

A Look At The Human Development Bond And The Condition Of Poverty: Case Of Chimborazo Province, Ecuador

By

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Summary

This article aims to determine the living conditions of the Bono de Desarrollo Humano beneficiaries in Chimborazo and their satisfaction with poverty reduction as the ultimate goal of this social assistance program. Its analysis allows identifying the determining factors of poverty, the history of social assistance, the contribution to overcoming poverty and the current situation of the beneficiaries regarding poverty reduction. Furthermore, the methodology used from primary sources made it possible to correlate the study variables and determine their significance level. The results will allow government institutions to make decisions to improve the applicability system under new impact analysis techniques that will support the achievement of the first Sustainable Development Goal.

Keywords: Human Development Voucher, Living conditions, Poverty reduction, Social assistance

1. Introduction

The issue of poverty has been the subject of study for several years; the governments of different countries, through public policies, try to minimize the political and social costs they face. For international organizations, poverty is an issue of transcendental importance; the United Nations, in the constant search for a solution to the problem, especially in peripheral countries, established “Eradicate poverty in all its forms” as the first of the 17 Sustainable Development Goals (SDGs); however, the results have not been as expected. Checa (1995) and Romero (2000) agree in pointing out that the poor are and have always been necessary in all economic, social, political and religious aspects; they are the most vulnerable to natural disasters and forced displacements; they are necessary to keep the world subjected to the ruling classes, their origin in the society that keeps them subjected to its designs, transmits human beings to a condition that prevents them from taking advantage of the opportunities and possibilities that society itself can offer them (Ardiles, 2008). Poverty causes a sense of marginality, abandonment, dependence, helplessness, and isolation, which leads to personal devaluation. Citizens in poverty feel that the rulers neglect their needs and place them out of the center in an integral way (Lewis, 2010; Fernandez, 2012; and Spicker, 2009) synthesizes the different criteria related to poverty that are summarized in three types of deprivation: 1) Economical: position, the standard of living, inequality; 2) Material: deprivation of resources, needs, limitations; and 3) Social: dependency, exclusion, security, entitlement, social class.

The United Nations, World Bank, ECLAC, and other international organizations, as well as Bazan et al. (2010) and Gimenez and Valente (2016), visualize poverty from a multidimensional approach to capabilities and opportunities since poverty is not only related to the lack of resources but also to the provision of services for the well-being of people through public policies capable of establishing effective mechanisms to overcome it.

Confronting poverty is insufficient; history reveals the welfarist position through social programs applied by the public, private and religious sectors to alleviate this population condition. Until 2003, ten Latin American countries: Argentina, Bolivia, Brazil, Chile, Colombia, Costa Rica, Ecuador, Mexico, Nicaragua, and Venezuela, applied for social programs in the fight against poverty (Pardo, 2003) from the failure of the Washington Consensus the policies took a human dye, conditional transfer programs (CTP) appear, which link the beneficiary to the development of their capabilities, between 2000 and 2005 these programs increased and currently the region has 30 programs with presence in 20 countries (Abramo et al., 2019), their application has managed to reduce poverty and inequity by ensuring a basic level of welfare, especially when the transfers are guaranteed in amount and time; however, they must be articulated with strategies for the generation of labor spaces and the development of production opportunities in the urban and rural sectors that lead to self-generation of income.

In Ecuador, the application of BDH through the allocation of resources is highly efficient, comprehensive and inclusive, which differs from governments with a neoliberal approach that only provides assistance; it is linked to conditionality and verification systems that generate commitment from the beneficiaries (Rosero and Ramos, 2016), but there are opposing positions on the effectiveness of these programs; Almeida (2009) states that due to the financial and political crisis, social assistance programs were generated as compensation measures but not as capacity building measures, constituting only clientelist action tools, being necessary to design strategies to reduce vulnerability. The assistance should be linked to the participation of beneficiaries and the use of state resources to generate income and improve the population's quality of life (De la Rosa, 2009). This article seeks to verify the living conditions of BDH beneficiaries in the province of Chimborazo and their level of satisfaction with poverty reduction; the results will allow determining strategies to support this assistance program to generate better opportunities for beneficiaries to reduce poverty.

In primitive society, this support was assumed by the family, the tribe, or the clan in the sense of self-preservation; later, these humanitarian processes were assumed through moral or religious norms. Geographically from Mesopotamia with the establishment of the Hammurabi code, China with the oldest moral norms of helping others expressed in the practice of filial piety and reciprocal action, Buddhism, Islam and Christianity; religions where helping others was not considered paternalism, but a natural condition. In Athens, this condition of help was assumed by the state (Ander - Egg, 1994); in the Renaissance period, the state acquired more excellent stability and its authority was concentrated on the legislative and judicial aspects; the conditions of help were attributed to the church and the workers' guilds supported their members when necessary. England, a country with more capitalist and industrial development, from 1531 when it dictated the law of registration of the poor and the license to beg for alms; judges and mayors had to attend to the requests of the elderly and indigent and to be attended to in the parishes. The appearance of the welfare state in Europe in 1903 meant the creation of social services provided to all citizens; its main objective was to regulate class relations through a compensatory function of social inequalities generated in the process of growth and technological transformations.

In the current era, the participation of the working class with the advancement of technology acquires another role, increases its purchasing power, and has greater access to consumption; however, this progress allowed the expansion of capitalism, the technification of the media considered means of ideological domination and control through computer media, capitalism continues to act for the benefit of the owners of capital and increasingly demonstrating its inability to take the human being as the center of development.

Welfare programs have expanded worldwide; they are instruments of public transfer carried out by governments as mechanisms of compensation, protection, and provider of social benefits and welfare as opposed to rights. (De la Rosa, 2009) are executed through state policy to provide temporary or permanent support to individuals in conditions of poverty or vulnerability, to combat or eliminate risk situations of these population sectors. This welfarist policy is criticized by some authors, such as Stuart Mill, for whom poverty has external effects on the community and should be resolved through public policy rather than private charity (Valenzuela, 2013).

A study conducted by ECLAC points out that social protection policies and their relationship with employment are considered perverse actions since they constitute an incentive to informality and, at the same time, a disincentive to seek employment; in order to obtain discounts for health and welfare conditions, beneficiaries seek low-productivity jobs without a formal relationship that regulates their labor participation in the market. On the other hand, poverty reduction can be visualized when social programs are guaranteed, with sufficient values that promote a basic level of welfare and allow people to make better labor decisions; the so-called virtuous circle of non-contributory social protection prevents minimum subsistence levels through monetary transfers, which allow covering costs and improving productivity, generating entrepreneurship and causing a multiplier effect in local economies (ECLAC, 2019).

In his theory on the Culture of Poverty, Lewis states that poor people present a more or less similar trait as a defense mechanism that allows them to survive in the society in which they develop. All people born into this system enter the circle of impoverishment transmitted through the process of enculturation; therefore, overcoming poverty will be possible only through education, knowledge and socialization of individuals and collectives (Fernández de la Bastida, Ixone, 2012). Of the different ways of measuring the poverty situation in some Latin American countries, ECLAC (2002) establishes that the factors that determine the poverty situation are divided into macroeconomic variables such as unemployment, Gini coefficient, inflation, schooling rate, minimum wage; and microeconomic variables such as health, demographics, number of family members, level of education (Nuñez & Ramírez, 2002). In the face of this, the task of governments in their eagerness to combat poverty has led them to determine the optimal levels of assistance from their budgetary investment. The correct management of scarce resources for production or fiscal income allows them to make decisions from the political, economic and social perspective; compared to emerging countries, the differences in GDP between technologically developed countries are quite remarkable. In Ecuador, welfare programs have been appearing as macroeconomic conditions have weakened, in 1998 the Bono De Desarrollo Humano was implemented as a measure to support the vulnerable sector of society due to the increase in fuel prices, generating significant social spending, with clientelistic action (Almeida, 2009), and the mechanism of social control, through which the most potent actors exert a substantial influence to legitimize the perspectives and ideologies in the areas of poverty (Satriano, 2006), but, these programs must be

accompanied by targeting that reflects the living conditions of the beneficiaries to help improve their realities (Suppa, 2019).

Methodology

The present research was developed in two phases of the collection; the first phase involved the elaboration of questionnaires based on the Poverty and Inequality Document, Survey of Employment and Underemployment applied by INEC, which was adapted for the present research, and was subjected to a pilot test prior to its final application to ensure its validity. The collection of information was carried out with the support of local institutions. However, since the beneficiaries included in the sample were located in rural areas of the Province of Chimborazo, a total of 270 questionnaires were collected, which is the adequate sample size, representing 71.05%, a percentage above 10%. Furthermore, Cronbach's alpha index is a method to measure the degree of consistency of the group of questions applied to the beneficiaries of the Bono de Desarrollo Humano; of the results, this index reaches 72% (Cronbach's alpha =0.72), which validates the questionnaire and the degree of reliability, because if this value is more significant than 0.72 and close to 1, it gives more reliability to the results.

3. Results

In the province of Chimborazo, the gender condition of BDH beneficiaries shows similar characteristics among cantons. Although there is greater participation of women in Pallatanga and Penipe with 100%, followed by Alausí (95.1%), Colta (87.5%), Cumandá (87.5%), Guamote (86.6%), in another category is Riobamba (77.6%), Chambo (75%) and Chunchi (72.7%), there is limited participation of men, caused by the conceptualization of the bonus in the sense of providing greater support to mothers with children in vulnerable situations (Table 1).

Table 1. Gender participation as a beneficiary of the BDH.

Canton	Genre				Total	Total
	Woman		Man			
	Count	% of N of row	Count	% of N of row		
Alausi	39	95,1%	2	4,9%	41	15%
Chunchi	8	72,7%	3	27,3%	11	4%
Guamote	37	86,0%	6	14,0%	43	16%
Colta	28	87,5%	4	12,5%	32	12%
Pallatanga	8	100,0%	0	0,0%	8	3%
Riobamba	59	77,6%	17	22,4%	76	28%
Guano	29	76,3%	9	23,7%	38	14%
Penipe	5	100,0%	0	0,0%	5	2%
Chambo	6	75,0%	2	25,0%	8	3%
Cumanda	7	87,5%	1	12,5%	8	3%
Total	226	9	44	1	270	100%

Source: Own elaboration

Living conditions of BDH beneficiaries in Chimborazo

The requirements of international organizations to finance the economy of the countries are intended to generate attention from the governments to the people of vulnerable groups that are in poverty or extreme poverty. Since 1998, in response to its financing needs and to meet

these requirements, Ecuador has modified its social policies, especially with the application of the BDH, which in its beginnings was shown as a policy of solidarity, and is currently considered as a support for the development of human beings. In Chimborazo, conditions 22 years later have not changed; 97.4% of the beneficiaries live on less than \$425 per month; 26.7% do not perform any economic activity, 60% are engaged in agricultural work (40%) and animal care (20%); the remaining 13.3% perform informal trade activities (5.9%), bricklayer (1.5%) as well as other activities such as recycling, housework, etc. On the other hand, the beneficiaries have needs that have not been met, 32.6% feel their health has deteriorated, 21.5% do not cover basic food, 17.8% need to attend to their children's education, 17.4% need to attend to housing needs, 7.8% demand basic services. Social protection programs should guarantee adequate income for a standard of living of well-being for all in health, education and basic services (ECLAC, 2020); however, in Chimborazo, all these variables are combined in a rather disadvantageous living condition; 42.6% of the study population indicates that their environments have not changed, even worse given the current circumstances of the country, many of those surveyed consider that their situation has worsened (33%). In the variables of education level, gender status and head of household, Chambo (87.5%) and Colta (81.3%) register higher levels of beneficiaries as heads of household, of which 75% and 87.5%, respectively are women and 50% and 81.3% are mothers with children; falling on them the responsibility of attending to the needs of the family.

Regarding the level of education, Chambo (75%) and Riobamba (57.9%) have a beneficiary population without any level of education linked to their condition as older adults with 12.5% and 53.9%, respectively; Pallatanga (87.5%) and Penipe (80.0%) have primary education. Chunchi, Pallatanga, Guano, Penipe and Chambo do not have secondary, higher, or technological education. Implementing the variable bonus helps mothers with a higher amount for each school-age child; the highest percentages of access are among mothers under 18 years of age.

Education level of beneficiaries' children

Education is the fundamental pillar for development, and access to job opportunities is aligned with the levels of knowledge and strengthening of capabilities and skills; limitations in this component lead to poverty, even worse after the pandemic health crisis that caused a generational catastrophe associated with the learning crisis (Robles & Rossel, 2021). This reality has not changed over time, despite the obligatory co-responsibility of the beneficiaries, the lack of sufficient income means that children and adolescents have to deprive themselves of attending school, as it is more expensive to have to meet all the requirements of education, causing the intergenerational transmission of poverty.

Basic needs

The living conditions of the population are also reflected in the attention to their basic needs, which depend on state revenues and the application of policies from local governments. Their limited access causes the deterioration of basic needs such as drinking water, sewage and electricity, a situation that is difficult to meet due to the geographic location of some homes, to which providing these services from the GADs is quite costly, causing poverty due to UBN.

Of the beneficiary population, Chambo (62%), Alausí (56.1%), Guamote (55.8%) and Chunchi (54.5%) do not have potable water; Pallatanga (100%), Guano (89.5%), Colta (84.4%) and Guamote (83.7%) have the highest levels of lack of sewerage; in terms of electricity, Alausí (9.8%), Chunchi (18.5%), Guano (89.5%), Colta (84.4%) and Guamote (83.7%) have the highest levels of lack of sewerage.8%), Chunchi (18.2%), Guamote (37.2%), Colta (18.8%), Riobamba (6.6%), Guano (5.3%) do not have this service, showing a significant delay because, despite being in the fourth industrial revolution globally, in some sectors of our country is still not even the second. On the other hand, due to the pandemic in recent years, internet service has become an essential tool for the education of students; most of the beneficiaries have this service, with Alausí (48.3%) and Cumandá (37.5%) registering lower values.

Characteristics of the house

The limited economic condition of the vulnerable sector of the population does not allow them to have large spaces nor to live in great conditions; the little income they receive is used for health, education and food, the housing of the beneficiaries shows some limitations. In all the cantons of Chimborazo, the highest percentage lives in houses with 1-2 rooms; in Guano (44.7%), Chambo, Cumandá and Colta, the values are equal at 37.5%; some beneficiaries live with relatives or in borrowed housing; most only have a television, radio and refrigerator, essential elements to support daily activities. Cell phones are now considered an indispensable technological tool; the majority of the population has a high percentage of this service: Colta (100%), Pallatanga (87.5%), followed by Guamote (76.7%) and Alausí (70.7%).

Income - the satisfaction of needs

The conditional cash transfer programs applied in different countries aim not only to alleviate income poverty but basically to involve beneficiaries in co-responsibility in education and health for the growth and development of their children. Although these programs have been implemented with these objectives in mind, the situation of the beneficiaries has not improved much; several of those surveyed coincide in pointing out their distrust in giving information because many of their peers have been withdrawn from the program; with the targeting methodology, many are not located in the target population; and despite receiving a fairly small amount, it helps to cover some of their most basic expenses. In the study population, family income for normal health, education and food expenses is insufficient in Guano (76.3%), Chambo (75%) and Riobamba (69.7%). The cantons that register their income as sufficient are at minimum values, showing deficient participation in savings.

Destination of the Bond

The only co-responsibility that requires government support is assistance in education and health, which is easy for the beneficiaries to fulfill; however, there are other needs that the beneficiaries meet with what they receive. In most of the cantons, due to the condition of older adults or mothers with children, almost the totality of the bonus is destined for food, health and education, depending on the months in which they receive it and the urgency of their needs.

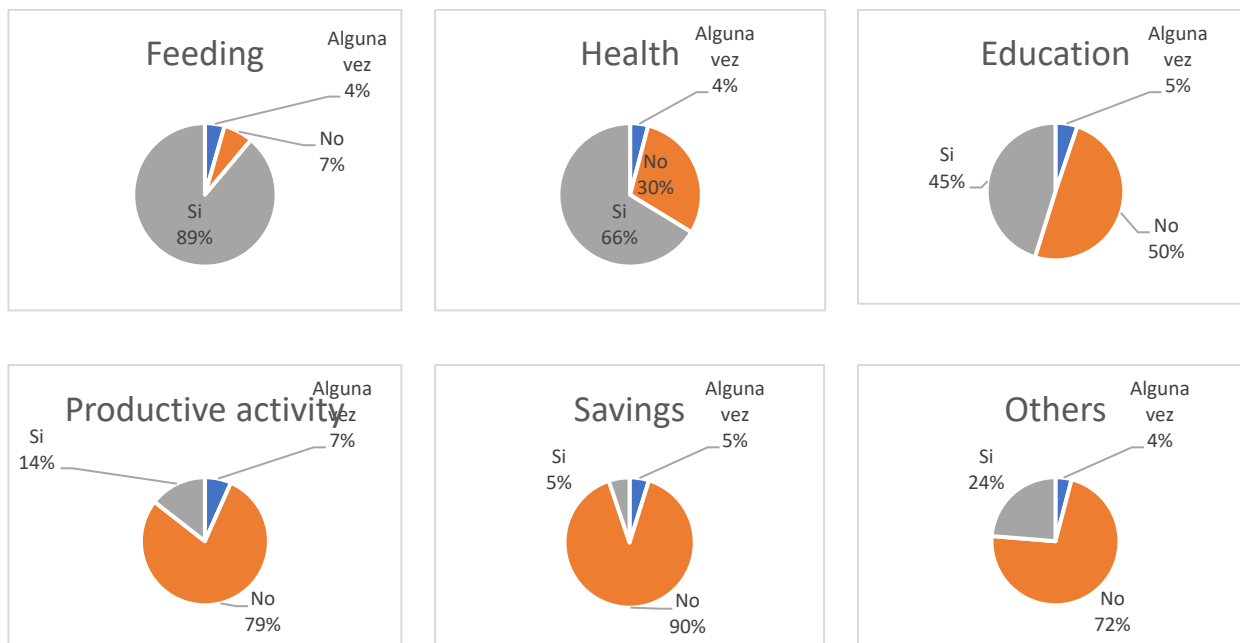


Figure 1. Destination of the Bond.

Source: Own elaboration

Level of satisfaction

After 22 years of application of the transfer programs, the number of beneficiaries has been increasing, especially during the economic boom in Ecuador, oil prices had a considerable rise and the Gross Domestic Product was considered sufficient to cover domestic needs. In the presidential period 2018-2021, there is a substantial change in the economy and resources are again scarce, the distribution of wealth remains unequal, and poverty suffers greater increases. To address this situation, new social support programs such as Mis mejores años, Misión ternura and the Bono de Desarrollo Humano Variable are created, which seeks to help mothers with children under 18 years of age, in proportion to age. The objectives were clear, and the desired impacts were related to increased school enrollment, improved health indicators, and reduced child labor (MIES, 2019). For the current government, the situation became more complex, a country with a deficit, high risk for investment, increasing levels of poverty, and extreme poverty; the decision to approach international funding agencies demanded the counterpart of economic adjustment policies linked to better social protection policies, under these conditions it is currently intended to include a greater number of beneficiaries, but it will be necessary to evaluate the impact of the program on current beneficiaries so that the policies become achievable objectives. In our unit of analysis, the beneficiaries of Guano (73.7%), Riobamba (67.1%) and Chambo (62.5%) consider the amount received as insufficient.

On the other hand, Pallatanga (87.5%), Cumandá (75%), and Guamote (67.4%) consider it to be moderately sufficient. Regarding living conditions in terms of needs, Chambo (87.5%), Colta (84.4%), and Pallatanga (75%) consider that little has changed, the economic aid improves income, but it is not enough to cover basic needs and even worse to improve their living conditions (See Table 3).

Table 2. BDH satisfaction level

Impact of BDH		Alausi	Chunchi	Guamote	Colta	Pallatanga	Riobamba	Guano	Penipe	Chambo	Cumanda	Total
Consider the bonus amount received to be:	Insufficient	24,4%	27,3%	27,9%	34,4%	12,5%	67,1%	73,7%	40,0%	62,5%	12,5%	45,9%
	Moderately sufficient	53,7%	63,6%	67,4%	50,0%	87,5%	30,3%	21,1%	40,0%	37,5%	75,0%	45,6%
	Enough	22,0%	9,1%	4,7%	15,6%		2,6%	5,3%	20,0%		12,5%	8,5%
How do you consider that your quality of life has changed once you have been a beneficiary of the bonus?	Very little	26,8%	18,2%	25,6%	9,4%	12,5%	51,3%	50,0%	40,0%	12,5%	37,5%	34,1%
	Little	68,3%	81,8%	67,4%	84,4%	75,0%	44,7%	44,7%	60,0%	87,5%	62,5%	61,1%
	Nothing	4,9%		7,0%	6,3%	12,5%	3,9%	5,3%				4,8%

Source: Own elaboration

The degree of satisfaction for the BDH depends on the condition for which the beneficiary is a beneficiary; older adults have a low level of satisfaction (34.45%), people with disabilities (4.7%) and representatives of the nuclear family perceive it as moderately satisfactory; mothers with children perceive it as highly satisfactory (88.9%). However, being a social program that involves a conditional transfer, not everyone complies with co-responsibility; the economic support is used to cover elementary needs, so the state should generate ongoing monitoring projects so that it is no longer perceived as a social charity and bets on the actual concept of human development.

Co-responsibility with education and health of beneficiaries' children

The issue of poverty is closely related to that education. How to educate children in poverty? The Brazilian pedagogue Paulo Freire (1970) proposed a change in the educational paradigm, especially that aimed at the poor sectors of Brazil. Commonly, the poor have been educated in a banking way, as simple receivers of knowledge, and in a certain way, the student has received education for resignation to living in poverty without hope for a better future. Poor students have been treated as incapable of constructing knowledge, and the wisdom of their parents and grandparents, especially of the indigenous sectors, has been annulled throughout history, especially after the conquest. Schools have been the object of multiple experiments according to the ideologies of the day; modernity has emptied these poor students of their wisdom, their knowledge, and their language; to this is added the teaching staff who teach in places entirely unknown for them, two completely different worldviews, two different ways of reasoning. Here the element of interculturality appears strongly, intimately connected with education.

Health is another component that measures development, and mothers of minor children are committed to responsibly complying with the health care of their children at the time of receiving the voucher; however, in some cantons, this condition becomes difficult to comply with; basically due to the health crisis we live in nowadays, coupled with the deficiency of personnel and medicines needed to meet this requirement. In the cantons of Riobamba (35.7%) and Guamote (28.6%), there are higher percentages of children under five years of age who do not attend health centers; in the same cantons, some children have been diagnosed with malnutrition and some families members have serious illnesses. Regarding school attendance of school-age children, in the same cantons Riobamba (20%) and Guamote (60%), children do not attend school; in Guamote (26.4%) and Colta (22.6%), children under 12 years of age do not have completed primary education; in Riobamba (26.2%) and Guamote (17.1%) household members do not have completed high school.

Poverty reduction: Case processing

From the results obtained, it was possible to measure the situation of the BDH beneficiaries from their social and economic condition concerning the perception of poverty reduction through the systematic collection of this item. For example, in the first independent variable referring to the condition of the housing, quality of the floor (dirt floor), each improvement in this condition determines an increase in the probability of poverty reduction, although in infinitesimal values; the same condition is obtained for the other independent variables such as amount received and improvement in income from the BDH.

The model for determining the level of poverty in the province of Chimborazo also considers variables related to unsatisfied basic needs:

Table 1. *Basic Needs, Dimension, Variables*

Basic Need	Dimension	Variables
Access to housing ensures a minimum standard of habitability for the household.	Housing tenure	Type of housing tenure
	Housing condition	Construction materials
	Overcrowding	Number of rooms
	Availability of potable water	Availability of potable water service
Access to basic services that ensure an adequate level of sanitation.	Availability of sewerage	Availability of sewer service
	Availability of electricity	Availability of electricity
	Complete basic education	Age of household members
Access to basic education.	Secondary education	Attendance at education center
	Economic capacity to reach minimum consumption levels	Insufficient household income to meet minimum needs

Source: Own elaboration

Considering poverty reduction as a dependent variable, 270 cases were processed, 45.9% disagreed with this consideration, 27.8% agreed and 23.3% strongly disagreed.

Table 3. Case processing

	N	Marginal percentage	
49.2 Poverty reduction	Strongly disagree	63	23.3%
	Disagree	124	45.9%
	Agreed	75	27.8%
	Very much in agreement	8	3.0%
Valid	270	100.0%	
Missing	0		
Total	270		
Subpopulation	146 ^a		

a. The dependent variable has only one observed value in 130 (89.0%) subpopulations.

Source: Own elaboration

Estimated model, reduced variables

The multinomial logistic regression model was considered with the categorical variable $(y) = [1,2,3]$ which corresponds to the dependent variable Poverty reduction and its categories 1, Strongly disagree, 2 Disagree and 3 Agree; and their probabilities:

$$\begin{aligned}
 p_1 &= p(y = 1) \\
 p_2 &= p(y = 2) \\
 p_3 &= p(y = 3) = 1 - p_1 - p_2
 \end{aligned}$$

The corresponding multinomial logistic regression equation is given by:

$$y_1(P_1) = \frac{1}{1 + e^{-(\beta_0 + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3)}}$$

Where,

$$\begin{aligned}
 y_1(P_1)(\text{Reducción pobreza}) &= \frac{1}{1 + e^{-(88.68 - 4.66x_1 - 3.84x_2 - 4.81x_3)}} \\
 \delta_\beta &= 17.4 \quad 1.90 \quad 1.93 \quad 2.38 \\
 pvalor &= 0.001 \quad 0.014 \quad 0.047 \quad 0.043 \\
 pF &= 00000 \\
 R^2 \text{Nagelkerke} &= 81.2\%
 \end{aligned}$$

Interpretation of values

The situation of the BDH beneficiaries for the perception of poverty reduction through the systematic collection of this item from their social and economic condition infers that each improvement in this condition determines an increase in the probability of poverty reduction, although in infinitesimal values; the same condition is obtained for the other independent variables such as amount received and improvement in income from the BDH. The tool used (SPSS) does not consider the categories “Agree” and “Strongly agree” due to significant levels greater than 0.05; therefore, they do not intervene in the analysis. The remaining values confirm the uncertainty of the variables affected by the 81.2% that the beneficiaries strongly disagree that the income from the BDH reduces poverty.

This social assistance program has an infinitesimal influence on reducing income poverty levels; therefore, if more resources are allocated to the program’s beneficiary population, poverty will be reduced similarly, but their living conditions will not improve. On the other hand, the interconnected contribution of public, private and academic institutions with

health, education and employability programs that benefit the children of the beneficiaries will make it possible to achieve poverty reduction objectives and the breaking of its intergenerational condition.

4. Conclusions

As of 2020, the global health crisis caused by COVID-19 made it more difficult for the poor to cope with this immediate health situation, marked once again by existing inequality. Latin America continues to be the developing region most affected by the pandemic and will require greater economic and fiscal policy efforts to overcome it. However, the increase in poverty, inequality, lack of employment and informality will persist for several years and will require financial and sustainable support from governments through a rights-based approach sensitive to the differences and permanent needs of the most disadvantaged and under a vision of social protection, since the reality of poverty remains the same as in 2020 but at higher levels.

In Chimborazo, the situation is similar to the rest of the country, high levels of unemployment, limited private investment capacity, deficient action by local government agencies, and the little confidence of all sectors in the academy diminish the unity of efforts and joint participation in sustainable projects for self-generation of income that causes poverty levels to fall and destroy this intergenerational transmission. Although the BDH as a social protection policy has had slight effectiveness, through the condition of co-responsibility, it has guaranteed, although in smaller percentages, health care and educational assistance for children under five years of age and school age; however, after 22 years of application, the condition has not improved, children comply with primary education, but do not finish high school.

The need to complement the program with other measures that promote human development through education should be achieved through local policies that are articulated with the national policy, support with materials and technological tools that allow the individual who began his or her education with the BDH to finish high school and access higher education that guarantees the development of his or her capabilities and contributes to the solution of local problems from the area of his or her knowledge.

Education as a fundamental component for human development in poor sectors is urgent and cannot continue to be postponed; the goal is to get out of this learned resignation, and one could speak of a cognitive alienation. The education of the poor requires a culture of effort and dedication, and in many cases, it would imply a double effort that has to be made. Hard and systematic work is needed. In addition, it is urgent to enrich the curricula with ancestral wisdom and proven methods. It is not simply a matter of copying or imitating the European or North American model, but instead of innovating and creating bonds of belonging, of promoting warm and welcoming environments.

Education and health help a better life, a good life; in this sense, the municipalities could contribute considerably to the education and health of the poor and marginalized. They should assume greater leadership and protagonism due to their proximity and closeness to the socioeconomic and cultural realities of the environment. In addition, in attention to human rights, the marginalized sectors deserve the same opportunity for training, education and quality of life that the economically and socially organized sectors have.

The goal of moving towards a municipality that is present in human and territorial development must be committed to strengthening the powers and resources for all.

Furthermore, it is urgent to promote urban, rural and rural intelligence so that the municipality becomes a space of knowledge and creativity in the art of living together, learning together and creating knowledge and production. be managers and creators of a culture of peace, of exchanges of cultures, and only this commitment will contribute to development through more cohesive, fair, agile, plural, and intercultural societies.

It is necessary to join efforts in the same direction, taking into consideration the sector of the population that receives the BDH and that requires greater attention in other areas, integral attention that determines human development and the definitive exit from poverty, changing the welfare social policy for the strengthening of organizational and leadership capacities, especially in the less favored sectors. (Bracho, 1993) traditional models of social assistance must be overcome and investment must be made in strengthening the organizational capacities of the poor through training in effective leadership, productive inclusion policies, infrastructure for social activities, legal deregulation and other means, together with the effective participation of beneficiaries in responsibility (Basso, 2011), for which the support of private enterprise is indispensable, in a globalized sense of Corporate Social Responsibility.

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