experience their interaction as fostering the democratic expression of divergent views. Part of the task of an action research project, then, is to open communicative space, and to do so in a way that will permit people to achieve mutual understanding and consensus about what to do, in the knowledge that the legitimacy of any conclusions and decisions reached by participants will be proportional to the degree of authentic engagement of those concerned.

It seems to me helpful to think about action research without a 'social macro-subject' – to think instead about how it constitutes a communicative space in which people can come together to explore problems and issues, always holding open the question of whether they will commit themselves to the authentic and binding work of mutual understanding and consensus. In the light of this insight, we may think differently about how rigorously to require that debate and decision-making be binding on all participants; instead, we may want to think more about how the debate itself can become more open and engaging, as a basis for arriving at perspectives and decisions where necessary, in the (overlapping) organizational and lifeworld settings in which people live and work together.

Concluding Comment

In this chapter, I have described a broad journey through the territory of critical action research, informed by perspectives from the critical theory of Jürgen Habermas. In the first stage, my view of the action research group was of a 'critical community', bound together to work on some common problems or issues in their own situation. I viewed each participant as an authentic person, whose own views were paramount in determining what a 'problem' or an 'issue' or a reasonable interpretation of reality might be. In this stage, my thinking about action research drew particularly on Habermas's works *Communication and the Evolution of Society* (1979), *Knowledge and Human Interests* (1972), and *Theory and Practice* (1974).

In the second stage, my view of the action research group was changing. It was defined less in geographical or local terms, and more in terms of shared engagement in communicative action. Nevertheless, the concrete image of a face-to-face group of 'members' continued to inform my thinking, despite Habermas's critique of the possibility of a self-organizing 'social macro-subject'. During this stage, I had begun to view each individual participant as a conversation partner in communicative action, but I still regarded the conversation as principally internal to the group. Some of Habermas's works engaging my attention in this stage were *The Theory of Communicative Action* (1984, 1987a) and *The Philosophical Discourse of Modernity* (1987b).

In the third stage, the critique of the social macro-subject began to have real force in my thinking about the action research group. I have come to see a critical action research project as more open and fluid, as a 'self-constituting public sphere', and to see those who participate in the shared project of a particular programme of action research as engaged citizens committed to local action but with a wider critical and emancipatory vision for their work. The critical action research group might thus be understood in relation to, and as a contribution to, wider processes of social movement. My thinking in this stage has been informed particularly by Habermas's *Between Facts and Norms* (1996).

My reading in critical theory, and especially the work of Habermas, has been a programme of continuing study through most of my professional life. I believe that it is useful – that it is *important* – to show that theory is a powerful resource for developing insight and understanding, and that critical theory of the Habermasian kind is especially relevant to contemporary discussion and debate about the nature of action research. The point is not to claim credence for a view of critical action research by appeal to authority – in this case the authority of Habermas as a leading social theorist of our times. It is to show that some central problems of contemporary social theory have clear resonances for our work as action researchers. Problems about the nature of practice, the relationship between theory and practice, the relationship between systems theory and theories of social action, tensions and interconnections between system and lifeworld, the relationship between the critique of the philosophy of the subject and the critique of the social macro-subject (so crucial to praxis philosophy) – all these (and others) are highly relevant to a contemporary understanding of the potential and limitations of our theories and practices of action research. These profound issues cannot be ignored as we develop our field of action research through *our* communicative action in the fluid communicative space constituted by our networks and communications in the international community of action researchers. Addressing such issues requires that we draw deep from the well of available theoretical resources.

Notes

1 System and lifeworld are not separate realms of social existence in which the expansion of the one (system) threatens to obliterate the other (lifeworld), so that we are in danger of becoming social automatons whose lives are merely realizations of the functional requirements of systems. The Habermasian theses of the uncoupling of system and lifeworld, and the colonization of the lifeworld by systems perspectives and values, are based on no such bifurcation. On the contrary, system and lifeworld aspects of sociality continue to co-exist in interconnection, creating mutually-constitutive conditions for one another, though admittedly with some rather one-sided (functionally-integrative) effects as we live through the consequences of late modernity. System and lifeworld need to be understood as dialectically-related aspects of social formation in late modernity, not as two separate entities at odds with one another.

2 See for example, Habermas, 1987b: 353–5, 368–85

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9

Pragmatic Action Research and the Struggle to Transform Universities into Learning Communities

MORTEN LEVIN AND DAVYDD GREENWOOD

We have learned as university teachers how dysfunctional conventional university pedagogical approaches are. University teaching structures, rooted in institutional designs created centuries ago, are dominated by the model of the one-way communication process carried out from a podium in the auditorium before a passive audience. In part, this arose as an expression of the scientific ethos built into the Cartesian separation of thought and action (Toulmin, 1990). This model shapes teaching as a process of the student learning to imitate the professors' thoughts rather than as the engagement of the student in a critical and reflective learning process that integrates teachers and students in a joint inquiry process. This authoritarian vision, in turn, was based on a particular understanding of the ontological and epistemological foundations of the conventional scientific project in which, among other things, a radical separation between the researcher and the subject is held to be an inviolable principle.

In developing a different and less authoritarian practice, we gradually came to understand that pragmatic philosophy provides a superb grounding for a different kind of scientific and pedagogical practice. But we also learned that the only way to deliver on the claims of pragmatism and the democratization of knowledge development is to conduct social research as action research.

Pragmatic action research is not an alternative way to conduct research but the way to conduct research that is epistemologically sound and socially valuable, a claim we have made *in extenso* in a recent book, *An Introduction to Action Research* (Greenwood and Levin, 1998). Universities, as institutions charged with the generation and transmission of knowledge, have created a variety of conditions inimical to the practice of action research and thus to competent knowledge generation, thereby producing poor quality knowledge and isolating themselves unproductively from the societies they claim to serve. We argue that making pragmatic action research the central research approach in universities would move institutions of higher education towards becoming collective 'learning organizations' engaged in improving society and the quality of life and away from being redoubts of self-serving and autopoetic academic activity.

For generations, higher education has lived in a sheltered world. Societal changes, including economic growth and depression, war and peace have not altered the inner structures and worldviews of most academic institutions. Rather, universities are mainly devoted to their own, often autopoetic, knowledge production processes, to insider academic career struggles, and, increasingly, to making a profit. Universities have become self-guiding and self-serving organizational systems; despite their evident reliance on a vast array of social resources and subsidies for their very existence (Levin and Greenwood, 1998; Slaughter and Leslie, 1997).

Put in the language of Chris Argyris, Donald Schön (Argyris and Schön, 1996) and Peter Senge and Otto Scharmer (Chapter 22), universities exhibit few of the characteristics of learning organizations. The irony of this situation should not be lost from view. The institutions that claim the position of the premier and most advanced knowledge producers in society frustrate learning and social change in most of their internal processes and in their articulation with the surrounding society.

But there is more than irony at stake here. Broad social changes, including globalization, privilege contextualized knowledge production and dynamic learning organizations. With this goes an awareness of the impact of ongoing knowledge production and the need to create continuous learning systems to enhance the ability of organizations to cope with changing markets and public and political environments. These conditions have set off a search for institutions that can supply the needed competence in knowledge production and learning systems.

While the most obvious candidate institution to

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13

Community Organizing with Older Persons

This chapter outlines community organization practice with older adults following the process-action model.

Ralph Kramer and Harry Specht define community organization as follows:

> Community organization refers to various methods of intervention whereby a professional change agent helps a community action system composed of individuals, groups, or organizations to engage in planned collective action in order to deal with social problems within a democratic system of values. It is concerned with programs aimed at social change, with primary reference to environmental conditions and social institutions. It involves two major and interrelated concerns: (1) the processes of working with an action system, which include planning and organizing, identifying problem areas, diagnosing causes, and formulating solutions; and (2) developing strategies and mobilizing the resources necessary to effect action.[1]

This definition includes, on the one hand, working with an action system and mobilizing the resources needed to produce change and, on the other hand, diagnostic and planning tasks.

Community Organizing as Problem Solving

Robert Perlman and Arnold Gurin contend that it is through a problem-solving process that the aims, purposes, or goals of community organizational efforts can be accomplished. In a model analogous to the model described in Compton and Galaway, they detail the problem-solving process as follows:

- Defining the problem that is to be addressed or solved
- Building a structure or communications system for addressing it
- Examining and selecting, from among alternative solutions, policies and lines of action
- Taking the action necessary to implement the chosen policy in programmatic form
- Revision of the above decisions and actions in the light of continuous monitoring, evaluation, and feedback[2]

Two kinds of complementary activities have to be carried out by the practitioner in the various phases of this process: interactional tasks and analytical tasks. In Table 13.1, these two tasks are related to the phases of the problem-solving model. To anchor these abstract concepts Perlman and Gurin maintain that the organizational context breathes life into the actual practice of community organization and also shapes its operation.

> We have found three kinds of organizations that are distinguished by the central function associated with each, by their structure or form, and by the typical problems and tasks they present to practitioners in community organization and social planning. The three contexts of practice that constitute our framework are (1) working with voluntary associations, (2) community work with service agencies, and (3) interorganizational planning.
>
> Voluntary associations cover a wide variety of groups and organizations based on a membership whose common interest is in achieving some change or improvement in social arrangements, institutions, or relationships. A service agency is a formal bureaucratic organization that has as its central purpose the provision of a service to a designated target population. Planning and allocating organizations are networks of formal organizations whose function is the determination of how to organize and deploy resources to deal with social problems.
>
> Each of the contexts contains within it distinct purposes, ideologies, and other factors that determine the approaches and activities that are undertaken. The commonality in practice, to the extent that it exists within each of the contexts, derives from the practitioner's central task. Thus, his [or her] basic job in working with voluntary associations is to build and develop the association and to help increase its effectiveness in obtaining its objectives, whatever they may be. The task in the service agency is conducting relationships between the service system and the community in which it is based, which includes the clientele that it serves. Finally, the practitioner in allocating and planning organizations is responsible for the articulation of needs and resources through an interorganizational system.[3]

Voluntary associations in the field of aging include self-help organizations, such as local neighborhood groups of elderly, and self-help and action organizations, such as the Gray Panthers, the Legislative Council of Older Americans, etc. They may be local or area-, state-, or nationwide in scope and reach. Service agencies provide services to, for, and by the elderly, such as councils on aging, home care corporations, health councils, national councils of senior citizens, etc. Planning

Table 13.1. Analytical and Interactional Tasks during Phases of Problem Solving

	Analytical Tasks	*Interactional Tasks*
1. Defining problems	Preliminary studying; describing the problematic aspects of a situation; conceptualizing the system of relevant actors; assessing what opportunities and limits are set both by the organization employing the practitioner and by other actors	Eliciting and receiving information, grievances, and preferences from those experiencing the problem and from other sources
2. Building structure	Determining the nature of the practitioner's relationship to various actors; deciding on types of structures to be developed; choosing people for roles as experts, communicators, influencers, and the like	Establishing formal and informal communication lines; recruiting people into the selected structures and roles and obtaining their commitments to address the problem
3. Formulating policy	Analyzing past efforts to deal with the problem; developing alternative goals and strategies and assessing their possible consequences and feasibility; selecting one or more for recommendations to decision makers	Communicating alternative goals and strategies to selected actors; promoting their expression of preferences and testing acceptance of various alternatives; assisting decision makers to choose
4. Implementing plans	Specifying what tasks need to be performed to achieve agreed-upon goals—by whom, when, and with what resources and procedures	Presenting requirements to decision makers; overcoming resistances and obtaining commitments to the program; marshaling resources and putting procedures into operation
5. Monitoring	Designing system for collecting information on operations; analyzing feedback data and specifying adjustments needed and/or new problems that require planning and action	Obtaining information from relevant actors based on their experience; communicating findings and recommendations and preparing actors for new round of decisions to be made

SOURCE: Robert Perlman and Arnold Gurin, *Community Organization and Social Planning* (New York: Wiley, 1971), p. 62. Reprinted by permission of John Wiley & Sons, Inc.

and allocating organizations span municipal commissions on the elderly, area agencies on aging, state-wide units (offices) of aging, the national administrations on aging, etc. (See Chapter 7.)

There are overlaps among volunteer and service organizations and also among planning and allocation groups. For example, the National Council of Senior Citizens is a self-help action organization that also provides services to its membership and gets involved in planning and allocation functions. Perlman and Gurin write:

> Planning and allocating organizations assign resources and program responsibilities to service agencies. Some planning bodies seek voluntary contributions to finance their work; others are creatures of legislatures. In both instances they must relate to voluntary groups that have interests in the problems being addressed. Service agencies study the needs that they are designed to meet, evaluate performance in relation to need, and propose changes in function, program content, and resources. The service agency may carry out these tasks directly or through a planning organization. Increasingly the agency must also relate to the pressures of voluntary groups.
>
> A voluntary association can act as a generator of proposals directed to service agencies or to planning and allocating organizations. Its functions include the formulation of goals, the organization of people to advance goals, the development of proposals, and the mobilization of resources to support programs. It is also within its province to seek modifications in programs, to resist programs that are inimical to its interests, and finally, to seek the removal and replacement of services that are deemed undesirable.
>
> The interrelationships among the three contexts of practice are circular and interactive. Modifications may originate anywhere in the system and the interactions are reciprocal among all the contexts. They may be visualized as follows:
>
> Planning Organizations — Service Agencies
>
> Voluntary Associations
>
> [Nevertheless the context is important, since the practitioner is] guided by the structure, aims, and operating procedures of the organization that pays the bill.[4]

Problem Solving through the Process-Action Model

Let us briefly take the five phases and relate them to the task of the social worker engaged in organizing practice.

Defining the Problem (Entry)

The first issue that arises at the point of problem identification is whether to accept a current formulation as provided by an existing service, organization, profession, or interest group or whether to define the problem in more "objective" terms, based on a body of data that will somehow describe the condition more adequately

and therefore presumably provide a better guide for intervention. The planner is frequently enmeshed from the outset in a variety of prejudgments and constraints that stem from the auspices under which he [or she] is operating and various other factors. The theoretical model is nevertheless useful in defining some of the tasks that need to be performed, since the planning process necessarily rests on an appraisal of the situation that is to be affected. The exercise of appraising the problem with as much freedom from predefinition as possible provides an opportunity to consider a range of alternatives in addition to those that may already exist in the minds of relevant actors.

A related issue is the question of boundaries. On the one hand, the planner seeks to understand the problem in its broadest dimensions in order to consider all of the factors that may be relevant to his [or her] work in the later stages of policy development and program implementation. The kind of information that is brought into view and the way it is organized have an important effect on subsequent decisions.[5]

When asked, the residents in a particular neighborhood may say the problem of the elderly is that they have nothing to do. Yet in ordinary conversation, they constantly may talk about how many people have been robbed or jumped in the streets and how the elderly are afraid to go out of their doors. The worker must be alert to both points and make a decision about what it is that people are most concerned with. How do nonresidents, merchants, professionals, etc., see the problem? Can points of view be reconciled? What problems can be worked on? The problem must be of concern to people in the area; the closer to home the problem, the more likely people are to be concerned. Is the problem a crisis or not?

In defining the issue, a list of problems confronting a community needs to be compiled. The following list may serve as a starting point:

1. Income Adequacy
   - Social Security benefits
   - Regulation of pension funds on federal and state levels
   - Public and private assistance payments
   - Property-tax relief
   - Cost-of-living adjustment
   - Appropriate adjustments for handicapped
   - Guaranteed annual income
2. Nutrition Needs
   - Nutrition counseling and education
   - Food stamp assistance
   - Congregate eating facilities
   - Cooperative food buying/meal planning for better money management
   - Access to food markets, food service, and eating places
   - Availability of home-delivered meals
   - Special cultural, ethnic, and economic action related to nutrition

3. Health Maintenance
   - Application of preventive-care concepts
   - Health education
   - Payments for eyeglasses, drugs, dentures, hearing aids, and protheses
   - National health insurance
   - Low-cost or discount prescription service
   - Multiphasic health-screening opportunities
   - Mental health counseling and services
   - Accident prevention
   - Utilization and coordination of community resources
   - Survey of health problems for older persons
   - Rehabilitation facilities
   - Crisis intervention
   - Delivery of homemaking and nursing services
4. Health Facilities
   - Rehabilitation centers
   - Nursing-home standards
   - Mental institutions
   - Day-care centers
5. Consumer Interest
   - Insurance abuse
   - Exploitation (fraud, quackery, overpricing, dishonest advertising, price-setting, unsafe products)
   - Air and water pollution
   - Medicare and Medicaid abuses
   - Government regulations
   - Legal services
   - Deceptive sales practices (door-to-door, installment)
   - Markets within walking distance
6. Employment
   - Age discrimination
   - Job opportunities
   - Strengthened security of private pensions
   - Public service employment programs
7. Transportation
   - Subsidized local transit systems for service to elderly
   - Reduced fares or free transportation
   - Special transportation resources
   - Rural problems
   - Research and information
   - Strategies for new programs
   - Special state transportation departments
8. Housing
   - Initiating low-income housing

Reduction of rents and rent control
Relocation of displaced persons
Housing-code enforcement
Housing assistance
Housing design and environment
Architectural barriers
Loans and grants for home rehabilitation

9. Security
   Community protective measures to assure safety
10. Legal Services
    Asserting legal rights of the poor
    Defense against legal actions initiated by the government, landlords, or businesses
    Quality of government services
    Veterans' benefits and disability benefits
    Changing food regulations
    Availability of legal assistance
    State-wide legal services
11. Legislative Changes
    Knowledge and understanding of legislative processes
    Acquaintance with government spending and revenue sharing
    Registering and voting
    Contact with local, county, and state representatives
    Collecting data on voting records
    Educating community on issues
    Visible participation in demonstrations
    Planning strategies
    Positions on advisory committees of public and private agencies
12. Recreation
    Increases to state and localities for recreational programs

The worker must narrow problems down to a few and must assess conditions for organizing: population, ethnicity, religion, educational background, political organizations, interest groups, institutions in area, how people see worker, etc. Then the worker must assess which of the above have bearing in a particular situation.

Workers must be able to use their assessment skills, relating to the conditions that prevail in a community group or organization (see Chapter 9 for assessment outline). They must arrive at a "diagnostic stance" to determine the nature of the problem to be solved. The worker's skills in the entry functions as spelled out in previous chapters apply here as well.

Building Structure while Defining the Task

A skilled, analytical process of exploration should be directed toward an evaluation of the state of thinking in the field about the general problem, the areas of consensus and disagreement, and the degree to which potential participants in the venture

are being propelled toward change. Out of such an analysis, there begins to emerge a picture of the issues that are involved in a choice of structure.

For example, if exploration indicates broad consensus on the purposes that different parties wish to pursue, but differences as to what measures will be most effective, the structure can be weighted toward maximizing expertness in problem solving. If, on the other hand, there are wide differences concerning values, purposes, and goals, there is a prior task of finding a mechanism that can achieve an agreed-on direction with sufficient legitimation to exercise influence on the problem being attacked.

The traditional model of bringing the contending parties together so that they may find agreement is not the only way of achieving that purpose. Indeed, it may often be the wrong way. Another [way] is to gather together a more homogeneous grouping that is agreed on a goal and that undertakes to influence others to change their practices in order to achieve that selected goal. Most of the literature on community organization and planning has dealt with structure from one of the following perspectives: consensus, cooptation, or centrally planned change.

Consensus refers to the traditional "council" model, criticized in the literature on the ground that "participation of all" leads primarily to trade-offs and the protection of the status quo. Cooptation is associated with the type of structure in which representatives of a minority view or interest are included within an organizational framework dominated by others but render[ing] legitimacy to the latter's purposes. This was the way in which the inclusion of representatives of the poor on antipoverty boards was frequently characterized. "Tokenism" would be the popular term for a structure making for cooptation of less influential groups.

The third approach to structure focuses on the problem of achieving change through the mobilization of influence. A central planner—individual, group, or organization—with a purpose to fulfill organizes a structure designed to maximize [the] opportunity to achieve that purpose. . . . It should be noted first, however, that the approaches to structure that have been mentioned do not exhaust the possibilities and that other factors of equal importance to the practitioner have not been dealt with adequately in the existing literature.

For example, a practitioner is frequently faced, in the early stages of the development of a project, with an inadequate level of existing interest in the issue or need that he [or she] is mandated to address. His [or her] target is not (or not yet) the conquest of resistance to change, but [conquest of] the kind of apathy that stems from lack of knowledge or concern about the problem. The purpose of the initial organizational efforts in such a situation is basically educational—to expose potential participants in the project to the problem situation in a way that may arouse interest and concern. Study committees frequently serve this type of educational purpose rather than being directed primarily to the discovery of new information.[6]

While defining the task, social workers in such situations are engaged in either attaching themselves to an existing structure or to creating one if none exists. In any event, a worker must make use of his or her relationship capacities and skills with individuals and group members to help them direct their efforts and energies towards their goal accomplishment through the use of resources that either exist or that need to be created.

Formulating Policy, Responsibility, and Goals

> Deciding what needs to be done (goal-formulation) is the next task. Policy formation takes its point of departure from general statements of goals and values and leads into more specific program measures. It is an operational statement of a goal or goals. Some of the essential properties of a policy are continuity over time (subject, of course, to change); institutionalization in the form of law or regulation or statement of principle; and most importantly, provision of an explicit guide to future actions.
>
> Because policy involves . . . ends and means, it cannot be viewed only as a technical function. Policy formation is a process of making choices, as indeed is all of planning. The choices at the level of policy are, however, in a large measure choices of "values" in the sense that they determine the purposes that are to be served and the benefits to be sought.[7]

Once the contract has been established and the task is defined, the worker engages in communicating alternative goals and strategies to those who are involved in a community organizational effort. Are the goals of the community group compatible with those of the worker? The worker's goals and community goals may be to improve the physical conditions of a neighborhood. The worker may have an intermediate goal of bringing together two ethnic groups, while one of the ethnic groups may be seeking to drive the other one out of the neighborhood. This incompatibility in goals would make it difficult if not impossible for the worker to work with the group.

Implementing Plans (Working on the Task)

To what extent can the policies formulated be implemented and the goals be reached? Desirability and feasibility of objectives need to be in balance. Here we move toward working on the task and carrying out the plans to achieve the goals agreed upon and specified. Perlman and Gurin refer to this phase as programming:

> Programming involves the detailed spelling out of implementing actions to carry out broad policies related to a goal. It is essentially a logistical type of activity, guided by considerations of effectiveness and efficiency in seeking a result. Like any logistical enterprise, programming involves the mobilization of resources and their delivery to where they are needed. The following are the major elements to be considered:
>
> 1. Content of the jobs: . . . the specifics that need to be done—activities, programs, services; [the] sequence and quantities; [the] physical arrangements
> 2. Resources: what is required to do the various pieces of work—capital facilities, manpower . . . qualifications, and funds; where those resources are now located, who controls them, how they can be mobilized
> 3. Feasibility: availability or nonavailability of resources; changes needed in order to achieve the objectives in policies; distribution of resources, creation of new resources, and the like; existence of acceptance or resistance; strategies for achieving necessary changes (conflict, negotiation, bargaining, and so on).[8]

In practice this action phase of community work is present in all previous phases. It involves the use and blending of a variety of activities, techniques, methods, and mechanical tasks. With the elderly, the use of these devices must be geared to their speed and ability to accept them. The elderly often take longer to do things, but they just as often have more time in which to do them.

Workers' Methods and Techniques

Again, let us use this phase of the process of organizing a community to elaborate methods, techniques, and skills deployed by the social worker.[9]

Relating. A worker must establish empathetic, genuinely understanding contacts with individuals and organizations—an atmosphere in which people feel free to talk with the worker and with each other. He or she must accept people as they are at their own level and with their own idiosyncracies; recognize individual capabilities and limitations; and help people make use of their capabilities in relation to the tasks at hand.

Motivating. People must be encouraged and sustained in working at the task at hand. They must feel that what they are doing will benefit themselves and others in their community, and have a sense that they are involved and that their ideas are important, though not necessarily always accepted by others.

Communicating. People must understand what has been done, what is being done, and what is going to be done. Face-to-face communication takes place between individuals or in groups. Sometimes things are said but not "taken in" by others. Workers must make every effort to clarify what has been said and make sure it has been understood by themselves and others. Mass communication is quite necessary during community work. A newsletter is usually effective, but newspapers, radio, and TV can be deployed to communicate activities to the broader community. All mass communicating should cover necessary facts and be as concise and readable as possible. Workers must keep many lines of communication open.

Helping. This is done in two main ways: First, in relation to the task at hand and second, in relation to other problems found with individuals or families. In relation to the task at hand, the worker should assist people carrying out their assigned tasks in the organization. In relation to individual and family problems, the worker should help people get to appropriate health or social services through referral.

Interviewing. This is used in talking with individuals to gather information about them, their community, or their organizations. Listening and making a person feel comfortable during the interview and observing rules of confidentiality are vital ingredients. An interview may take place anywhere: in an office, in a restaurant, on the street, or in the home.

Coordinating. Various actions and/or events taking place should support or at least not be in conflict with each other. The worker may act as a focal point for coordination or may help an organization member act as a coordinator. Once made, plans should be followed as closely as possible, but in case of change, all involved persons should be notified as to the nature and consequences of change. All events or activities taking place should be reported to all involved people.

Referring to Resources. Members of an organization or group will need information about and from a variety of community resources. Therefore, the worker must be familiar with available resources and also should make group or organization members aware of them. Many a person may need assistance to get to resources and assurance that it has been obtained. Although workers should focus on the task at hand, they should not ignore individual or family problems that appear.

Individualizing. More times than not, it is necessary to work closely with individuals to help them perform tasks more efficiently. Either the worker or individual may initiate such an approach. Individuals should be allowed to discuss feelings about their performance with worker, and the worker should support the person's strengths.

Timing. Doing things at the most opportune time is often crucial. The worker must be alert to the best moment for action, be aware of the time needed to make changes, know the capabilities of groups and organization members, and know when they are ready to take action.

Enabling. The general direction in community work is to help people to do for themselves. For this reason the worker has to be sensitive to people's ability to perform tasks, and must allow them also to fail sometimes.

Directing, Guiding, and Leading. There are times when it is necessary to tell a group or person what needs to be done and how to do it. In this instance workers assume a more leading role; they make facts available, suggest alternative actions that might be taken, help persons or organizations assess possible consequences of each action, and make direct suggestions for action. They encourage organization members to take on leadership where they are capable and help organization members develop leadership ability through training.

Anticipating. The worker must be alert to any changes that might take place in situations and must anticipate alternative reactions of people and be prepared to deal with each alternative.

Setting the Stage. At times it will be necessary to set the stage for a meeting between the people and someone in a position to help them. The worker should let the people or organization know what he or she is going to do; contact the person or agency and give them details about the group and what is needed; and have organization members make appointments with persons or agencies where possible.

Strategies

The use of planned strategies is based on four variables:

1. An analysis of community power factors
2. The group or organization's resources (size, energy, skills, values, external allies)
3. Current social and political organizational climate; values, norms, and group and political-action mores
4. Application of three basic interventive stances (consensus, negotiation, contest) as related to the situational factors in a community organization enterprise.

Table 13.2 attempts to order these factors and interventive stances. It is based primarily on work by Roland Warren. As with casework and group work, the community organizer performs a series of roles, the major four being enabler, broker, advocate, and expert. Regardless of how many roles workers take on to be effective, they approach the job of organizing with a consistent point of view or philosophy of community action. If they are to help people help themselves, community organizers' deepest conviction is that they will not dominate the organization. The ultimate responsibility for policy decisions rests with the people. The organizer accepts explicitly the right of self-determination for the individual, the group, and the community. It is the foundation upon which all action is based.

Monitoring and Feedback (Terminating)

Evaluating information and feeding it back to guide action applies to the problem-solving process in two ways. First, this describes a continuous activity that permeates the problem-solving processes we have been describing, that is, problem formulation, the building of structure, policy choice, and program implementation. Second, evaluation applies to the action outcome or end product of the total process.

With respect to the first meaning, we have indicated that interaction with various actors in a problem-solving situation turns up at every step new information on the problem itself and on perceptions and preferences concerning the problem. This is used, for example, to "correct" or modify earlier decisions about structure or the most appropriate policy to be adopted. It also means that the definition of the problem changes as the process goes on, that people's views adapt themselves to one another as they interact, and that solutions tend to be a choice among alternatives each of which represents some gains and some losses. Morris and Binstock make a contribution to this in their discussion of feasibility, which calls for the adaptation and modification of goals in response to resistance encountered.

The more popularly understood meaning of evaluation, however, applies to the monitoring of operations that takes place as a result of a problem-solving or planning process. Data are obtained on outcome and effectiveness and are used to make decisions on continuing, discontinuing, or modifying the policy or program

Table 13.2. Basic Interventive Stances

Correlated Factors	*Consensus (Collaboration)*	*Negotiation (Campaign)*	*Contest (Disruption)*
1. Goals of group or organization:			
a. Mobility	Individual mobility		Group mobility
b. Degree of agreement among parties	High agreement (consensus)	Medium agreement (difference)	Low agreement (dissensus)
2. Perception of proposed change	Rearrangement of resources	Redistribution of resources	Change in status relationships
3. Issue salience	Low, especially to target	Significant importance	High, to both parties
4. Power relationships	Little difference or irrelevant	Significant differences or limited relevance	Great difference
5. Power concentration in community	Low concentration	Moderate concentration	High concentration
6. Coalition capability	Low capability	Limited capability	High capability
7. Worker roles, in order of importance	First enabler Second expert-broker Third advocate	First expert-broker Second advocate Third enabler	First advocate Second expert-broker Third enabler
8. Characteristic tactics	Joint problem-solving, information gathering, discussion; mutual agreement	Education, persuasion, bargaining, compromise; arbitration	Maximum direct pressure through disruption, coercion, power coalitions, norm violations, civil disobedience

SOURCE: Roland Warren, "Types of Purposive Social Change at the Community Level," *Papers in Social Welfare* (Walthan, Mass.: Brandeis University, 1965).

under scrutiny. Analytical and interactional issues merge here. The technology of scientific evaluation or research drawn from the social sciences needs to be adapted to operating situations and often resistances are encountered to the methodology of the evaluator. When evaluation takes place after a policy or program has been in effect for some time, the judgments that are made concerning its effectiveness—the unanticipated consequences that followed its implementation—provide material for a new round of problem formulation and planning.[10]

Termination of the task and of the interactional relationships herald in the final phase. When the task is fulfilled, interpersonal separation may still produce problems, although probably to a lesser extent than when the goal had not been accomplished. The group may cease to exist for one of the following reasons:

1. Purposes have been achieved: success!
2. Group has been absorbed by another group with similar goals.
3. Group has been destroyed by external pressures and/or internal disruptive forces.
4. Group has gradually faded away to a point of ineffectiveness or disappearance due to frustration with goal-achievement efforts, competition from other groups, lack of significant meaning for members.

Community Action

To move a group of aged toward effective action, the social worker needs not only to provide strategies and techniques for action, but to instill a new sense of confidence and dignity among them. Workers must convince the elderly that in spite of years of possible disappointment, something can be done. Their enthusiasm sets an example. By listening patiently, empathizing compassionately, and offering words of encouragement—simply by being genuinely concerned—the worker dispels the feelings of dread, despair, and impotence that haunt many of the aged population.

The worker's first task is to create a relationship of trust between him- or herself and the individual. The organizer knows that elderly people are often not as receptive to new faces as are young people. To build a positive, meaningful relationship requires even more time. Community organizers must strive to be consistent, honest, and above all, patient. They must be careful not to impose their values on the aging individual; they must be quick to observe but slow to judge. They must be aware that it is difficult for many older persons to accept aid from strangers.

Before the elderly can open themselves to an outsider, there must be an implicit trust. The myriad losses of friends, family, mobility, and finances have added up creating a sense of powerlessness. Many despair that their time has come and that there is nothing anyone can do to help them. Another problem arises among the elderly who become poor only in their later years. Aged individuals who have been self-sufficient for so many years resent the fact that suddenly they must depend on others for aid.

Individuals are the building blocks with which the community social worker constructs the organization. The association will be no better than the quantity and quality of participation that it receives from its constituents in the community. For this reason alone, the organizer must be able to move the elderly as individuals to find a new life in community action. However, while the organizer is working

with individual people, the primary focus of the community organizer must be broader than the individual. Concern is with mobilizing the resources of an entire community. Thus, tasks are oriented primarily toward activation of all forces in the area to join in collective action.

For example, the Back Bay Aging Concerns Committee: Young and Old United, a community action group in Boston, is an effective network of people of all ages representing religious groups, corporations, professions, commerce, and neighborhoods working together to serve older persons in Boston's neighborhoods. Its goals are:

- to help meet the needs which many people face as they grow older. . .
- to provide older people opportunities to serve others through active participation in their community. . .
- to break down the barriers of age and urban isolation. . .
- to enable as many residents as possible to be contributors to, not casualties of, life in Boston. . .

The Hebrew Home for the Aged in Riverdale, New York, spawned the Riverdale Neighborhood Network, a system for swapping services by and for elderly residents of this community. Two hundred delegates (one-half professionals representing agencies and one-half elderly residents of Riverdale) attended a conference in 1981 that resulted in development and publishing of the "Skills and Service Swapping Yellow Pages." Barter arrangements continue to develop through use of this network. For example, "College students studying foreign languages are being matched with residents of a home for the aged who speak the same language. This gives the student an opportunity to improve conversational language skills and at the same time learn about the life-style and customs of the older person, while the resident is placed in the prestigious position of teaching and sharing."[11]

Unraveling Interactional Tasks

The interactional tasks presented below put the problem-solving process of the process-action model in perspective with regard to the elderly. Much of this material is excerpted and adapted from John M. Haynes and Joel Serkin's "Community Action and the Elderly Poor."[12]

Awakening Discontent and a Desire for Change in the Community. Discontent cannot be artificially induced. Dissatisfaction often lies dormant and the worker's role is to release this repressed sentiment by listening patiently and posing questions skillfully. Gradually, people become conscious of repressed discontent. Workers prompt the community to look at itself honestly and to ask questions. They free the elderly to talk about their problems, and in the process, they create a community that is conscious of problems. The organizer pays close attention to the discrepancy between what people say the problems are and what people actually talk about as problems. For example, in rural communities, elderly persons may say there are inadequate health facilities, while the problem they talk about is a lack of transportation to the county hospital.

The aged will seek to organize when they perceive that they are not condemned to live in the past. The role of the social worker is to help the elderly recognize, release, and vocalize their latent discontent. They arouse the community to the possibility of change. They do not deceive them into believing that change will come rapidly or without effort because they know that unrealistic expectations will result in eventual frustration and disappointment.

Converting the Desire for Change into a Desire to Organize. General dissatisfaction must be focused upon specific issues. This is the "unfreezing" activity. The release of negative feelings by the elderly at the outset should be viewed as a constructive sign. Discontent with today will provide the motivation to organize for tomorrow. However, if feelings of dissatisfaction are aroused and not subsequently channeled properly, the end product will be disastrous. Although people have a will to work for change, if they are not provided with intelligent direction, there will be no forward movement. When community discontent is stimulated but not translated into action, the elderly sink into apathy.

The worker enables the aged to see that their dissatisfaction is the result of concrete problems and that these problems are susceptible to change through organization. After cultivating a base of support, community organizers assert that the community must gather. They invite the participants. The group is ad hoc. The organizer may decide that an existing neighborhood organization (church, fraternity, or club) that already has the allegiance of the elderly should sponsor the meeting. It is essential that all groups have access to the meeting and that there be an opportunity for maximum involvement on the part of all parties.

The meeting's purpose is to plan a program for action. The community representatives must define goals and devise a strategy to implement the goals. Organizers will occupy an important position at the first session. They must be careful not to impose their will on the meeting, yet they cannot abdicate their responsibilities in the decision-making process. They are guides, arbiters, mentors. They offer direction, but assure that the participants are involved in the planning process. Organizers set the tone of a meeting. They conduct the meeting at a level that is comfortable for the constituents.

Locating and Involving Leaders. Obviously, not every elderly person in the community can be involved on a day-to-day basis in the decision making of an organization. Nevertheless, all individuals in the community must feel that they are represented in the leadership of the organization if they are to have allegiance to the organization. This means that the worker must be able to locate indigenous leaders who are identified with and accepted by the major formal and informal groups in the community. Having located them, the worker must then get them involved in the organization. Formal groups include schools, churches, social agencies, and unions. Informal groups include street blocks, housing projects, coffee klatches, etc.

Identifying formal groups is relatively easy. For example, contact with local church groups can help identify leaders. Of course, in identifying groups, the worker must understand not only the nature of the organizations but also the value that

the elderly place upon the group. Thus, a church may be a high-value organization to an elderly person, while a labor union (unless it has activities for retired members) is likely to have a lower value. The organizer should concentrate on higher-value organizations. However, formal groups are not likely to provide many contacts among the elderly since many no longer participate in formal organizations in the community. Therefore, the community organizer must concentrate on reaching informal groups of elderly persons.

In dealing with community service agencies, the community organizer must be an effective advocate for the elderly. Welfare and social agencies have a wide constituency. Most other sections of the community are more articulate and more highly organized than the elderly. Therefore, their needs tend to be met first by the agency. Community organizers, as advocates, must constantly strive to represent the elderly before these agencies to see that the needs of their constituency are met.

Obviously, workers cannot do all of this alone. Therefore, their role is to open the doors of the formal organizations and agencies to the leaders of groups in the community to achieve the ultimate goal of community participation by the elderly.

Focusing on Broad Issues. Bringing together elderly people for action can be achieved only on the basis of issues that are broadly based and that are most likely to affect and involve the greatest number of all people in the community. Issues that form the central focus of the organization must appeal directly to a base of support within the constituency. The strength of the organization rests on common problems that concern the major groups that make up the potential membership. The organization has value only if it meets the needs of its constituency. Conversely, if the members do not feel that the organization accurately defines and meets their needs, their interest in it will wane and finally die.

The worker's role is to emphasize common goals. Individuals will come to the organization expecting to satisfy a variety of needs. So, community organizers must first understand what the elderly expect to get from the organization before they can accurately define the common goals. Once aware of the reasons individuals are attracted to a group, the community organizer is able to help the group identify their common needs. The organization will not act effectively until all accept each other, feel secure, and open up. The organizer must foster group interaction. This is done through understanding the motivations of the individuals and being empathetic to their needs. From empathy flows acceptance.

Once the individual is accepted, the organization becomes a part of the individual's life. In the process, the individual comes to understand that his or her problems are not unique; rather, they are shared by other members of the group and can be resolved through group action.

Workers keep a broad focus on the issues. They must be able to maintain a perspective of the entire elderly community. Just as individuals come to the organization with specific needs that can be resolved through the group, so they bring specific problems that are immediately shared by the entire group. The social worker's role

is to bring diverse elements together, clarify issues, enlarge areas of common concern, and establish processes whereby the elderly community can make collective decisions. This process is particularly difficult for elderly people, who may become preoccupied with small details and lose sight of the broad perspective.

Training for Leadership. The natural tendency—especially among those elderly who lack confidence—is to get the organizer to provide answers or solutions for them. However, the social worker engaged in community organization must resist this temptation, as must the social worker with individuals or small groups. A worker must make people understand why he or she cannot do their jobs for them. If the organization is to prosper beyond the activity of the worker, new leadership must be developed and expanded. In the early stages, the tendency will be for local leaders to check back on everything they do in an attempt to find the right answer, the simple solution. Social workers should not give the answer, even if they have one; rather, they should provide data, suggest alternatives, relate prior experiences, and through group discussion seek clarification of the goal and the tactic (as discussed in the preceding chapter on group work).

Just as nothing succeeds like success, failure breeds despondency. Workers must be constantly aware of the immediate abilities of the emerging leaders. In assigning tasks, they must be careful to choose tasks unsophisticated enough to be carried out with reasonable certainty of success. People learn more quickly from success. With each successful accomplishment comes the confidence and the desire to handle other tasks. Gradually, community organizers will increase the amount of responsibility delegated until indigenous leaders are prepared to assume tasks that originally fell on workers' shoulders. Workers should view their role as basically phasing out their own involvement in the execution of day-to-day policies, freeing themselves to play their true role of expanding the organization into other areas.

Involving the Community at the Grass-Roots Level. The rank-and-file elderly must themselves take an active part in planning and implementing the programs. The community must feel that it is an integral part of the organization and that the organization is part of it. By employing many of the elderly in local volunteer positions, the worker closes the gap between the personal needs and the amount of available services. In the process of discovering self-worth, the elderly individual gains renewed self-confidence. This reawakening of individuals makes them even more effective people, reinforces their relationship to the organization that provided this new life, and provides the organizer with new recruits.

Operations. The social worker must develop a pace of operations for the organization consistent with the capabilities of the community. A pace for growth that is comfortable for everyone involved cannot be too fast. Workers cannot give the participants too much to do or tasks that are too difficult, or participants will soon become discouraged. On the other hand, failure to provide activities will be equally discouraging as members will feel that the organization is not going anywhere.

Workers seek to create a rhythm of development that is based on an ever-growing series of victories. They should ensure that projects are small enough to be undertaken and completed in a reasonable span of time.

Rate of Development. The social worker maintains a relatively even rate of development of the groups within the organization. No organization is stronger than it parts. If certain groups are disorganized or apathetic, their disaffection will temper the enthusiasm of the other groups. Petty rivalries will develop within the organization as the disorganized groups' leaders become jealous of the success of the other groups. As the leaders of the apathetic groups continue to participate in the organization, they must seek rationalizations for their failures. These rationalizations could affect the other groups, since the organization will spend much time and energy arguing about the reasons for the failures of the few rather than the success of the majority.

Elderly people especially may tend to become discouraged when they see other people ahead of them. Many have seen failures, so that too much success on the part of one section of the organization might reinforce the feeling of failure of another, to the detriment of the total organization. Skillful workers turn the potentially failing situation into a learning situation for all. Taking the problems to the entire organization for discussion and solution strengthens the entire fabric of the organization, reinforces the cooperative nature of the venture, and brings problems out into the open, where they can be shared by everybody rather than festering off on the side.

Identifying the Organization with Cultural Traditions of the Community. The worker recognizes the importance of ritual in the lives of the elderly. Many elderly are immigrants who maintain close ties with the festivals and customs of their country of origin. The aged are often strongly affiliated with religious traditions. In rural communities, the elderly are often the most active participants in local celebrations. It is the worker's role to adjust the organization's character so that it becomes an integral part of the life of the community.

Community organizers remember that the purpose of the organization is to raise the quality of life for the elderly. They know that the organization must be enmeshed with the cultural traditions of the community. Life is more than food and shelter. The organization's program must accommodate the spiritual as well as the physical needs of the members. The elderly will be as anxious for their organization to participate in the local festival as to be involved in social action. The organizer must recognize this need and not discourage activities that do not appear to deliver immediate dividends to the organization.

Communications. The social worker must develop effective lines of communication within the association and between the association and the rest of the community. Communications with the association depend on an honest interrelationship among the leaders as well as between the leaders and rank and file. The community organizer is primarily concerned with the relationship among the leaders, for they

are the first-line decision makers. To facilitate communication among the leaders, the community organizer creates a climate in which all members are free to express themselves. All must feel that their contributions are valued.

In this respect, organizers must be especially careful not to show favoritism to any one individual or idea. A feeling of trust between them and each individual and among all the individuals must be engendered. In such an atmosphere, the elderly will be freed from anxiety of censure and be willing to express their true feelings. They will not be afraid to express points of view with which they may feel the organizer or their peers disagree. Only in such an atmosphere will an honest and vital dialogue occur.

Communications with the rank and file should be handled primarily by indigenous leaders. The individual, isolated and frustrated, will trust the leaders, for they speak his or her language. Leaders are able to translate the decisions of the organization into terms that the rank and file can understand and relate to. At the same time, leaders become conduits for passing information up the line, thereby keeping the organization responsive to the needs of the rank-and-file elderly. Nothing can substitute for face-to-face communication. This line of communication serves several functions: it keeps the elderly community informed of the organization's activities and makes them part of the organization; it also reinforces leaders' position with their constituency by keeping them up to date and involved.

Another source of communications with the rank and file is a newsletter. A newsletter not only speaks to the elderly but is a means of keeping the community at large informed about the organization's activities. In addition to reporting on plans and progress, a newsletter should deal in personal items. It should be a vehicle for group recognition of individuals active in the organization. By discussing personal events, the newsletter expresses the organization's concern for the individual. The elderly must be involved in the planning and production of the newsletter. Community organizers must avoid contributing too heavily or concentrating on well-polished articles and slick layouts. Their contribution is to advise others how to do it. It is the members who must get the satisfaction out of the final product.

The organization will often become involved in projects that demand the support of outside groups. An effective means of linking the organization with the community at large is a speakers' bureau in which the elderly are directly involved. They are trained to speak publicly for the organization, and they visit and speak at other neighborhood organizations, taking the message of the elderly to the community at large. A speakers' bureau serves as a means of communications; it builds confidence in the individuals who participate and draws them closer to the organization.

Should the organization have the occasion to use the mass media, the community organizer should encourage the individual rank and file to express themselves. Workers must overcome the initial tendency to present the most articulate and polished front to the world. Uninvolved elderly are more likely to be "turned on" by a peer speaking in their behalf than by a younger, more dynamic, but also more remote community worker.

The Resident Council

Jessica Getzel recently discussed the role of the social worker and the ideals, formation, and operation of resident councils in nursing homes. She sees the resident council as a means of empowering nursing home residents, "even the most otherwise defiant and challenging . . . [of whom] may become desperate out of his/her dependency for care as personal power ebbs."[13] A resident council serves, thus, two purposes: "as a vehicle for residents to exercise their rights and protect their interests by participating fully in the decisions and tasks which affect their everyday lives"[14] and as a powerful therapeutic tool for restoring residents' feelings of control of their lives and for fostering closeness and socialization among members.

A resident council must have the administration's full sanction and encouragement and be willing to allow autonomy to members and officers, or else the council will only "add to residents' actual and perceived dependency on the institution . . . for residents have limited energy to devote to a charade." If the resident council is successful, it fosters healthier relationships between residents, administration, and staff members in several ways: "staff begin to perceive residents as more independent and capable; the council gives positive expression to positive changes of staff and administration make on residents' behalf; it serves a 'mediating function' which William Schwartz sees as 'acknowledging that residents, staff and administration ultimately need one another to do their tasks and that obstacles naturally develop which interfere with symbiotic strivings."[15]

In establishing a resident council, the social worker must be aware of these pitfalls: (1) the election of officers frequently opens up a contest among residents for prestige and power, two resources in short supply in a nursing home; (2) residents may fear that participation in the council will antagonize staff; and (3) members may fear illness or death of a member or leader of the council.[16]

Getzel sets some guidelines for social workers in setting up and operating a resident council:

- The structure of the council should be clearly developed and interpreted to residents.
- Sharing responsibilities among members gives recognition to the possibility of illness and incapacitation of a particular member.
- It is important to allow council members to dip into their own organizational experience and have the time. . . [to] make decisions.
- Administrators should be invited as advisory [members] rather than as the powerful adversary.
- Floors with less functional members may address their concerns more fully by special less structured sub-committees.
- Residents, with staff support, write their own memoranda and reports, and have regular appointments with the administration.
- Honest discussion with residents about limitations is vital.
- In the event of a death of a key member, members must be allowed to grieve ritually and openly in the Committee meeting.

- As the resident council solidifies, opportunities to link residents' activities to their families and outside community groups should take place.
- Families should be kept apprised of the activities of the Resident Council and should be encouraged to use it.[17]

Action of a Resident Council: An Illustration

Long-Term Care Facility. The east wing of the 300-bed residential facility in this case is a community of a few couples, one woman, and the rest men. The residents were asked to organize a Resident Council and a social worker met with it. Last spring, there was a mounting sense of dissatisfaction, a comparatively high level of anxiety, and complaints. A few major events had been unsettling to the residents. One couple had lost their favorite son through a heart attack; this event was threatening to other residents. The wife's depression and her need for intense care seemed to be contagious. Another factor was the unstable health of a community leader. In answer to the complaints and the anxiety, a meeting of the Resident Council was announced. The meeting would be a way of looking at common concerns rather than individual situations.

May 4: First Meeting.

> The meeting was opened with the recognition of growing unrest and with the suggestion by the social worker that everybody might want to share their concerns. Immediately there was a rush of people who wanted to air their individual woes. The council listened to several stories that generally reflected a feeling of not being cared for and not feeling secure. People mentioned that without enough help they could die alone. With each story the common experience was pointed out. Of course, the residents pursued their problems individually and felt no sense of a collective ability to deal with any of them.
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> After several stories, feelings of both support and anger mounted, and the question became "what can be done?" The strongest reaction was "go to the director, straight to the top." When worker asked who would like to go the response was, "You of course—we can't do that, no one would listen to us." The worker suggested that everybody try to define the problem and look at several different ways of approaching it and then decide. The problem was defined as insufficient medical and nursing care. The worker pointed out that she was there to help, but not to do for them what they could do better for themselves.
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> This was met with a great deal of anger and further discussion of how helpless they felt. In looking at how effective it would be to see the director with a problem of this nature, the worker raised the question of who else they might approach first. Someone suggested that Dr. F. was a boss and a "head man." The worker raised the possibility of discussing the problem with the floor internist. The response was that the well ones could cope and did not need to talk with him, and the sick ones had more at stake and feared he would be angry and not take care of them.
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representative, and having the worker speak for them, which was the overwhelming choice. The meeting was closed with a review of the problem and the various possible whos and hows to resolve it and the agreement that everyone would think about it for a week and use community meetings to find some solution. The next meeting was to be held the following week.

May 11: Second Meeting.

One resident opened the meeting with accusations and anger: "No one pays attention to me. I can't even get a bath. No one will even talk to me!" Another resident countered that he got help whenever he needed it by asking to see the doctor and added, "You have to speak up for yourself." This led to discussion of different types of residents, especially the complainers "who wear out the staff" and make it hard for real troubles to get attention. One resident defended the doctor, telling how wonderful he was and told others only to ask if they really needed him.

The discussion centered on the anger aroused because the doctor was not available when needed and not visible to the floor, since he made rounds during lunchtime or suppertime. The council turned to the who and how of the approach, looking at the possibility of direct two-way discussion. The residents said, "There's more help on other wings," and "we don't count because we are not sick enough," etc., and added, "The doctor is God and we can't question him." They suggested that the easiest way was for Dr. F. to schedule specific hours so the residents "don't have to beg or sit around and wait all day."

With future exploration and discussion, the social worker tried to get them to see that there were different expectations among the residents about care, that a greater need was experienced when someone felt ill, and that not seeing the doctor could make them feel uneasy. The worker pointed out the need for appropriate use of the doctor's time. The resolution of the who and how was that the fairest approach would be a direct and reasonable discussion with Dr. F., where they could express concerns and, one hoped, come to a working agreement. A great amount of support from the social worker was required so the meeting with the doctor would be a rational, mature discussion and not a confrontation of uncontrolled anger.

The meeting closed with one resident sharing a positive experience that occurred since the last meeting. He was not getting satisfaction about a clinic appointment and had decided to speak up for himself. He had gone to the doctor's office, waited, and requested service. The doctor had made the referral to the clinic and the resident's problem was relieved. He shared this experience as evidence that he felt good after he pursued service and had found the doctor most helpful. He suggested that if he was successful as an individual, certainly the whole group had a chance.

May 22: Third Meeting.

Dr. F. spoke for several minutes about self-concern and health as people grow older, the recent concerns of many people on the east wing. He talked about

different kinds of physical problems, some of which can be changed, but many of which are not amenable to cure and require endurance. Dr. F. noted that his job as a doctor was to help where possible, but that he was not able to heal all or change every painful condition. He explained that doctors were not God and that he did not have all the answers. He explained his very busy schedule and said that at times he might forget something but that he wanted to be reminded.

The residents seemed somewhat relieved by his openness and relaxed attitude. A few went into personal incidents and stories, but a general concern about his visibility was expressed. Dialogue continued around scheduling, finding an appropriate doctor, a private doctor versus a wing doctor, how to use the nurse for referral, the need of residents to understand results of tests, etc. Dr. F. told the group that he did care; he was not mean, but they needed to trust his judgment. *He* needed this!

The meeting concluded with Dr. F.'s explanation that his practice would be very busy for the next two months and his time on the wing would vary by the week. By September 15, his schedule would be different and his rounds would be made at the same time on most days. Until then, he agreed to post a list of his expected times for each day of the week and invited anyone who felt an appropriate complaint to ask to see him individually. He told the nurse not to screen out any requests.

June 1: Fourth Meeting.

Dissatisfaction had been expressed in earlier meetings about insufficient staffing of aides and orderlies. An issue that was particularly pressing was a need for more baths. Many of the residents had waited three or four weeks to get one. The director of nurses arrived and began to explain the recruitment problem of getting people to work with elderly—that her budget had limitations, that when many of her staff called in sick she had to set priorities, and that the other wings need more assistance, because this unit could get along with less help because they were independent and smart and could understand her problems.

Then the residents began to tell their feelings. Their concerns included waiting at night for an answer to the bell (one staff member for 80 residents). Also, no one came on time for the afternoon shift, so they could not get 4 P.M. medicals on time; the shower was too powerful so they couldn't use it alone; the two staff members who know them best were often given the same weekend off; and they felt all alone on weekends, at which time, even if they were sick, they could just as well die since they were told to "wait until Monday!" Their biggest concern was a weekly bath: "You people wash the floors and walls, but not us."

One resident suggested helping each other, but was overwhelmingly put down since he had suggested that people were self-centered and lazy; the other residents responded that they only wished they were as well as he was and then they'd like to help too. One resident challenged the director of nurses; he suggested that if she had a limited budget she should ask for more. When told recruitment was the real issue, the resident suggested that perhaps the pay was too low to attract staff. The meeting ended with an announcement that two experienced summer workers that they knew and liked would be returning in three weeks for the summer.

July 7: A Month Later.

> At this meeting, members learned to support each other and express a common position. The meeting was called to announce the plans for a mass cleaning project that would dismantle every room in order to fight cockroaches. The worker shared the specific instructions given to staff by the cleaning department. The east wing was scheduled for cleaning on Friday. The cleaning required twenty-four hours of disruption. Residents became very angry and hostile because this procedure was scheduled to interfere with the Sabbath. They shouted, "Why don't they let us decide anything" and "they don't even ask what time would be good," and as the anger rose, "We will refuse to let them into our rooms." The worker asked, "What can we do about this that is reasonable?"
>
> The residents suggested that the worker communicate their feelings. Since time was of the essence, the worker excused herself from the meeting and called the cleaning department on the spot to explain the predicament. The residents agreed to be cooperative and helpful in this distasteful and dreaded operation if it were scheduled for a reasonable day. The worker was able to negotiate the change with the cleaners. The residents felt greatly relieved and satisfied that their voices had been heard. They also found that negotiation does not have to be made in anger, but that reasonable, mature dialogue can resolve matters of conflict. They were more willing to be cooperative and less upset with the whole cleaning process and they requested printed, specific instructions so they would be sure to do their best.

Discussion of Illustration. The agency set up a self-governing action group to allow ventilation of feelings. Residents had a vehicle in the residents' council for expressing their anger and resentment. The social worker involved the members in the definition of the problem and elicited and received information about their grievances. A formal communication structure was established, and group processes began to develop that were utilized by the worker to effect changes. After the goals for action to be undertaken had been established, a series of strategies—negotiating, campaign, and contest stances—were proposed, with an opportunity for residents to test preferences and consequences. The worker was able to present different viewpoints and rallied the members around.

Other staff members were brought in to present their stories and to listen to the argument of the residents and be affected by their feelings and their points of view. Once a solution had become generally accepted, the worker was able to negotiate an agreement and reap a victory for the members. They, in turn, were willing to honor their part of the bargain and reaffirm the service contract with the social worker. They also experienced a sense of self-worth, of participating in decision making that affected them, and of being listened to and helped with their problem. The worker, acting largely in the roles of advocate and broker, used her skills as a spokesperson on behalf of the residents who could not articulate their wishes and demands. She also was an action strategist and used both the resources of the institutional community and resources of the residents, including their ego strengths and their expressed feelings.

She was able to balance the needs of the residents with the desire of the agency for conditions that were relatively free from conflict. She used appropriate timing and considered the readiness of colleagues to engage in a rational dialogue. Work with this resident council illustrates how the continuum of social work practice makes use of the goal model (described in the previous chapter, in the section on working with groups) and extends it to work with a community of residents in a long-term care facility. In comparison to the patient council's group meetings discussed above, the activities of this resident council were primarily directed toward bringing about changes in the institution, the residents' community, rather than toward alleviating stress conditions for the patients and helping them cope with their problems and the integration of their egos.

Political Involvement, Attitudes and Power of Older Adults

An older person can participate in a variety of political activities, ranging from passive to increasingly active modalities. Milbrath presented a hierarchy of political involvement along such a continuum, beginning with "spectator activities," such as voting, discussion and opinion leadership, and using buttons or stickers; progressing to "transitional activities" (petitioning political leaders, making monetary contributions, and attending political meetings); and finally "gladiatorial" participation, which he defines as campaigning, active party membership, soliciting political funds, protesting, demonstrating, and office seeking and holding.[18] Torres-Gill identifies three factors necessary for people of any age to become motivated for political activity: (1) "First, a person must feel that he or she is a member of society with a personal stake in the political system; (2) A person must have a sense of efficacy; he or she must feel that his or her actions will make a difference; (3) An individual must have access to the political system he or she wishes to participate in—hence, he or she must be physically capable, competent, and legally qualified to vote."[19] Herein lie avenues for the intervention of social workers: to promote development of each of these necessary elements for each of their older clients. This may include assuring transportation, encouraging clients to act on their own behalf, and working toward their developing a sense that such participation will indeed make a difference. Torres-Gill asserts that for the minority elder, these three factors take on additional significance and proposes strategies for involving and organizing minority elders:

> (1) Identify the existing groups, service clubs, and organizations and individuals who work with seniors. In every community there are existing organizations and individuals who have developed credibility and provide leadership based on long years of association with minority seniors. Generally, the church, senior citizen clubs, and local grass-roots organizations are best suited for this role;
>
> (2) Identify the established politicians and organizations, not necessarily part of the local community, who can contribute to the needs of the communities. Again, every local area, whether a city, county, or region, will have politicians and organizations who can bring in money, resources, and legislation beneficial

to seniors. It will be important, particularly in certain states, to involve state and congressional legislators, city councilmen and county officials if substantive accomplishments are to occur for minority seniors;

(3) Link the existing groups in the local communities with established politicians and organizations. By linking these two entities it becomes possible to identify specific areas around which seniors can mobilize and around which established politicians can develop constituencies. Many local politicians will have already garnered their senior citizen support. However, this does not always guarantee that they will have provided actual resources or support to the seniors which can be measured in increased funds, better legislation or programs. Often, it takes a "broker," possibly a professional, practitioner, or local organizer, to bring them together and continually prod, monitor, and otherwise assure that follow-up and continuity occur;

(4) Stay with these efforts for extended periods of time. It is critical that individuals not mobilize and generate enthusiasm and then leave quickly. This will generate ill will and a feeling of being used, which in turn will make it more difficult to organize later. Individuals and organizations who seek to mobilize seniors must be prepared to immerse themselves in these communities and stay for extended periods;

(5) Concentrate on visible and substantive short-term gains while working on long-run issues. In most communities, few if any minority seniors are present on local boards, commissions, and advisory groups. These positions, while ceremonial at times, can become important and effective if filled by articulate seniors from the local community. They provide positions of leadership and visibility for the local communities and can be accomplished quickly[,] thus providing concrete accomplishments from which long-term efforts can follow;

(6) Create linkages with nonminority aging organizations. Many local communities will have important and politically powerful senior organizations which, in all likelihood, will not contain minority seniors. To the extent these groups (generally middle-class white retirees) are willing to be supportive, important allies will be formed. Create opportunities such as forums, receptions, and meetings whereby minority and nonminority senior leaders will interact and develop mutual trust;

(7) Conduct workshops and sessions which provide training and orientation for seniors who may not be fully aware of the issues important to the larger community. Often, minority seniors who are leaders in their communities will not have had the opportunity to understand the large issues affecting the entire community. In order for them to be knowledgeable, competent, and effective in larger nonminority settings, it is important to conduct training and orientation sessions.[20]

Several myths persist regarding the political behavior and attitudes of older people despite evidence to the contrary. Take for example the belief that people "disengage" from politics as they become older. Researchers have found that the small fall-off in political participation that does occur as people approach middle and old age is actually a function of socioeconomic characteristics, especially level of education and income, and does *not* reflect increasing age.[21] Similarly, Norval Glenn challenges the widely held notion that people become more conservative

as they grow older. He asserts that researchers have only just begun to tackle the complicated methodological and definitional issues involved in this area. He also points out that cohort effects are probably responsible for the fact that while older persons appear to be somewhat more conservative than younger adults, they have become less conservative in recent decades (just as younger adults have).[22]

Because of the social, economic, geographic, and ethnic heterogeneity of the older population, the political behaviors and attitudes of aged voters, as well as their partisan alignments, are diverse. As Campbell expresses it:

> . . .because each age cohort includes people who differ profoundly in many important conditions of life it is not likely that any group will be very homogenous in its attitudes. The evidence which national surveys provide us does in fact demonstrate that attitudinal differences between age groups are far less impressive than those within age groups.[23]

Weaver has found evidence, however, that the elderly may function as a united "political community" in areas where direct economic interest is involved. He found that the elderly, *as a coherent group*, are "more in favor of liberal reformist, or interventionist alternatives" to controlling health care costs, "than younger adults."[24] He did not find such block-like posture, however, in issues less directly related to economic interests. On issues such as the Vietnam War, abortion, and racial integration, positions varied in accordance with "traditional demographic partisan and ideological lines."[25]

One group of elderly residents of "adults only" communities in Arizona organized and succeeded in enacting state legislation that made it illegal for property in "adults only" communities to be rented or sold to persons with children. Hudson points out that these elders may very well have been doing themselves political harm by isolating themselves from younger neighbors who might well be "sympathetic to and supportive of the aspirations of older persons either neutral or hostile to them."[26] One very powerful social action group, the Gray Panthers, has taken particular advantage of the common interests of younger and older people. Its ethos and activities are described below.

Intergenerational Social Action: The Gray Panthers

No organization can illustrate better than the Gray Panthers how grass-roots involvement and social-action commitment can bring about feelings of personal dignity, self-worth, and control over one's destiny, and also a sense of goal accomplishment for a large group of people. The following is part of their *Statement of Purpose:* "We are a group of people—old and young—drawn together by deeply felt common concerns for human liberation and social change."[27]

The *Gray Panthers* believe that the young and old are allied on several fronts: both groups are afflicted destructively with powerlessness and alienation, and both are set apart as useless since they do not contribute to the nation's economy through participation in the labor market. Further, both age groups "have difficulty making

to seniors. It will be important, particularly in certain states, to involve state and congressional legislators, city councilmen and county officials if substantive accomplishments are to occur for minority seniors;

(3) Link the existing groups in the local communities with established politicians and organizations. By linking these two entities it becomes possible to identify specific areas around which seniors can mobilize and around which established politicians can develop constituencies. Many local politicians will have already garnered their senior citizen support. However, this does not always guarantee that they will have provided actual resources or support to the seniors which can be measured in increased funds, better legislation or programs. Often, it takes a "broker," possibly a professional, practitioner, or local organizer, to bring them together and continually prod, monitor, and otherwise assure that follow-up and continuity occur;

(4) Stay with these efforts for extended periods of time. It is critical that individuals not mobilize and generate enthusiasm and then leave quickly. This will generate ill will and a feeling of being used, which in turn will make it more difficult to organize later. Individuals and organizations who seek to mobilize seniors must be prepared to immerse themselves in these communities and stay for extended periods;

(5) Concentrate on visible and substantive short-term gains while working on long-run issues. In most communities, few if any minority seniors are present on local boards, commissions, and advisory groups. These positions, while ceremonial at times, can become important and effective if filled by articulate seniors from the local community. They provide positions of leadership and visibility for the local communities and can be accomplished quickly[,] thus providing concrete accomplishments from which long-term efforts can follow;

(6) Create linkages with nonminority aging organizations. Many local communities will have important and politically powerful senior organizations which, in all likelihood, will not contain minority seniors. To the extent these groups (generally middle-class white retirees) are willing to be supportive, important allies will be formed. Create opportunities such as forums, receptions, and meetings whereby minority and nonminority senior leaders will interact and develop mutual trust;

(7) Conduct workshops and sessions which provide training and orientation for seniors who may not be fully aware of the issues important to the larger community. Often, minority seniors who are leaders in their communities will not have had the opportunity to understand the large issues affecting the entire community. In order for them to be knowledgeable, competent, and effective in larger nonminority settings, it is important to conduct training and orientation sessions.[20]

Several myths persist regarding the political behavior and attitudes of older people despite evidence to the contrary. Take for example the belief that people "disengage" from politics as they become older. Researchers have found that the small fall-off in political participation that does occur as people approach middle and old age is actually a function of socioeconomic characteristics, especially level of education and income, and does *not* reflect increasing age.[21] Similarly, Norval Glenn challenges the widely held notion that people become more conservative as they grow older. He asserts that researchers have only just begun to tackle the complicated methodological and definitional issues involved in this area. He also points out that cohort effects are probably responsible for the fact that while older persons appear to be somewhat more conservative than younger adults, they have become less conservative in recent decades (just as younger adults have).[22]

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those who hold power and control take them seriously." The goal of the Gray Panthers is to utilize the "vast storehouse of intelligence, skills, wisdom, creativity, idealism and energy" of young and old, "providing opportunities for each to work together on issues reflecting broad public interests." It is felt that the groups "complement . . . each other by sharing different insights and experiences." Importantly, "through interaction, the young benefit from the experiences and wisdom of the old and begin to view aging not as a problem to be avoided until age 65, but as an experience to be integrated into the total life span."[28]

The people affiliated with the Gray Panthers are committed to the creation of a society wherein all people are able to fulfill their highest potential and the value and the needs of all are recognized. To these ends they have dedicated their energies and resources. In an effort to avoid creating yet another entrenched bureaucracy, the Gray Panthers developed a relatively informal, flexible structure, with shared leadership and decision-making responsibilities. The group is built on a "network" principle, involving relationships among individuals and groups of people. The movement has concentrated on the problems of age discrimination and age stereotyping and the relationship of ageism to racism, sexism, and other oppressive, dehumanizing forces within our society. Their first meetings in the summer of 1970 were used as an opportunity to exchange ideas and strategies for social action and to provide the mutual support they needed for the various projects in which they were engaged.

The group grew to 100 retired men and women by the end of the first year. They began to reach out to college students, to support them in their opposition to the war and the draft. Meetings over these mutual concerns were held at a Quaker retirement center and then at a nearby college. Out of these came an organization of old and young with a common desire for social justice, especially to deal with economic and social needs of young and old adults and with ending the war in Vietnam.

In the summer of 1972, a national steering committee with representation from all parts of the United States was formed because bimonthly meetings no longer sufficed for the growing membership. Funding for the group has come almost exclusively from friends and supporters' small contributions, from church groups, and from speakers' honoraria.

On December 1, 1973, the Gray Panthers joined forces with the Retired Professional Action Group, which had been organized as one of Ralph Nader's public citizen groups. This merger formalized the working relationship that the two groups already had since they began in the late sixties to utilize the talents, skills, and experiences of older people. Both groups attracted a nationwide constituency of old and young people. Both groups worked on such issues as the rights of patients in nursing homes, the regulation and reform of private pension systems, the elimination of age discrimination, and the training of older people for public-interest work.

One of the issues of Ralph Nader's group was an investigation of the hearing-aid industry. A report was prepared showing how many companies were defrauding citizens with hearing problems, especially older people. The Gray Panthers took over this issue and worked on actions that could be taken in correcting the situation.

As a result, many states have enacted legislation in an attempt to control and provide guidelines for the hearing-aid industry. Growing out of research that Ralph Nader developed regarding nursing homes has been the preparation of the extensive *Citizens' Guide for Nursing Home Reform.*

History was made at the first national convention, October 9 to 12, 1975. At this convention, delegates adopted the following goals:

> We are Gray Panthers, the people who celebrate growing up and growing old. We are all ages—old, young, and middle. We deny that aging is a toilsome treadmill grinding to a tragic halt as the years pile up. We affirm aging as a life-spanning process of growth and development from birth to death. Old age is an integral part of the whole, bringing fulfillment and self-actualization.
>
> Our goal is to break down the stereotype of aging as withdrawal and decline, and to reform the lopsided economic system empowered by highly concentrated centers of monopoly wealth which denies human values and fails to provide opportunities for human growth. We seek new priorities in which every woman, man, and child may have room to develop and mature as free human beings able to cope in dignity with life's gifts and demands from the womb to the tomb. We seek economic and political empowerment of the old, the young, the poor, the handicapped, and Americans of various ethnic backgrounds who are disinherited. We seek the same for the disinherited in all the world.
>
> We demand responsible government—government that makes people the first priority, and does not begin to think about corporate benefits until there is a good roof over every person's head, good food on every person's table, universal and adequate health care, education for freedom and dignity open to all regardless of age, race, or status, and a job for everyone who is able to work.
>
> All of these values are interdependent. For instance, where, how, and at what cost people are sheltered within walls and under roofs help determine their family development and stability, their mental and physical health, their relationship to education, jobs, and buying, their ethnic freedom and opportunities, and their ability to live in harmony with their neighbors. Housing, and these related values are closely related to the process of growing up and growing old with wholeness, jobs, and a creative spirit. Human values and economic values are closely intertwined.[29]

The national movement has worked on consciousness-raising research and action programs, with emphasis on sensitizing and training programs aimed at eliminating ageism. For example, its Media Watch Task Force has monitored radio, television, and print advertising's depiction of the elderly and has succeeded in adding "age" to race and sex as an area in which the National Association of Broadcasters agreed to become more sensitive. As well, the group has advocated radical changes in our national health care system and worked for patients' rights and nursing home care. At present, national-level task forces exist on health, housing, and media watch. In addition, the Gray Panthers are represented at the United Nations.

Depending on the strengths and the developmental history of such groups as the Gray Panthers, the social worker who is involved in an advisory and catalytic capacity should perform tasks that make them effective as community action groups.

By forming coalitions to advance the causes of the elderly, social workers can contribute their knowledge and expertise about aging and the special needs of older persons; they can participate in research efforts that deliver important data. Most important, they should lend their visible support. In this way, the social worker becomes a partner—not just a deliverer of services—in the struggle to eradicate ageism and age segregation and its concomitant consequences of social and cultural injustice.

Several excellent guides and manuals exist that may be used by social workers in organizing older adults:

The Silver Lobby: A Guide to Advocacy for Older Persons, Clinton Hess and Paul Kerschner, Ethel Percy Andrus Gerontology Center, University of Southern California, 1978

Washington State's Approach to Senior Citizen Advocacy, State of Washington, Department of Social and Health Services, Bureau of Aging, 1979

The Gray Panthers Manual, Vol. 1: Organizing, The Gray Panthers, Philadelphia, Pa., 1980

Rape and Older Women: A Guide to Prevention and Protection (particularly the chapter entitled "Community Organizing for the Purpose of Crime Reduction"), Linda Davis and Elaine Brody, NIMH, Washington, D.C. 1981.

As social workers should stay abreast of the content and magnitude of political and social issues affecting America's elderly, several publications may be of help:

Collation, Journal of the National Citizen's Coalition for Nursing Home Reform, Washington, D.C., 20005

Older American Reports and *Aging Service News*, weekly reports of nationwide developments including congressional action affecting older Americans. Capitol Publications, Inc., 1300 North 17th Street, Arlington, Va. 22209

Gray Panther Network: Age and Youth in Action, Philadelphia, Pa., 19104.

Community Planning

Problem solving in the community will focus on major social problems that will be faced by the elderly today and tomorrow.

> The practitioner serves as expert, fact finder, and analyst, and as a program implementer and facilitator. . . . Clientele is made up of consumers or recipients of services. [Both] consensus [and] conflict may be employed as . . . strateg[ies]. A basic assumption is that change can be brought about through rational decision making.[30]

Planning organizations—local, regional, state, and national agencies under governmental as well as nongovernmental auspices—employ social workers (although not in large numbers) to carry out planning functions that basically involve coordination, allocation of resources, and innovation.

> A dominant feature of all these settings is that organizing and planning take place through interorganizational relationships. Many important practice issues revolve around the type of dependence and the degree of interdependence that exist among the units involved. A critical question is the distribution of power or authority in decision making and implementation. Although planners have some leeway in devising structures for interaction, to a great extent the focal points of power are fixed in an interorganizational situation, and this constitutes an important constraint.[31]

Several efforts were made recently to counteract this constraint. First, the Gerontological Society of America, through its research fellowship program and in conjunction with the State of Illinois Department of Public Health, sponsored the development of the Union County Illinois Elderly Health Advocacy Group. The group, seeking to reinforce social power and decision-making levels of elderly citizens, involved elderly consumers (51 percent) and service providers as collaborative participants and equal members committed to the goals of health services planning, review, evaluation, and change. The project was based on a consensus model of community planning and adhered to established group structure and process dimensions. Judging from the positive community response to the project, Phyllis Ehrlich, the project director, postulates that the model is a viable alternative to conventional health care planning.

A second project, also aimed at lessening the elderly's sense of powerlessness to affect their own destinies, developed in Miami and has now been existence for eight years, successfully surviving budget cuts and staff reductions without losing members. Beginning with community organization of elderly residents of a selected target area, the "Neighborhood Family" project has evolved into a group of approximately 350 members, living within ten blocks of each other, interacting as a kinship group in terms of keeping watch over each other's welfare. In so doing, they also became the indigenous governing body of their own multipurpose mental health clinic, which simultaneously constitute the geriatric service unit of the comprehensive community mental health center.

An Example of Community Planning

In the following example of a community planning effort, the design, development, and operation of a health and community service for the elderly in a housing project demanded that the social work practitioner serve as an expert, a fact finder, an analyst, a program implementor, and a facilitator. The situation taxed the worker's skills and functioning as a community planner.

Preparation of the Plan. For many years, the Older Adult Board of the Committee of Inner City Settlements had been concerned with the planning and implementation of comprehensive services to meet the needs of older people living within and outside of public housing developments. Their concern and commitment grew out of their work with the elderly in the Greenville Homes development, opened in December 1950. No social, recreational, or health services had been provided in this housing project of 600 units.

A social worker assigned to Greenville Homes soon discovered that many elderly had special needs that were not being met. A new requirement made it necessary to identify elderly people in need of services before organizing services to meet those needs. (This resembled the model employed in the late 1950s and early 1960s in work with multiproblem families.) The limitations of this requirement necessitated reorganization by the planners. For example, originally unidisciplinary groups met together—caseworkers, group workers, and neighborhood organizers—to help plan and facilitate a program. There were problems of communication and periodic time-consuming case conferences. The limited impact of these efforts on income maintenance, health care, housing, employment, and training programs was rarely perceived.

It should be noted that the employment of outreach workers for the elderly was not an experiment unrelated to experience, conventional wisdom, and research. From June 1961 through December 1962, Inner City Settlements had a subcontract with the Housing Development Authority to relocate certain residents before construction began. In 1963, Inner City Settlements expanded their outreach program in the neighborhood. When redevelopment plans began, the Housing Development Authority arranged that a new, low-rent public housing development for the elderly would be included to accommodate the displaced people. Thus in 1966, the social worker, who was director of older adult services of Inner City Settlements, initiated a meeting with the Housing Development Authority to discuss the possibility of implementing a project to demonstrate the value of comprehensive community health, recreational, and social services within the housing project itself. It would make services centrally identifiable and easily accessible when residents needed them and would include older people living in the neighborhood as well. Certain participating community agencies and institutions agreed to contribute staff services and supplies to the planned delivery system, including the family service and counseling agency, University Hospital and its outreach health service and division of psychiatry, the visiting nurse association, the state department of public welfare, a women's club, and Inner City Settlements.

The Housing Development Authority was depending on community agencies to provide health and welfare services and was receptive to their interest and concern. The planning committee was invited to review the architectural designs and to suggest the type of facilities and space necessary to provide comprehensive services on the site as well as modifications to the design in general. The physical arrangement of the housing development included two seven-story buildings that were joined by a landscaped terrace on the second floor level. The buildings overlooked a central ground-level plaza. The Housing Development Authority, after lengthy negotiations with the planning committee, agreed to make available a community room that opened onto the terrace and to design two rooms on the second floor for use as health and social service quarters.

The community room or recreation room, was spacious and had a bank of large windows on three sides. It was attractively furnished by the Housing Development Authority and included a small library with current magazines, a piano, a television set, and a sewing machine. It also had a small but well-furnished kitchen. Next door to the recreation room was a laundry room with washers and dryers.

In 1966, a proposal was drafted by the director of older adult services. It was submitted by Inner City Settlements and approved by the planning committee to the Administration on Aging of the Department of Health, Education, and Welfare in Washington, D.C. As a demonstration grant, it contained the following program assumptions:

1. A coordinated, comprehensive and continuous system of health and community services can be delivered to older residents in a housing project; services can contribute to the prevention of deterioration and breakdown of the aged people before crisis occurs.
2. A continuous coordinated and comprehensive service system is useful as a model which can be adapted and included in the initial planning and design of housing for the elderly anywhere in the country.
3. A variety of community and health services can collaborate effectively in planning, designing, and delivering such a system of services to older residents; such collaboration will result in more efficient and better distribution of limited resources of agencies and institutions.
4. Coordinated efforts can reduce such problems often associated with older people as social isolation and physical and mental breakdown.
5. Many older people can contribute to the planning, designing, and carrying out of services and thereby remain involved in community life.
6. This type of program will provide needed training opportunities for professional, technical, and auxiliary personnel in direct work with the aged as well as the opportunity for such personnel to learn to function as members of multidisciplinary teams in a coordinated community program.

Public funding, however, was not forthcoming: the application was rejected. The social work planner persuaded the participating agencies to adopt an alternative plan since the proposed services were vitally needed by the older people in the area. The plan for implementing the service system was developed by the planning committee with leadership provided by the social work planner. Commitments were made by these agencies to redeploy their own staff to operate services in the housing project. In this manner, costs of the services were absorbed in the budgets of the respective agencies. This was crucial to the development of the project. It meant, however, a limitation of the proposed services until a time when expansion would be feasible. In April of 1968, the housing units were completed and open for occupancy, with a number of services available on site.

Operation of the Plan. Initially the limited number of services available when the housing units opened for occupancy included the social work staff provided by Inner City Settlements to coordinate the project and develop group, community, and recreational programs. In addition, the family service and counseling agency provided a full-time social worker on site, a part-time social work assistant, and

students from a local school of social work who did their field work practice there. The visiting nurse association assigned one of its nurses on a part-time basis as an initial step in developing the health component. The nurse assigned had served this area of the city for more than twenty years and had known or cared for many of the residents during that time. During the first two years of operation, the major lack in the project's services was a fully developed medical component.

In the spring of 1970, the new chief of health services at University Hospital offered a health screening program for all residents in public housing and for those elderly in private housing participating in other phases of the project program. Approximately 50 percent of those eligible responded, with findings that resulted in further preventive or corrective treatment or continued follow-up observation. Since then, a clinic has been set up and is in operation two days a week. It is available to all elderly persons. Dental and psychiatric consultant services has been secured to round out the health unit. Arrangements have been made with a local pharmacist to pick up prescriptions and deliver medicines. The social services component is another significant part of the program. The social worker maintains a case load of about 50 percent of the 125 elderly residents in the public housing unit and 10 percent of the 100 residents in the private housing sector.

In line with the objectives of the total program, social service assistance includes any supportive service that the residents need in order to function better to maintain themselves or to help them through a crisis. Services have included casework counseling, the provision of homemakers, working with a newly discovered diabetic toward acceptance of the illness, and shopping for groceries for a temporarily ill client. However, the major thrust of social service has proved to be crisis intervention, and most situations involve a health problem—physical, mental, or both. The visiting nurse provides health care to patients in the housing project who are part of her regular case load. She also screens the patients who are to see the doctor and assists him during clinic hours. Social worker, physician, and nurse work closely together, and there is continual referring and conferring among them.

The Aid-a-Friend Program of the neighborhood women's club accepts referrals of residents in need of a friend and also provides transportation to pick up and deliver surplus food items to residents twice monthly. A resident council staffed by a community social worker meets monthly and deals with issues of direct concern to the residents, such as safety, security, housing comforts, adaptation to and integration with the surrounding community, lack of supervision of small children in the area, and problems that arise largely because of living in close proximity with one another. A community room is open daily under the supervision of two elderly residents affiliated with Elderly Volunteers, a local service group; they are paid a nominal salary by this agency.

A variety of activities is offered—health information programs, nutritional demonstrations, crafts, music, movies, socials, and programs for special occasions that include dinners and parties. These activities are carried on with group leaders, holiday dinners are prepared and served entirely by residents, and continuous attempts are being made to strengthen existing leadership and to develop new leaders. In the role of coordinator, the social worker of the project is vital in linking

the various services and in monitoring the delivery. The worker arranges for conferences and meetings between project and community resources and also serves as staff and liaison person to the policy board.

The policy board, staffed by the director of older adult services, is composed of board members and executives of the participating agencies. It meets regularly to review the project, develop guidelines, and evaluate its operation. Although initial attempts to involve representation from the residents on the board had not been overly successful (they thought it placed them in an authoritative role that estranged them from their peers), they have recently agreed to participate in groups of two or three on a rotating basis. So far, this arrangement has worked out and their presumed fear has been proven groundless. New indigenous leadership is being groomed and the residents themselves assume increasing responsibility for the direction of the project.

The program, now in its tenth year of operation, was evaluated by a local university by means of a subcontract. This evaluation requirement was built into the design of the project. The report concluded as follows:

> The original objectives have been met and a comprehensive coordinated health, social, and community service delivery system is workable and can contribute to maintaining older people in their homes. When such services are provided, they are heavily used by the residents and for the most part, residents hold positive attitudes toward the service delivery system. This model of a service delivery system can be established through the combined efforts of existing public and voluntary agencies. Such programs, however, cannot be implemented on any significant scale without additional funding from public sources. This type of program has proved successful in early identification of problems of the elderly and, therefore, has strong potential as a program in prevention.*

Social planning, social policy formulation, and administration are closely interrelated. With the advent of more programs and services for older people by government and nongovernment agencies, social workers have moved into planning, policymaking and administrative positions that test their skills on the macro level of practice. The role of social work and workers in developing and implementing social policy for the aged is discussed in the next chapter. This role transcends the more circumscribed focus of direct social work intervention on the community level and moves into a larger arena of the macro system.

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The Role of Social Work in Developing a Social Policy on Aging; The Social Work Profession and Aging

Society, rather than social work alone, is ultimately responsible for dealing with the problems of the aging. However, the profession shares responsibility for discovering what is needed, communicating that information, and fulfilling the role of advocate both in services to individuals and in social planning. The decade of decision is at hand. If social workers are to participate fully in making and carrying out plans to deal with the social consequences of this massive contemporary challenge, they need specific information as well as values as a basis for their positions and actions. The capacity of the profession to develop hard predictive data—both quantitative and qualitative—about the social and economic costs and the effectiveness of the services required will determine whether policy makers accept the role of social work.[1]

Analytic Approaches to Policy

Paul Kershner and Ira Hirschfield posit that outcomes of social policy are a direct result of four prevailing dichotomous approaches to the legislative process: (1) categorical versus generic, (2) holistic versus segmented, (3) crisis versus rational approach, and (4) political context versus future planning. It is their contention that social policy in this country has usually been formulated in a categorical, segmented, and crisis-oriented way—influenced not by long-range goals and comprehensive approaches, but by political expedience.

Categorical versus Generic

The question is whether the aged should be singled out as a group for specific age-oriented action or whether they should be treated as one segment of a larger generic

grouping: Should our policy be to create housing for all segments of our population or to develop housing for the elderly?

Kershner and Hirschfield point out the following:

> [By] accepting the generic approach, whereby the aged are one among many groups to be affected by legislation, public policymakers can use a more general data base than would be necessary if they were solely applying a categorical approach. For example, in the development of a mass transit system serving a total (generic) population, there is a need to know the specific preferences of the aged (routes, times, costs, accessibility). Given the limitations in available resources, however, these preferences may be disregarded in an effort to serve the larger population.
>
> If, on the other hand, one utilizes the categorical approach, whereby legislation and programs are tailored exclusively to the requisites of older adults, then the data base must be absolutely accurate as well as focused, or it may well be destructive to the well-being of the user population. For example, a mass feeding program designed for the elderly should be structured around a detailed knowledge of age-related issues such as diet, eating periods, and group versus individual preferences.
>
> Legislation affecting the aged has been neither wholly categorical nor wholly generic in approach. What has occurred is a continual shifting between the two approaches, resulting in chaos within the public policy process. It would not be inappropriate to use the analogy of an individual who constantly is having to shift between cooking for one person and cooking for a family of ten. It should be easily recognized that one would be dealing with two distinct types of data bases with varying needs for specificity and accuracy. The Social Security Administration, like the alternating chef, once served primarily the aged, but not has expanded its scope to also include the blind, poor, disabled, and dependent survivors. It, like many organizations, has had to reorient itself to serving a more comprehensive poulation. Such a reorientation often results in greater inefficiency and inadequate delivery of services to its recipients.[2]

Holistic versus Segmented

In a segmented approach, aged individuals are divided into segments and categorized into selective needs, and then we devise programs and address these needs separately, rather than viewing persons as whole units. Thus we have either nutrition, or health, or income programs. This approach manifests itself in segmented service delivery as people get shunted from one agency to another.

Crisis versus Rational Approach

Most social policy is formulated as a result of crisis. For example, the Social Security Act of 1935 was a direct result of the crisis of the Depression of the 1930s.

> The three major health programs serving the elderly, as well as other age groups, also resulted from the onset of a crisis. The Medical Assistance for the Aged Program, Title XIX of the Social Security Act (Medicaid—for the medically indigent), and Title XVIII of the Social Security Act (Medicare—for those 65 and over) grew from the health-care cost crisis sweeping the nation in the 1960s.

> An additional example is the Supplemental Security Income Program (Title XVI of the Social Security Act) which provided federal control of the state-operated payment programs for the aged, blind, and disabled. The Supplemental Program was hastily enacted in part to calm the dismay resulting from the failure to enact the far broader Family Assistance Proposal.
>
> This demonstration of the "crisis reaction" process contradicts the administrative purists who deny the crisis theme and yet continue to rail against the poor conceptual framework of public policy. They somehow are convinced that public policy emerges out of a rational examination of the available facts and pertinent data. We posit this to be far from accurate, since experts cannot even agree on what is considered to be a sound conceptual framework. In analyzing a series of issues like the economy, the antiballistic system, and age-related topics, we immediately can line up experts on each side of the debates, who all claim patents on the key to rational planning.
>
> Scientific data [are] useful, but [are] not the magic word to opening the door to rational policymaking. We can listen to economic experts like Schultz, Samuelson, Friedman, and Galbraith. We can examine pages of statistical facts verifying the overwhelming numbers of older Americans suffering from malnutrition, and we can read about the mortality rates in the Sudan. Yet the hard-core facts are not simply the statistics or the deaths. Facts can reveal crisis situations daily, but change cannot occur unless this information gets into the right hands, and is subsequently communicated to and accepted by the general public.[3]

Political Context versus Future Planning

Public policy and legislation is reactive; it is a response to a crisis or a prevailing mood of the present; it is not a thoughtful, rational response to potential future needs. "The tragic elements of this approach are that most legislation in aging evolves not from a group of policy scientists drafting programs for the future, but rather from some pragmatic assumptions about what will be tolerated by the dominant forces in the society."[4]

Policymakers respond to pragmatic, political realities instead of the real needs of the aged population. Despite accumulated evidence through research data that indicate overwhelmingly a need for comprehensive and reimbursable outpatient health services for the elderly, the Medicare Act focuses almost solely on inpatient hospital care. "Aging legislation has been caught in a morass of conflicting and competing interests and issues. The result . . . of these fragmented approaches is that in most cases involving major aging legislation, policymakers have abdicated moral responsibility by passing laws based on flimsy and often inaccurate data."[5]

In *Social Policies and Programs on Aging*, this author cited a series of agenda items for social policies on aging.

1. Assurance of an adequate income for every older person through a federally administered system of income security which is protected against inflation, devaluation of the dollar, and pension loss.
2. Reduction or abatement of federal, state, and local taxes for older persons and also a reduction of rates of public utilities such as transportation, telephone, gas, electricity, and so forth.

3. Reorganization and reordering of the health delivery system with stress on early detection: treatment, rehabilitation, prevention, group practice, and home assistance; development of an all-inclusive prepaid national health insurance system to remove financial worries and to assure cost control.
4. Provision of increased public social services divorced from financial needs.
5. Development of additional social and community services (as proposed by the Senior Citizens' Community Planning and Service Act of 1963) which would include many additional social services for older people and for research and demonstration projects leading to newer or improved programs to aid them.
6. Increase in senior citizens' housing projects in urban and rural areas and eligibility of single persons for moderate income and rental housing which is now only available to couples. In addition, automatic inclusion of a battery of social services in all public housing projects designed for the elderly.
7. Inclusion in the national service corps opportunity for older people who are able and willing and in a position to provide services for people with problems in all age groups.
8. Expansion of the Manpower Development and Training Act and the Area Development Act in order to launch a series of experimental and demonstration projects to help older workers and those in the middle years make the best possible use of training opportunities in communities and to prepare for second careers.
9. Provision of a pool for [full- and] part-time employment opportunities for older people and preretirement counseling services sponsored under industry, management, and labor.
10. Increase in the federal contribution for the building of nursing homes and provision of more uniform standards for nursing homes and more uniform standards for nursing home care with enforcement possibilities. Removal of institutional stigma from institutions for the aged who are chronically ill.
11. Development of increased geriatric treatment facilities for the mentally ill and halfway houses for those who are released from hospitals and mental health institutions.
12. Provisions of increased home health and medical care services for the mentally ill as well as for the physically ill in their own homes or homes of relatives.
13. Provision of an increased program of foster and boarding care for the elderly.
14. Development of day care centers, recreation centers, and outreach programs for those who cannot take advantage of existing recreational facilities.
15. Increase in educational opportunities under adult-education auspices.
16. Development of a more uniform statutory program of social services, particularly homemaker, protective, consumer information, legal assistance, friendly visitor, meals-on-wheels, and multi-service centers.
17. Creation of more nutritional programs coupled with social and recreational services to improve the nutrition of older people [out-of-home as well as in-home] and to assist in alleviating incipient personal problems.
18. Provision of improved transportation facilities to counteract physical isolation and to advance the mobility of older persons.
19. Development of short-range and long-range plans by all professions and organizations (governmental and nongovernmental, including older people themselves), on planning bodies to design plans for the well-being of the elderly in all walks of life, taking into account that the aged are not a homogeneous group. Creation of opportunities for choice!
20. Expansion of research projects and facilities and provision for the utilization of research findings as soon as possible in the planning and development of social welfare programs and services.
21. Development of new, and improvement of existing, educational and training programs for professionals, paraprofessionals, nonprofessionals, and volunteers working with the elderly.
22. Development of a system whereby the existence of projects can be readily communicated to the public and where the results of successful demonstration projects can be made part of programs and services as quickly as possible.[6]

These goals are as valid today as at the time when they were set forth.

Dimensions of Social Welfare Policy

There are two basic types of social worker: those engaged in the provision of direct services to clients (individuals, families, groups, members of community organizations) and those engaged in offering services indirectly (planners, administrators, social policy shapers). In addition, some social workers are researchers involved in knowledge testing and building and some are educators transmitting knowledge and skills to others. Neil Gilbert and Harry Specht see social welfare policies as "choices among principles or guidelines to determine what benefits are to be offered to whom, how these benefits are to be delivered and how they are to be financed." Their dimensions are the following:

1. Bases of social allocations: What are the guiding principles that determine the benefits, programs, or services allocated to older persons in our society? E.g., older persons whose incomes are below a certain amount per month are eligible for Supplemental Social Security Income.
2. Nature and types of social provisions: What are the forms in which the benefits, programs, or services are to be received by older persons? E.g., those eligible for SSI receive benefits in cash, not in kind or in vouchers; or transportation is made available regularly via a cab service contracted by an agency at a flat-rate nominal price to the elderly person for hospital visits.
3. Delivery of provisions: How are benefits, programs, or services to be delivered to the elderly in the community? E.g., meals-on-wheels are delivered to the older person in his [or her] home five days a week if he or she is incapable of leaving the residence; or meals are available at specially designated nutrition sites (at a service center) for all older people (whether ambulatory or not).
4. Sources and methods of financing: How are these benefits, programs, or services paid for? Through taxes via federal and state governments, contracts for services with private agencies? E.g., SSI is paid for via a mix of federal and state funding; nutrition programs on-site are federally financed via Title III of the Older Americans Act, as amended; meals-on-wheels may be funded via contract for service agreements through a mix of public tax and private philanthropic monies.[7]

Social workers in direct practice must be aware of these dimensions as their clients and services are affected by them (see Chapter 7) and as they may affect the allocation and flow of such provisions in turn—as Brody and Brody pointed out already in 1984:

> While social security benefits were .5 percent of the gross national product (GNP) in 1940, they were 4 percent of it in 1972. SSI is expected to at least double the number of aged recipients on public assistance. Together with a special SSI increase and that program's tie-in to the cost of living index, transfer payments to the aged from these two programs should be stabilized at 5 percent of the GNP in the 1980s, modified only by radical shifts in the population or special increases authorized by Congress.
>
> Several results of this development concern social work:
>
> Is the base grant enough to guarantee an end to poverty for the aged? The 1972 poverty threshold was $1994 for an older individual and $2505 per couple, against a base SSI individual grant of $1680 and $2540 per couple. Considering the consumer price increase from 1972 to 1974 and, further, the definition of near-poor set at 125 percent of the poor threshold, one concern of the social workers will be to make sure that the level of the nationally guaranteed income promises to eliminate poverty for the aged. What percentage of national income is the public willing to allocate for the aged? How will that percentage be allocated between income and services?[8]

Or take health social service needs. Again, Brody and Brody spoke to this issue then:

> Physical, mental, and environmental factors together determine the health of the aged. Developmental understanding of the aging process suggests that varying degrees of dysfunctioning or health status result from the accumulated insults of life crises interacting with universally present chronic illness. This process evolves within the framework of the genetic mold and the characteristics of personality. Medical care operates to stablize physical or mental impairment. The availability of the family network and other social supports assures that medical care will be utilized and that the prescribed regimens will be carried out. Accordingly, any projection of the health needs of the aged would have to consider prospective knowledge, probable deliverty systems, and predicted age spread. . . .
>
> The Medicare system, as presently administered, makes short shrift of social services related to health. Those who apply for reimbursement for such services under Medicare must be sick enough to require acute inpatient care before they can receive the services at home. Virtually all the insurance proposals before Congress build on the Medicare experience, and the few that are not specifically modeled on it do not include a broad spectrum of home health services. More particularly, social services are not covered as appropriate for vendor payments under third-party pay arrangments. . . .
>
> The hospital—focal point of the health delivery system, with over one third of its bed days used by the aged—pays little attention to the social needs of patients. . . . The new emphasis on health maintenance organizations (HMOs) as a preferable delivery system is also built on experience that has not included health social services. For the most part, HMOs have not served the aged in their proportion to the total population. A significant breakthrough was achieved in the Health Maintenance Organization Act of 1973 when medical social services were made a requirement of "qualified" HMOs. It remains to be seen how this law will affect both the provision of health social services benefits and the enrollment of the aged.
>
> In preparing for the decades ahead, social workers concerned with the aged have a major interpretive responsibility to heighten the awareness of health institutions and providers in meeting the needs of the elderly. Providers will not be able to respond, however, until they have an economic base on which they can plan to expand home-health and institutional social services. This, in turn, requires providing policymakers with hard information as to the economic and social cost-benefit of these services. Task defining and pricing of home health services and determining the incidence of their need on an actuarial basis must precede the extension of prepay mechanisms to these services.[9]

What can the social worker rendering direct services do to participate in shaping social policy amid such substantive areas and issues? Let us turn to the prophetic Brodys again:

> A critical role of social workers with respect to the aged for the decade of the eighties is fulfilling the primary responsibility of advocacy. Advocacy in turn must be supported by research, education, and service. Hard information must be available for the brief that backs up the value commitment. Social work education similarly needs research data in preparation for training professionals to work with the aged. The practitioner, in giving service, fulfills the promise of the advocate.
>
> While any schism in social work between planners, practitioners, and action groups on the one hand and direct service practitioners on the other is to be deplored for all age groups, it is particularly inappropriate for the elderly. Certainly, the broad goals are to reduce socially induced risks: negative attitudes, poverty, vulnerability due to minority group status, environmental stresses such as poor housing and dangerous neighborhoods, and neglect in health services.
>
> Within the framwork of the broad goals, the social worker must determine and distinguish what his [or her] particular agency can provide directly, what the larger community (that is, other agencies and the three levels of government) must provide, and what linkages are necessary among them. To focus on planning and delivering the specific services that a particular agency can develop and control does not mean avoidance or denial of the broad social changes needed as a context for those services.
>
> Paralleling those broad-gauged efforts, there must be preventive, therapeutic, restorative, and prosthetic services for those elderly individuals and families who inevitably are vulnerable in any society: those who through illness, loss, and psychological vulnerabilities lack the personal resources to deal with the pressures that all are subjected to as part of the human condition. There is no absolute protection from the distress attendant on such experiences, and no programmatic substitute for skilled human help.
>
> The rendering of social work services will depend increasingly on third-party payments either for services rendered by the social worker practicing as an individual or in a group, or as part of organizations with a variety of missions. More likely, social work services for the aged will be available under the health rubric, as much

for the convenience, accessibility, and acceptance of the aged consumer as for the provider.[10]

Hard data to back up claims and to provide documentation for positions taken; projections as to present and future needs of the young, middle, and older population; articulation of ideas based on research findings that are properly evaluated; presentation of viewpoints that counteract stereotypical myths of the aging; convincing arguments based on reflected experience with older people in daily practice—be this in a community agency or a residential institution—all this is needed and can be supplied by social workers to decision-making groups in the private and public sectors, as well as to organizations of elderly citizens, such as the AARP or Gray Panthers, to add ammunition to their arsenal.

Take the case for or against mandatory retirement. This social policy issue has enormous implications for the country as a whole, as well as for each person, whether of retirement age or not. The changes in retirement laws enacted in 1978 have far-reaching effects for industry, trade unions, government agencies, and people of all ages. However, *mandatory* retirement for employment in the private sector has not been abolished nationally, though several individual states have taken steps to ban legally *mandatory* retirement.

Social workers have dealt with people and their various experiences with retirement—people who anticipate retirement, suffer from it, or adjust to it to varying degrees. Some have opinions about it, love it or hate it; some experience stress and family conflict; some have prepared for it, and some have been traumatized by it. Data are vital; they need to be systematically brought together and conveyed in discussions with management and unions, with governmental agencies, with lawyers, and with legislators. Social workers must write and speak on such a subject; it should be on the agenda of social agency staff meetings. The case now becomes a cause!

Strategies and Techniques

To participate in the social policy formulation and shaping process and to intervene effectively, "retail" social workers must be cognizant of strategies and techniques that are based on an analysis of the problem and policy. The four-dimensional framework discussed earlier is a useful way to approach such an analysis. Like the problem-solving model outlined in the previous chapter, strategies and techniques follow the appropriate assessment. Literature on the "planning of change" distinguishes three major types of strategies: (1) empirical-rational, (2) normative-reeducative, and (3) power-coercive.[11]

Empirical-Rational

The assumptions of the empirical-rational strategy may be summarized as follows: Fundamentally, people are rational and they follow their rational self-interests once this is revealed to them. First, a change must be proposed by some person or a

group that knows of a situation that is desirable, effective, and in line with the self-interests of the person (group, organization, or community) that will be affected by the change. Because persons or groups are assumed to be rational and moved by self-interest, they will adopt a proposed change if it can be rationally justified and if they can be shown that they will gain by the change. This strategy includes certain techniques:

Collecting Data. In daily practice with the aged, social workers must gather and record information about their clients and groups, not only for agency purposes or as a tool for supervisory conferences, but to make these data available to policymakers in the agency (executives, board members), to members of the legislature, to community lobby groups, to special interest associations, and to the public media.

Expert Testimony. Often, social workers who know the magnitude of their clients' problems fail to speak of them frankly in the political and public arenas. Social workers should testify as professionals and as representatives of their agencies.

Case Conferences with Other Agencies. These conferences can be used by agencies that are familiar with the treatment of their clients by a second agency. They should be held in the presence of the clients involved and should be conducted with decision makers as well as line workers.

Education. This technique includes using informational meetings, panels, exhibits, literature, and press campaigns, all of which are aimed at educating segments of the community to a particular issue.

Demonstration Projects. Although recent examples of this form have been focused directly on specific problems of the poor, other long-range implications are possible. Further advocacy in usually needed to carry the message of the demonstration project into institutional changes, which affect the total population involved.

Direct Contacts with Officials and Legislators. The agency may want to be a resource of information about community problems for officials. It may want to have individual or group meetings with legislators on a regular basis, so that elected officials can be exposed to views on current issues that affect their clientele.

Normative-Reeducative

The normative-reeducative strategy does not deny the rationality and intelligence of people; however, it focuses on the belief that patterns of action and practice are supported by social-cultural norms and by commitments on the part of individuals to these norms. Social-cultural norms are supported by the attitude and value system of individuals on normative outlooks that undergird their commitment. Change in a pattern of practice or action, according to this view, will occur only

as the persons involved are brought to change the normative orientation to old patterns and develop commitments to new ones; and changes in normative orientations involve changes in attitudes, values, skills, and significant relationships, not just changes in knowledge, information, or intellectual rationales for action and practice. Techniques mostly involve *group-sensitizing programs* (e.g., T-groups) that involve members of agency staffs, clients, and interagency committees and that start by consciousness-raising efforts and activities.

Coalition Groups. This technique involves the agency's becoming a member of an ad hoc group that is committed to a specific objective. The advantages of this form of involvement are that the agency is less vulnerable to direct attack and is involved with disparate types of organizations in concerted action. The problem with this type of involvement, however, is that the issue at hand may become too generalized to meet the wishes of member organizations. This is especially true if there is a high orientation among the members for "consensus" or "cooperation."

Client Groups. This is a development in which consumers of services or potential consumers form groups for social change. The common interest among the members is the identification of a mutual problem. The social service agency initiates the group, gives it impetus, assists it to obtain certain information or access to selected people, and mounts collaborative efforts with other community groups.

Power-Coercive

The power-coercive approaches emphasize political and economic sanctions in the exercise of power as well as moral power, playing upon sentiments of guilt and shame. Strategies are nonviolent and involve the use of political institutions to achieve change and the use of changing power elites. Certain techniques are called for.

Position Talking. The more effective stand will be related to the "position" of the person or agency. To take a stand on an issue has both external and internal values since the clients and staff note the record of an agency's position.

Petitions. Petitions can be used to call attention to an issue, assist group members in making public contacts, and help members formulate points and rebuttals.

Persistent Demands. This technique involves bombarding officials and legislators and going beyond the usual channels of appeal. This tactic stays within the limits of the law, but it may be a precursor to actual harassment or even extralegal means.

Demonstrations and Protests. These include marches, street dramas, vigils, picketing, and other forms of nonviolent direct-action public demonstrations. Social work advocates should be equipped to conduct and guide such efforts, and their agencies must be committed to the support of such activities prior to their initiation. The agency must consider whether other means have been exhausted fully and, if so, whether the other available means are too far behind the firing line from which the decisions must be made. Advocacy by board and staff in these matters might call for financial, political, and technical assistance in such a struggle. This strategy must not be utilized without broad commitment and clearance with those on whose behalf advocacy action is contemplated and carried out.

Social Workers in Planning and Policy Roles

Based on the interplay of the roles of social workers as enablers, brokers, advocates, therapists, teachers and experts, their tasks are to use a variety of techniques of intervention to effect changes in the social policy arena. While much of what has been said so far has direct applicability for "wholesale" social workers as well, there are specific functions incumbent upon them that arise out of role expectations and role prescriptions. In the capacity of planner and policy maker, the social worker devotes a major portion of his or her professional life to influencing social policy on aging.

Perlman and Gurin's problem-solving model (reviewed in Chapter 13) applies to the organizational context of planning organizations when the social worker and planner in the field of aging engage in the tasks of (1) studying needs and identifying problem areas (such as housing); (2) setting goals and policies (what type of housing, for whom, at what cost, and where); (3) implementing the policies and plans (building the housing units); (4) monitoring and feedback (examining to what extent implementation is in accord with goals, policies, plans and changing needs). An exposition of these tasks and application in practice addresses itself primarily to the role of social policy analysts and implementors—that is, administrators in the field of aging.

An Illustration

This example describes the role of professionals in social policy in a state unit on aging in Massachusetts. As such, it illustrates the kind of contributions that can be made. It is excerpted from an article by this author in the journal *Aging and Human Development.*[12]

> On August 31, 1970 Governor Francis Sargent of Massachusetts signed an Act establishing the Executive Office of Elder Affairs. As a result, Massachusetts had become the first state in the nation to have a cabinet level office that deals solely with the affairs of the elderly . . . chartered to be a "program and advocacy agency." Soon afterwards, the Governor appointed a Secretary to head this office and two advisory committees as recommended by the White House Conference on Aging Planning Group in the Commonwealth: a Citizens Advisory Committee composed of elderly in the state and a Professional Advisory Committee, henceforth to be named Professional Task Force Committee. The State Unit on Aging, that is, the

Executive Office of Elder Affairs, was to engage in planning, monitoring and delivering service programs and in advocacy functions on behalf of the elderly.

Subsequently, the newly appointed secretary asked this author to chair the Professional Task Force Committee. In consultation with the Secretary, 25 professionals in gerontology and geriatrics were appointed by the Governor based on three criteria: (1) functional competence; (2) leadership potential; and (3) representativeness. As a result, professionals were included who [were] working with the elderly in institutional and noninstitutional service programs—students, academic [experts] (teachers and researchers), policymakers, and administrators. Because the Chairman of the Committee and the Secretary viewed it as essential that this Committee should be involved in social policy shaping by providing advisory input to the Secretary and his staff, various and different competencies [were to] be represented so that the Secretary and his staff would get the best possible advice that would aid them in designing policy for the aging.

In order to facilitate this task, several Committee members assumed chairmanships of [subsidiary] task forces that were reflective of particular areas of concern that came up in the life of the Executive Office or among gerontologists. Professionals in the Commonwealth were asked to join such subcommittees and to work with them on a specific task. In this way, a number of talents were tapped and their know-how could be made available to the total Professional Task Force Committee. As of the present time, the following [subsidiary] task forces have been created: Community Health Nursing, Elderly Housing, Employment, Information and Referral, Legislation, Preretirement, Training, Nutrition, Home Care, Nursing Homes, Education of the Elderly, Image, Transportation, and Reorganization of the Executive Office Implementation. To establish an ongoing link with the Citizens Advisory Committee, its cochairmen were made members of the Professional Task Force Committee. They attend regularly its monthly meetings and on two occasions the two Committees met jointly.

ANALYSIS OF OPERATION OF THE PROFESSIONAL TASK FORCE

In order to analyze the operations of the Task Force, I would like to use three major patterns of activity or strategies that have served as a framework for a study at Brandeis University: (1) systemic reallocation; (2) regional and local advocacy; and (3) service delivery. Systemic reallocation is primarily directed at state legislatures. In addition to authorizations and allocation of funds for the aging, this strategy seeks legislation that affects eligibilities, standards, operating authority for programs and services.

In this respect, the Professional Task Force Committee was performing advocacy functions to marshal support for legislative programs, particularly during the reorganization phase of the State Government in Massachusetts. It was vital for the elderly that the Governor-appointed Executive Office of Elder Affairs became a "Department of Elder Affairs" by statutory legislation. This was achieved in December 1973 when the General Court voted to this effect.

Systemic reallocation functions were also involved when professional expertise, status, and prestige were utilized by the committee in order to help set standards for community health nursing, to appoint an ombudsman for nursing homes, and to support guaranteed income legislation (passed by the legislature and signed into law in December 1973). The second major pattern, regional and local advocacy, is designed to proliferate the number of regional and local organizations that can serve as generalized advocates for the aging in local communities. At this stage, the Professional Task Force Committee has been less involved in this activity, though it has been related to existing Councils on Aging in the State.

With regard to service delivery to benefit older persons, the Committee was perhaps most instrumental, as it designed a proposal for setting up a Home Care Service Delivery System as an alternative to institutionalization of older people. Home Care, subsequently, has become one of the major program foundations of the Executive Office of Elder Affairs. The design was hammered out by members of the Professional Task Force in many hours of deliberations and then submitted to the Citizens Advisory Committee. After their modifications had been incorporated, it was finally adopted by the Executive Office and has since become basic policy in the Commonwealth to provide alternatives to institutional care for the elderly.

The Committee has also developed a set of standards for housing of the elderly, participated in developing nutrition standards for Title VII programs, and is presently in the process of planning a conference to create an appropriate image of the elderly in the community. The Professional Task Force also has acted as a review committee for the State plan under Title III of the Amended Older Americans Act of 1973.

In summary, the activities carried out so far have included: (1) input of ideas and shaping program designs, such as the Home Care Proposal; (2) testing of plans and ideas put forth by the Executive staff, such as a review of the Title III State Plan; (3) dissemination of information affecting the elderly to the professional community in the Commonwealth; (4) lending support to the advocacy roles of the Executive Office by providing expert testimony in the State Legislature and by mobilizing professional community support to influence Congress and the State Legislature in support of particular legislation benefiting the elderly; (5) providing a liaison between professionals and older persons through link-up with the Citizens Advisory Committee and having the cochairmen of the Citizens Advisory Committee as members of the Professional Task force; (6) providing a critical perspective to the Executive Office, its staff, and its operation. This function is very important, and though it has been underplayed in the early stages since everybody was concerned with getting the Department of Elder Affairs on its feet in the first place, it will become a most significant function in the immediate future.

LIMITS AND CONSTRAINTS

Several limitations in the functions of the Committee can be discerned as of now: (1) Professionals are busy people; therefore their time is limited and they cannot always be available when they are needed most. (2) To design a new role and at the same time to perform is difficult at best; while advisory committees have existed before, the task force approach through which various committee members act also as chairmen of their own subcommittees and thereby increase and enlarge the range of activities of the overall Committee, had few models to follow. (3) No monitoring and evaluation unit had been placed in the Executive Office so far, and the Professional Task Force Committee was in no way equipped to fulfill

an evaluative function although it was urgently needed. (4) Communication of data from the Office to the Committee was sporadic and the Professional Task Force Committee was not equipped to provide an inflow of communication to the Office as regularly as it should have. Staff and clerical services were minimal; the relationship with the Citizens Advisory Committee was sporadic, despite the fact that a linkage was provided in the structure. (5) The inevitable tension between operating out of political necessity and using a more deliberate approach created stress. When immediate action had to be forthcoming on the policymaking level, the professional group would have preferred to contemplate longer and to reflect more upon the action to be taken.

PRESENT EVALUATION AND A HYPOTHESIS

(1) Linkage of professionals and the elderly themselves has become closer but there are still wide gaps. Many professional interests and perceptions are not necessarily in harmony with the way older people view themselves and view professionals. There has been some attempt to provide such a linkage, which has resulted in greater appreciation of what professionals actually do and potentially can do. In many respects, such appreciation is still a one-way street. It is essential that both advisory committees develop closer ties. With the reorganization of the Executive Office accomplished, both advisory committees are now anchored in legislation and are sanctioned in their respective functions. This evidences recognition that advisory groups of professionals and of elderly citizens are essential to provide input and to make their voices heard in shaping policy by the Department of Edler Affairs.

(2) The influence of professionals upon State Units on Aging can be effectively utilized. Based upon the experience over the past two years, this author submits the following hypothesis: the degree of influence of professional as a group on a State Unit on Aging will be mediated by the following variables:

(a) A commitment of professionals to the work of the State Unit that is expressed through (i) commitment of their time on a regular basis and (ii) commitment of professional competence to the work of the State Unit, that includes a recognition of limitations of their knowledge, available and accessible data, and professional competence. Competence used is competence believed!
(b) Legitimation of a professional group as an advisory body which is sanctioned by the executive and legislative branches of government.
(c) Establishment of a continuous, professional relationship with the head and key staff of the State Unit, based on mutual respect which allows for a critical give and take.
(d) Acceptance by the professionals of the nature of an advisory (in contrast to a decision-making) relationship, recognizing that besides expert power, other sources of power, such as political, economic, senior power, will be utilized by many interest groups to influence policymaking in the State Unit.
(e) Maintenance of a clear focus on limited goals to be pursued at any one time, coupled with a flexible stance to adapt to changing conditions that demand an immediate response.
(f) Existence of an appropriate structure to allow for long-term goal pursuits and an immediate action response.

To what extent the State Unit will be able to make successful use of expert power to shape policy for the elderly and thereby effect a better quality of life for them is a major research question which we expect to pursue more systematically in the immediate future; the hypothesis advanced will guide us in this undertaking.

SOME CONCLUDING THOUGHTS

The experience in Massachusetts has demonstrated that a body of professionals linked together through an appropriate structure . . . can shape and effect policies that a State Unit on Aging eventually promulgates. To what extent the aged themselves will be beneficiaries of such efforts can only be indirectly assessed because the Professional Advisory Committee targets in on the State Unit on Aging, and not on the elderly themselves. The experience, know-how, and competence of professionals will be reflected in the kind of policy questions that they tackle, to the degree to which they apply themselves to such particular questions, and in the approach they take to these questions and issues. In the give and take of an advisory committee, individual professionals who are strongly beholden to a particular professional viewpoint tend to modify their positions without compromising their principles, to benefit the policymaking process. This became clear when we worked on designing the Home Care Proposal. In this instance, the output of various professionals was solicited, collected, and put into working papers, which were disseminated among the other members of the Committee. They related [the papers] to their particular areas of competence and finally an editing committee, composed of the chairman and other members, worked over the proposal and finally submitted it in draft form to the Secretary and then to the Citizens Advisory Committee. This procedure showed us that a cross-fertilization approach can yield significant results if people are enthusiastic enough to give of their time and competence.

At the beginning of the creation of the Executive Office there was great interest in participation of and by the professional community. Whether this will continue now when the Department becomes more institutionalized and more bureaucratized is another question. Presently there is still a good deal of enthusiasm and a strong interest by the members of the Committee; both have to be preserved because without them the commitment may flounder. What professionals offer must primarily accrue to the benefit of the elderly, although the professional community may reap secondary gains because of an advancement in their status. However, like all sources of power, expert power is also subject to abuse. Therefore, the checks and balances provided by citizens groups or organized elderly [are] essential to avoid "blind spots" and "notions of superior knowledge" which are inherent in an expert approach to policy shaping. [Experts] can and should make [their] expertise available in policy analysis, policy development, and in policy implementation. But, at the same time, [they] must recognize that, like everybody else, [they need] a corrective; otherwise, expert power will be guiding too much the direction of a State Unit on Aging (or any other government department) and this may not always be in the interest of those who are going to receive services and to be the beneficiaries of social programs. It has been said that the "functional approach emphasizes professionalization in the administration of public policy leading to bureaucratic autonomy from popular majorities and their elected representatives."

This Task Force under its new name, "Professional Advisory Committee to the Mass. Dept. of Elder Affairs," has continued ever since and though its objectives and tasks have changed in accordance with the changing and growing operations of the State Unit, it has played a significant role in the life of the Department until today.

Agency Policy and Social Policy

Social workers in the field of aging, as in other fields of practice, have a number of roles to play in the arena of social policy shaping—and not merely in carrying out the results of a haphazard, crisis-engendered and politically motivated *nonpolicy* that places them into a position of a passive *repair person*. While social workers are deliverers of social services, in the broadest sense of its definition, they are also coarchitects in the shaping of our social policies. Since values, knowledge, and power affect the making of such policies, social workers on any level of practice must be engaged in this enterprise.

> Regardless of whether a social worker devotes his [or her] career to practice as a caseworker, group worker, or community organizer, as administrator, researcher or teacher, he [or she] should have professional commitment to promote social change or reform. In order to develop such a commitment [the worker] needs corresponding attitudes, knowledge and skills which equip him [or her] to be motivated to understand the issues and problems involved and to be able to act in accordance with the knowledge and understanding gained.[13]

Kahn has phrased it succinctly: Practice enacts policy as much as policy enacts practice. All too often, social workers have allowed policy to enact practice without realizing that their very actions and activities in practice do indeed make policy. Nowhere is this so clear as in the microcosm of the agency. After all, most social work practice is taking place within and through a bureaucratic agency; and agencies set their own policies and adopt their own procedures. As a social system, an agency responds to its environment and influences that environment in turn. While bureaucratic structural imperatives and social work professional norms are sometimes at odds and not infrequently give rise to conflicts, the agency as a resource in the community also has influence and, if properly mobilized, may wield power.

A long-term care institution, a senior center, a day-care facility, or a home health care agency consists of policymakers, administrators, staff members, and clients—members or residents that can be galvanized into action. Their combined know-how, their experiences, and their sentiments can be a vital source in influencing social policies affecting the elderly beyond those who use these services. Whether they are aware of this potential, and whether leadership exists and is forthcoming to initiate action are vital questions.

Without leadership, the chances of doing something about a social condition or problem are slim, indeed. It is crucial ingredient in the struggle for social policy development. Since charity begins at home, however, social workers must begin to assess the degree to which agencies that employ them meet criteria of adequacy,

availability, accessibility, acceptability, and accountability regarding the services that they render to older persons in the community. If nursing homes, family service agencies, multiservice centers, and protective service agencies do not fulfill the mandate of the community, or if clients, residents, and patients feel that the mandate itself is wanting, then social workers have a responsibility to challenge the policy, program, and services rendered and to seek changes in accord with the value positions of the social work profession.

The same arsenal of change strategies and techniques as have been reviewed in this chapter now come into play for deployment. An article called "Changing the Agency from Within"[14] offers an excellent distillation of three phases of intraorganizational change: formulation of goals, mobilization of resources, and use of interventive strategies and activities. A critical role for all social workers, regardless of position, function, or type of organization or service with which they are affiliated, is performing the role of advocate. Increasingly, all social workers engaged in work with older people must support and strengthen the activities and movements of and by the elderly and act as coalition partners to secure the "bicentennial rights" promised to older persons by translating them into societal obligations that are manifest in tangible benefits, programs, services, and validated roles:

I. The Right to Freedom, Independence and the Free Exercise of Individual Initiative. This should encompass not only opportunities and resources for personal planning and managing one's life-style but support systems for maximum growth and contributions by older persons to their community.
II. The Right to an Income in Retirement Which Would Provide an Adequate Standard of Living. Such income must be sufficiently adequate to assure maintenance of mental and physical activities which delay deterioration and maximize individual potential for self-help and support. This right should be assured regardless of employment capability.
III. The Right to an Opportunity for Employment Free from Discriminatory Practices Because of Age. Such employment when desired should not exploit individuals because of age and should permit utilization of talents, skills, and experience of older persons for the good of self and community. Compensation should be based on the prevailing wage scales of the community for comparable work.
IV. The Right to an Opportunity to Participate in the Widest Range of Meaningful Civic, Educational, Recreational, and Cultural Activities. The varying interests and needs of older Americans require programs and activities sensitive to their rich and diverse heritage. There should be opportunities for involvement with persons of all ages in programs which are affordable and accessible.
V. The Right to Suitable Housing. The widest choices of living arrangements should be available, designed and located with reference to special needs at costs which older persons can afford.
VI. The Right to the Best Level of Physical and Mental Health Services Needed. Such services should include the latest knowledge and techniques science can make available without regard to economic status.
VII. The Right to Ready Access to Effective Social Services. These services should enhance independence and well-being, yet provide protection and care as needed.

VIII. The Right to Appropriate Institutional Care When Required. Care should provide full restorative services in a safe environment. This care should also promote and protect the dignity and rights of the individual along with family and community ties.

IX. The Right to a Life and Death with Dignity. Regardless of age, society must assure individual citizens of the protection of their constitutional rights and opportunities for self-respect, respect and acceptance from others, a sense of enrichment and contribution, and freedom from dependency. Dignity in dying includes the right of the individual to permit or deny the use of extraordinary life support systems.[15]

The Social Work Profession and Aging

As has been evident throughout the history of American social work with the aging, the reluctance of the profession to assume a significant role and function in working with older adults has been as pronounced as the reluctance of social work professionals, and change in this direction is coming slowly, though quite markedly. We have delineated the value base that impinges upon social work practice, its goal continuum, the knowledge areas that are a foundation for working with the elderly, the existing programs and those yet to be created, and the skills and methods that must be mastered to accomplish the goals envisioned and to carry out the tasks. We have looked at the role of social workers in shaping social policy on aging; now we shall identify a few salient frontier issues facing social work with the aging from the perspective of the social work profession.

1. Social work with the aging: specialized field of practice or generic social work?
2. Direct clinical practice versus policy and management functions
3. Differential use of manpower and womanpower in providing services and career opportunities
4. Volunteerism

Specialization versus Generic Social Work

Social work is still involved in a discussion of what constitutes generic practice and what constitutes specialization. It was Harriet Bartlett who dealt with this controversy in the 1950s and assumed a leadership role in the debate. It was her constellation view of social work that lead to the working definition (see Chapter 4) in which she and her colleagues postulated that the components (values, purpose, sanction, knowledge, and method) are generic, but that practice is specific to person, situation, and environment. She subsequently delineated fields of practice such as social work in mental health, corrections, group services, etc.

Carol H. Meyer, writing in *Shaping the New Social Work*, uses a *systems framework* to conceptualize a practice that is holistic because it "allows for flexible modes of help as needed" and does not fit clients "into a single methodology."[16] She also asserts the specificity of practice, but overcomes the specialization of practice according to "social work methods." Specialization, respectively "concentration,"

now emerges according to problems (e.g., mental illness), status (e.g., migrants), age (e.g., youth, aging), or function (e.g., planning, direct service provision).

This author has developed five curriculum organization models for content on aging in social work education, detailed in Figure 14.1. These models span the continuum between incorporation of aging content into the core social work education curriculum, and specialization in aging.

Social work with the aging makes use of specialized knowledge about aging and the aged but deploys generic methods and skills in performing the social work tasks incumbent upon the practitioner in settings that are germane to older persons in our society today.

The National Association of Social Workers recognized this fact when it created a Council on Social Work Services to the Aging in 1976 that was similar to councils for other fields of practice. In the light of mandated reorganization of the NASW structure, the council recommended that a NASW task force unit on aging be continued for the following reasons:

> [It] makes manifest the Association's recognition of the rising political and social importance of the elderly in American society and their need for a share of the human services. Moreover, to sustain a continuing organizational unit within the Association recognizes the existence of an increasing number of retired social workers in NASW and offers some reassurance to them of the Association's interest in potential utilization of this relatively untapped pool of professional expertise.[17]

Specific recommendations by the Council to the NASW Board of Directors included that a task force on aging be appointed by the president to give leadership within NASW and to serve as a focal point on issues of social policy and practice related to the elderly in American society; that the task force on aging serve as the specific body in NASW charged with the development and recommendation of policies, positions, and strategies to the board in all pertinent areas of concern within the Association relating to the elderly in general and the elderly membership of NASW; and that the task force on aging concentrate its activities within six specific areas: long-term care of impaired elderly, geriatric day programs, effective use of retired social workers, mental health of the aging, legal problems of the elderly, and transportation of the aging.

In October, 1983, the Council on Social Work Education (CSWE) received a fourteen-month grant from AoA to "expand and strengthen the capability of social work faculties and programs to prepare practitioners and to train students at the master's and baccalaureate levels for practice with an increasingly larger aged population."[18] In this national curriculum and faculty development project in gerontology, the CSWE is seeking to assure that social workers are adequately trained to provide the following services to this country's elderly:[19]

- Mental health counseling
- Administration and planning in area agencies on aging
- Health services
- Housing arrangements

Dimension	*Model 1* Incorporation within Curriculum (Integration)	*Model 2* Incorporation and Addition of Special Courses or Clusters	*Model 3* Specialization in Curriculum (Concentration)	*Model 4* Multi-disciplinary Gerontology Program (Centers or Consortia)	*Model 5* Dual Degree with Aging Specialty in Social Work and other Field
Educational Objectives: Attitudes Toward Aging/Aged	Appreciation of aging as development of values of aged people and as resource in society. Commitment to eliminate ageism as another form of prejudice and oppression.				
Knowledge about Aging/Aged	← bio-psycho-socio-cultural aspects of aging and aged in breadth	Understanding of: →	bio-psycho-socio-cultural aspects of aging and aged: in greater depth		in greater depth and breadth
Skills in Working with Aging/Aged on Micro and Macro Levels	General ability to work with any age group, including the aged.	General ability to work with any age group, yet more specifically with aging.	Specific competence to work with the aging and general ability to work with other age groups.	Specific competence to work with the aging and general ability to work with other age groups.	Specific competencies to work with the aging and general ability to work with other age groups. Additional skills beyond social work.
Orientation to Learning/ Teaching	From generic to specific		From specific to generic		Variable
Priority of "Aging" in Educational Institution	Low to Medium	Medium	Medium to High	Medium to High	Medium to High
Career Interests and Goals of Students	General social work practitioner		Gerontological social worker	Gerontological social worker and social gerontologist	Gerontological social worker and social gerontologist

Figure 14.1. Major Curriculum Organization Models for Content on Aging in Social Work Education. *Source:* Louis Lowy, "Incorporation and Specialization of Content on Aging in the Social Work Curriculum," *Journal of Gerontological Social Work*, vol. 5(4), summer 1983, p. 39.

- Advocacy
- Group work
- Long-term care
- Family therapy

An advisory committee of social workers has been formed to assist Dr. Robert L. Schneider, Virginia Commonwealth University, School of Social Work, the Project Director, with the project's implementation. The following are committee members: Dr. Marion Beaver, School of Social Work, University of Pittsburgh; Dr. Marjorie Cantor, Graduate School of Social Services at Lincoln Center; Dr. Fred Ferris, American Association of Retired Persons; Dr. Florence Kohn, School of Social Work, Adelphi University; Dr. Marvin Kaiser, Undergraduate Social Work Program, Kansas State University; Dr. Louis Lowy, School of Social Work, Boston University; Dr. Lee Rathbone-McCuan, Department of Special Education and Social Work, University of Vermont; Dr. Gary M. Nelson, School of Social Work, University of North Carolina at Chapel Hill; Dr. Kermit Schooler, School of Social Work, Syracuse University; Dr. Barbara Silverstone, Lighthouse New York Association for the Blind.

As of November 1984 the Project finished its tasks. As a result, a network of faculty liaisons has been established in each graduate school of social work. They are assisting in the dissemination of information and the promotion of gerontology. Many undergraduate program directors are serving the same role.

A survey of all graduate programs has been completed by Drs. Gary Nelson and Robert L. Schneider which provides clear evidence that most administrators, faculty and students are aware of the importance of education for gerontological social work practice, although several issues of concern as to quantity and quality of educational offerings are suggested by the findings.

For the use of undergraduate faculty and advisors, a *Directory of Study Opportunities in Gerontology in Graduate Schools of Social Work* has been prepared, and four other volumes have been developed: 1. *The Integration of Gerontology into Social Work Educational Curricula*; 2. *Specialized Course Outlines for Gerontological Social Work Education*; 3. *A Curriculum Concentration in Gerontology for Graduate Social Work Education*; and 4. *Gerontology in Social Work Education: Faculty Development and Continuing Education.*

Direct Clinical Practice versus Policy and Management Functions

This dichotomy is rather academic today, since it is recognized that both functions and activities are essential. The issue is rather one of deciding whether these functions can be carried out by one and the same practitioner or whether they call for specialization within the field of aging or specialization within social work. If specialization is called for within the field of aging, would practitioners specialize along direct services and in planning and management? If specialization along these lines is called for within social work, would practitioners divide along the same

sectors but encompass all substantive areas, such as direct service providers for families, children, and aged, and planners and administrators in areas of child services, family programs, and services to the aged?

The division of the pie has implications for the deployment of education and training of personnel as well as for knowledge and skill development, and design of social policies and programs. Therefore cogent and rational discourse on these issues coupled with the field-of-practice controversy will continue and not find easy resolution. Meanwhile both options are being pursued with implications for personnel and educational policy formulation and implementation.

As far as direct services are concerned, the issues today evolve around the questions: What are direct services to the aged? Are they means-tested social services or social utility social services? Are they intensive-treatment oriented services or care-managerial services? Are they supportive or protective services? Are they personal social services or social care services? (Social services include treatment, adjustment, protective services; social care includes helping measures such as hygiene, home health, homemakers and home chores, shopping escort services, etc.) Kamerman and Kahn capture this issue well:

> The real issue would seem to be that given some criteria of need and preference, what kinds of service and facilities programs best satisfy or are most appropriate for those needs? One major problem is the need to develop some standardized, consistent criteria for assessing individual needs, and a standardized classification of functional impairment, and then to provide a continuum or spectrum of facilities and services as appropriate. One objective should be to permit people to remain in their own homes as long as they can and want to. When this is no longer possible, protected or congregate housing facilities with varying amounts of personal and medical care should be available in reasonably close proximity to relatives and friends. . . .
>
> In reviewing community services for the aged, one is struck by the absence of a satisfactory, consistent organizing principle. Traditional formulations tend to utilize discrete, often dichotomous categories, such as institutional versus community-based provision, medical versus nonmedical care, long-term versus short-term care. Not only are the boundaries unclear but the distinction is often dysfunctional because this is not how needs are felt in the real world, where the needs of the aged are often cumulative and increase gradually over time. What is required in planning services for the aged is the development of a conceptual framework that encompasses a continuum or spectrum of needs. Moreover, we note [that the] major users of services other than socialization and recreational programs are those aged 75 and over. The most heavily used services are those involving a mix of health and social services. Regardless of whether they are provided in the home or outside the home, what characterizes these services is the element of practical personal care and help.
>
> In searching for an accurate formulation to describe these services we employ a term used in Britain which we think is particularly appropriate: the social care services. More precisely, social care is a term describing a particular cluster of practical helping measures, including personal care and hygiene (assistance with bathing and dressing); home health services (light practical nursing, assistance in taking medication); homemaker services (meal preparation, light cleaning and laundry); shopping, chore, and escort services; and visiting and reassurance services.
>
> Where the aged are concerned, social care services can encompass both in-home and out-of-home services, delivered in ordinary or congregate housing, provided from either a medical or a social service facility. They do not represent all the personal social services. Clearly, other types of services are needed for the "young" aged adjusting to retirement, for those wanting leisure-time programs, and so forth. Yet it seems equally apparent that these services are essential in caring for the aged (and also for the handicapped).
>
> In fact, it would seem that social care services could become the cornerstone of a personal social services system for the aged.[10]

Differential Use of Manpower and Womanpower in Providing Services

The field of aging offers many creative opportunities to deploy a range of personnel—professional, paraprofessional, and volunteer. Professional social workers on the M.S.W. and B.A. levels are called upon to perform many interventive tasks in practice that have been discussed so far. Differential competencies of trained social workers with M.S.W. and B.A. degrees have been delineated by NASW, though it is admittedly quite difficult to arrive at satisfactory demarcation for each. In general, it is noted that B.A.-level workers in the provision of direct services should be able to communicate confidently with other people to convey accurately observations, analyses, and plans; establish and maintain purposeful relationships through which their clients' problems may be examined and effective helping strategies developed; function responsibly as team members and also independently within an agency; and work effectively with individuals, groups, or community structures.

Depending on the complexity of the tasks, the extent of and degree of supervision by an M.S.W. will be adjusted. Workers on the M.S.W. level in the provision of direct services should be able to carry out advanced practice functions: complex cases, groups, community problems, and in the management of service delivery, supervisory functions, administrative tasks, consultation, team management, staff training and development.

There are still many overlaps of functions between the two types of professional social workers, since it was only in 1970 when the NASW and the Council on Social Work Education recognized that the B.A. in social work was the first professional degree for entry. Thereupon, differential use of manpower and womanpower was officially recognized, although this recognition merely satisfied a long-existing direction in practice, particularly in the field of aging where relatively few M.S.W.s provided direct services. Semiprofessionals are usually classified under the job category of social service assistant, and many of them hold associate degrees after two years of study at junior colleges.

Notably in the field of aging were social service assistants employed, since the shortage of professional social work personnel and a reluctance of many to work

with the elderly left little choice. The Benjamin Rose Institute, for example, had been experimenting with the use of social service assistants since the early 1960s.

> In setting up the project, the job of the nonprofessional worker was carefully defined as to role, scope, qualifications, and relation to professional staff. Use of the title "social service assistant" further served to designate the nonprofessional worker's role and relation to the caseworker; quite literally, [he or] she assists, facilitates, augments, and supplements the professional services, and [this person] and the caseworker operate as a closely knit team. It is always the professional worker's responsibility to define the service goals, exercise professional judgment, and represent the agency in situations in which such judgment is required.
>
> While the institute's experience in use of nonprofessional workers in accordance with the present pattern is still quite limited, the caseworkers to whom the social service assistants have been assigned express real conviction that the present plan provides improved service to clients. It also frees the professional worker to concentrate on those areas that require professional service and to increase the total number of clients given professional service. From the beginning of this project, emphasis has been on the social service assistant's job as one in its own right—facilitative, challenging, productive, and rewarding.[21]

A large number of services to the elderly are provided by volunteers. Thousands of hours are devoted to the myriad tasks that volunteers undertake in hospitals, extended care facilities, day-care and multi-service centers, home health programs, etc. They perform patient-care roles, help with letter writing and personal errands, and serve as recreational leaders, tutors, confidants, homemakers, shoppers, foster grandparents, board members, and advocates. The scope is practically unlimited. Proper recruitment, preservice and in-service training, supervision, and monitoring are imperative features in any volunteer program.

The demarcation lines among volunteer, semiprofessional, and professional are unclear and still changing. Using a team organization, people with a variety of skills and interests work together to offer a series of services, such as meals-on-wheels, homemaking, counseling, personal health care, friendly visiting, and recreational activities through group programs.

> Viewing the field of the aging through the perspective of differential use of manpower illuminates the complexity of the work to be done. Whether the practice task is to be case-finding, help in decision making, development of transactions between the aged person and his [or her] family, peers, or institutional contacts, or mobilizing essential resources, these interventions would be empty gestures without personnel available to carry out the tasks. Therefore, as case and program planning evolve in this field, manpower allocations will have to be integrated into the planning to deliver effective services.[22]

Pioneers can still reap the rewards of their search for adventure and for meeting challenges. Since aging as a field is not yet overcrowded, there is room to maneuver and room for experimentation.

Volunteerism

Older persons have traditionally been thought of as recipients of services instead of volunteers or providers of services.[23] As Perry points out, Havighurst's (1954) suggestions for incorporating certain functions of work into leisure to make it meaningful (social participation, routinization of life activity, creative self-expression, interesting experiences, and source of self-respect) may be accomplished through playing the role of volunteer. In his survey of fifty-six elderly persons, he found that 59 percent expressed a willingness to "contribute their time without pay to non-profit organizations in the community."[24] The most frequent response given for not volunteering at present was simply "no one asked me!" National programs such as the Retired Senior Volunteer Program, Foster Grandparent Program, Peace Corps/VISTA, and local programs such as "Across the Generations" of the Capital Children's Musuem in Washington are capitalizing on this potential for reciprocity. The older volunteers gain opportunities for self-affirmation and community agencies, and programs gain valuable resources in a time of severe budget cuts. Perry points out that an emerging role for human service workers could be that of volunteer coordinator.[25] The author would add to that the role of peer counselor trainer and the role of "broker" between our country's elderly, who have so much to gain from volunteering, and agencies and programs, who have so much to gain from enlisting their help.

Learning about Human Dignity

Many older people engage in learning about themselves and the world around them and about how to cope as well as how to understand. Educators as well as social workers have a ready market and a significant role to play in meeting the demands for learning, teaching, and training. Will we be ready to quench this thirst for information, knowledge, and help and the appetites for more learning and inquiry? The answer is not yet given.

Some years back Bertolt Brecht wrote a story called *The Undignified Old Lady.* It gives us a glimpse of a person's two lives in her past. Let us read and reflect upon it.[26]

THE UNDIGNIFIED OLD LADY

By Bertolt Brecht
Translation by Ditta Lowy

> My grandmother was seventy-two years old when my grandfather died. He had a small printing shop in a small town in Baden where he worked with two assistants until his death. My grandmother had taken care of the old shaky house, cooked for the men and the children, all without help.
>
> She was a small, thin woman with lively lizard's eyes, but slow of speech. She had raised five children on a mere pittance; she had given birth to seven.

She seemed to have shrunk over the years. Two of the children, the girls, went to America and two of the boys also moved away. Only the youngest, a sickly boy, remained in town. He became a printer and had a large family of his own. So she was alone in the house after my grandfather died.

The children exchanged letters dealing with the problem of what to do with her. One of them was willing to have her move in with him, and the printer wanted to move with his family into her house. But the old lady rejected all these suggestions and only wanted to accept a small monetary contribution from each of her children, whoever could afford it. The printing shop, long obsolete, brought almost nothing when sold and there were also debts to pay. The children wrote to her that she really could not live all by herself, but when she simply did not respond to that, they gave in and sent her a small monthly allowance. After all, so they thought, the printer had remained in the small town. So it was the printer who took it upon himself to inform his siblings about his mother's doings. The letters he wrote to my father and [what my father learned] two years later on the occasion of [his] visit there after my grandmother's funeral gave me an idea of what had transpired in those preceding two years.

It seems that, from the very beginning, the printer had been disappointed by my grandmother's refusal to welcome him into the rather large and now empty house. He lived with his four children in three rooms. But the old lady kept the contact with him to a minimum. She invited the children every Sunday afternoon for coffee. That was actually all.

She visited her son once or twice every three months and helped her daughter-in-law with preserving berries. The young woman inferred from some of her remarks, that the old lady found the small flat of the printer too confining. He, in turn, couldn't refrain from underlining such remarks in his report to my father.

To a written inquiry by my father what it was that the old lady was doing now to keep busy, the printer answered rather curtly: "She goes to the cinema." One must realize, that this was not a common pastime, not in the eyes of her children anyway. Thirty years ago the cinema was not what it is today. The theaters were miserable, poorly ventilated places, often located in old bowling alleys. Sensational posters at the door were advertising murders and tragedies. Mostly teenagers went there or loving couples because of the dark. Surely an old lady was an unusual sight there. And there was another aspect to the cinema as such. The ticket price was cheap enough, but pleasure was considered a frill, a waste of money, and wasting money was not respectable. My grandmother not only did not visit her son regularly, she also neither visited nor invited any of her friends. She never joined any of the *Kaffeeklatsches* in the town either. She chose to visit, often, the workshop of a cobbler located in a small street of doubtful repute where all kinds of unemployed people loitered about. The cobbler was a middle-aged man, who had traveled all over the world, but had not achieved anything worthwhile. People said that he drank a lot. Anyway, he was no company for my grandmother. The printer mentioned in a letter that he had pointed this out to his mother, but that she had replied coolly: "But he has seen the world." And that was all she had to say. It was not easy to discuss problems with my grandmother that she was unwilling to talk about.

About six months after my grandfather died, the printer wrote to my father that their mother was eating at the local inn every other day. What news! Grandmother who all her life had cooked for a dozen people and only ate the leftovers eating at an inn! What had gotten into her?

Soon after that, my father went on a business trip and took the opportunity to visit his mother. He arrived just as she was about to leave the house. She took her hat off again and offered him a glass of red wine and a zwieback. She seemed to be in a serene mood. She inquired about all of us but did not go into too much detail. Mainly she wanted to know if there were churches for the children. She was her usual self. The house was spotless of course and she looked healthy. The only indication of her changed life-style was that she did not take my father to visit my grandfather's grave. "You can go by yourself; it is the third one on the left in the eleventh row. I have an errand to do." The printer explained later that she probably had to see her cobbler. He complained a lot. "I sit here in this dump, with my family, have only five hours' work a day and that poorly paid, on top of that my asthma is bothering me again and there her house on Main Street is empty."

My father took a room at the inn but had somehow anticipated an invitation from his mother, if only going through the motion; but she did not mention anything. When the house used to be full, she always objected to his going to the inn to waste all that money!

Now, however she seemed to have finished with family obligations; she went her own new way in the evening of her life. My father, who had a good sense of humor, found her "quite cheery" and said to my uncle to let the old lady do what she wanted.

But what did she want?

The next report about her said that she had ordered a "Bregg," a horse-drawn carriage for an excursion into the country, and that just on an ordinary Thursday. The few times when we grandchildren had come to visit, grandfather had rented a Bregg like that. At that time, grandmother had always stayed at home, declined to come along. And after that came the trip to K, a bigger town two rail hours away. There were horse races there, and to the horse races my grandmother went.

The printer was thoroughly alarmed by now. He wanted to consult a doctor. My father shook his head when he read that letter, but rejected the idea of the consultation.

My grandmother had not gone to K by herself. She had taken along a young girl, a semi-imbecile, as the printer wrote, a kitchen maid from the inn where my grandmother ate every other day. This "cripple" played a very important part from now on.

My grandmother seemed to have taken to her in a big way. She took her to the cinema and to the cobbler, who by the way, turned out to be a Social Democrat and rumor had it that the two women played cards in the kitchen while drinking wine.

"She bought a hat for the cripple, with roses on top," wrote the printer, "and our Anna doesn't even have a communion dress." My uncle's letters got quite hysterical, dealt only with "the unworthy behavior of our dear mother" and nothing else. The rest I heard from my father.

The innkeeper whispered to him with a wink in his eye, "Mrs. B. is amusing herself now, one hears."

In reality my grandmother did not live these last years in wealth at all. When she did not eat at the inn, she only made herself some scrambled eggs, a little

coffee, and her favorite zwieback. Other than that she treated herself to some cheap red wine which she imbibed from a small glass with her meals. She kept the house very clean, not only the kitchen and her bedroom, the only rooms she used. However she took a mortgage on the house without the knowledge of her children. Nobody ever knew what she did with the money. It seemed she had given it to the cobbler. After her death he moved to another town and supposedly opened a larger store for custom-made shoes.

Looking at it closely, she actually lived two lives, one after the other. The first one as daughter, wife, and mother; the second simply as Mrs. B., a single person without responsibilities, with modest, yet adequate means. The first life lasted six decades, the second no more than two years.

My father found out that during the last half year of her life she took certain liberties that ordinary people were not even aware existed. During the summer months, she rose at three o'clock in the morning just to walk through the quiet empty streets of the town that she had all to herself this way. And when the priest came to see her to help the old woman dispel her loneliness, she invited him—so they say—to the cinema.

She was not at all lonely. At the cobbler's, evidently lots of sociable people liked to spend their time and tell stories. A bottle of her own red wine was always there; she drank her small glassful of it while the others talked and gossiped about the prominent people in the town. This wine was only for her, although occasionally she brought some stronger stuff for the others.

She died unexpectedly on an afternoon in the autumn in her bedroom; not in her bed, but on a wooden chair at the window. She had invited the "cripple" for the evening at the cinema and so the girl was with her when she died. My grandmother was seventy-four years old. I saw a photo of her that showed her on her deathbed. It had been taken for her children. On it one can see a tiny wrinkled face with a thin wide mouth. Every feature small, yet not smallish. She had savored the long years of servitude and the short time of her freedom and eaten the whole "loaf" that is life to the very last crumb.

Has the old woman found the "sense of integrity" of which Erikson speaks, and put it all together? What does she teach social workers, what can we learn from her? . . .

Occupational Outlook for Careers in Working with the Aging

A growing variety and number of employment settings are provided primarily or exclusively for services to older persons. These include but are by no means limited to:

- Senior citizens, adult day-care centers
- Nursing homes and intermediate-care facilities
- Senior housing sites, retirement communities
- Nutrition sites, older worker employment programs, community care agencies
- State and area agency components of the national aging network
- Family service and counseling agencies
- Hospices

- Veterans Administration hospitals
- Legislative bodies
- Community planning agencies.

Recognition of the importance of designing and providing specialized programs, facilities, and services addressed to the older population has also been spreading rapidly among organizations and institutions serving the general population. Thus, personnel with relevant knowledge of social aspects of aging can also be found in:

- Banks and investment institutions
- Group medical practices, dental clinics
- Community health and mental health centers
- Travel agencies
- Personnel offices of large corporations and quasigovernment agencies
- Educational institutions
- Employment agencies
- Newspapers, publishing and broadcasting agencies.

Private social work practitioners are also building a clientele based upon their specialized knowledge and skills for working with older adults.

Employment Opportunities

There is no available estimate of the number of social workers working in the field of aging. Employment opportunities in this field are closely related to state and federal government funding for services to the elderly. Even though state and local governments have faced increased pressure from the federal government to keep spending for new programs at a minimum, the field of aging does not seem to be affected. The mandate contained in the 1978 and 1984 amendments to and funding authorizations of the Older Americans Act testifies to the continuing interest of Congress in assuring the availability of qualified manpower to perform the multiplicity of tasks and services found in the expanding field of aging. (*Newsweek* in October 1982 listed the field of gerontology as one of the growth industries of the future.)

Job opportunities for social workers in general vary widely by geographic area. It is difficult to predict the long-run job market conditions of any profession. Nonetheless, reports indicate that compared to the overall situation for social workers, social work graduates with training in the field of aging have fared well in the job market. A high percentage of graduates have found employment in aging-related settings. Some educators have reported receiving requests from around the country for graduates with a concentration in aging. Future job-market conditions for graduates educated in both social work and gerontology depend on the relationship between supply and demand. Compared to the services for other groups, however, aging services are largely in their infancy. Thus, the future demand for social workers in the field of aging is largely a function of a continual healthy expansion of aging services at a time when other services are faced with small growth and are even being cut back.

. . . And Now the Future

Statistical projections for the year 2000 point to a population of people over 65 of over 35 million, against a population of 87 million in the under 5-to-19 age bracket; in the year 2050, it is expected that over 67 million Americans will be over 65 as against 87 million in the under 5-to-19 age category out of a total population of over 310 million people. By 2050 the ratio of older persons will probably be one in five. Also, the older segment of the elderly population, those over 75, will increase at a faster rate than those between 60 and 75 years of age and claim a sizable share of the health and social resources for their care. Three and four generations of people and/or families alive together will create new intergenerational life pattens, relationships, and life-styles. With this demographic shift, the needs of the old and the economic problems they create for the proportionally decreasing number of young are becoming social concerns. At the same time, the political influence of the aged has to be reckoned with: they go to the polls in larger numbers than younger people.

Donald Cowgill and Lewelyn Holmes postulate several universals about the aged in every society. For example, they constitute a minority within the total population, and since females outnumber males, widows constitute a high proportion of the older population. There is a tendency of people classified as old to shift to more sedentary, advisory, supervisory roles, involving less physical exertion and more concern with group maintenance than with economic production. In all societies, they point out, some older persons continue to act as political, judicial, and civic leaders; and mores prescribe some mutual responsibility between old parents and their adult children. All societies value life and seek to prolong it. But they find that variations are pronounced and differ from culture to culture, from society to society.[27] As Butler states:

> Sociocultural attitudes, events, and institutions, transitory and enduring, affect the psychological experience of aging. Indeed, some sociocultural phenomena are so intense in their effects that they handicap recognition and study of the basic processes of aging, biological as well as psychological. Moreover, personal issues, which may often be traced in more superficial sociocultural phenomena, potently affect both the concept and the experience of aging. Public attitudes may reflect an older person's struggle with his [or her] fear of aging and death, or lead to sentimental over-reaction to, or grim rejection of, the older person by the younger generation. Adults may be troubled by aspects of their residual dependence on their parents and by their pain at seeing those upon whose judgment they so long depended deteriorate into states of incoherence and incontinence.[28]

We can assume that the aged cohort of tomorrow will be affected by their historical heritage and will respond differently to the challenges of their days.

> The politicalization of older people that reemerged in the late 1960s when it was recognized that "senior power" has the potential for effecting essential changes through collective action will continue. The first major attempt in the 1930s which culminated with the Townsend Movement had lost its momentum in the 1940s for a variety of reasons (see Chapter 2).

> However, the elderly of today and tomorrow are less likely to accept with resignation and gratitude a reduced status and a reduced standard of living, lack of opportunities, and a sense of powerlessness than did their forebears. Over 20 million voters will participate in the political and legislative processes; and senior citizens' organizations, self-help groups, and social action movements are emerging to counteract the neglect of the aged by the dominant power groups in American society. If anything, the appearance of older adult organizations with the intent to produce social action on behalf of the elderly toward improving their status and social and economic conditions may have heralded a new dawn in the life of older people. Binstock thinks that, at most, only some roles in the political system may be exchanged, and aging interest groups may merely achieve incremental gains rather than power for the elderly as a whole.
>
> The changing nature of the older population will contribute toward this trend. In the future, more older people will be native born, better educated, will have better access to improved health care and also will have had a higher standard of living. It is, therefore, likely that they will have higher expectations in terms of health care, living facilities, and the amenities of life. During their young and middle years, they will have been more aware of the prospects of retirement. They will be more sophisticated about availing themselves of organized programs of assistance, about educational and recreational activities, and about their group potential in social action. They will also have reached a milestone period in world history as they have been exposed to rapid postindustrial social and economic changes. Therefore, any social policy with regard to the aged has to anticipate what the future needs of our present younger population will be like.
>
> Perhaps the most important item on the agenda of tomorrow is a serious commitment to research on aging as a lifelong process and on social policy questions that affect the young and the old. The Gerontological Society [of America] has stated some of the most basic research issues as follows: Who are the elderly? What needs do they have? What kind of services are best suited to meet their needs? How can they be delivered and by what kind of people? Do such services, when provided, effect positive changes among the elderly? Social welfare research is essential in order to base plans on a more rational footing and to provide services that are commensurate with the needs and tasks of older people.[29]

Carol Meyer summarizes the implication for social work:

> As social work itself ages and goes through its developmental crises, one discovers that experimentation is among the essential tasks of a maturing profession and the citing of what is not known as well as what is known. As with manpower utilization, an evolving field has the opportunity to build in research at the beginning to demonstrate and evaluate effectiveness. Needless to say, the field of aging cannot be the only field in social work to develop research methodology. Fortunately, maturing is a generalized process that is occurring social work at large, in spite of all obstacles, just as it occurs in normal life.
>
> The field of aging contains in microcosm all the elements found in the field of social work at large. It may even have a special quality in that it is a field open to new investigation and innovation. What is known for sure is that aged people survive with greater health and integrity when they are engaged in life. The influence of social workers, using their special knowledge and skills to sustain and

at times create pathways between the aged person and his [or her] immediate world, has the potential of becoming a modern-day social invention that will exact intellectual as well as emotional excitement for the practitioner in search of a developing field.[30]

We have come full circle. Beginning with the history of social work's encounter with older persons, we have looked at its value base and its effect on practice; at its goal continuum; its source of knowledge—tentative and hypothetical as are all findings in gerontology till now; and at its intervention stances, working with individual older persons, with families and groups, with community organizations and social-action bodies. We have reviewed the role of social workers in influencing our social policy toward the aged and have outlined a series of issues in the profession that have bearing upon the role of working not just with older people, but with people of all ages today and tomorrow, since at any age there are challenges to be met, potentialities to be discovered, and promises to be fulfilled.

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La teoría del actuar comunicativo de Jürgen Habermas: un marco para el análisis de las condiciones socializadoras en las sociedades modernas

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Resumen

En este artículo examinamos el significado de la teoría del actuar comunicativo de Jürgen Habermas para la explicación de los múltiples y a la vez variados procesos sociales que transcurren en las sociedades modernas. El sistema teórico habermasiano ofrece, a nuestro juicio, las categorías precisas para la realización de un análisis empírico explicativo de las estructuras sociales existentes que permite la estrecha vinculación del nivel macroestructural con el de las acciones directas entre personas. En este marco nos centramos en las condiciones socializadoras de las instituciones educativas modernas, que son especialmente susceptibles de ser analizadas desde un punto de vista teórico-comunicativo que interrelaciona el plano estructural con el de las relaciones intersubjetivas, adscribiendo a los sujetos las capacidades necesarias para unas intervenciones activas, tanto en el nivel estructural como en el del contexto vital.

Palabras clave: teoría del actuar comunicativo, racionalidad comunicativa, condiciones socializadoras, interacciones simbólicas, intersubjetividad.

Abstract. *Jürgen Habermas's Theory of Communicative Action: A setting for the analysis of socialization conditions in modern societies*

The paper focuses on the significance of Jürgen Habermas's «Theory of Communicative Action» to the explanation of the many and varied social processes that take place in modern societies. In our judgement, Habermas's theoretical system offers categories which are suitable for carrying out an empirical, explicative analysis of social structure. In this context, we emphasize the socialization conditions in modern educational institutions. This conditions would be analyzed from a theoretically communicative perspective, interrelating the structure sphere with the inter-subjetiveone, ascribing to individuals the necessary capacities for intervening both actively and concurrently in the aforementioned structure sphere and living context.

Key words: Theory of Communicative Action, Communicative Rationality, Socialization Conditions, Symbolic Interactions, Intersubjectivity.

Sumario

1. Introducción

El propósito declarado de la «Theorie des Kommunikativen Handelns» de Jürgen Habermas es afrontar la labor de construir un sistema teórico que contemple a la vez la dinámica de los procesos macroestructurales en interdependencia con los aspectos que caracterizan el devenir de los procesos microestructurales. Para ello profundiza especialmente en los esfuerzos que realizan los sujetos durante la constitución intersubjetiva de los hechos y objetos de sus experiencias sociales. Son, por otra parte, los propios hechos sociales los que representan la base para las acciones de los sujetos en las cada vez más complejas sociedades modernas.

En el presente trabajo efectuaremos un análisis de la propuesta habermasiana, con vistas a su utilidad para la explicitación de las condiciones socializadoras imbricadas en las complejas estructuras de las sociedades modernas. Habermas sitúa el grado de significación de la experiencia social de los sujetos claramente en las acciones de las personas, distinguiendo entre dos tipos de acciones fundamentales, a saber: acciones instrumentales estratégicas y acciones comunicativas. En éstas, de modo más preciso, actúan los sujetos haciendo uso respectivamente de un tipo de racionalidad preferente, esto es, una racionalidad con respecto a fines y una racionalidad comunicativa. Justamente el reconocimiento explícito de una racionalidad comunicativa que se conceptualiza como aquélla, en la cual se fundamentan, al mismo tiempo que se construyen, las intervenciones sociales relevantes de los sujetos, apunta a una interrelación significativa entre los elementos macro y microestructurales para las acciones humanas. El enfoque habermasiano, a partir de una competencia comunicativa de las personas que puede generar consenso sobre las normas y hechos sociales en los muy variados discursos cotidianos, admite contemplar, en primer lugar, la hipótesis de que esta competencia comunicativa también es la instancia posibilitadora de disensión, constitutivo tanto como el consenso para la comunicación humana[1]. En segundo lugar, esta versión de una com-

1. Como es notorio, en torno al tema del consenso-disensión y de la simetría-asimetría de la comunicación humana versa una polémica importante. Más de un teórico destacado de la interacción social, como es el caso de Thomas Luckmann, sostiene que la característica constitutiva de la comunicación humana es precisamente la de la existencia de asimetrías y, por tanto, de disenso.

petencia comunicativa que al mismo tiempo es una exigencia estructural de las acciones comunicativas, abre el camino a una conceptualización sobre la socialización que percibe a este proceso como aquel a lo largo del cual los mismos seres humanos se convierten en constructores activos de su *Lebenswelt* («mundo vital»), y por tanto de su sociedad. Esto sucede en el contexto de unas condiciones estructurales que delimitan en mayor o menor grado, pero que no imposibilitan, unas intervenciones reflexivas de los sujetos.

2. La teoría del actuar comunicativo de Jürgen Habermas

En la teoría del actuar comunicativo, Habermas pretende ofrecer una teoría crítica de la sociedad que sigue la tradición crítico-epistemológica frankfurtiana. Nos dice literalmente: «La teoría del actuar comunicativo no es una metateoría, sino el comienzo de una teoría de la sociedad que intenta identificar sus criterios críticos. Entiendo el análisis de las estructuras generales del actuar orientado en la comprensión, no como una continuación de una teoría epistemológica con medios distintos»[2]. Mediante esta formulación, Habermas aclara su interés rector situando su nivel de análisis en el plano teórico. Diferencia entre metateoría y teoría de la sociedad. La teoría del actuar comunicativo no es, por tanto, una teoría epistemológica, sino que se corresponde con lo que denomina Robert Merton una «general theory», distinguiéndola, como es bien sabido, de las «middle range theories»[3]. Éstas últimas se refieren «a aquel tipo de discursos que intentan comprender y explicar el comportamiento humano en relación con el contexto institucional»[4], aplicando la definición que da L. Rodríguez Zúñiga en lo concerniente a esta cuestión. Para dicho autor una teoría sociológica tiene un alcance más restringido que las teorías sobre la sociedad, que se mueven en un terreno teórico más abstracto y más general.

Manteniéndonos en esta línea de argumentación, parece lógico que las teorías de la sociedad puedan integrar a su vez teorías sociológicas que aluden a fenómenos singularmente constatables, se basan en «enunciados claros» y «verificables»[5]. Con esto es obvio que no asumimos el postulado mertoniano sobre la sustitución paulatina de las «General Theories» por las «Middle Range

2. Véase HABERMAS, J. (1981). *Theorie des Kommunikativen Handelns*. Frankfurt: Suhrkamp, dos tomos, aquí p. 7, tomo I. Seguimos aquí la edición alemana y, por tanto, las traducciones son nuestras. Cabe señalar especialmente que nuestra traducción del concepto «Kommunikatives Handeln» por el del «actuar comunicativo», difiere claramente de la utilizada en la traducción española, ya que pensamos que recoge más correctamente el significado procesual abierto del término alemán *Kommunikatives Handeln*, que ha sido elegido por Habermas teniendo en cuenta la diferencia de matices que existe en la lengua alemana entre *Handlung* ('acción', en sentido estricto) y *Handeln* ('actuar'), diferencia ésta que es la de un sustantivo frente a un verbo sustantivado.
3. MERTON, R. (1968). *Teoría y estructuras sociales*. México: Fondo de Cultura Económica.
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5. MERTON, R. o. c., p. 19.

Theories», ya que pensamos que las teorías generales seguirán siendo altamente relevantes, sobre todo por ofrecer una visión conjunta del objeto de la reflexión sociológico-teórica que es el de la explicación de las sociedades, particularmente de las actuales.

La teoría del actuar comunicativo de Jürgen Habermas tiene el rango de una teoría de la sociedad y aspira, por consiguiente, a un análisis teórico-general de la sociedad moderna, hecho que, a nuestro juicio, no excluye en absoluto que pueda dar lugar y asimismo incluir «teorías de objeto»[6] acerca de los múltiples aspectos particulares, empíricamente verificables en sentido metodológico estricto, según apuntaremos más adelante para el caso de las condiciones socializadoras.

Fundamentado en el mencionado estatus teórico, Habermas se ocupa, en primer lugar, de una elaboración crítica del concepto de «racionalidad comunicativa», que se opone a las reducciones «cognitivo-instrumentales de la razón». En segundo lugar, esboza un concepto bigradual de la sociedad, el cual enlaza «no sólo retóricamente» los paradigmas del mundo vital (*Lebenswelt*) y del «sistema». Quiere presentar una «teoría de la modernidad» que persigue la explicación de las «patologías sociales». Parte de la suposición de que los ámbitos vitales comunicativamente estructurados están sometidos en las sociedades modernas a los «imperativos de sistemas de acción independizados y formalmente organizados»[7]. La teoría del actuar comunicativo debe llevar a una conceptualización del contexto social de vida, que se refiere a las paradojas de la modernidad.

El interés epistemológico de Habermas reside explícitamente, tal y como subrayamos, en la elaboración de una teoría global que permite un análisis crítico de la sociedad industrial capitalista moderna con sus estructuras y mecanismos. Ajustándose a este objetivo proclamado, su aportación principal consiste en ofrecer una teoría para la dilucidación de las estructuras y procesos fundamentales que aparecen, a la vez que dominan, en las sociedades modernas. Su modelo explicativo intenta interrelacionar los contextos prácticos de las experiencias humanas (*Lebenswelt*) con el nivel de las formaciones «objetivas» del sistema social, es decir, pretende reconstruir la interconexión vital entre el nivel sistémico y el nivel de los contextos cotidianos. Éstos últimos se refieren de forma nítida, a nuestro entender, a los contextos intersubjetivamente estructurados; aquéllos que se asientan en la dinámica de las relaciones directas y simbólicamente mediados entre sujetos. Las dos esferas señaladas, la sistémica y la de las experiencias vitales, aparecen tanto en la práctica científica como en la organización de la vida moderna, escindidas entre sí.

El teórico que constituye aquí el centro de nuestro interés, perfila en la línea del paradigma epistemológico crítico de Horkheimer, Marcuse y Adorno

6. Ésta es, como bien es sabido, la denominación popperiana que alude asimismo a una teoría de medio alcance. Véase sobre todo la obra básica del autor de 1935: POPPER, K. (1982). *La lógica de la investigación científica*. Madrid: Tecnos.
7. HABERMAS, J. (1981). o. c., p. 8, tomo 1.

que el rasgo fundamental de la sociedad moderna radica en la tendencia a la reificación, presente en todos los niveles y ámbitos de la misma, tanto en lo referente a los múltiples procesos sociales como en lo concerniente a los propios sujetos. Dicha tendencia está a su vez estrechamente vinculada y determinada por el proceso de una racionalización unidimensional que tiene lugar en todas las esferas de las sociedades capitalistas industriales y que sigue una lógica instrumental. Así, remontándose a la argumentación de Horkheimer, Habermas arguye que la razón instrumental para este teórico es la razón típica que supone en realidad manipulación y sometimiento, por cuyo motivo llega a la denominación del «mito de la racionalidad con respecto a fines».

En este sentido, el aspecto sumamente definitorio de la sociedad moderna se encuentra en el tipo de racionalización que rige en ella, y que corresponde a una implementación cada vez mayor de una racionalidad instrumental en todas las esferas sociales, dinámica descrita de forma ejemplar en su momento por Weber.

Habermas discute los distintos conceptos de racionalidad y su significado para las acciones humanas, y somete a un análisis exhaustivo los procesos de racionalización en el seno de la sociedad y ciencia modernas. Para ello reconstruye meticulosamente este concepto central de la obra de Weber, con el fin de contrastarlo en un último paso con el constructo conceptual del actuar comunicativo. Pone de relieve que «la burocratización es para Max Weber un fenómeno clave para la comprensión de las sociedades modernas [...] Weber todavía se imaginó el quehacer de organizaciones como una especie de acción racional con respecto a fines a lo grande»[8].

Es notorio que Habermas no llega a la acepción del modelo weberiano. Pero además sostiene que éste ya no tiene validez para la explicación de la dinámica sistémica y organizativa en la actualidad. Argumenta cómo en realidad el núcleo del análisis sistémico ha pasado a un plano distinto alegando textualmente: «El funcionalismo científico social ya no conecta con la racionalidad del conocimiento de los sujetos cognoscentes y competentes accionalmente. Para los procesos de la racionalización social elige el punto de referencia de la racionalidad sistémica: el conocimiento racionalizable que se muestra en la capacidad autodireccional de los sistemas sociales»[9].

Con estas palabras aclara nuestro pensador porqué la teoría moderna de sistemas ha abandonado el análisis del «comportamiento racional con respecto a fines» de sus miembros y asume una perspectiva que distancia el contexto vital cada vez más del sistema, o bien, lo considera meramente un elemento del entorno del sistema. El referente aquí es, según es fácilmente deducible, la conceptualización teórico-sistémica en la versión de Niklas Luhmann[10], conceptualización que merece un rechazo aún más vehemente por parte de Habermas que la tradición estructural-funcionalista en su expresión parsoniana. La separación y neutralización de la organización respecto a las estructuras simbólicas

8. Ibídem, p. 453, tomo II.
9. Ibídem, p. 454, tomo II.

del mundo vital significa para Habermas, en efecto, que el mundo vital se convierte en algo indiferente para la cultura, la sociedad y la personalidad[11]. Y así se generan, se establecen con tanto arraigo y perduran fenómenos como la escisión entre los ámbitos práctico y teórico, y el abismo casi infranqueable entre la esfera extradoméstico-pública y el campo doméstico-privado en lo que respecta esencialmente a la organización y valoración social, idea que hemos desarrollado para el tema concreto de las relaciones de género en otro contexto[12].

3. El significado teórico del constructo conceptual de la racionalidad comunicativa para el análisis de la sociedad moderna

Retomando las ideas anteriores, y enlazando con la crítica habermasiana al concepto de racionalidad de Weber, sobresale la noción discrepante del constructo conceptual de la racionalidad comunicativa con respecto al referido concepto weberiano. Habermas insiste en que Weber sólo contempla un aspecto de la racionalidad humana, que se manifiesta en las relaciones de los sujetos con el mundo, a saber, el aspecto inherente a las acciones con respecto a fines. La racionalidad imperante en las acciones con respecto a fines ha adquirido en el proceso de la modernización capitalista, a la vez que en el ejercicio científico del positivismo, un carácter universal de modo efectivo. Esto es, parece ser la única racionalidad posible y, por tanto, «universalmente válida» (*Universalitätsanspruch*). Es más, para Habermas los sistemas de acción «que han sido diferenciados a través de los medios reguladores del valor de cambio y del poder administrativo» en las sociedades capitalistas modernas, han adquirido la forma de «un complejo monetario-administrativo que se ha independizado frente al mundo vital comunicativamente estructurado y han llegado a ser *supercomplejos*»[13]. Justamente en este punto descubre este gran pensador la contradicción weberiana para con su propio sistema teórico-conceptual, ale-

10. Haciéndonos eco de las agudas observaciones de algunos autores, el enfoque sistémico parsoniano se basa, en efecto, en la acción social como unidad de análisis intentando explicar la interrelación entre sistema social y sistema personal a través de una interiorización más o menos rígida de las normas y valores (roles) por parte del sujeto. Con esta concepción mantiene hipotéticamente la interrelación entre el mundo vital y la estructura social a través del subsistema de las normas, en primer lugar. En segundo lugar, está anclado en el presupuesto básico de la teoría de sistemas; que es el de que cualquier sistema está abierto a influencias desde fuera del sistema. Este presupuesto lo abandona el enfoque de Luhmann cuando dirige su atención especial hacia el «adentro» de los sistemas mediante el concepto de autopoiesis. Es a esta conceptualización a la que se refiere especialmente la crítica habermasiana. Véase LUHMANN, N. (1984). *Soziale Systeme. Grundriss einer allgemeinen Theorie.* Frankfurt: Suhrkamp. LUHMANN, N. (1993), *Teoría Política en el Estado de Bienestar.* Madrid: Alianza. WILKE, H. (1993). *Systemtheorie.* Stuttgart: UTB. Véase también sobre el tema de Parsons la obra de ALMARAZ, J. (1981). *La teoría sociológica de Talcott Parsons.* Madrid: CIS.
11. HABERMAS, J. (1981). o. c., p. 454-455, tomo II.
12. Véase RADL PHILIPP, R. (1993). «La nueva definición del rol femenino». En RADL PHILIPP, R.; GARCÍA NEGRO, Mª C. (1993). *A Muller e a súa Imaxe.* Santiago de Compostela: Universidade de Santiago de Compostela, p. 29-52.
13. Véase HABERMAS, J. (1985). *Die Neue Unübersichtlichkeit.* Frankfurt: Suhrkamp, p. 182.

gando que Weber «no ve la selectividad del modelo de la racionalización capitalista. No ve que en el desarrollo capitalista han sido oprimidos los elementos que él mismo ha analizado bajo el tópico de la "ética fraternal"»[14].

Ahora bien, así las cosas, vemos como Habermas en su análisis de la explicación teórica de Weber recupera una dimensión que va más allá de un concepto de racionalidad con respecto a fines y que puede ser contemplado sólo en una construcción terminológica que se sustenta en el *a priori* de que los sujetos son potencialmente poseedores de una competencia comunicativa. En concreto, esta competencia comunicativa postula las exigencias de validez de verdad, veracidad y exactitud como constitutivos para cada acto comunicativo[15], hecho que contempla el constructo conceptual de la *racionalidad comunicativa*. El concepto mencionado integra, por una parte, la noción clásica de la racionalidad que acepta como exclusivamente válida la racionalidad cognitivo-instrumental presente en el saber proposicional de tipo técnico-estratégico. Este conocimiento proposicional técnico-estratégico sirve para alcanzar metas preestablecidas y para inducir a explicaciones causales. Sin embargo, a parte de esta connotación, el concepto de *racionalidad comunicativa* habermasiano incorpora, además, una noción de racionalidad que parte del uso comunicativo del conocimiento proposicional en las acciones locutivas. En síntesis, Habermas alude a aquella racionalidad que es asimismo constituyente para la experiencia humana y que encontramos especialmente en las acciones comunicativas, que son acciones «[...] que se basan en última instancia en la experiencia central de la fuerza libremente unificadora del discurso argumentativo para crear consenso». Es precisamente a lo largo de dicho discurso argumentativo cuando «los distintos participantes superan sus opiniones inicialmente subjetivas y aseguran, gracias al compartimiento de convicciones racionalmente motivadas, al mismo tiempo la unidad del mundo objetivo y la intersubjetividad de su contexto de vida»[16]. Las condiciones descritas las encontramos en las comunicaciones cotidianas, tal y como manifiesta Habermas repetidamente. Dice textualmente: «[...] esta racionalidad es inherente a la práctica comunicativa cotidiana»[17]. Y, deteniéndose en este punto, aduce que la racionalidad comunicativa parece inexorablemente la única que permite la reconstrucción de la unidad de los ámbitos escindidos por aquella lógica cognitivo-instrumental contemplada de forma exclusiva y reduccionista en la organización capitalista de la sociedad moderna y en las suposiciones teórico-funcionalistas[18].

En definitiva, para Habermas sigue siendo fundamental su distinción entre acciones con respecto a fines y acciones comunicativas. En lo tocante a esta problemática, efectúa una distinción fundamental entre «interacción» y «trabajo»,

14. Ibídem, p. 188 y HABERMAS, J. (1981), o. c., especialmente p. 490 y s., tomo II.
15. Véase HABERMAS, J. (1981), o. c., p. 376, tomo I.
16. Ibídem, p. 28, 370 y s.
17. Ibídem, p. 37.
18. La crítica de Habermas al funcionalismo ya está presente en el mismo subtítulo de su obra: «Hacia una crítica de la razón funcionalista» (*Zur Kritik der funktionalistischen Vernunft*) del tomo II de la *Theorie des Kommunikativen Handelns*.

Tabla 1. (J. Habermas)[19]

	Tipos de acción	
Orientación de acción / Situación de acción	Orientada hacia el éxito	Orientada hacia la comprensión
No social	Actuar instrumental	—
Social	Actuar estratégico	Actuar comunicativo

entendible, a su vez, preeminentemente perteneciente al ámbito social y al del trabajo, respectivamente[20]. Es fácilmente deducible que Habermas rechace la «versión oficial» de la tipología weberiana sobre las acciones sociales por permitir ésta conceptualmente sólo la valoración de las acciones sociales bajo el aspecto de una racionalidad con respecto a fines. Sin embargo, enlaza claramente con la definición weberiana de acción social, que es por excelencia interacción social[21]. Además, introduce una clasificación que toma como punto de partida, ajustándonos a sus propias palabras, la «versión oficiosa de la teoría de acción weberiana», que distingue las acciones sociales según «dos orientaciones de acción», las cuales corresponden a una «coordinación de acción según intereses y acuerdo normativo»[22].

19. Véase HABERMAS, J. 1981, o. c., p. 384, tomo I.
20. La distinción habermasiana entre *interacción* y *trabajo* hace necesaria una aclaración adicional, ya que bajo el concepto *trabajo* entiende este autor cuando usa la diferenciación aquí referida más delimitadamente *trabajo instrumental*, según nuestra precisión introducida en 1991. Véase RADL PHILIPP, R. (1991). «La educación como interacción simbólica». *Revista de Ciencias de la Educación*, 145, p. 9; y la misma (1994). «Reflexiones en torno a la relación sujeto-medio ambiente desde una perspectiva sociológico-educativa». *Revista de Ciencias de la Eucación*, 157, p. 23. La distinción entre interacción y trabajo la mantiene Habermas con variados matices desde 1963. Emerge, como bien es sabido, de su crítica significativa al presupuesto central marxista en torno al trabajo humano. El error fundamental del marxismo reside, tal y como desarrolla brillantemente nuestro pensador, en la «reducción del acto de autoconstitución de la especie humana al trabajo», eso es, Marx emplea un concepto reducido de la «autoconstitución de la especie humana exclusivamente a través del trabajo». HABERMAS, J. (1975). *Erkenntnis und Interesse*, Suhrkamp, Frankfurt, p. 58/59.
21. Weber dice literalmente: «Una acción es social en tanto que en virtud del significado subjetivo que le confiere el inividuo (o individuos) que actúan, tiene en cuenta el comportamiento de los demás y, de este modo, queda orientada en su transcurso». WEBER, M. (1964). *Wirtschaft und Gesellschaft*, Winckelmann, Köln., p. 4. Véase también RADL PHILIPP, R. (1991) o. c., p. 8.
22. HABERMAS, J. (1981) o. c., sobre todo p. 379 s., tomo I, aquí p. 384, tomo I.

De modo preciso refiere como situación de acción una «no social» y otra «social». Con respecto a la orientación de acción, ésta puede ser primordialmente orientada hacia el éxito o, por el contrario, hacia la comunicación. En las situaciones no sociales un actuar orientado hacia el éxito adquiere la configuración del actuar instrumental, mientras que en las situaciones sociales este tipo de acciones aparece como un actuar estratégico. Sólo el actuar comunicativo perteneciente a situaciones sociales está orientado hacia la comprensión y el entendimiento. Tenemos, por tanto, una clasificación que postula para las acciones sociales como posibles tipos de acciones tanto el actuar estratégico como el actuar comunicativo, pero sólo el actuar comunicativo tiene su orientación primordial en la comunicación. Con esta diferenciación, representada en el gráfico, Habermas ofrece de hecho una definición más amplia de sus categorías analíticas iniciales, puesto que permite la inclusión y clasificación de acciones concretas muy variadas, acciones que no se sitúan estrictamente en el eje del trabajo instrumental contrapuesto al campo social. En el campo social se contemplan asimismo acciones orientadas hacia el éxito, como es el caso del actuar estratégico. A éste le concede Habermas un estatus específico en el análisis sociológico, aún cuando es bien cierto que siempre ha hablado conjuntamente del actuar instrumental-estratégico[23]. Siguiendo detalladamente las aclaraciones habermiasianas, las acciones instrumentales pueden tener alguna conexión con interacciones sociales, pero las «acciones estratégicas constituyen en sí acciones sociales». Ahora bien, sólo habla de «acciones *comunicativas* cuando los planes de acción de los actores participantes no se coordinan a través de cálculos de éxito egocéntricos, sino a través de actos de entendimiento»[24]. O sea, el actuar comunicativo es el único que va encaminado de forma preeminente hacia el entendimiento y la comprensión.

La cuestión en torno al tema de la dinámica de la comunicación humana la desentrama el pensador que centra nuestra atención aquí, recurriendo a una «pragmática universal» del lenguaje en relación con los tres ámbitos vitales de la realidad. A saber: «el mundo objetivo», que se refiere al mundo de la naturaleza exterior; «el mundo social», que alude al mundo normativo y al de la interacción, y «el mundo subjetivo». El último incluye las vivencias internas. Para acometer su análisis, Habermas reconstruye, por un lado la tradición de la teoría de lenguaje de Chomsky, Austin y Apel interrelacionándola con el interaccionismo simbólico, especialmente en la versión de la «teoría de la interacción simbólicamente mediada» de George Herbert Mead. Por otro lado, efectúa una lectura desde un «punto de vista teórico-evolutivo» de Durkheim[25]. No obstante, ni Mead ni Durkheim pueden servir de soporte

23. Es bien sabido que las múltiples y diversas teorías sobre el juego estratégico y las decisiones racionales convierten justamente las acciones estratégicas en su referente especial de análisis de las acciones sociales., Recordamos aquí las así llamadas teorías del «rational choice» en las versiones de Elster, Wiesenthal, Esser, Coleman, Homans y Opp.
24. HABERMAS, J. (1981). o. c., p. 385, tomo I.
25. Véase HABERMAS, J. 1985 o. c., sobre todo p. 179.

por sí solos a una teoría de la acción comunicativa; sea porque estén demasiado fijados en el nivel exclusivo de la interacción (Mead), o bien por centrarse demasiado en la sociedad como conjunto omnipotente frente al sujeto (Durkheim). Quisiéramos anotar, sin embargo, que nosotros pensamos que la propuesta habermasiana queda fuertemente anclada en la conceptualización de G. H. Mead, aunque en gran parte de forma implícita[26].

Para Habermas el actuar comunicativo es el prototipo del actuar intersubjetivo, tal y como hemos desarrollado hasta aquí. «Se basa en un proceso cooperativo de interpretación a lo largo del cual los participantes se refieren *al mismo tiempo* a algo que existe en el mundo objetivo, social y subjetivo, aún cuando destaquen en sus expresiones temáticamente *sólo un* componente de los tres»[27]. El objetivo final es, en efecto, el entendimiento y el comunicarse.

La racionalidad comunicativa de los sujetos es aquélla y, según pone de relieve Habermas una y otra vez, la única que hace posible el actuar comunicativo como forma máxima de la interacción social. Los sujetos son potencialmente poseedores de esta racionalidad comunicativa, racionalidad que alude, por tanto, a una competencia comunicativa de los sujetos. De esta determinación se desprende que es la racionalidad comunicativa de las personas la que permite la intervención y organización racional de la vida moderna y la solución de los problemas que derivan de una cosificación de las relaciones comunicativas[28].

El enfoque habermasiano parte de la base de que las personas, siendo fundamentalmente sujetos reflexivos y sumidos en un proceso constante de autorrealización, actúan aplicando los criterios de la pragmática universal del lenguaje, con el fin de entenderse y hacerse entender a través de sus acciones. El objetivo último del actuar comunicativo, que es el **prototipo del actuar intersubjetivo**, tal y como hemos visto, reside en los mismos sujetos y en la solución de los problemas prácticos de la vida. Es en su seno donde crean los contenidos de significados y los objetos de su actuar social[29].

26. Excede el presente contexto la profundización en el tema de la conexión íntima entre el pensamiento habermasiano y la conceptualización teórica de G.H. Mead. No obstante, quisiéramos remitir sobre la interpretación del enfoque de George Herbert Mead como una teoría comunicativa de la sociedad a las precisiones exhaustivas en este sentido de H. Joas, cuya tesis doctoral, dirigida por el propio Habermas, introduce profundamente a éste en el sistema teórico de Mead. Joas, H. (1989). *Praktische Intersubjektivität. Die Entwicklung des Werkes von G.H. Mead.* Suhrkamp, Frankfurt. En el contexto español es obligado citar las interesantes aportaciones, por otro lado absolutamente fundamentales, de E. Lamo de Espinosa e I. Sánchez de la Yncera. LAMO DE ESPINOSA, E. (1990). *La Sociedad Reflexiva.* Madrid: CIS; SÁNCHEZ DE LA YNCERA, I. (1994). *La Mirada Reflexiva de G.H. Mead.* Madrid: CIS, sobre todo p. 382 y s.
27. HABERMAS, J. (1981), o. c., p. 184, tomo II.
28. Ibídem, véase sobre todo p. 28 y s., tomo I y TREIBEL, A. (1994). *Einführung in soziologische Theorien der Gegenwart.* Opladen: Leske-Budrich, p. 161 y s.
29. Véase, en este sentido, HABERMAS, J. (1971). *Technik Wissenschaft als Ideologie.* Frankfurt: Suhrkamp. En castellano (1984). *Ciencia y Técnica como Ideología.* Taurus, Madrid, p. 155 y s. Y HABERMAS, J. (1975). *Erkenntnis und Interesse,* Frankfurt. En castellano (1982). *Conocimiento e interés.* Madrid: Taurus, p. 400 y s.

A pesar de que en realidad también persigue un fin —aunque en el caso normal de la comunicación cotidiana, ningún fin instrumental-estratégico unilateralmente predeterminado—, el actuar comunicativo, según Habermas, implica tendencialmente la posibilidad de una comunicación simétrica y, por consiguiente, le envuelve una racionalidad distinta, que es la racionalidad comunicativa. Por este motivo el actuar comunicativo se convierte en la categoría básica de su sistema teórico para el análisis estructural de la sociedad moderna.

Su concepto de la *situación ideal del habla* alude a las condiciones, en este caso máximas, bajo las cuales se realiza el actuar comunicativo guiado por una racionalidad comunicativa. Ésta es potencialmente posible aún cuando no exista estructuralmente, o bien, cuente con todo tipo de limitaciones estructurales para poder tener lugar. La propuesta habermasiana parte de facto de la base de que existe una comunicación racional que es más que un negociar de intereses individuales. Los sujetos comunicativamente actuantes no son sólo reflexivos y constructivos, que interpretan y construyen activamente su realidad, sino que además de esto cambian y mejoran su realidad dentro del marco estructural, puesto que resuelven conflictos mediante el discurso, tema que lleva a un acuerdo no sólo ficticio; «se basa en *convicciones* compartidas»[30].

Ahora bien, Habermas reconoce que las posibilidades comunicativas del contexto vital están muy limitadas y se reducen cada vez más. La competencia comunicativa de los sujetos se trunca (*verkümmert*). Se produce una cosificación, eso es, «una deformación patológica de las infraestructuras comunicativas del mundo vital»[31]. El problema principal de la modernización capitalista se da «cuando el actuar comunicativo se separa de las interacciones guiadas por los medios, cuando el lenguaje es sustituido en su función de coordinación de acción por medios tales como el dinero y el poder»[32]. A pesar de estas afirmaciones, el teórico que constituye aquí el objeto de nuestras aseveraciones, mantiene su sistema conceptual fundamentado a nivel de las condiciones estructurales de la comunicación en el constructo ideal de la «situación ideal del habla» (*ideale Sprechsituation*). Es éste el punto que ha suscitado probablemente más críticas de todo el sistema teórico habermasiano. Sin embargo, creemos que es justamente el constructo conceptual de una situación ideal de comunicación, o bien el partir de la posibilidad de una comunicación simétrica, que sirve como categoría analítico-empírica por excelencia para el análisis de las complejas estructuras de las sociedades modernas. Desde un punto de vista metodológico se encuentra además plenamente dentro de la línea weberiana de los tipos ideales. En el caso que nos ocupa proponemos la aplicación de la mencionada categoría analítico-empírica a las condiciones socializadoras, especialmente a las existentes en el seno de las instituciones educativas,

30. HABERMAS, J. (1981), p. 387, tomo I.
31. Ibídem, p. 549, tomo II.
32. Ibídem.

aún considerando que la realidad de las sociedades industriales modernas no se corresponde estructuralmente con el concepto de la situación ideal del habla[33].

4. El significado de la situación comunicativa ideal como categoría teórica para el análisis de las condiciones socializadoras

La teoría del actuar comunicativo de Habermas aquí referida desentrama analíticamente las condiciones sociales de vida en las sociedades industriales modernas, precisamente porque introduce la categoría conceptual de una situación comunicativa ideal. Con su propuesta ofrece una categoría analítica para el análisis empírico, a la vez que abre el camino a una crítica de las condiciones socializadoras existentes, aquéllas que corresponden a las instituciones educativas en las sociedades industriales modernas. Permite contemplar dialécticamente la relación del sujeto con los elementos de la estructura social. El análisis de las condiciones socializadoras en las instituciones educativas adquiere un valor explicativo fundamental, si entendemos que el sujeto se constituye y se construye socialmente a lo largo de los procesos comunicativos e interactivos en los cuales participa. Sus participaciones interactivas se producen, de hecho, ininterrumpidamente y de forma activa incorporando los elementos normativos de su *Lebenswelt* y moldeando comunicativamente mediante sus reacciones inalienables asimismo este mundo vital suyo. Las condiciones socializadoras correspondientes a las instituciones educativas determinan, delimitan y permiten la adquisición de una «competencia comunicativa». Aún cuando en el plano estructural-institucional y organizativo de la sociedad intervienen mecanismos que están regidos preponderantemente por una dinámica sistémica, ésta, no obstante, no corresponde únicamente a factores totalizantes.

El partir del constructo ideal de comunicación a nivel teórico, y de un concepto metateórico de un sujeto en proceso constante de autorrealización como declarado interés epistemológico, tiene, según nuestro parecer, varias ventajas. Éstas no se ven ensombrecidas tampoco por las tan variadas críticas que ha recibido la propuesta teórica de Habermas. Como es bien sabido, ha sido de modo concreto el significado «utópico»[34] de la situación comunicativa ideal o la vaguedad del constructo conceptual de consenso que ha provocado más contestaciones críticas[35]. Por ello aludimos brevemente al importante argumento de J. Muguerza y de E. Tugendhat, que consideran que el constructo conceptual de consenso de Habermas es en el fondo un «acuerdo fáctico». Diríamos que sí lo es, pero subordinado a la dinámica interactiva y vinculado a las definiciones concretas de las situaciones de las que emergen. No lo es en

33. Véase HABERMAS, J. (1985), o. c., especialmente p. 188 y s.; y HABERMAS, J. (1994). *Faktizität und Geltung*. Frankfurt: Suhrkamp, sobre todo p. 15 y s.
34. Véase, por ejemplo, MUGUERZA, J. (1990). *Desde la perplejidad*. Madrid: Fondo de Cultura Económica, sobre todo p. 333 y s.
35. Ibídem, p. 313 y s.; y TUGENDHAT, E. (1879). *Selbstbewusstsein und Selbstbestimmung*. Frankfurt: Suhrkamp.

cuanto que acuerdo normativo sobre las condiciones sociales que rodean estas situaciones, éstas son las que constituyen implícitamente el objeto de consideración de cada situación comunicativa.

Pensamos que el constructo ideal de la comunicación nos permite su uso como «tipo ideal» para la investigación empírico-positiva de las condiciones socializadoras que aparecen en el interior de las instituciones educativas, dado que figuran como componentes de una realidad sistémico-social en un plano histórico-concreto. No es obstáculo para emprender esta tarea el que el sistema conceptual habermasiano, a pesar de que quiere ser intencionadamente práctico, es altamente abstracto.

Asimismo, es cierto que la propuesta habermasiana opera de facto con un concepto de cambio social que transgrede la conceptualización de un simple cambio inmanente al sistema de la sociedad industrial capitalista y de los distintos subsistemas inducido por los mecanismos de autodirección, autorreferencia y, en definitiva, de autopoiesis[36]. Por este motivo abre la posibilidad a la explicación del sistema educativo a través del *rol activo de los sujetos.* Éstos, en calidad de ser protagonistas de sus interacciones y, en efecto, de sus comunicaciones, introducen y prefiguran los elementos estructurales relevantes[37] en sus campos y distintos niveles de acción directa.

Tenemos, por otra parte, la cuestión no menos relevante del concepto de racionalidad comunicativa. El mencionado constructo conceptual, por otra parte absolutamente básico y fundamentante en el sistema teórico habermasiano, reconstituye la interconexión entre los dos ámbitos básicos y constituyentes en las sociedades modernas, que son el ámbito del mundo vital (*Lebenswelt*) como experiencia directa, por un lado, y el ámbito de la estructura social como experiencia sistémica indirecta (que existe por supuesto, divi-

36. Véase LUHMANN, N. (1984). o. c., sobre todo p. 12 y s.; y WILKE, H. (1993). o. c., sobre todo p. 64 y s.

37. Hay aquí claros puntos de conexión con la propuesta teórica de Giddens, cuya consideración en profundidad excede el presente marco. Véase GIDDENS, A. (1984). *The constitution of Society. Outline of the theory of estructuration.* Nueva York. Sin embargo, estimamos que el autor citado maneja el modelo freudiano para la explicación de la personalidad humana de forma muy ortodoxa, esto es, ahistórica, hecho que le lleva a una conceptualización asimismo ahistórica del sujeto. No llega a una asunción sociológica, esto es, sociohistórica de las instancias psíquicas de Freud, que son: el «Ello», el «Super-Yo» y el «Yo». Por este motivo, no logra especificar la influencia mutua entre la estructura y la acción social de forma convincente. Giddens carece de un concepto sociológicamente relevante del sujeto socialmente actuante, motivo por el cual en realidad no puede resolver el problema de la interrelación entre estructura y acción social, que sólo es posible si las acciones humanas se conceptualizan como acciones intersubjetivas simbólicamente mediadas. Por esta razón, la aspiración meritoria de A. Giddens de descifrar el carácter de la estructura y de las acciones sociales, encuentra su expresión en la teoría del actuar comunicativo de Jürgen Habermas. Remito asimismo a la aguda argumentación sobre la vaguedad de los conceptos y de la propuesta de Giddens a: SOLÉ, C. (1992). «La teoría de la estructuración de A. Giddens». En MOYA VALGAÑÓN, C.; PÉREZ AGOTE, A.; SALCEDO, J.; TEZANOS, J.F. (eds.). *Escritos de Teoría Sociológica en homenaje a Luís Rodríguez Zúñiga.* Madrid: CIS, y RADL PHILIPP, R. (1996). *Sociología Crítica: Perspectivas Actuales.* Madrid: Síntesis.

dido, por su parte, en muchos subsistemas, etc.), por otro. Las esferas aducidas, socialmente básicas para la experiencia cotidiana de los sujetos en la estructura de las sociedades industriales modernas, adquieren la forma de una escisión tajante en virtud de la dinámica de la división social del trabajo. Ésta eleva el modelo de la racionalidad cognitivo-instrumental inherente a esta escisión, al rango de ser el único válido, aquel que cuenta con un estatus superior frente a cualquier configuración de lógica distinta. Mediante una aparente neutralidad, esta racionalidad cognitivo-instrumental y su lógica llegan a justificar de hecho a través de la constatación neutral de los fenómenos estructurales de las sociedades modernas, ideológicamente el dominio (constatado y descrito) del mundo por «el hombre» y «del hombre» por «el hombre» (Marcuse)[38]; un dominio que actúa de modo impersonal como sistema (o sistemas) autopoiético, sometiendo las acciones de los sujetos y reduciendo a éstos a meros «objetos», esto es, elementos sistémicos que actúan conforme a las exigencias estructurales.

Los problemas que resultan de la constelación descrita constituyen fácticamente el objeto de la teoría e investigación sociológica en todas sus facetas. De modo sobresaliente afecta a los distintos elementos estructurales, y singularmente a las condiciones socializadoras de las instituciones educativas. El modelo de la racionalidad comunicativa como modelo analítico nos proporciona las herramientas necesarias para desmenuzar teórica y metateóricamente, en el sentido deductivo popperiano[39], las distintas esferas sistémicas, ya que reconcilia el ámbito sistémico con el del mundo vital integrando las racionalidades humanas dominantes, tendencialmente distintas, que son, por un lado, la racionalidad cognitivo-instrumental y, por otro, la racionalidad práctico-comunicativa.

Otra ventaja de partir de un constructo «ideal» del actuar comunicativo consiste en concebir las condiciones socializadoras, existentes en las instituciones educativas en la sociedad industrial actual, como aquéllas que a pesar de su configuración específica permiten potencialmente una realización intersubjetiva de los seres humanos, en los procesos concretos del actuar comunicativo que tienen lugar en su seno. Una investigación cuidadosa de las estructuras y de los procesos de cambio que tienen lugar en las instituciones y situaciones educativas en el marco del constructo conceptual del actuar comunicativo, nos indicará los mecanismos y elementos que operan en ellas.

En efecto, hemos de llamar la atención sobre el hecho de que la posibilidad de una «situación comunicativa libre» (*Freie Sprechsituation*)[40], o tal y como lo habíamos operacionalizado en otro lugar, de unas «comunicaciones simétricas»[41], encuentra, desde el punto de vista macroestructural, sus delimi-

38. Véase MARCUSE, H. (1987). *El hombre unidimensional.* Madrid: Planeta.
39. Véase la obra de POPPER, K. (1982), o. c.
40. Véase HABERMAS, J. (1982), o. c., tomo II, p. 70.
41. Remito especialmente a RADL PHILIPP, R. (1988). «La Familia como Instancia Socializadora según un enfoque interactivo-comunicativo». *Revista Internacional de Sociología,* 2, p. 299-314.

taciones en las condiciones específicas que ofrecen las instituciones educativas. Son aquellas que permiten o no, en virtud de sus configuraciones estructurales-organizativas, unas relaciones sociales que incluyen márgenes, al menos en un grado mínimo, para que los individuos puedan presentarse en las acciones concretas con sus puntos de vista, esbozos propios de roles, deseos, intereses y necesidades personales. Dicho en otras palabras, unas exigencias estructurales que contemplan únicamente el sometimiento y un cumplimiento rígido de normas por parte del ser humano, que requieren la adquisición y reproducción de contenidos medibles o evaluables y que se atienen exclusivamente a unos motivos institucionales unilaterales, impiden la realización de funciones e intenciones personales de los educandos y las educandas en la educación y en el proceso socializador en su conjunto. Sin embargo, son estas intenciones y funciones que emergen de una competencia comunicativa, de unas experiencias intersubjetivas, que son las únicas que pueden introducir reflexivamente cambios en la práctica social. Un cumplimiento rígido y la ausencia de interpretaciones propias con respecto a las exigencias estructurales por parte de los sujetos quedan atrapados en una simple dinámica reproductiva. De modo más claro, cuando no es posible la realización de intenciones y aspectos propios del educando y de la educanda y, como no, del educador y de la educadora, diferentes de los contenidos sociales nítida y obligatoriamente prefigurados, es difícil que pueda haber influencias innovadoras desde el ámbito educativo en el sistema social. Así, se entiende que las acciones educativas concretas que transcurren en el interior de las instituciones escolares tendrían que ofrecer, en el punto del nivel máximo posible siguiendo el modelo de unas «comunicaciones simétricas», un carácter abiertamente comunicativo. Éste incluye además el reconocimiento expreso de unas *intenciones recíprocas,* tanto por parte de profesoras y profesores, como de alumnas y alumnos. Unas relaciones de este tipo se diferencian de una conceptualización que entiende las relaciones educativas primordialmente como relaciones técnico-instrumentales que persiguen el cumplimiento de unos objetivos e intenciones unilateralmente predeterminadas por parte de la institución educativa, de la legislación y de los profesionales de la educación. La aplicación del modelo habermasiano a las condiciones socializadoras dilucida el grado preciso de las posibilidades comunicativas en las instituciones educativas a nivel empírico.

5. La dinámica comunicativa y los procesos específicos de socialización

Llegados a este punto, pensamos que es de especial interés la profundización en algunos aspectos de la dinámica comunicativa para la dilucidación de las condiciones socializadoras en el interior de las instituciones educativas modernas. En este sentido, consideramos fundamental determinar el significado del actuar comunicativo para los procesos socializadores en términos de interacciones simbólicamente mediadas. Recurriremos para ello a la versión meadiana, ya que ésta nos facilita la elaboración de un modelo teórico que asume la teoría del actuar comunicativo de Jürgen Habermas como marco conceptual para el aná-

lisis de las condiciones socializadoras en las sociedades modernas. Es un hecho que los procesos educativos tengan lugar en el seno concreto de unas instituciones, en las cuales se desarrollan en un flujo constante de interacciones entre educadoras y educadores, por un lado, y educandas y educandos, por otro. Estas interacciones se caracterizan por un intercambio incesante de significados, y por tanto de gestos o símbolos significantes que, según George Herbert Mead, son aquellos que expresan y al mismo tiempo generan imágenes e ideas determinadas en otros seres humanos. Es éste el obvio caso de un actuar social complejo. Los actos de coordinación sencilla son posibles mediante el uso de gestos no significantes o bien simples.

Todo actuar reflexivo que se considere consciente de sí mismo, se encuentra en la necesidad de utilizar símbolos significantes que han de ser comprendidos de manera igual por todos los individuos que toman parte en la interacción, tienen que provocar las mismas ideas y reacciones y, por tanto, deben contar con un carácter de «significado común»[42]. Con estas características cumple el lenguaje y de forma excelente el lenguaje común, el cual representa un sistema social de símbolos significantes. Éstas se consideran como estímulos que generan en las personas que los utilizan la misma reacción que en los sujetos a los cuales van dirigidos[43]. Diríamos, pues, la interacción simbólica lleva implícito el uso de símbolos que sean globalmente reconocidos y que signifiquen lo mismo para individuos distintos. Al mismo tiempo, deben servir para expresar la generalidad de relaciones. De este modo, es posible anticiparse a los siguientes pasos interactivos, y por tanto coordinar las diferentes actividades.

Es este importante hecho de poder convertirnos en objetos de nosotros mismos mediante el lenguaje, que hace posible la anticipación de los pasos interactivos. Mediante el uso de los signos lingüísticos se hace posible un actuar humano diferenciado y reflexivo, puesto que el lenguaje facilita la transmisión simbólica de sucesos y el pensamiento abstracto no dependiente de actos concretos. El lenguaje agrupa, como es obvio, asimismo, los símbolos no verbales o los signos significantes de otro tipo, tal es el caso de la música y el arte. En este sentido se hace evidente que las acciones educativas como procesos específicos de socialización se enmarcan en el contexto de las interacciones simbólicamente mediadas, hecho que alude a otro aspecto fundamental con respecto a nuestro tema. Los actos educativos en el contorno institucional presuponen una negociación constante de significados, significados que ya de por sí constituyen hechos normativos. Como tales hechos normativos, dependen de las

42. Para la argumentación más meticulosa de las ideas esbozadas remitimos a MEAD, G.H. (1964). *Mind, Self and Society.* Chicago: University Press, p. 84 y s. En castellano: (1972). *Espíritu, Persona y Sociedad.* Buenos Aires: Amorrortu. El concepto de «significado común» ha sido introducido por Mollenhauer en relación con el campo de la educación, concretamente de la educación familiar. MOLLENHAUER, K. y otros (1978). *Die Familienerziehung.* 2ª ed. Munich, p. 92 y 102.

43. Véase MEAD, G. H. (1964) o. c., p. 93 y s.

perspectivas e interpretaciones de los individuos, por cuyo motivo han de conceptualizarse las acciones en las instituciones educativas como acciones comunicativas. Precisamente allí donde unos seres humanos discuten entre ellos sobre significados, normas y reglas, tiene lugar un actuar comunicativo, y éste es el caso de las acciones comunes que tienen lugar en las instituciones educativas. Unas acciones comunicativas se distinguen de actos que pretenden la consecución rápida de un fin estratégico instrumental unidimensionalmente predeterminado. Asumimos plenamente la definición habermasiana que ha dilucidado de forma excelente la diferencia entre un actuar instrumental-estratégico y un actuar comunicativo, esto es, ha explicitado en qué se diferencian actos tales como coger un bolígrafo, marcar un número de teléfono, coger la carpeta, encender la luz, meter la marcha para mover un coche, de actos que persiguen el acuerdo sobre lo que se va a comer o sobre cuando se van a realizar los deberes escolares. Las acciones instrumentales estratégicas y las acciones comunicativas corresponden a dos formas básicas del actuar humano en el mundo, y generalmente aparecen entremezcladas en las acciones que acontecen entre personas y éstas y su mundo exterior, en consonancia con lo señalado anteriormente.

Nuestro gran pensador se manifiesta de forma muy diáfana sobre el significado del actuar instrumental-estratégico y el comunicativo diciendo: «Las declaraciones sobre el ámbito fenomenológico de cosas y sucesos (o sobre estructuras profundas que se manifiestan en cosas o acontecimientos), solamente se pueden traducir en orientaciones para un actuar racional causal (tecnologías y estrategias), y las declaraciones sobre el ámbito fenomenológico de personas y locuciones (o sobre estructuras profundas de sistemas sociales) en orientaciones para un actuar comunicativo (a saber práctico)»[44]. Estas últimas palabras son plenamente aplicables a las acciones educativas; sugieren que éstas, siendo interacciones sociales, corresponden tendencialmente al tipo de las acciones comunicativas, representan un actuar intersubjetivo entre personas como sujetos.

Desde el punto de vista microestructural, el quehacer educativo se caracteriza por ser un actuar comunicativo cuyo objetivo principal reside en la autorrealización de los sujetos. No busca un dominio técnico sobre la naturaleza o sobre alumnas y alumnos, ni pretende «manipular» a estos «objetos» de la acción. En la acción educativa se trata, ante todo, de llegar a un acuerdo sobre significados y objetivos concretos de cada paso interactivo, se trata de lograr un entendimiento. Sin embargo, esto no es óbice para que en las situaciones educativas también tenga lugar un actuar racional causal-instrumental (*strategisches-zweckrationales Handeln*)[45], hecho que acontece incluso a menudo debido a las exigencias estructurales e institucionales.

44. Véase HABERMAS, J. (1975). *Zur Entwicklung der Interaktionskompetenz*. Frankfurt. p. 399- 400; y el mismo: (1976). *Zur Rekonstruktion des Historischen Materialismus*. Frankfurt. p. 32-34, en castellano: (1981). *La reconstrucción del Materialismo Histórico*. Madrid: Taurus.
45. Concepto original manejado por J. Habermas en sus muy diversas obras aquí citadas.

Otro punto clave en lo referente a nuestro tema es el de la existencia de diferentes niveles en la comunicación simbólicamente mediada, ya que el uso de los símbolos significantes permite a la vez la transmisión de significados sociales generales y de significados muy particulares. Éstos se generan reflexivamente en las mismas interacciones. Watzlawick ha bautizado a este fenómeno como «aspecto de contenido» y «aspecto de relación»[46]. Habermas emplea al respecto los vocablos «aspectos proposicionales» y «aspectos performativos»[47] para señalar que están presentes en cualquier acto de comunicación humana, siempre y cuando éstas sean, en definitiva, interacciones simbólicamente mediadas y no «comunicaciones unidireccionales».

Los dos aspectos referidos, eso es, el del contenido y el de la relación, constituyentes para la comunicación simbólicamente mediada, tienen una esencial importancia para el proceso del desarrollo de la personalidad humana desde una óptica sociológica. El hecho de que la interacción simbólicamente mediada permita a la vez la transmisión y generación de significados generales y particulares indica que se convierte así en el medio fundamental para el proceso de la constitución reflexiva y social de la personalidad humana. A estas ideas han aludido más de una vez autores muy diversos de disciplinas científicas distintas, como es el caso de J. Piaget, P. Wygotsky, J.G. Fichte, G.H. Mead, Th. Luckmann, J. Habermas y P. Watzlawick. Enlazando con sus aportaciones, refiriéndonos a las condiciones socializadoras y volviendo al núcleo central de nuestra argumentación, las interacciones simbólicamente mediadas son las que, facilitando el intercambio de ideas generales y muy particulares, requieren que todos los implicados en la interacción educativa participen activamente en la elaboración y transmisión de los contenidos. Insistimos en que no se trata de una simple posibilidad, sino que es realmente una exigencia estructural de la comunicación que los sujetos tomen parte activa en la elaboración y transmisión de los contenidos. Una simple «reproducción mecánica» de éstos por parte de educandas y educandos no corresponde a su condición de ser sujeto de la interacción, puesto que les hace substituibles por cualquier otra persona.

En el contexto de las interacciones simbólicamente mediadas, el sujeto, a través del esfuerzo por él realizado, se identifica y posee identidad, por cuyo motivo en el transcurso de estos procesos los contenidos, las experiencias y lo aprendido se hacen significativos para él. Cualquier contenido transmitido recobra significado a nivel de las acciones comunicativas concretas, y es allí donde los fines no son simplemente unilaterales. La dinámica comunicativa sugiere que se trata de un *proceso «recíproco»*. Así, entendemos que una conceptualización unilateral técnico-intervencionista de los actos educativos no contempla la condición reflexiva del sujeto y su implicación en el actuar educativo; unas acciones educativas técnico-instrumentales logran, en el mejor de los casos, una asimilación y una adaptación «aparente» de alumnas y alumnos a las exigencias institucionales. En realidad no producen ningún efecto socia-

46. WATZLAWICK, P. y otros (1983). *Teoría de la Comunicación Humana*. Herder, Barcelona.
47. HABERMAS, J. (1975) o. c., p. 30 y 33; y el mismo: (1975) o. c., p. 30-31.

lizador en términos estrictos, porque no permiten ninguna asimilación significativa e intersubjetiva de contenidos. Tal y como argumentamos, las relaciones comunicativas son las únicas significantes para las acciones humanas y las únicas que involucran al sujeto con su estructura de personalidad, sus deseos, sus necesidades y sus puntos de vista.

6. Conclusiones

Teniendo en cuenta lo que afirmamos sobre el carácter interactivo-comunicativo del actuar educativo y enlazando con los aspectos esbozados a lo largo de las páginas anteriores sobre la «Theorie des Kommunikativen Handelns» de Jürgen Habermas, estimamos, en definitiva, que su sistema teórico es de especial utilidad para la dilucidación de las dinámicas y de los mecanismos singulares que operan en el seno de las instituciones educativas modernas. En efecto, el sistema teórico habermasiano ofrece como teoría de la sociedad las categorías correspondientes para poder emprender la tarea de un análisis empírico-explicativo de todas las estructuras existentes en las sociedades actuales. Somos conscientes de las críticas importantes que ha recibido la teoría habermasiana del actuar comunicativo, sobre todo las concernientes al problema epistemológico de situar la «verdad» del conocimiento en la lógica del discurso comunicativo[48]. En nuestro contexto no es posible agotar todas las posibilidades del discurso profundizando hasta el último resquicio de estas críticas; sólo quisiéramos destacar una vez más la relevancia que tiene la conceptualización intersubjetiva de los hechos, los fenómenos y las acciones sociales de la propuesta habermasiana. Merced a ella es posible mantener un concepto teórico que reconcilia el plano sistémico con el plano del *Lebenswelt*, contemplando así el papel fundamental del sujeto como promotor de sus propias condiciones histórico-sociales de vida, delimitado, claro está, por las condiciones estructurales y político-reales de poder.

De ello se desprende que los criterios normativos de la verdad del conocimiento humano sólo pueden provenir de una lógica comunicativa, por ser, en definitiva, ésta la única que adscribe a los sujetos las capacidades necesarias de intervenir activamente tanto en el nivel de su contexto vital, como en el nivel estructural de la sociedad moderna. Entendemos que este cometido, en el fondo, ha sido la aspiración de la sugerencia teórica de G.H. Mead. Asimismo, ha sido el motivo de la propuesta de A. Giddens, con todas las incongruen-

48. Estoy aludiendo aquí a la crítica de Bubner, Gabás, Therborn e Innerarity, en parte contestada por el propio Habermas: INNERARITY, D. (1985). *Praxis e Intersubjetividad. La Teoría Crítica de Jürgen. Habermas.* Pamplona: Eunsa, sobre todo p. 250 y s.; BUBNER, R. (1981). *Modern German Philosophy.* Cambridge; BUBNER, R. (1976). *Handlung, Sprache und Vernunft.* Frankfurt: Ed. Suhrkamp, sobre todo p. 51 y s.; GABÁS, R. (1980). *J. Habermas: Dominio Técnico y Comunidad Lingüística.* Barcelona: Ariel; THERBORN, G. (1972). *La Escuela de Frankfurt.* Barcelona: Ed. Anagrama, y UREÑA, E. (1978). *La Teoría Crítica de la Sociedad de Habermas.* Madrid: Ed. Tecnos.

cias conceptuales inherentes a su propuesta[49]. Es bien sabido que pretende explicar la dinámica de las estructuras sociales complejas mediante el esfuerzo y la coordinación intersubjetiva de las personas. Los procesos socializadores que transcurren en el seno de las instituciones educativas modernas precisan de explicaciones que sean capaces de acercarse a las coordinaciones intersubjetivas de las personas y el significado de éstas para los sujetos, las instituciones educativas y los demás elementos estructurales involucrados en los procesos citados en nuestras sociedades. Las diversas propuestas teórico-sociológicas de la educación actuales recogen cada vez más estas ideas, con lo cual se sitúan en la línea de la argumentación aquí presentada. Es éste por ejemplo el caso de M. Fernández Enguita, H. Giroux y R. Flecha, K. Mollenhauer y K.J. Tillmann[50].

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49. Remito de nuevo aquí a mi argumentación mencionada anteriormente.
50. Véase, por ejemplo, GIROUX, H.; FLECHA, R. (1992). *Igualdad educativa y diferencia cultural.* Barcelona: Roure; FERNÁNDEZ ENGUITA, M. (1990). *Juntos pero no revueltos. Ensayos en torno a la reforma de la educación.* Madrid: Visor, y TILLMANN, K.J. (1993). *Sozialisationstheorien.* Reinbek-Hamburg: Rowohlt.

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Manejo Social del Riesgo:
Un nuevo marco conceptual para la Protección Social y más allá

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Documento de trabajo No. 0006 sobre protección social

Resumen

En este documento se propone una nueva definición y un nuevo marco conceptual para Protección Social que está cimentado en el manejo del riesgo social de los riesgos. El concepto replantea las áreas tradicionales de Protección Social (intervención en el mercado laboral, previsión social y redes de protección social) en un marco que incluye tres estrategias para abordar el riesgo (prevención, mitigación y superación de eventos negativos (shocks)), tres niveles de formalidad de manejo del riesgo (informal, de mercado y público) y varios actores (personas, hogares, comunidades, ONGs, diversos niveles de gobierno y organizaciones internacionales) frente a un contexto de información asimétrica y distintos tipos de riesgo. En esta visión ampliada de Protección Social, se pone énfasis en el doble papel que desempeñan los instrumentos de manejo del riesgo: se protege la subsistencia básica y al mismo tiempo se promueve la disposición a asumir riesgos. Se centra específicamente en los pobres, ya que son los más vulnerables a los riesgos y habitualmente carecen de instrumentos adecuados para manejarlos, lo que les impide involucrarse en actividades más riesgosas, pero a la vez de mayor rentabilidad, que les permitirían salir gradualmente de la pobreza crónica.

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I. Introducción y Descripción General [1]

> *La idea revolucionaria que define la frontera entre la era moderna y el pasado es el dominio del riesgo: la noción de que el futuro es más que un capricho divino y que los hombres y mujeres no son inermes frente a la naturaleza.*
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> ***Peter L. Bernstein (1996): Against the Gods – The remarkable story of risk.***

Protección Social generalmente definida como medidas del sector público para proveer seguridad de ingresos a las personas, está de vuelta en el temario internacional. La reciente experiencia en el este asiático ha demostrado que las altas tasas de crecimiento económico durante varias décadas pueden reducir la pobreza en forma impresionante. Sin embargo, la reciente crisis financiera también demostró que si no se cuenta con medidas de protección de ingresos y programas de redes de protección social adecuados, los individuos son muy vulnerables cuando el PIB cae de manera drástica, los sueldos disminuyen y/o aumenta el desempleo. Esto ha impulsado al G7 a solicitar que el Banco Mundial formule "Principios Sociales" y "Buenas Prácticas de Política Social" para guiar a las autoridades en sus intentos por mejorar las condiciones sociales mínimas de las personas, incluido el suministro de Protección Social en tiempos normales y en períodos de crisis y de tensiones (Banco Mundial, 1999a y b). En economías tipo OCDE, donde sí existen programas de Protección Social (como políticas de mercado laboral activo, previsión y asistencia social), los elevados y con frecuencia crecientes niveles de gasto público son motivo de inquietud, particularmente en la perspectiva de una población que envejece y el aumento de la competencia internacional. Por su parte, las economías en desarrollo tienen escasos recursos públicos y es poco lo que pueden gastar en proveer seguridad de ingresos a su población, a pesar de sus altos niveles de pobreza y la inseguridad en los ingresos de las personas en los mercados laborales tanto formales como informales.

Este conflicto entre la necesidad de proveer seguridad de ingresos y la aparente falta de recursos financieros, si bien es pertinente, entrega poco alivio a los más de mil millones de personas en el mundo que viven con menos de un dólar al día, los desempleados debido a ajustes estructurales o a la globalización, y el creciente número de ancianos necesitados. Responsable de este conflicto podría ser en parte la definición tradicional de Protección Social, que en gran medida está orientada hacia medidas públicas de respuesta (especialmente en intervenciones del mercado laboral, previsión y redes de protección social). En primer término, la definición tradicional hace demasiado hincapié en el papel del sector público. En segundo lugar, la conceptualización común de Protección Social tiende a poner énfasis en costos y gastos netos, pero pasa por alto sus potenciales efectos positivos en el desarrollo económico. En tercer lugar, al clasificar las intervenciones de Protección Social en programas sectoriales se esconde lo que tienen en común. En cuarto término, pero más importante aun, el pensamiento tradicional proporciona escasa orientación para una perspectiva estratégica sobre una reducción

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[1] Este documento es una versión de Holzmann y Jorgensen (1999) completamente revisada. Refleja las diversas críticas constructivas, comentarios y sugerencias recibidos durante presentaciones en conferencias, consultas con asociados internos y externos durante la preparación del Documento de Estrategias para el Sector de Protección Social y discusiones con muchos colegas y amigos dentro y fuera del Banco Mundial. Agradecemos especialmente por el estímulo recibido en la búsqueda del marco de manejo social de los riesgos de parte de Ashraf Ghani, Margaret Grosh, Michael Lipton, Paul Siegel, Michael Walton y Tara Vishwanath. Sin embargo, cualquier error es de nuestra responsabilidad.

efectiva de la pobreza que trascienda de las exaltaciones generales de no olvidar a los pobres que no pueden participar en un proceso de crecimiento con uso intensivo de mano de obra.

Las limitaciones del enfoque tradicional se sintieron seriamente cuando el área de Protección Social del Banco Mundial comenzó a preparar su Documento de Estrategia Sectorial, el que se basa en los logros (y fracasos) del pasado y, más importante todavía, define directrices estratégicas para sus futuras actividades crediticias y no crediticias[2]. Además, los dramáticos efectos negativos de las crisis financiera global revelaron la importancia de disponer de sistemas de Protección Social bien diseñados. No se contaba con ellos debido a la resistencia de los gobiernos a adoptar programas de Protección Social tipo OCDE y a la dependencia de una tradición, basados en el apoyo familiar. Finalmente, los programas de Protección Social diseñados bajo el marco tradicional sólo han tenido un éxito moderado en mitigar la pobreza en los países en desarrollo. Por estas y otras razones, en este documento se desarrolla una nueva definición y un marco conceptual llamado "Manejo Social del Riesgo", el que debiera permitir un mejor diseño de Programas de Protección Social como un componente de una estrategia revisada de reducción de la pobreza.

La definición propuesta visualiza la ***"Protección Social como intervenciones públicas para (i) asistir a personas, hogares y comunidades a mejorar su manejo del riesgo y (ii) proporcionar apoyo a quienes se encuentran en la extrema pobreza".*** Esta definición y el marco implícito de manejo del riesgo social:

- Presenta a la Protección Social como una red de protección y a la vez como un trampolín para los pobres. Si bien debería existir una red de protección para todos, los programas también deberían entregar a los pobres la capacidad de salir de la pobreza o al menos, retomar un trabajo lucrativo.
- Visualiza la Protección Social no como un costo, sino más bien como un tipo de inversión en formación de capital humano. Un elemento clave de este concepto implica ayudar a las personas pobres a mantener el acceso a los servicios sociales básicos, evitar la exclusión social y resistir las estrategias de superación que tengan efectos negativos irreversibles durante eventos adversos (shocks).
- Se centra menos en los síntomas y más en las causas de la pobreza, proporcionando a los pobres la oportunidad de adoptar actividades de mayor riesgo, y de mayor rentabilidad, y evitando mecanismos informales poco eficientes y poco equitativos para compartir los riesgos.
- Considera la realidad. En la población mundial de 6 mil millones, menos de una cuarta parte de las personas tienen acceso a programas formales de Protección Social y menos del 5 por ciento puede confiar en sus propios activos para manejar con éxito el riesgo. Al mismo tiempo, la eliminación de la brecha de pobreza mediante transferencias fiscales hoy en día está más allá de la capacidad fiscal de la mayoría de los países clientes del Banco.

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[2] El Documento de Estrategias para el Sector de Protección Social (SPSSP-*Social Protection Sector Strategy Paper*) actualmente está en proceso de finalización y su presentación ante el Consejo de Directores Ejecutivos del Banco Mundial está programada para el primer semestre del 2000. El documento se basa en los logros del sector de Protección Social y desarrolla la dirección estratégica del futuro trabajo en esta área. El sector de Protección Social es uno de los sectores más nuevos, y dinámicos del Banco Mundial. Por ejemplo el volumen total de prestamos otorgados se han multiplicado por seis desde 1992, alcanzando un volumen de más de $3 mil millones en el año fiscal 1999.

El MSR (Manejo social del riesgo) se basa en la idea fundamental de que todas las personas, hogares y comunidades son vulnerables a múltiples riesgos de diferentes orígenes, ya sean éstos naturales (como terremotos, inundaciones y enfermedades) o producidos por el hombre (como desempleo, deterioro ambiental y guerra). Estos eventos afectan a las personas, comunidades y regiones de una manera impredecible o no se pueden evitar, por lo tanto, generan y profundizan la pobreza. La pobreza tiene relación con la vulnerabilidad, ya que los pobres habitualmente están más expuestos a riesgos, pero al mismo tiempo tienen poco acceso a instrumentos adecuados de manejo del riesgo. En consecuencia, el suministro y selección de instrumentos adecuados para el MSR se convierte en un medio importante para reducir la vulnerabilidad y proporcionar un medio para salir de la pobreza. Para ello se debe encontrar un equilibrio entre disposiciones de MSR (informales, de mercado, públicas) alternativas y estrategias de MSR (prevención, mitigación, superación de eventos negativos) y encontrar los correspondientes instrumentos de manejo en términos de oferta y demanda. Reconocer la importancia del manejo del riesgo para los pobres, junto con la necesidad de otorgarles voz y potenciar sus capacidades para la creación de oportunidades, también son parte esencial del Informe de Desarrollo Mundial 2000/01 sobre reducción de la pobreza que actualmente se encuentra en preparación (Banco Mundial, 2000).

La aplicación del marco de manejo del riesgo va bastante más allá de la protección social, ya que muchas intervenciones públicas (como políticas macroeconómicas sólidas, un buen ejercicio del poder y acceso a la atención de salud y educación básica) ayudan a reducir o mitigar los riesgos y en consecuencia, la vulnerabilidad. También amplía el marco de aplicación de la protección social, según su definición tradicional, extendiéndolo más allá de la entrega estatal de instrumentos de manejo de riesgo y atrayendo la atención hacia prestaciones informales y de mercado y sobre su eficacia y repercusión en el desarrollo y el crecimiento.

La estructura del documento sirve para destacar el fundamento, ideas principales y preguntas pendientes del nuevo marco y está orientada a estimular nuevas discusiones. En la Sección II se presentan los antecedentes y motivación para el marco conceptual, que está basado en las necesidades, desafíos y oportunidades del manejo del riesgo. En la Sección III se esbozan las dimensiones principales del marco conceptual, incluyendo tres estrategias para abordar el riesgo, tres niveles principales de formalidad en el manejo del riesgo, fuentes de riesgos y los diversos actores pertinentes. En la Sección IV se identifican las implicancias del marco y las interrogantes no resueltas, incluidas las barreras y superposiciones entre enfoques de manejo del riesgo, protección social más allá del aporte del estado y nuevos principios de orientación. En la Sección V se concluye con una visión del sector en el futuro.

II. Antecedentes: Objetivo, Desafíos y Oportunidades

Enfrentar el riesgo[3], y en especial el riesgo del ingreso, no es un desafío nuevo para la humanidad. Pero están apareciendo nuevos desafíos, por ejemplo de la globalización, que hace

[3] La noción de riesgo habitualmente se refiere a la incertidumbre o incapacidad de predecir y que genera pérdidas en el bienestar social. Para mayor conveniencia, usamos la palabra riesgo en su sentido más amplio, incluyendo tanto elementos predecibles como impredecibles. Para los individuos que carecen de instrumentos de manejo de riesgo, los eventos predecibles (como sequías estacionales) también tendrán efectos negativos en el bienestar y crearán riesgos a nivel de bienestar. Sin embargo, una noción más exacta como son las "fluctuaciones no deseables" (Sinha y Lipton, 1999) resulta algo engorrosa.

surgir la necesidad de manejar el riesgo de manera proactiva para poder aprovechar las oportunidades en términos de desarrollo económico y reducción de la pobreza. En esta sección se entregan los antecedentes y fundamentos para el nuevo marco conceptual.

1. Manejo del riesgo: Problemas Viejos y Nuevos

Las personas y las sociedades siempre han estado preocupadas de los desastres naturales (por ej., terremotos y erupciones volcánicas), los problemas climáticos (por ej., inundaciones y sequías) y los problemas relacionados con la salud (por ej., enfermedades individuales o epidemias, discapacidad, ancianidad y muerte). Los riesgos asociados a estas fuentes dieron origen a estrategias de precaución individuales (diversificación de cultivos y acumulación de mercancías, entre otros) y, quizás aun más importante, a la creación de mecanismos informales para compartir los riesgos basados en el intercambio, a través de familias extendidas, la entrega mutua de regalos, sistemas tribales igualitarios, esquemas para compartir las cosechas con los dueños de tierras, etc. Gran parte de la población de los países en desarrollo aún depende en gran medida o exclusivamente de estos sistemas informales para enfrentar el riesgo.

La industrialización y la urbanización trajeron consigo dos cambios importantes: un debilitamiento de los mecanismos tradicionales e informales para compartir los riesgos y la introducción de nuevos riesgos, principalmente los accidentes relacionados con el trabajo y el desempleo. El "problema social" resultante atormentó a los gobiernos y a la sociedad en las naciones recientemente industrializadas en la segunda mitad del siglo diecinueve y dio origen a la introducción de programas de "previsión social" en torno a la noción de los riesgos sociales (ver Hesse, 1997). Partiendo con la previsión social obligatoria para accidentes de trabajo, salud y vejez en algunos países desarrollados a fines del siglo diecinueve, unos 100 años más tarde la mayoría de los países industrializados cuenta con medidas públicas para enfrentar los "riesgos sociales" (como accidentes laborales, enfermedades, discapacidad, muerte y desempleo) para una parte importante de su población.

La evolución de los estados modernos en el Norte y la emergencia de los nuevos estados en el Sur luego del fin de la colonización planteó otras fuentes de riesgo: las que surgen a partir de las políticas económicas y el proceso de desarrollo. Tales riesgos incluyen inflación y devaluación inducidas por políticas, cambios en los precios relativos inducidos por tecnologías o el comercio, incumplimiento de programas sociales y cambios en la tributación. Todos ellos influyen de manera importante en el bienestar de las personas, los hogares y las comunidades. Además, el propio proceso de desarrollo, que puede incluir reasentamiento y degradación ambiental, puede aumentar los riesgos y efectivamente lo hace, como lo evidencia el creciente número de catástrofes naturales y las consecuencias más severas para la población a menudo pobre (IFRC&RCS, 1999).

Las recientes tendencias en la evolución de los sistemas comerciales, tecnológicos y políticos han generado grandes potenciales para mejorar el bienestar social en todo el mundo. La globalización en el intercambio de bienes, servicios y factores de producción ha posicionado a la comunidad mundial para cosechar los frutos de las ventajas globales comparativas. La tecnología está ayudando a acelerar la innovación y potencialmente podría eliminar las principales restricciones al desarrollo de mucha gente. Los sistemas políticos son cada vez más

abiertos, creando las condiciones para un mejor ejercicio del poder al hacer que aquellos que están en el poder sean responsables ante segmentos cada vez más amplios de la población. Al combinarse, estas tendencias crean una oportunidad sin precedentes para el desarrollo social y económico, reducción de la pobreza y crecimiento.

Sin embargo, el otro lado de la moneda muestra que exactamente los mismos procesos que permiten mejorar el bienestar social también aumentan la variabilidad de los resultados para la sociedad en conjunto y aun más para grupos específicos. La crisis financiera global de 1998 demostró esto a escala mundial. No existe certeza de que las mejoras se compartirán de manera generalizada entre las personas, hogares, grupos étnicos, comunidades y países. La expansión del comercio o el avance de la tecnología pueden agudizar las diferencias entre los "que tienen" y los "que no tienen", de la misma manera que pueden aumentar las oportunidades para todos, dependiendo del contexto social imperante y las medidas políticas. La variabilidad del ingreso inducida por la globalización, combinada con la marginalización y exclusión social pueden, de hecho, aumentar la vulnerabilidad de importantes grupos de la población. En otras palabras, los riesgos son tan grandes como sus potenciales recompensas. Para hacer más complicado el tema, la tendencia hacia la globalización y la mayor movilidad de los factores de producción reduce la capacidad de los gobiernos para aumentar los ingresos y seguir políticas económicas independientes y, por lo tanto, tener políticas nacionales que ayuden a los segmentos pobres de la sociedad cuando más lo necesitan (Tanzi, 2000).

2. ¿Porqué es Importante un Buen Manejo Social de los Riesgos?

Instaurar y usar instrumentos apropiados de MSR para enfrentar las diferentes formas de riesgo de manera efectiva y eficiente[4] es importante porque ellos (i) mejoran el bienestar individual y social en un entorno estático, (ii) contribuyen al desarrollo y crecimiento económico desde una perspectiva dinámica y (iii) operan como ingredientes cruciales para lograr reducir la pobreza de manera efectiva y duradera. Estas tres dimensiones están relacionadas entre sí, pero se analizarán brevemente por separado.

(i) Aspectos relacionados con la mejoría de una situación de bienestar estática

Un buen MSR puede lograr tres resultados primordiales en términos de mejorar el bienestar, incluso en un escenario estático: menor vulnerabilidad, mayor uniformidad del consumo y mayor equidad[5].

Menor vulnerabilidad. La vulnerabilidad se puede definir como la probabilidad de resultar perjudicado por sucesos inesperados o como la susceptibilidad a impactos exógenos, trascendiendo la perspectiva tradicional de la pobreza (Lipton y Ravallion, 1995). La probabilidad de resultar perjudicado por un impacto depende de (i) la resistencia de una persona a un impacto determinado: a mayor resistencia (la capacidad de enfrentar un impacto), menor vulnerabilidad y (ii) la gravedad del impacto: mientras más grave sea el impacto y si no es posible reducir los riesgos, mayor será la vulnerabilidad. La susceptibilidad a un impacto depende de la capacidad de evitar los riesgos, lo que constituye otro aspecto del manejo del riesgo. Los pobres, y particularmente los muy pobres, son especialmente vulnerables, porque normalmente están más expuestos a los impactos y tienen menos instrumentos para manejar el riesgo y porque incluso un pequeño descenso en su situación de bienestar puede ser desastroso. El mejorar las capacidades de manejo de los riesgos por parte de los pobres y los no pobres reduce su vulnerabilidad y aumenta su bienestar. Por lo tanto, debería contribuir a reducir la pobreza transitoria y proporcionar una manera de salir de la pobreza crónica (Morduch, 1994).

Mayor uniformidad en el consumo. Las consideraciones económicas y la evidencia empírica sugieren que las unidades económicas prefieren uniformar el consumo, distribuyendo el gasto del ingreso esperado en consumo durante un largo período, incluso toda la vida (Alderman y

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[4] El marco del MSR aborda el riesgo en un sentido genérico, pero la mejor manera de entenderlo es en la forma de riesgo del ingreso (que abarca el ingreso de mercado, ingreso imputado, ingreso en especies, etc.). Esta amplia definición del ingreso también encara las inquietudes a nivel de servicios sociales que no se pueden comprar fácilmente en el mercado. Por lo tanto, el MSR no se limita al aspecto monetario del ingreso/consumo de los individuos u hogares ; más bien sólo pone énfasis en el equivalente en ingresos por motivos analíticos. El término "social" se refiere a la forma del manejo del riesgo, que se basa ampliamente en intercambios entre personas, y no en la forma del riesgo. En otras palabras, analizamos el manejo social de los riesgos y no el manejo de los riesgos sociales.

[5] El término equidad se puede interpretar de muchas maneras. Su uso más destacado está relacionado con la igualdad de los resultados (como ingresos, consumo o patrimonio) y un sentido de justicia. Sin embargo, hay diversas variables involucradas en la ponderación de la equidad y la falta de funciones adecuadas para evaluar todas esas variables implica que no es posible agregarlas en una única medida escalar. Esto ha llevado a Sen a sostener ya por algún tiempo que deberíamos pensar en la equidad en términos de una lista de comprobación y usar los resultados para "identificar las muestras evidentes de injusticia" (véase Sen, 1998). Nuestro uso del término está más cercano al uso tradicional del término "igualdad".

Paxson, 1992; Besley, 1995; Deaton, 1997; Gerowitz, 1988). Esto se debe a que la materialización del ingreso es fundamentalmente estocástica y a que durante períodos de impactos negativos el ingreso puede ser muy bajo o incluso negativo, o debido a que hay bastante certidumbre respecto a acontecimientos futuros (como sequías estacionales, por ejemplo), pero no existen los instrumentos adecuados para guardar y transferir el ingreso al futuro. El acceso a instrumentos de manejo del riesgo, como las posibilidades de ahorro y desahorro, es un tema de importancia crucial para lograr un proceso de consumo uniforme que mejore el bienestar.

Una mayor equidad es el resultado de un buen manejo social del riesgo. Hay dos aspectos especialmente importantes:
(i) Si la sociedad valora una distribución más equitativa del bienestar entre los individuos, un mejor manejo del riesgo puede mejorar la distribución del bienestar en la sociedad sin redistribuir el ingreso entre los individuos. Bajo el probable escenario de que los estratos de ingresos más bajos sean quienes vean más restringida su capacidad de uniformar su consumo, los mejores sistemas de manejo de riesgo disminuyen esta restricción y, por lo tanto, ayudan a mejorar el bienestar de los segmentos inferiores; esto redunda en una distribución más igualitaria del bienestar individual (Holzmann, 1990).
(ii) Históricamente, la equidad se analiza en términos de dos conceptos polares: equidad de oportunidad y equidad de resultados. El concepto de equidad de oportunidades reviste gran interés si las diferencias que se producen en la distribución del ingreso se deben sólo a diferencias en el esfuerzo individual; sin embargo, flaquea si se consideran los principales impactos que amenazan la supervivencia de los individuos. En este caso, las correcciones ex-post se hacen imprescindibles, en otras palabras, la redistribución hacia los desafortunados. El concepto de equidad en los resultados resulta atractivo en términos morales, pero enfrenta dificultades una vez que se consideran los cambios en el comportamiento individual. Como consecuencia de lo anterior, al llevar a cabo intentos por mejorar la equidad, la línea divisoria entre el concepto mínimo de promover iguales oportunidades y el concepto máximo de intentar obtener iguales resultados es muy fina. Empero, la justificación para la redistribución se incrementa a medida que la materialización del aumento de ingresos individuales es determinada por factores externos, es decir, eventos negativos.

(ii) Aspectos relacionados con la dinámica del desarrollo y el crecimiento económico

El no contar con instrumentos de manejo social del riesgo o su falta de idoneidad afectará negativamente el desarrollo y crecimiento económico y puede perpetuar o incluso profundizar la pobreza, como se ilustra en los siguientes tres ejemplos. Disponer de la gama total de estos instrumentos debiera operar en sentido inverso.

Reducir la variabilidad del ingreso y el consumo. Hay dos formas de uniformar el bienestar de los hogares: (i) los hogares pueden uniformar los ingresos – esto normalmente se logra tomando decisiones conservadoras de producción y empleo y diversificando las actividades económicas o (ii) los hogares pueden uniformar el consumo endeudándose y ahorrando, acumulado y gastando activos, ajustando la oferta de trabajo (inclusive la de sus hijos) y utilizando sistemas formales e informales para compartir riesgos (Morduch, 1995). La falta de instrumentos eficientes para uniformar el consumo, ya sean éstos de mercado o suministrados

por el Estado, a menudo significa el uso de costosos mecanismos informales de superación después de producido el impacto negativo. Entre ellos, el retirar a los niños de la escuela, reducir la ingesta nutricional, vender activos productivos o descuidar la acumulación de capital humano. Las personas muy pobres están tan cerca de una "línea de supervivencia" que se toman extremadamente aversas al riesgo y pueden exhibir no-linealidades en su comportamiento y resultados (Ravallion, 1997). Al tener conciencia respecto a la insuficiencia de instrumentos para uniformar el consumo y la aversión al riesgo, las familias asumirán actividades de bajo riesgo y baja productividad. Estimaciones para el sector agrícola en la India indican que el objetivo de uniformar el ingreso puede reducir las utilidades de las fincas en un 35 por ciento para el cuartil inferior de riqueza (Binswanger y Rosenzweig, 1993).

La efectividad y costos de las prestaciones informales. Los sistemas informales para compartir los riesgos a menudo están asociados con altos costos de transacción y costos de oportunidad encubiertos. Estos sistemas son básicamente una forma de seguro recíproco, con las siguientes características: aprovisionan a aquellos que lo necesitan, están guiados por un principio de reciprocidad equilibrada y no son un seguro en el sentido convencional[6]. Estos sistemas son informales, porque dentro de las sociedades agrarias tradicionales no hay medios legales para que los compromisos sean obligatorios o para hacer cumplir promesas de reciprocidad, lo que acarrea varias consecuencias:

- los muy pobres a menudo quedan excluidos, puesto que de ellos no se puede esperar un regalo compensatorio;
- tienden a colapsar o tornarse ineficaces en caso de impactos múltiples o de gran envergadura;
- se ejerce una fuerte presión social para exigir el cumplimiento del compromiso y esto a menudo está relacionado con estructuras sociales que inhiben el crecimiento (Platteau, 1999); y por último
- se basan en una "tecnología del compromiso" de intercambios de regalos a menudo ceremoniosos y caros, lo que puede representar una importante proporción del ingreso, (Walker y Ryan, 1990).

Los costos de las prestaciones públicas. Proporcionar instrumentos públicos para manejar el riesgo, como sistemas de pensión de régimen de pago con cargo a los ingresos corrientes, seguros de desempleo o asistencia social, pueden mejorar de manera considerable el bienestar de los individuos y el desarrollo de los países. Sin embargo, sistemas mal diseñados o implementados en forma deficiente, problemas de administración o una exagerada generosidad y los costos presupuestarios que esto implica, pueden causar importantes costos para el bienestar del individuo y la sociedad en su conjunto. Ejemplos de esto incluyen el funcionamiento del mercado laboral en los países de la OCDE (OCDE, 1994 y 1999), las repercusiones de un sistema de pensiones demasiado generoso en las finanzas públicas y la

[6] La reciprocidad equilibrada significa que cualquier "regalo" genera un fuerte supuesto de que en algún momento, todavía desconocido, se producirá un regalo compensatorio. En este sentido, los sistemas informales de seguro pueden ser similares a un préstamo, donde el reembolso del préstamo es contingente a la situación (véase por ejemplo Platteau, 1996, Ligon et al., 1997). La evidencia de esto último se proporciona en Udry (1990, 1994) para Nigeria. En promedio, un deudor con buena realización reembolsa 20.4% más de lo que ha pedido prestado, mientras que un deudor con mala realización reembolsa 0.6% menos de lo que ha pedido prestado. Más aún, el reembolso depende de la realización del prestador. Un prestador con buena realización recibe en promedio 5% menos de lo que ha prestado, pero un prestador con mala realización recibe un 11.8% más de lo que prestó.

estabilidad macroeconómica de Brasil y las posibles consecuencias de un alto gasto social para la competitividad y el crecimiento económico mientras siguen existiendo importantes núcleos de pobreza. Estos ejemplos indican que los países industrializados también necesitan revisar sus actuales instrumentos de MSR para el beneficio de la población en general y específicamente, para los pobres.

(iii) Aspectos relativos a la reducción de la pobreza

A estas alturas, la especial importancia del manejo social del riesgo para reducir la pobreza debe haber quedado clara. Tiene tres componentes principales: reduce la pobreza transitoria, impide que los pobres se hundan más en la pobreza y entrega un medio para salir de la pobreza.

Según la mayoría de los datos de referencia, incluyendo el Cuadro 2.1, entre un quinto y la mitad de las personas que al momento de una encuesta se encuentran bajo una "línea de pobreza" normalmente no son pobres, si no que han sido empujadas hacia la pobreza en términos de consumo por acontecimientos del ciclo vital (como la formación de una familia) o, más a menudo, por pérdidas de ingreso (como desempleo o enfermedad), necesidades especiales (como tratamiento médico) y la falta de transferencia de los ingresos en el tiempo (Sinha y Lipton, 1999). El acceso a instrumentos de MSR adecuados podría disminuir en forma importante la pobreza temporal, puesto que reduciría la proporción de individuos que tienen un ingreso por sobre la línea de pobreza a lo largo de su vida, de convertirse en pobres en términos de consumo en algún momento específico.

Cuadro 2.1: Movilidad hacia y desde la pobreza en algunos países

		Porcentaje de hogares:		
		Siempre pobres	*Pobres algunas veces*	*No pobres*
China	1985-1990	6.2	47.8	46.0
Costa de Marfil	1987-1988	25.0	22.0	53.0
Etiopía	1994-1997	24.8	30.1	45.1
Pakistán	1986-1991	3.0	55.3	41.7
Rusia	1992-1993	12.6	30.2	57.2
Sudáfrica	1993-1998	22.7	31.5	45.8
Vietnam	1992/93-97/98	28.7	32.1	39.2
Zimbabwe	1992/93-1995/96	10.6	59.6	29.8

Fuente: Baulch y Hoddinott, 1999, y Borrador del Informe sobre la Pobreza en Vietnam, 1999.

Los pobres normalmente son los más vulnerables en una sociedad, ya que están más expuestos al conjunto de riesgos y al mismo tiempo tienen menos acceso a instrumentos adecuados para enfrentar dichos riesgos. Reducir los riesgos a través de medidas preventivas es prácticamente imposible, por cuanto esto trasciende la capacidad de una sola persona, un hogar y en muchos casos, una comunidad. Los instrumentos personales e informales de manejo de riesgos son efectivos sólo frente a riesgos menores o específicos para un hogar, pero tienden a colapsar cuando se produce un fuerte impacto que afecta a toda una comunidad. Por lo tanto, para enfrentar la situación, los pobres sólo pueden recurrir a mecanismos como sacar a los niños de la escuela, vender rápidamente sus activos a precios muy bajos y reducir la ingesta de alimentos, todos mecanismos que ponen en peligro sus futuras capacidades para generar ingresos, llevándolos hacia una pobreza aún mayor y tal vez a la indigencia.

Esta amenaza de caer en la indigencia y de no tener la capacidad de sobrevivir hace que los pobres sean aversos al riesgo y como consecuencia, renuentes a involucrarse en actividades que implican mayor riesgo y mayor rentabilidad. Por ello, los pobres no sólo no son capaces de aprovechar las oportunidades que se presentan en un mundo globalizado, sino que están mucho más expuestos a los crecientes riesgos que probablemente sean inherentes a este proceso. Sin la oportunidad de tomar riesgos e involucrarse en una producción más lucrativa, es probable que estos individuos y sus hijos vivan perpetuamente en condiciones de pobreza. El mejorar las capacidades de manejo del riesgo de parte de los pobres se convierte por tanto en una importante medida económica para una reducción duradera de la pobreza, no sólo para enfrentar las condiciones de pobreza transitoria (véase Banco Mundial, 2000).

III. Principales Elementos del Nuevo Marco Conceptual

1. Definición y Conceptos Clave

Una nueva definición amplia de Protección Social se centra en el concepto del manejo social del riesgo:

La protección social consta de intervenciones públicas
(i) para asistir a los individuos, hogares y comunidades a manejar el riesgo en mejor forma y
(ii) para prestar apoyo a los pobres en situación crítica

En esta definición se combinan los instrumentos tradicionales de Protección Social bajo un esquema unificador, incluidas intervenciones en el mercado laboral, programas de seguro social y redes de protección social. Su objetivo va más allá de la entrega de instrumentos para manejar el riesgo por parte del sector público y abarca acciones para mejorar los instrumentos de manejo del riesgo basados en el mercado y externos a él (informales). El concepto de manejo social del riesgo trasciende la nueva definición de Protección Social y abarca políticas de manejo del riesgo como proyectos agrícolas, que reducen los efectos de una sequía, y políticas económicas, que reducen los impactos macroeconómicos. Por otra parte, la definición de Protección Social va más allá del MSR e incluye medidas para apoyar a los pobres en condiciones críticas[7].

Los principales elementos del marco de manejo social del riesgo son los siguientes:

- Estrategias de manejo del riesgo (reducción, mitigación y superación de eventos negativos);
- Sistemas de manejo del riesgo por nivel de formalidad (informales, de mercado y proporcionadas o gestionadas por el sector público) y
- Actores en el manejo del riesgo (desde individuos, hogares, comunidades, ONG, instituciones de mercado, gobiernos hasta organizaciones internacionales y la comunidad mundial en general).

Estos elementos se aplican en un contexto de (i) diferentes niveles de información asimétrica y (ii) diferentes formas de riesgo.

[7] Los pobres en situación crítica son los pobres que no se pueden mantener a sí mismos, incluso si existieran oportunidades de empleo.

En las siguientes subsecciones presentaremos cada elemento en forma secuencial, comenzando con el tema de la información asimétrica y las principales formas de riesgo, puesto que ambos son fundamentales para los demás elementos del marco.

2. La Importancia de la Información (Á-)Simétrica para el Manejo del Riesgo

La información asimétrica entre socios de mercado, individuos, grupos y el gobierno tiene una importante influencia en la forma y eficacia de los instrumentos de manejo del riesgo y en la capacidad del gobierno de lograr más igualdad en la distribución de ingresos y activos.

Al contar con información simétrica entre todos los actores económicos y mercados bien desarrollados, las fuentes y características del riesgo no tienen incidencia en su manejo: los contratos de seguro a todo riesgo/contingentes al estado emergen como el mejor y único instrumento para enfrentar cualquier tipo de riesgo (Recuadro 1). Sin embargo, una vez que se deja de lado esta referencia de importancia teórica, pero poco realista, el manejo del riesgo se torna bastante complejo. Cuando los individuos, hogares o comunidades cuentan con información privada, ciertos mercados de riesgo pueden no establecerse, tienden a colapsar o funcionan mal. El seguro se transforma en sólo una de las opciones, y a menudo ni siquiera la mejor, para enfrentar el riesgo; incluso, para muchos riesgos ni siquiera existen mercados de seguros contra ellos. Los contratos de trabajo y deuda surgen como una forma de evitar costosas verificaciones estatales. Los mecanismos informales para compartir riesgos substituyen a los instrumentos de mercado, particularmente al inicio del desarrollo económico, puesto que los sistemas financieros son muy vulnerables a información privada. En principio, el gobierno tiene una importante función que cumplir en cuanto a ayudar a establecer, reglamentar y supervisar los mercados de riesgos y proveer instrumentos de riesgo en aquellos ámbitos donde el mercado está destinado al fracaso. No obstante, la información asimétrica también aplica a la relación entre el ciudadano y el gobierno, lo que desemboca en falla del gobierno y riesgo político. Debido a ello efectivamente existen numerosos instrumentos para manejar los riesgos, suministrados por una multitud de actores con diferentes ventajas que cambian en el tiempo y difieren entre países.

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Recuadro 1: Implicancias de la información (a)simétrica para el manejo del riesgo

En un mundo ideal del tipo Arrow-Debreu, con información simétrica y mercados completos, se supone que todos aquellos que toman decisiones en una economía pueden especificar, acordar y tal vez incluso verificar estados del mundo en los que conocen preferencias y creencias mutuas, es posible enfrentar todos los riesgos con soluciones de mercado y el gobierno puede intervenir con propósitos de distributivos y en una forma no distorsionante:

- Puesto que se conoce cabalmente cada riesgo, se puede establecer un precio justo en forma actuarial y aquellos individuos físicamente aptos pueden asegurarse a sí mismos contra todo riesgo y efectivamente lo hacen. En este escenario, el seguro (reclamos contingentes al estado) es el único y mejor instrumento para enfrentar todos los riesgos (incluyendo los desastres naturales).
- Todos aquellos individuos no aptos físicamente dependerían de transferencias fiscales o privadas (que se entregan por razones altruistas o de otro tipo).
- Se puede lograr una distribución más equitativa de los ingresos o activos a través de impuestos y transferencias a suma alzada de una forma no distorsionante, pero esto exige una redistribución del ingreso o la riqueza entre las personas.
- En este marco, en el cual cualquier resultado Pareto-eficiente se puede describir como un equilibrio de mercados perfectamente competitivos, es posible separar la eficiencia y la equidad.

El mundo descrito más arriba es un caso hipotético importante, pero sólo teórico, mientras que la información asimétrica en el mundo real, entre otros, genera lo siguiente:

- Riesgos morales, selección adversa de riesgo y derechos de propiedad insuficientes, lo que provoca el mal funcionamiento o colapso de los mercados de riesgos (y la necesidad de prestaciones y reglamentos públicos);
- Costos de transacción y el surgimiento de instituciones específicas, como contratos de mercado laboral y deuda, para evitar las costosas verificaciones estatales o acuerdos informales para compartir riesgos;
- Riesgo no exógeno, el que se puede controlar mediante actores económicos o verse influenciado por ellos;
- Situaciones en las cuales los contratos de seguro a todo riesgo/contingentes al estado ya no son el instrumento óptimo o algo menos que óptimo para manejar los riesgos;
- La importancia de las fuentes y formas que asume el riesgo para el diseño y la selección del o los instrumentos de manejo más apropiados;
- Combinación de consideraciones de eficiencia y redistribución – las intervenciones fiscales para aumentar la eficiencia ahora tiene efectos distributivos; las acciones redistributivas tienen efectos a nivel de eficiencia; y como resultado de ello, se puede lograr una distribución más equitativa del bienestar sin una redistribución del ingreso entre las personas;
- Distribución desigual de información asimétrica, en la cual hay muchos actores con diferentes ventajas en el manejo de los riesgos y como consecuencia, el surgimiento de la información como un bien y un instrumento de poder; y
- Fallas de mercado y gubernamentales en el suministro de instrumentos de manejo del riesgo, lo que provoca riesgos de mercado y políticos específicos que es necesario tomar en cuenta al diseñar programas.

Fuentes: Los autores y Stiglitz (1975 y 1988), Eichberger y Harper (1997), Kanbur y Lustig (1999)

3. Formas y Medición del Riesgo y su Importancia para el Manejo del Riesgo

Como se indicaba más arriba, en un mundo donde la información es asimétrica, las fuentes del riesgo y sus características influyen en la selección de los instrumentos para manejar dichos riesgos y, más aún, la medición del riesgo no se limita a una mera varianza/desviación estándar.

La capacidad de los individuos, hogares o comunidades de manejar los riesgos y el instrumento de manejo adecuado que se aplicará dependen de las características del riesgo: su fuente, correlación, frecuencia e intensidad. Las fuentes de riesgo pueden ser naturales (por ejemplo, inundaciones) o resultar de la actividad humana (por ejemplo, inflación provocada por la política económica); los riesgos pueden no estar correlacionados (idiosincrásicos) o correlacionados entre los individuos (cóvariados), en el tiempo (repetidos) o con otros riesgos (acumulados); y pueden tener una frecuencia baja, pero con efectos graves en el bienestar (catastróficos), o alta y con efectos menores en el bienestar (no catastróficos). En el Recuadro 2 se presentan las principales fuentes de riesgo y el nivel de covarianza, que puede fluctuar desde sucesos puramente idiosincrásicos (micro), pasando por covariantes regionales (meso), hasta covariantes nacionales (macro). Si bien es posible manejar los riesgos idiosincrásicos con instrumentos de manejo informales o de mercado, éstos tienden a descomponerse al enfrentar riesgos altamente covariados tipo macro.

Recuadro 2: Principales fuentes de riesgo

	Micro (Idiosincrásico)	Meso	Macro (Covariado)
	←	→	
Naturales		Lluvias Deslizamientos de tierra Erupciones volcánicas	Terremotos Inundaciones Sequías Fuertes vientos
Salud	Enfermedad Lesiones Discapacidad	Epidemias	
Ciclo vital	Nacimiento Ancianidad Muerte		
Sociales	Crímenes Violencia intrafamiliar	Terrorismo Pandillas	Conmoción civil Guerras Disturbios sociales
Económicas	Desempleo	Reasentamiento	Colapso del producto Balanza de pagos, crisis financiera o monetaria
	Daño en las cosechas Fracaso comerciales		Perturbaciones en los términos de intercambio inducidos por tecnología o el comercio
Políticas	Discriminación racial	Demostraciones masivas	Incumplimiento político en programas sociales Golpe de estado
Ambientales		Contaminación Deforestación Desastre nuclear	

Fuente: Adaptado de Holzmann y Jorgensen, 1999, Sinha y Lipton 1999, Informe de Desarrollo Mundial /Kanbur (2000).

El riesgo y su medición tradicionalmente está relacionado con la variabilidad del ingreso o consumo, el que normalmente se mide por su varianza o desviación estándar. Sin embargo, si se desea medir la implicancia del riesgo en el bienestar, particularmente para los pobres, en muchos casos dicha medida puede resultar inadecuada. Es posible derivar tres medidas del riesgo de tres clases amplias de objetivos de manejo de riesgo a nivel del hogar, con diferentes requisitos de información y consecuencias para las estrategias sociales y familiares de manejo

Recuadro 3: Objetivos del manejo de riesgo y medición del riesgo

Objetivo de manejo de riesgo I: Minimizar la posible pérdida máxima de bienestar. Dicha función objetiva es particularmente importante para los más pobres, puesto que su máxima pérdida probablemente sea la indigencia o la muerte. La regla de decisión es el "principio mín-máx", que consiste en evitar aquellas acciones que implican una máxima pérdida posible de bienestar. Esta regla de decisión no necesita información sobre probabilidades, sólo sobre el universo de las funciones de pérdida y el riesgo medido es una cantidad: la pérdida.

|min max (pérdida)|: ***cantidad***

Objetivo de manejo de riesgo II: Minimizar la probabilidad de una pérdida en el consumo por debajo de un umbral dado. Dicha función objetiva es particularmente importante para los individuos que están cerca de la línea de pobreza. La regla de decisión es "seguridad ante todo", lo que significa evitar acciones que generen un nivel de consumo esperado por debajo de un umbral predeterminado. Quien toma la decisión necesita información sobre el ingreso esperado de actividades y consumo máximo alternativos, y el riesgo medido es una probabilidad.

Objetivo de manejo de riesgo III: Maximizar la tasa de rentabilidad esperada dado un nivel determinado de variabilidad en la rentabilidad. Dicha función objetiva es particularmente importante para los individuos con niveles de ingreso más altos, para quienes el riesgo de un deterioro de la situación no está relacionado con la pobreza o la indigencia. La regla de decisión es maximizar la función de utilidad esperada, restringida por niveles de variabilidad en los ingresos asociados con las actividades de las decisiones. Quien toma la decisión necesita información sobre preferencias de riesgo, rentabilidad esperada generada por la cartera de activos y la distribución de la rentabilidad de diferentes asignaciones de activos. En el caso especial de una función de utilidad, $V(\mu,\sigma)$, que depende sólo de los dos momentos iniciales de una distribución probabilística de una asignación de activos, la función objetiva se puede escribir fácilmente y la desviación estándar σ se convierte en una medida sencilla del riesgo.

Fuentes: Los autores en base a Siegel y Alwang, 1999

del riesgo (Recuadro 3). Puesto que para los muy pobres la medida pertinente del riesgo es la máxima pérdida posible de bienestar, los instrumentos de manejo más adecuados son aquellos que reducen dicha pérdida al mínimo. Por ejemplo, a través de la entrega de atención de salud primaria o alimentos de emergencia. Puesto que para los individuos que se encuentran cerca de la línea de pobreza, la medida del riesgo pertinente es reducir al mínimo la probabilidad de quedar por debajo de un nivel de consumo predeterminado, los instrumentos más adecuados de manejo del riesgo serían aquellos que permiten uniformar el consumo a través de instrumentos de ahorro/desahorro. Para los grupos de mayores ingresos, la medida del riesgo pertinente es la desviación estándar del ingreso, por lo tanto, los instrumentos de manejo más adecuados serían la diversificación de la cartera y los seguros.

4. Principales Categorías de Estrategias de Manejo del Riesgo y Niveles de Formalidad

Dado que en el mundo real existe información asimétrica y que la forma que asume el riesgo es importante para la selección de los instrumentos para manejarlo, es un hecho que existen diferentes estrategias de riesgo y niveles de formalidad entre los cuales es útil establecer diferencias. La siguiente propuesta de diferenciación de tres por tres ya ha sido ampliada para ajustarse a fines analíticos y regionales (para África, véase Banco Mundial, 1999c) (Siegel y Alwang, 1999).

(i) Las estrategias de manejo del riesgo caben en tres grandes categorías:

a. ***Estrategias de prevención – reducir la probabilidad de un riesgo de deterioro ("down-side risk").*** Estas estrategias se aplican antes de que se produzca el riesgo. Al reducir la probabilidad de un riesgo adverso, se aumenta el ingreso esperado de las personas y se reduce la varianza del ingreso (y ambos efectos aumentan el bienestar). Las estrategias para impedir o reducir la ocurrencia de riesgos en los ingresos abarcan un amplio espectro y va más allá del ámbito tradicional de la Protección Social. Entre éstas se incluyen políticas respecto a una macroeconomía sana, la salud pública y el medio ambiente, además de educación y capacitación. Las intervenciones preventivas de Protección Social normalmente están vinculadas a medidas para reducir los riesgos en el mercado laboral, principalmente el riesgo de desempleo o subempleo o de bajos salarios por baja capacidad o mercados laborales de deficiente funcionamiento. Estas involucran estándares laborales y el (mal) funcionamiento del mercado laboral provocado por una discordancia en las capacidades de los trabajadores y la demanda, malas regulaciones del mercado laboral u otras distorsiones.

b. ***Estrategias de mitigación – para disminuir el posible efecto de un futuro riesgo de deterioro.*** Al igual que en el caso de las estrategias de reducción, las estrategias de mitigación también se utilizan antes de que se produzcan los riesgos. Mientras las estrategias preventivas reducen la probabilidad de ocurrencia de los riesgos, las estrategias de mitigación reducen su potencial repercusión en caso de materializarse el riesgo. La mitigación de los riesgos puede tomar varias formas:

- La diversificación de la cartera reduce la variabilidad del ingreso al basarse en una variedad de activos con rentabilidades no perfectamente correlacionadas. Esto exige la adquisición y administración de diferentes activos, como capital físico, financiero, humano y social en sus diferentes formas. Por ejemplo, si los individuos sólo pueden invertir en capital humano, aún es posible que lo diversifiquen en diferentes ocupaciones, pero tal vez en desmedro de la rentabilidad. Si las mujeres no pueden poseer o heredar propiedades y no tienen acceso a instrumentos financieros seguros, pueden adquirir oro y joyas. Puesto que estos activos a menudo generan una baja tasa de rentabilidad y una insuficiente protección contra el riesgo, el acceso a una gama más amplia de activos es vital para el manejo de los riesgos, especialmente para los pobres.

- Los mecanismos de seguro formales e informales se caracterizan por compartir los riesgos (por ejemplo, cobertura conjunta de riesgos) a través de un número de participantes cuyos

riesgos no están (muy) correlacionados. Si bien el seguro formal se beneficia de un grupo grande de participantes, generando menos riesgos correlacionados, el seguro informal tiene la ventaja de una baja asimetría de la información. Las características de los seguros formales o de mercado son simples: el pago de una prima de seguro en base al riesgo genera futuros pagos contingentes al estado. Por el contrario, es más complejo describir los sistemas de seguros informales: las formas en que aparecen son diferentes y a menudo encubiertas, debido a que una "institución" desempeña funciones aseguradoras y no aseguradoras (como la familia y la comunidad).

- La cobertura del riesgo cambiario cobra mayor importancia para los mercados financieros (por ejemplo, contratos de tipo de cambio futuros) y se basa en el intercambio del riesgo o en pagar a alguien un precio para que asuma ese riesgo. Sin embargo, estos sistemas no parecen funcionar en un entorno de prestaciones formales y relacionadas con el trabajo y el ingreso: los efectos de la información asimétrica son demasiado fuertes. Sin embargo, es posible encontrar elementos en los sistemas informales/personales. Por ejemplo, varios acuerdos familiares (matrimonio) y algunos contratos laborales son más parecidos a una cobertura de riesgo cambiario que a los seguros.

c. ***Estrategias de superación – aliviar el impacto del riesgo una vez que se ha producido.*** Las principales formas de superación consisten en el desahorro/endeudamiento individual, migración, venta de la mano de obra (incluyendo la de los niños), reducción de la ingesta de alimentos o la dependencia de transferencias fiscales o privadas. El gobierno cumple una importante función en ayudar a la gente a superar los impactos, por ejemplo en una situación en la cual un hogar específico no ha ahorrado lo suficiente para manejar riesgos catastróficos o repetidos. Los individuos pueden haber sido pobres durante toda su vida, sin posibilidad alguna de acumular activos, quedando en la indigencia con la más mínima pérdida de ingresos y corriendo el riesgo de sufrir daños irreversibles.

(ii) El nivel de formalidad puede diferenciar los instrumentos/sistemas utilizados bajo cada una de estas estrategias de manejo de riesgo. Se proponen tres diferenciaciones:

a. *Sistemas informales* (como matrimonio, apoyo mutuo de la comunidad y ahorros en activos reales tales como ganado, bienes raíces y oro). A falta de instituciones de mercado y disposiciones públicas, la respuesta de cada hogar es la autoprotección a través de sistemas informales/personales (Alderman y Paxon, 1994, Besley 1995, Ellis, 1998). Éstos evitan la mayoría de los problemas de información y coordinación que generan la falla del mercado, pero pueden ser de eficacia limitada y resultar onerosos en función de sus costos directos y de oportunidad (Coate y Ravallion, 1993, Morduch, 1999a). Entre los ejemplos se incluye la compra y venta de activos reales, endeudamiento y préstamos informales, diversificación de cultivos y predios, el uso de tecnologías de producción más seguras (como producir cultivos que impliquen menos riesgos) y el almacenamiento de bienes para el consumo a futuro.

b. *Sistemas de mercado* (como activos financieros —efectivo, depósitos bancarios, bonos y acciones— y pólizas de seguro). La oferta monetaria en un entorno de baja inflación, los activos financieros con tasas de rentabilidad positivas y determinadas por el mercado y las

pólizas de seguros justas en términos actuariales aumentan considerablemente la capacidad de los hogares (inclusive aquellos en pobreza) de manejar el riesgo. Sin embargo, su existencia exige el funcionamiento adecuado de diversas instituciones del mercado financiero (incluidos un banco central, sistemas bancarios, mercados de valores y compañías de seguros) y la experiencia indica que su desarrollo toma tiempo e implica superar muchos obstáculos. Además, los individuos necesitan un cierto nivel de conocimientos del mercado financiero para usar estos instrumentos de manera tal de mejorar su bienestar. Puesto que el desarrollo de buenas instituciones financieras es lento e incluso los buenos bancos no son muy propensos a prestar dinero a individuos que no cuentan con garantías, las instituciones microfinancieras que funcionan bien cumplen una función importante en muchos aspectos del proceso de desarrollo.

c. ***Sistemas provistos u ordenados por el sector público*** (como previsión social, transferencias y obras públicas). Cuando no existen sistemas informales o de mercado para el manejo del riesgo o éstos colapsan o funcionan mal, el estado puede proporcionar u ordenar programas de seguridad (social) (para casos de desempleo, vejez, accidentes de trabajo, discapacidad, supervivencia y enfermedad). La participación obligatoria en una cobertura conjunta de riesgos puede obviar los problemas de selección adversa y crear efectos positivos en términos de bienestar. Puesto que estos programas a menudo están vinculados al empleo formal, la cobertura en los países en vías de desarrollo por lo general es baja. Por otra parte, los gobiernos cuentan con una gama de instrumentos para superar el efecto de la pérdida de ingresos en el consumo después de un impacto, como la asistencia social (esto es, facilitar transferencias en efectivo y especies condicionadas al nivel de ingreso), subvención de bienes y servicios básicos y programas de obras públicas. También puede proporcionar ingresos básicos de una manera universal a la población en su totalidad o a un subgrupo (como los ancianos). La opción dependerá de cuestiones de distribución, recursos fiscales disponibles, capacidades administrativas y el tipo de riesgo.

(iii) En el **Cuadro 3.1** se muestran **ejemplos del manejo social de los riesgos**, descompuestos de acuerdo al tipo de estrategia y nivel de formalidad.

5. Actores principales y su función en el manejo social del riesgo

Dado que el tema del manejo social del riesgo surge como resultado de información privada (asimétrica), es necesario considerar la función que desempeñan los actores/instituciones en su capacidad de enfrentar esta situación. La asimetría de información también promueve la aparición de instituciones de mercado imperfectas (falla de mercado) y un comportamiento gubernamental insensible (falla de políticas económicas) y por ello es necesario revisar las funciones relativas dentro de un contexto más amplio.

Los individuos/hogares básicamente tienen toda la información privada y por eso gran parte del manejo del riesgo se puede llevar a cabo a nivel de cada unidad familiar. La mitigación de los riesgos (a través de la adquisición de diferentes activos y contratos de seguro) y su superación (a través de decisiones de desahorro/endeudamiento) optimizan el patrón de consumo para una amplia gama de riesgos. Mientras mejores sean los instrumentos de mercado, mayor será el manejo del riesgo que se puede llevar a cabo en este nivel (Hoogeveen, 2000). En el mismo sentido, la falta de instrumentos de mercado adecuados produce un fortalecimiento de sistemas

informales de manejo del riesgo a nivel de cada hogar, los que son a menudo menos efectivos y dinámicamente ineficaces y tiene consecuencias sociales perjudiciales (como el trabajo infantil).

Después de las unidades familiares, las comunidades poseen una gran reserva de información privada. Por lo tanto, al no contar con instituciones de mercado adecuadas, las comunidades de los países en desarrollo han creado varios mecanismos informales para compartir los riesgos. Estos mecanismos proporcionan diversos instrumentos para mitigar y superar los riesgos, entregar protección y servicios que los instrumentos de mercado no pueden prestar y forman parte del "capital social". Entre los ejemplos se incluyen los sistemas "susu" de África Occidental, organizaciones de apoyo mutuo reforzados a través de celebraciones y rituales en los países del Sur asiático y sociedades de entierro en los países andinos. A pesar de su función de compartir los riesgos, algunos sistemas pueden ser socialmente perjudiciales, ya que perpetúan las estructuras de dependencia o impiden el desarrollo económico (Platteau, 1999).

Las ONG pueden tener (o no) una cantidad de información privada similar a la de las comunidades muy cohesionadas, pero su naturaleza local e informal les permite supervisar mejor el comportamiento individual que las instituciones de mercado formales. Esto explica la existencia e importancia de los sistemas de microcréditos y ahorro auspiciados por las ONG en muchos países en desarrollo de todo el mundo.

Cuadro 3.1: Estrategias y sistemas de manejo social del riesgo – Ejemplos

Estrategias - Sistemas	Informal	De mercado	Públicas
Reducción del riesgo			
	• Producción menos arriesgada • Migración • Prácticas de alimentación y destete adecuadas • Participación en actividades de higiene y otras para impedir enfermedades	• Capacitación en el trabajo • Conocimientos del mercado financiero • Estándares laborales empresariales motivados por el mercado	• Buenas políticas macroeconómicas • Capacitación previa al servicio • Políticas laborales • Estándares laborales • Intervenciones para disminuir el trabajo infantil • Políticas de invalidez • Prevención del SIDA y otras enfermedades
Mitigación del riesgo			
Cartera	• Múltiples trabajos • Inversión en activos humanos, físicos y activos reales • Inversión en capital social (rituales, regalos recíprocos)	• Inversión en múltiples activos financieros • Microfinanzas	• Sistemas de pensión • Transferencias de activos • Protección de derechos de propiedad (en especial para mujeres) • Apoyo para ampliar los mercados financieros a los pobres
Seguros	• Matrimonio/familia • Organizaciones comunitarias • Tenencia compartida • Trabajo vinculado	• Rentas anuales para la vejez • Seguros de invalidez, accidentes y otros (p. ej., seguro de cultivos)	• Seguro obligatorio de desempleo, vejez, invalidez, supervivencia, enfermedad, etc.
Cobertura de riesgo contrario	• Familia ampliada • Contratos de trabajo		
Superación del riesgo			
	• Venta de activos reales • Pedir prestado a vecinos • Transferencias dentro de la misma comunidad/caridad • Trabajo infantil • Desahorro en capital humano • Migración temporal/estacional	• Venta de activos financieros • Pedir prestado a bancos	• Apoyo en caso de desastres • Transferencias/Asistencia Social • Subvenciones • Obras públicas

Fuentes: Los autores, en base a Holzmann y Jorgensen (1999)

informales de manejo del riesgo a nivel de cada hogar, los que son a menudo menos efectivos y dinámicamente ineficaces y tiene consecuencias sociales perjudiciales (como el trabajo infantil).

Después de las unidades familiares, las comunidades poseen una gran reserva de información privada. Por lo tanto, al no contar con instituciones de mercado adecuadas, las comunidades de los países en desarrollo han creado varios mecanismos informales para compartir los riesgos. Estos mecanismos proporcionan diversos instrumentos para mitigar y superar los riesgos, entregar protección y servicios que los instrumentos de mercado no pueden prestar y forman parte del "capital social". Entre los ejemplos se incluyen los sistemas "susu" de África Occidental, organizaciones de apoyo mutuo reforzados a través de celebraciones y rituales en los países del Sur asiático y sociedades de entierro en los países andinos. A pesar de su función de compartir los riesgos, algunos sistemas pueden ser socialmente perjudiciales, ya que perpetúan las estructuras de dependencia o impiden el desarrollo económico (Platteau, 1999).

Las ONG pueden tener (o no) una cantidad de información privada similar a la de las comunidades muy cohesionadas, pero su naturaleza local e informal les permite supervisar mejor el comportamiento individual que las instituciones de mercado formales. Esto explica la existencia e importancia de los sistemas de microcréditos y ahorro auspiciados por las ONG en muchos países en desarrollo de todo el mundo.

Las instituciones de mercado (como bancos y compañías de seguros) tienen que depender de la información pública y por ello enfrentan temas de riesgo moral y selección adversa. Por otra parte, si cuentan con una adecuada regulación y supervisión, el concepto del valor, en, función del accionista las hace ser transparentes y altamente eficientes, entregándoles a los individuos de todo el país una amplia variedad de instrumentos para manejar riesgos. Las instituciones de mercado en un entorno competitivo también pueden ser instrumentos eficientes para entregar servicios financiados por el sector público (como colocación laboral, pagos de asistencia social, etc.). El mayor desafío en encarar el nuevo problema de agente principal que surge en este contexto es redactar contratos que eludan lo más posible el problema de la información privada.

El gobierno tiene muchas funciones importantes que cumplir en el área del manejo social del riesgo. Las más importantes son las siguientes: (i) ejecutar medidas de políticas para la prevención del riesgo; (ii) facilitar el establecimiento de instituciones financieras de mercado, establecer el marco legal habilitador, asegurar su fiscalización y supervisión y contribuir a facilitar el flujo de información; (iii) entregar instrumentos de manejo del riesgo en aquellas áreas en que el sector privado no funciona bien (por ejemplo, el seguro de desempleo) o donde los individuos carecen de la información para cubrirse adecuadamente (miopía); (iv) proporcionar redes de protección social para superar los riesgos; y (v) decretar la redistribución de ingresos si los resultados de mercado se consideran inaceptables desde el punto de vista del bienestar social.

Las instituciones internacionales como el FMI, el Banco Mundial, la OIT y las organizaciones de las Naciones Unidas, donantes bilaterales y la comunidad internacional en general son actores clave en el manejo social del riesgo, si bien sus funciones en ocasiones resultan controvertidas (véase Deacon et al., 1997). Las instituciones del Acuerdo de Bretton Woods son importantes en la provisión de fondos de ajuste y emergencia durante las crisis económicas y financieras y las organizaciones de las Naciones Unidas y los donantes bilaterales participan en los esfuerzos de alivio después de catástrofes naturales. Pero además de este apoyo para superar situaciones de riesgos adversos, las instituciones y muchas ONG internacionales también toman parte en actividades de reducción y mitigación del riesgo (por ejemplo, en normas ambientales y laborales, y perfeccionamiento del funcionamiento de los mercados financieros, respectivamente).

Todos estos actores no sólo ofrecen sistemas de manejo del riesgo, sino que pueden ser ellos mismos importantes generadores de riesgos. Ejemplo de ello son el apoyo a programas de desarrollo que aumentan ciertos riesgos para algunas personas, el riesgo del efecto de la ayuda en especies en los productores nacionales o el hecho de que algunos de los proveedores de servicios están en una situación monopólica y se aprovechan de ello, lo que aumenta el riesgo. Esto exige poner al MSR dentro de un contexto político y preguntarse bajo qué tipos de condiciones es más (o menos) probable que los actores generen riesgos u ofrezcan buenos sistemas de manejo del riesgo. La respuesta a estas preguntas dependerá en gran medida de las relaciones de poder y del grado de asimetría de la información.

IV. Principales Implicaciones del Nuevo Marco Conceptual y Preguntas Relacionadas

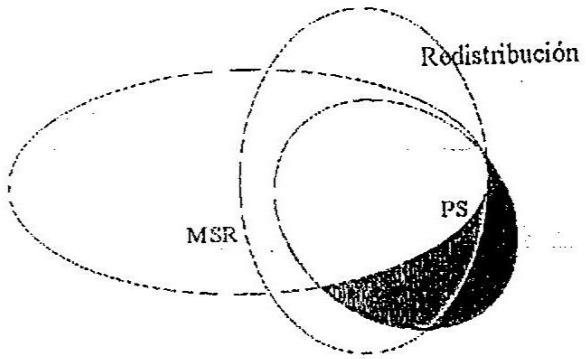
El marco del manejo social del riesgo tiene múltiples implicaciones para ámbitos que van desde la conceptualización de la Protección Social hasta el diseño y ejecución de programas. En esta sección se analizan las tres áreas principales de interés: ampliar las fronteras de la Protección Social, la Protección Social más allá de la prestación pública y nuevos principios rectores para la Protección Social.

1. Ampliar las Fronteras de la Protección Social

Una primera pregunta se relaciona con la superposición entre el manejo social del riesgo y una visión tradicional de la Protección Social, lo que tiene tres dimensiones principales:

- Muchas áreas de prevención y mitigación del riesgo, como las políticas económicas y otras políticas fiscales, reducen la vulnerabilidad y la variabilidad de los ingresos y por lo tanto respaldan los objetivos que se persiguen con la Protección Social, pero están bastante alejadas de ella. ¿Cuál sería la línea divisoria adecuada entre estas actividades y cuál es la función de la Protección Social?
- La redistribución del ingreso público trasciende de la transferencias a los más pobres. ¿Dónde están las fronteras con la Protección Social?
- Una versión ampliada de la protección social hace hincapié en los problemas relacionados con la exclusión y la necesidad de políticas públicas inclusivas. ¿Caben dentro de los límites del manejo social del riesgo? En la Figura 1 se presenta el conjunto de las tres áreas de política y sus superposiciones y posibles fronteras.

Figura 1: Superposiciones y Fronteras entre Manejo Social del Riesgo, Protección Social y Redistribución



En la Figura 1, el área oscurecida del conjunto de Protección Social (PS) son aquellos temas al margen de la redistribución y el MSR, (SRM) como la exclusión social; el área gris oscuro es la intersección con la redistribución al margen del MSR, como el apoyo a los ingresos para los más pobres; y el área no sombreada es la Protección Social como parte del MSR, como se analizó más arriba. El área gris claro representa los temas de redistribución de los ingresos como parte del MSR, pero al margen de la Protección Social, como inversiones en infraestructura para impedir o mitigar los riesgos. Las áreas sin sombrear del conjunto de

riego son un instrumento clave para disminuir el alto riesgo que enfrenta la actividad agrícola cuando las lluvias son imposibles de predecir[9].

(ii) Redistribución del ingreso dentro y fuera del ámbito de la Protección Social

La redistribución del ingreso cumple una importante función en las actividades del manejo social del riesgo y de Protección Social, pero no es necesariamente la única meta ni la más importante si se compara con una visión más tradicional de la Protección Social o del estado benefactor (véase Barr, 1998). Para algunos académicos y políticos, el objetivo principal que debe cumplir la Protección Social es lograr la redistribución de los ingresos y corregir la distribución primaria y de mercado de los ingresos para lograr una distribución final más igualitaria y corregida por el gobierno. En el marco del MSR, la redistribución del ingreso se considera un objetivo de equidad vinculado a impactos negativos y surge como un resultado importante de buenos programas de Protección Social en diferentes niveles:

- El apoyo a aquellos en condiciones de pobreza crítica es un objetivo fundamental de la Protección Social. Puesto que el financiamiento de las transferencias necesarias en efectivo o en especies requiere la aplicación de impuestos a los más adinerados, trabajen o no, implica una redistribución del ingreso sin que éste sea su objetivo fundamental.
- El objetivo de la Protección Social de mejorar la equidad implica una segunda oportunidad para llevar a cabo acciones de redistribución. Como mínimo, comienza al nivel de igualdad de oportunidades y como máximo, corrige los resultados que surgen de impactos negativos.
- El mejorar la capacidad de manejar los riesgos tiene importantes efectos redistributivos para las condiciones de bienestar individual, pero no se requiere una redistribución directa de los ingresos entre las personas para lograr una distribución más equitativa del bienestar.
- Sin embargo, muchos de los esfuerzos redistributivos de parte del gobierno que surgen a través de un mecanismo de transferencia de impuestos con un claro objetivo de redistribución de los ingresos o a través de los efectos distributivos del suministro de bienes públicos trascienden ampliamente el manejo social del riesgo y la Protección Social.

(iii) Protección Social e inclusión

En los últimos años, los debates políticos en torno a las políticas sociales y la discusión académica en torno a la pobreza y el mantenimiento del ingreso se han centrado en el concepto de "exclusión/inclusión social". Los defensores de políticas destinadas a combatir la exclusión social sostienen que una Protección Social moderna no debería estar restringida a las formas tradicionales de apoyo a los ingresos, sino que debería considerar aspectos relativos a la cohesión social y demás temas afines. Conforme a su perspectiva, sería necesario formular políticas para aumentar la inclusión social (véase Badelt, 1999b).

La inclusión social también es uno de los objetivos principales de la misión y gestiones del Banco Mundial[10]. Esto hace surgir la pregunta de si la inclusión social es parte integrante de la

[9] En el pasado, estas inversiones se evaluaban fundamentalmente en función de su rentabilidad esperada. En el futuro se puede agregar otra estimación: de qué manera la inversión afecta la vulnerabilidad. Esto exigirá nuevos datos y técnicas analíticas.

Protección Social. Puesto que la noción de "exclusión social" combina un atractivo altamente intuitivo con una definición flexible y poco clara, "debe ser tratada con cautela" (Gore, 1995, pág. 2), y la respuesta puede no ser fácil. En el Recuadro 5 se presentan los cinco principales tipos de exclusión social (véase también Silver, 1995). Nuestra opinión es que la inclusión social sí forma parte de la Protección Social y que sólo queda por responder en qué medida. Sin embargo, esa respuesta no es analítica, si no más bien política (de opciones).

Por una parte, los elementos como la inclusión social, cohesión, solidaridad y estabilidad son los resultados anhelados del manejo social del riesgo, objetivo que si bien ha sido ampliamente

Recuadro 5: Tipos de exclusión social

Dependiendo del nivel general de desarrollo de una sociedad, los siguientes ámbitos son los de mayor preponderancia:

- exclusión de bienes y servicios (esto significa no tener acceso a ciértos mercados de productos donde se ofrecen los bienes de consumo típicos de una determinada sociedad; sin embargo, también puede significar la exclusión del derecho a tener un sustento básico);
- exclusión del mercado laboral, que tiene aspectos materiales y no materiales;
- exclusión de la tierra, un aspecto específico de la exclusión social en los países en desarrollo;
- exclusión de la seguridad, que abarca seguridad material y física;
- exclusión de los derechos humanos, lo que puede significar el acceso real al sistema legal y a derechos políticos (participar en el ejercicio del poder estatal, libertad de asociación, el derecho a no ser discriminado) y derechos sociales.

Fuente: Badelt, 1999a

definido, está exclusivamente orientado hacia los aspectos del riesgo relacionado con los ingresos. Todos los objetivos de las políticas sociales descritos más arriba se pueden definir como externalidades positivas que resultan de un manejo social del riesgo bien diseñado y ejecutado. Por ejemplo, un sistema bien diseñado de apoyo de los ingresos para los desempleados no sólo mejorará el bienestar individual al reducir la vulnerabilidad y una mayor uniformidad del consumo, sino que también ayudará a la consecución de objetivos cualitativos, como la estabilidad social. Entregar apoyo a los ingresos de los ancianos no sólo mejora sus posibilidades de consumo, sino que también les permite participar de mejor forma en la vida social. La medidas de asistencia social y el acceso a los servicios básicos de salud y educación para los pobres constituyen mejores oportunidades para que los padres y sus hijos se integren a la sociedad.

Por otra parte, las medidas de Protección Social podrían ir mucho más allá de las consideraciones exclusivamente financieras y de ingresos e incluir políticas más holísticas y activas que influyan en la estructura social de una economía. Este enfoque incluiría inversiones en infraestructura sociocultural, apoyando los sistemas informales y mejorando el sector que actúa sin fines de lucro. También podría incluir un fortalecimiento del "enfoque orientado a los derechos sociales" de la política social. Por último, incluiría una visión ampliada de los

[10] "Nuestra meta debe ser reducir estas disparidades a través de los países y dentro de ellos, para que un número creciente de personas se una a la corriente económica y para promover un acceso equitativo a los beneficios del desarrollo, sin importar la nacionalidad, raza o género. Este, el Desafío de la Inclusión, es el desafío de desarrollo clave de nuestros tiempos". Palabras de James D. Wolfensohn en las Reuniones Anuales del Banco Mundial en Hong Kong, China, Septiembre de 1997.

instrumentos e instituciones que se usarán en el marco de la protección social, inclusive el concepto de "capital social".

2. Protección Social más allá de su suministro público

Una implicancia fundamental del marco es que la Protección Social con frecuencia o principalmente se provee al margen del sector público, ya sea a través del sector informal o privado, e involucra a muchos actores, desde individuos, comunidades y ONG hasta gobiernos e instituciones internacionales. Surgen tres importantes preguntas al respecto: ¿Qué posibilidades tienen las intervenciones públicas de facilitar el manejo del riesgo en los demás sectores? ¿Cuál es la compensación en términos de desarrollo que resulta de apoyar o restringir el manejo social del riesgo en diferentes sectores? Y puesto que todos los actores actúan en su propio interés y bajo la restricción de información asimétrica, ¿cuáles son las consecuencias en términos de diseño y sostenibilidad?

(i) Intervención pública y MSR en el sector no gubernamental

La familia fue y probablemente sigue siendo la institución clave para manejar los riesgos idiosincrásicos. En esta unidad se produce la mayor parte del manejo del riesgo, puesto que las asimetrías en la información son pequeñas, la interacción sucede cotidianamente y los compromisos son fácilmente verificables (y tal vez exigibles). Si bien debido a la descomposición de la familia extensa en algunas partes del mundo han requerido medidas alternativas, como pensiones públicas o privadas, incluso la familia núcleo o la familia monoparental de los países industrializados de hoy usa muchas estrategias de manejo del riesgo. Pero el poder dentro de las familias no está distribuido en forma equitativa, la eficacia y efectividad del manejo social del riesgo posiblemente no sea neutra en términos de género y la situación legal o informal de las mujeres y niños puede no estar asegurada. Esto trae al tapete el tema de la posibilidad de los gobiernos de influir positivamente en el MSR informal a través de las leyes y de incentivos monetarios y no monetarios, entre otros. Si bien se dispone de evidencia selectiva respecto a los efectos de algunas intervenciones, nuestro conocimiento general al respecto aún es exiguo.

Hay incertidumbres similares en relación con las comunidades y ONG. Ambas son actores importantes en proveer instrumentos para manejar el riesgo y muchas se han desenvuelto sin intervención gubernamental. Los mecanismos informales para compartir los riesgos a nivel comunitario son una consecuencia de interacciones reiterativas y una práctica de compromisos que se ha desarrollado con el tiempo. ¿Pueden las intervenciones públicas estimular o fortalecer estos procesos? ¿Cómo? ¿O tal vez es más fácil influir en la creación y funcionamiento de ONG para que proporcionen instrumentos de MSR? Más aún, ¿cómo se puede hacer esto en forma sostenible?

En estas áreas recién analizadas del manejo social informal de los riesgos, disponemos de profusa información respecto a lo que han hecho los gobiernos para desplazar actividades convenientes de manejo del riesgo, algo de información respecto a lo que pueden hacer para desplazar mecanismos de superación negativos (por ejemplo, el trabajo infantil) y muy poco respecto a lo que pueden hacer para "atraer" intervenciones adecuadas de manejo de riesgo.

A diferencia de las prestaciones informales, parece haber una mayor comprensión del potencial del gobierno en establecer e influir en los instrumentos de mercado para manejar los riesgos. Cada vez se conoce más la función que cumple el gobierno como fiscalizador y supervisor de las instituciones del mercado financiero, que irónicamente se vio favorecida por las recientes crisis financieras mundiales. Pero las instituciones del sector formal son de poca o ninguna ayuda para los más vulnerables y marginales. En este aspecto se han puesto grandes esperanzas en el desarrollo de instituciones de microfinanciamiento, pero como señalan algunos autores, la promesa del microfinanciamiento puede haber ido mucho más allá de la evidencia (Morduch, 1999b). Lo que tanto las economías en desarrollo como las desarrolladas tienen en común, es la necesidad de ser "versadas en los aspectos del mercado financiero", es decir, comprender la función y operación de los instrumentos e instituciones financieras disponibles.

(ii) Manejo social del riesgo y desarrollo económico

El MSR no es neutro frente al desarrollo económico (Ahmad, Dreze y Sen, 1991): puede apoyarlo al estimular la toma de riesgos, la selección de tecnologías más productivas y la forma en que enfrenta el tema del género; pero también lo puede obstaculizar a través de la eliminación del riesgo y la introducción de incentivos que cambien el comportamiento individual. Así, el apoyo de parte del estado a los instrumentos de manejo del riesgo son un instrumento importante para el desarrollo económico y puede generar una compensación entre efectividad a corto plazo y eficiencia dinámica a largo plazo.

Como se analizó en la Sección 2 (ii), hay muchos argumentos en favor de la visión que la insuficiencia de instrumentos de manejo del riesgo impiden la toma de decisiones eficientes y el crecimiento económico. Es probable que los canales más importantes en este sentido sean el asumir pocos riesgos, recurrir a mecanismos informales ineficientes para compartir los riesgos y adoptar decisiones sub-óptimas en tecnología de producción de parte de los pobres y casi pobres, todo lo cual contribuye a un bajo crecimiento y a la perpetuación de la pobreza. En comparación al autoaseguro, a su vez, los instrumentos adecuados de manejo de riesgo que proveen los mercados o gobiernos permiten que las personas asuman mayores riesgos. Esto es productivo y es posible considerar al riesgo como un factor de producción del mismo nivel que los factores más conocidos de capital o mano de obra (Sinn, 1998, citando a Pigou, 1992). Más aún, la falta de instrumentos adecuados para manejar el riesgo también hace que los países sean más vulnerables a los impactos externos, lo cual puede producir quiebres en su proceso de crecimiento. Hay evidencia empírica reciente según la cual la explicación del colapso en el crecimiento que han experimentado muchos países desde mediados de los años setenta podría radicar en los conflictos sociales pendientes y en las instituciones débiles para enfrentar dichos conflictos (inclusive un bajo nivel de redes de protección social) (Rodrik, 1999).

Por otro lado, sin embargo, el suministro de instrumentos de manejo de riesgo también puede modificar el comportamiento individual de manera perjudicial para el desarrollo económico. Cuando el sector público proporciona seguros contra el riesgo de perder los ingresos, esto puede mejorar el resultado ante una amplia variedad de riesgos, pero también puede reducir los esfuerzos individuales (por ejemplo en la búsqueda de trabajo) o hacer que se asuman demasiado o demasiado pocos riesgos. Esto puede estar agravado por una fuerte redistribución de los ingresos (que a menudo forma parte de los sistemas públicos de bienestar) y hay

evidencia empírica de los países de la OCDE respecto a que un aumento en el seguro contra el riesgo social en el estado benefactor reduce la capacidad empresarial (Ilmakunnas et al., 1999). Además, las intervenciones del estado benefactor pueden implicar una paradoja relativa a la redistribución, según la cual más redistribución tiene como consecuencia más inequidad de la distribución de ingresos anterior o posterior a los impuestos (Sinn, 1995 y 1998). Esto exige una cuidadosa evaluación analítica y empírica de los instrumentos de manejo de riesgo ofrecidos y administrados por el sector público.

A partir de instrumentos de MSR informales en las economías menos desarrolladas, también es posible verse enfrentados a una compensación entre efectividad distributiva (a corto plazo) y eficiencia dinámica (a largo plazo). Una amplia variedad de sistemas informales pueden ser eficientes en mitigar el riesgo del grupo al cual cubren, pero pueden tener altos costos para los ingresos actuales y futuros, en especial para los pobres. Por otra parte, muchas alternativas que proporciona el sector público parecen ser onerosas en el corto plazo, porque es necesario recaudar recursos presupuestarios adicionales, pero pueden significar ganancias en eficiencia en el largo plazo si, por ejemplo, se eliminan las estructuras institucionales informales represivas y las tecnologías de producción de bajo nivel. Por lo tanto, es posible que se produzcan compensaciones entre ganancias económicas y una mejora en la restricción presupuestaria intertemporal del gobierno a largo plazo y el costo a corto plazo del nuevo sistema de manejo de riesgo, el que probablemente afectará de manera especialmente gravosa la restricción presupuestaria a corto plazo de países con baja capacidad tributaria.

(iii) Temas relativos a la sostenibilidad política

Los debates en torno a los programas de Protección Social (o más generalmente sobre el estado benefactor) se han abordado desde hace mucho en términos de una simple compensación entre equidad y eficiencia, una vez definida la función del bienestar social respecto a las situaciones en materia de ingreso individual. Sin embargo, la experiencia con las intervenciones públicas y los intentos de reforma han demostrado que la mejor solución técnica puede no ser sostenible en términos políticos[11]. Por este motivo, el diseño original óptimo se desdibuja o queda totalmente invertido, mientras que los cambios hacia una solución potencialmente sostenible algo menos que óptima resultan difíciles o incluso imposibles en términos políticos. Esto indica que las consideraciones de economía política tienen que formar parte del diseño y reforma del sistema. Y la simple compensación debe ser ampliada a un "*menage-à-trois*": equidad, eficiencia y sostenibilidad política. El deterioro en el diseño del sistema y en la ejecución de programas públicos de Protección Social es una consecuencia de los cambios en coaliciones electorales, al igual que de los interese personales de los políticos y burócratas. Una forma de proteger el diseño original es el establecimiento de un mecanismo adecuado de autocompromiso, mayor transparencia y responsabilidad más rigurosa. Entre los ejemplos relativamente exitosos de mecanismos de autocompromiso se incluyen las proyecciones fiscales a largo plazo bajo el sistema de pensiones de EE.UU., la fijación del presupuesto al valor presente en Nueva Zelandia y las evaluaciones periódicas de todos los programas existentes y de los cambios propuestos en muchos países industrializados. Si bien estos

[11] Por ejemplo, los fondos de reserva en los sistemas de pago con cargo a ingresos corrientes de los países en desarrollo normalmente se han agotado debido al incremento de beneficios o sencillamente a robos. Estos fondos se deberían haber reservado para una tasa contributiva menor y de nivel más estable.

cambios recientes son estimulantes, queda más por hacer con respeto a los países clientes del Banco.

Una vez que la sostenibilidad política se convierte en un criterio que se toma en cuenta en el diseño del programa, la elasticidad ante el riesgo político se transforma en un importante elemento para la selección del programa. La supuesta compensación entre equidad, eficiencia y sostenibilidad sugiere que es posible seleccionar una solución explícita algo menos que óptima desde el punto de vista de la equidad o eficiencia si se considera que es más elástica al riesgo político. Entre los ejemplos se incluyen las cuentas de ahorro individual para encarar el riesgo de ingreso a causa del desempleo o problemas de salud, en comparación con prestaciones sin financiamiento administradas por el sector público.

En términos políticos resulta muy difícil reformar los programas públicos de manejo de riesgo, como las pensiones o beneficios en caso de enfermedad o desempleo. Los obstáculos más comunes son los intereses creados, derechos adquiridos o falta de credibilidad respecto a las alternativas propuestas. Si bien la resistencia a los cambios no es algo específico de los programas de Protección Social, el problema es particularmente generalizado y difícil de superar. Esto indica que para poder ser capaces de introducir nuevos y mejores instrumentos de manejo social de los riesgos, se requiere entender mejor la economía política de la reforma.

4. Nuevos Principios Rectores para la Protección Social

Para que un marco conceptual sea útil en términos operativos, debe ayudar a derivar recomendaciones de políticas. En esta sección se describen algunos de los principios rectores que se desprenden del marco del MSR, modificados según la experiencia de los programas de protección social.

(i) Adoptar una visión holística

La complejidad del marco del manejo social del riesgo exige una visión holística de los problemas, opciones y actores:

a. A nivel de problemas y opciones, el MSR exige olvidarse de la categorización estricta de los programas tradicionales en cilindros (esto es, pensiones públicas, intervenciones del mercado laboral y redes de protección social) y ver la interrelación, interacción con los sistemas informales y de mercado y la capacidad de reemplazar y complementar (parcialmente) las principales estrategias;
b. A nivel de actores, exige una estrecha interacción entre los principales interesados (las personas), aquellos que los gobiernan y aquellos de las instituciones que desean ayudar;
c. A nivel de información, el nuevo enfoque requiere un conjunto de datos nuevos, o por lo menos diferentes, para fijar puntos de referencia y llevar a cabo evaluaciones y para contar con mejores técnicas analíticas. Aún no existen datos para medir y evaluar la eficacia de los instrumentos de MSR alternativos y su futura disponibilidad podría exigir un esfuerzo conjunto de los países, instituciones internacionales y otros actores nacionales e internacionales.

(ii) Equilibrar las estrategias de superación, mitigación y reducción de los riesgos

En términos estrictos, el mejor manejo social del riesgo es garantizar que el riesgo (de deterioro) nunca se produzca. Luego viene la mitigación del riesgo, puesto que los efectos de los riesgos se reducen ex-ante. La superación del riesgo es básicamente la estrategia residual si todo lo demás ha fracasado. Sin embargo, puesto que cada una de estas estrategias tiene costos directos y de oportunidad, el depender completamente de la reducción o mitigación del riesgo pueden no ser ni eficaz ni factible. La experiencia de las antiguas economías de planificación central ha demostrado que el intento de eliminar todos los riesgos ex-ante planificando las cantidades, fijando oficialmente los precios y concentrando la propiedad de todos los medios de producción en el sector público tiene graves costos en términos de un crecimiento económico más lento. Sin embargo, la actual intervención gubernamental, particularmente para los pobres, todavía se centra demasiado en la superación del riesgo. Para aumentar la eficacia, es necesario prestar más atención a la mitigación y reducción del riesgo. Las áreas promisorias en las que existe algo de experiencia y capacidades incluyen la mejoría de los mercados laborales, perfeccionamiento de las capacidades de la mano de obra, proyectos comunitarios participativos, acceso a activos financieros seguros y beneficios adecuados en caso de desempleo.

(iii) Basarse en la ventaja comparativa de los actores

El manejo social de los riesgos abarca muchos actores, desde individuos, hogares, comunidades y ONG, hasta el gobierno en sus distintos niveles, donantes bilaterales y multilaterales, organizaciones internacionales y la comunidad mundial en conjunto. Estos actores se caracterizan por contar con diferentes grados de información asimétrica e instrumentos para superar sus efectos. Todos tienen diferentes ventajas, pero ninguno puede proporcionar instrumentos perfectos de manejo social del riesgo. Las ventajas comparativas cambian en el tiempo, a medida que los mercados se desarrollan y la eficiencia de la información mejora. Esto indica que no debe dominar un único actor o sistema, sino que el manejo social del riesgo se debe basar en las ventajas comparativas de cada uno, con suficiente flexibilidad para permitir cambios a través del tiempo. Específicamente, la nueva función que podrían cumplir los gobiernos e instituciones internacionales sería:

a. Fortalecer su participación directa en la reducción del riesgo, particularmente en áreas de prevención de desastres y formación de la base de capital humano, entre otros a través de la lucha contra el trabajo infantil y la provisión de mercados laborales accesibles y equitativos, los servicios de desarrollo juvenil y de la primera infancia, etc.;
b. Reducir su participación directa en la mitigación del riesgo, mientras mejora su función como fiscalizador y supervisor de instrumentos proporcionados por el sector privado (por ejemplo, seguro de salud, pensiones, etc.);
c. Centrar su participación en la superación de situaciones de crisis y de los más vulnerables y discapacitados.

(iv) Hacer coincidir las intervenciones con los riesgos

Hay ciertos tipos de riesgos frente a los cuales los individuos, hogares o comunidades están particularmente indefensos, incluidos los desastres naturales, epidemias y crisis financieras.

Estos riesgos exigen la intervención del gobierno y el apoyo de las instituciones internacionales y la comunidad mundial. Los riesgos menos catastróficos permiten un manejo informal y de mercado, pero en muchos casos requieren intervenciones públicas a modo de reglamentos, mandatos o prestaciones. Sin embargo, a fin de ser eficaces y eficientes en términos dinámicos, las intervenciones deben abordar específicamente el tipo de riesgo en cuestión y su entorno. Por ejemplo, los seguros contra el desempleo posiblemente no siempre sean el mejor instrumento de manejo del riesgo cuando se enfrentan a diferentes tipos de riesgos de desempleo (idiosincrásico, cíclicos, estructural, en tiempos de crisis, etc.) y su entorno (pequeño o gran sector informal). La experiencia de la difícil transición de la economía planificada a la de mercado en los años noventa y el más reciente impacto de la crisis financiera de Asia del Este han puesto en evidencia la necesidad de soluciones específicas que se nutren de la experiencia a nivel mundial.

V. Conclusiones

El nuevo marco conceptual de manejo social del riesgo que se ha propuesto es atractivo en términos intelectuales y se puede aplicar en forma productiva para replantearse los programas de Protección Social al igual que su diseño y ejecución. El verdadero valor de cualquier concepto nuevo radica en su capacidad de ayudar a entender y delimitar mejor la realidad y de proponer y ejecutar mejores políticas. En este caso aún está pendiente el veredicto, pero hay motivos para estar optimistas.

La respuesta de los encargados de formular y diseñar políticas ha sido hasta ahora muy alentadora. Para los ministros de finanzas, el concepto le asigna una función a la Protección Social, apunta a una necesidad de contar con instrumentos que va mucho más allá de la demanda por un aumento en los recursos fiscales y proporciona un lenguaje con el cual están familiarizados. El concepto le ofrece a los diseñadores de políticas un enfoque integrado y legitima muchas intervenciones como mecanismos de manejo de riesgo, inclusive instituciones de microfinanzas, sistemas de créditos dirigidos a los pobres, mujeres o áreas remotas y fondos de inversión social con características proactivas (por ejemplo, generación de ingresos), que mitigan los riesgos (suministro de agua) y que los superan (obras públicas).

El nuevo marco ya ha sido utilizado para replantearse los fondos de inversión social (Jorgensen y van Domelen, 2000), para evaluar los desafíos y oportunidades de la seguridad de los ancianos en el Este asiático (Holzmann et al., 2000) y para elaborar documentos de estrategias del sector en regiones de diversas características económicas y sociales (por completar). El marco conceptual también se ha ampliado para abordar especialmente riesgos en áreas rurales de África al sur del Sahara (Siegel y Alwang, 1999) y ha sido aplicado en países (Bendokat y Tovo, 1999). Otra aplicación en preparación se refiere a sistemas de apoyo a los ingresos de los desempleados. En todos los casos, los resultados hasta ahora son muy alentadores. Por cierto, el marco también proporciona un apoyo adicional a un sistema de reforma de pensiones de múltiples pilares propuesto por el Banco (Holzmann, 2000).

En términos del ulterior desarrollo del marco y de la investigación, queda todavía mucho por hacer y entre las tareas se incluye una mejor comprensión de varios temas: cómo podrían y deberían las intervenciones gubernamentales facilitar los sistemas informales de manejo del

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