



Portugal

Minimum Income Schemes

A Study of National Policies

Isabel Baptista

Jorge Cabrita

CESIS – Centro de Estudos para a
Intervenção Social

Disclaimer: This report reflects the views of its author(s) and these are not necessarily those of either the European Commission or the Member States. The original language of the report is English.

April 2009



On behalf of the
European Commission
DG Employment, Social Affairs and Equal Opportunities



Content

Executive Summary	3
1. Responding to Europe’s recommendations on minimum income schemes – The Portuguese social insertion income	5
1.1 The emergence of minimum income schemes in Portugal	5
2. The social insertion income – main characteristics and institutional design	8
2.1 From the GMI to the SII: relevant trajectory changes	8
2.2 The nature and characteristics of the social insertion income	9
2.3 Governance arrangements and challenges	16
3. Assessment of the Portuguese MI Scheme	20
3.1 Coverage and take-up	20
3.2 Adequacy of the social insertion income scheme	20
3.3 Effectiveness of the social insertion income scheme	22
4. The social insertion income and the active inclusion strategy in Portugal	24
4.1 Employment, training and access to quality services	25
References	30

Executive Summary

In 1996, Portugal creates the Guaranteed Minimum Income scheme (presently known as Social Insertion Income - SII) in line with the 1992 Commission's recommendations. It was probably the first global approach towards a new dynamics to social policy namely by trying to overcome the deeply rooted tradition of promoting mere discretionary social assistance in Portugal.

In fact, it was the first measure addressing the lack of a minimum subsistence income to those people who do not have resources and simultaneously addressing a multiplicity of needs which are clearly in the domain of social activation, although not restricted to labour activation.

Departing from this recognition of the innovative elements characterising the introduction of a minimum income scheme in Portugal, the report highlights some of the challenges the GMI/SII had to face during its still "young" trajectory and also some lessons learnt from the whole process which can strengthen its recognition.

The dual component of the measure is then presented. The SII is composed of a monetary component (the cash benefit) which is a universalistic right, transitory and structured around established criteria and of an insertion programme which is based on a contract between the beneficiaries and the programme whereby both parts agree to develop a set of actions, necessary for the gradual social, labour and community integration of the family. It is addressed at individuals and families who are in a severe situation of economic deprivation, e.g. whose individual income is lower than the amount of the Social Pension (non-contributory social security benefit) or whose household *per capita* income is below that threshold.

Particular attention is given to the complexity and demanding nature of the insertion programme which, in fact, represented a new challenge at the level of social action: to make individuals, the different institutions and society as a whole jointly responsible for executing a range of participatory activation measures in which each actor makes certain commitments to cooperate so as to define an integration trajectory, leading to autonomy. The analysis highlights the importance of the insertion component regarding the enabling elements of the measure and presents some of the factors that have contributed to a low implementation rate of the insertion component of the minimum income scheme in Portugal.

New governance arrangements have been recently settled (e.g. protocols, Forum of SII beneficiaries) and they constitute important initiatives to address the complexity of the insertion programmes, to improve efficacy in the implementation of these mechanisms and to address the challenging imperative of promoting an actual participation of beneficiaries.

There is not much work done to assess the SII scheme in terms of coverage, adequacy and effectiveness. However, some studies are currently being carried out and the report presents some of the most relevant results already obtained:

- SII reduces poverty intensity by over 18% in general and by 24% in the case of children;
- 94% of the SII transfers effectively contribute to reduce the “Resources *deficit*” of poor population.

The final section of the report addresses the link between the SII and the employment/training and access to quality services pillars of the active inclusion strategy.

The introduction of the minimum income scheme in Portugal in late 1990's maybe considered the first actual attempt to establish a clear link between social insertion and occupational integration. Although the labour dimension had always been present from the beginning of the implementation of the minimum income scheme in Portugal, there was a clear reinforcement of the occupational integration component after 2003.

In 2007, the National Commission for the Social Insertion Income launched the Strategy for Active Inclusion, following the EU recommendations towards the reinforcement of the links between the minimum income component and the dimensions of training/employment and access to quality services. However, in that same year, insertion programmes only covered 49% of the total beneficiary families.

Although it is not possible to produce an actual assessment on the results achieved regarding the access to quality services dimension it is important to recognize that the recent governance arrangements regarding the implementation of the Programme, referred to above may enhance this important dimension of the minimum income scheme in Portugal. The potential raised by these changes may introduce positive impact in the implementation of a Programme where there is already evidence that the activities developed under the insertion programme address a variety of dimensions such as social action, health and education.

1. Responding to Europe's recommendations on minimum income schemes – The Portuguese social insertion income

1.1 The emergence of minimum income schemes in Portugal

When on the 24 June 1992 the Council approved the Recommendation n°441 on *Common criteria concerning sufficient resources and social assistance in social protection systems*, Portugal was already experiencing a consistent incorporation of the concepts of poverty and social exclusion in the political and social discourse. At the same time, the discussion of such social problems – made possible after the political and societal change in April 1974 and enhanced after Portugal joined the EEC in 1986 – was already reshaping new discourses on social policy.

The so-called “new generation” of social policies implemented in Portugal after 1996 brought about a new concept of social action based on the idea of promotion and aiming at generating and supporting ways of developing each citizen and making them independent. This new social policy orientation was also translated into the deepening of welfare mix solutions involving a wide range of stakeholders (public, private, NGO's) which privileged a territorial dimension of social policy making and implementation. Innovative forms of partnership at the local level, promoting the active participation of the population in the programmes and new forms of coordination arrangements were designed and experimented.

This new range of measures and programmes was based on certain basic principles:

- the promotion of a concept of citizenship that embodies the right to work and the right to a minimum income, but also the full exercise of civil rights, culture, education and participation in social life in general;
- the recognition of the importance of equal opportunities as a way of combating inequalities and social fragmentation;
- the adoption of a mobilising approach for eradicating poverty and exclusion reflected in the involvement of the most varied bodies, such as state services, local authorities, non-profit-making organisations and simple groups of citizens in partnership and networks, which increasingly represents a pooling of efforts and wills, in association with an extended sharing of responsibilities.

In 1996, the creation of the *Rendimento Mínimo Garantido* (Guaranteed Minimum Income, later on rebaptised as Social Insertion Income) was the Portuguese response to the recommendations issued by the Commission in 1992.

The GMI was introduced in Portugal through Law 19/96, which established a new right ensuring each citizen a minimum level of economic resources and promoting the development of social insertion programmes.

According to Ferro Rodrigues – then Minister for Solidarity and Social Security – the GMI law included three fundamental goals: *«First: it creates a coherent means within the context of social protection, recognizing every citizen resident in Portugal the right to a minimum subsistence level, provided that they are in a situation of social exclusion and that they are actively available to follow a way of social insertion. Second: the new measure is established in the form of a social contract engaging the state, the social partners, the institutions of solidarity, the municipal authorities and the citizens, in a way that the former undertakes to grant a financial benefit and, together with the second, undertake to stake on the creation of opportunities for social insertion and, in their turn the latter undertake to follow the insertion paths that have been possible to design. Third: this new instrument is created in the context of a system of social protection by equating it with the social pension, because it is understood that it should constitute a minimum level of universal social protection. »* (Ferro Rodrigues, Diário da Assembleia da República, 1996: 2214).

If it is fair to say that the evolution towards the consolidation of the non-suppletive character of the State's social action had already begun in 1984 when the Social Action became part of the Social Security System, only with the implementation of the Guaranteed Minimum Income was there a stronger enhancement of this evolution towards social active policies.

The GMI (at present called the Social Insertion Income - SII) was probably the best example of the new policy-mix and the first global approach towards a new dynamics to social policy namely by trying to overcome the deeply rooted tradition of promoting mere discretionary social assistance in Portugal.

At the same time the three fundamental goals of the GMI highlighted – for the first time in terms of Portuguese policy orientation – the relevance of major components from research on poverty: the lack of monetary resources, exclusion from social rights and exclusion from society's social integration systems.

Thus, the GMI/SII combine income support with opportunities for social insertion programme so as to ensure resources to the individuals and their households that can contribute to satisfy their minimal needs and to favour a progressive social and professional insertion.

In the short run, the GMI/SII matched up to a challenge of modernisation and increase in efficiency of the welfare state, especially of the policies to combat social exclusion. Emphasis is not only put on the traditional and fundamental dimension of redistribution, but decidedly on the activation of processes of social insertion within a framework of recognition of the right to citizenship (Pedroso quoted in Capucha, 1998: VII).

In the long run, the GMI/SII seeks to reformulate the functioning of the welfare state, representing a change in social policies regarding both the aims and the ways to achieve them. In other words, the GMI/SII is embodied by means of a *«contract between the state, the civil society and the beneficiary. In this contract, the State assumes the obligation to ensure minimum conditions of existence for every citizen and to support the creation of opportunities of insertion. In turn, the citizen assumes the obligation to be willing to engage in his/her social insertion including the willingness to work and reaching towards his/her participation in creating those opportunities, and even in taking advantage of the potentialities arising thereof. The institutions of the civil society assume the obligation to engage in the organisation and management of those programmes where the new opportunities develop, as well as to take part in the creation of those opportunities.»* (Pedroso quoted in Capucha, 1998: VIII).

Apart from its relevance within the national context, our choice of this policy measure - the Social Insertion Income (the former GMI) – for addressing the issue of Minimum Income Schemes in this report directly relates to the fact that this is the only Portuguese minimum income scheme that corresponds to the characteristics highlighted by the Commission Communication COM (2006) 44 regarding the active inclusion of people furthest from the labour market¹.

It was the first measure to simultaneously address the lack of a minimum subsistence income to those people who do not have resources, irrespective of having or not paid contributions to the social security system and to address a multiplicity of needs which are clearly in the domain of social activation, although not restricted to labour activation.

On the other hand, the principles underlying the GMI/SII directly relate to the objectives of the OMC on social protection and social inclusion, namely fighting poverty and social exclusion among the most marginalised people and groups and also to the 2008 EC Recommendation on the active inclusion of people excluded from the labour market, according to which member states should: *“ Design and implement an integrated comprehensive strategy for the active inclusion of people excluded from the labour market combining adequate income support, inclusive labour markets and access to quality services. Active inclusion policies should facilitate the integration into sustainable, quality employment of those who can work and provide resources which are sufficient to live in dignity, together with support for social participation, for those who cannot.”*²

¹ Explicitly referred to in the Guidance on contents for the first 2009 report.

² In *Official Journal of the European Union* of 18 November 2008, p.307/12.

2. The social insertion income – main characteristics and institutional design

2.1 From the GMI to the SII: relevant trajectory changes

Portugal has a relatively "young" trajectory in the design and implementation of social policies addressing poverty and social exclusion and, contrary to other European countries it has not the experience of a consolidated and deep-rooted Welfare State. These, among other factors, have been responsible for the arising of turbulence periods in the continuity of the above mentioned trends in social policy orientation, whenever major political shifts occurred.

A brief analysis of the GMI/SII young trajectory illustrates some of the above mentioned difficulties faced by the implementation of the most emblematic policy measure within the so-called "new generation" of social policies.

The election of a centre-right coalition in the beginning of 2002 paved the way to a period of ideological and actual retrenchment vis-à-vis the original philosophy and fundamental aims of the measure with concrete consequences at the level of policy implementation.

Voicing and politically legitimating the existing criticisms that had surrounded the creation and the implementation of the first national minimum income scheme, the new government proposed the replacement of the GMI by the Social Insertion Income. The new SII philosophy was clearly oriented by a concern on the 'moralisation' of the measure, introducing new 'efficiency' mechanisms in order to ensure that 'the noblest goal' of the SII is achieved – in the words of the Minister for Work and Social Solidarity – and that it does not become "a formal expedient in order to maintain the right to benefit and never to leave the situation".

Through these changes the Government intended to put a stronger emphasis on the transitory and auxiliary character of the measure and to moralize the former GMI model, by creating mechanisms of effective inspection and efficient control, focussing the reach of the measure to those who "effectively need most support". The public visibility given to the frailties of the implementation process, namely on the services inspection system failure to identify inadequate use of the measure reinforced the public debate around the "rightness" of such a measure.

The introduction of the above mentioned changes was not totally achieved not only given the strong criticisms they raised from different political and social sectors but mainly since some of them were violating the Constitution's principles and were therefore rejected by the Constitutional Court.

In 2005 the new elected socialist government passed a law revoking several of the articles of the previous 2003 introduced changes namely regarding the situation of a large group of immigrants to whom the access to the measure had been blocked. The decree-law - regulating the 2005 law – announced in its preamble the changes now introduced as a way to *“re-address the fight against poverty through mechanisms that ensure individuals and their families the resources which contribute to the satisfaction of their basic needs and to favour a progressive social and professional insertion, respecting the principles of equality, solidarity, equity and social justice.”*³

Together with the adoption in 2007 of the Strategy for Active Inclusion, there was a return to the *“application of the basic philosophy of the GMI (...) this initiative repositions the SII in the context of the active social policy measures.”* (Veiga, 2007: 61)

Nevertheless, the implementation period following these legislative changes would feature some negative impacts both at the level of leaving out categories of formerly eligible people (e.g. immigrant households where one member is not legalised) and at the level of institutional arrangements at the local level (e.g. the stagnation of many partnership dynamics and the overload of work on the permanent staff involved in the implementation of the measure due to budgetary restrictions).

Hopefully some lessons have been learnt from this hazardous period for the survival of minimum income schemes in Portugal, namely: a) the importance to ensure continuity of what has been a national – but also a European compromise – in implementing a comprehensive strategy, supporting the implementation of fundamental rights; b) to ensure the highest political level engagement in this domain, the lack of which will compromise at all levels the credibility of a process which was created as a top-down instrument; c) to seriously address the subjective obstacles arising from the implementation of measures working in a “non-neutral” , in a country where there are still strong signs of the persistence of a pre-scientific understanding (Costa et al: 2008) on the causes of poverty.

2.2 The nature and characteristics of the social insertion income

“The social insertion income consists of a benefit included in the Solidarity Subsystem within the Social Protection and Citizenship System, and of an Insertion Programme, in order to grant people and their families the supports adapted to their individual situation, which contribute to the satisfaction of their basic needs and which facilitate their progressive labour, social and community insertion.”

The measure is therefore composed of a **monetary component** (the cash benefit) which is a universalistic right, transitory and not dependent on discretionary assessment but on established criteria and of an **insertion programme** which is based on a contract between the beneficiaries

³ Decree-Law 42/2006 of the 26th February 2006, p. 1490.

and the programme whereby both parts agree to develop a set of actions and tasks, necessary for the gradual social, labour and community integration of the family.

The Social Insertion Income scheme is addressed at individuals and families who are in a severe situation of economic deprivation, e.g. whose individual income is below 100% of the amount⁴ of the Social Pension (non-contributory social security benefit) or whose household income is below that threshold, calculated by considering different weights for adults and children⁵.

Other eligibility conditions to apply for the Programme may be summarised as follows:

- To be legally resident in Portugal;
- To accept to subscribe and follow an insertion programme;
- To be 18 years old or older or aged less than 18 in case he/she has dependent minor children or in case of pregnant women;
- To be enrolled in a local employment centre, in case of unemployment and as long as the person has got the conditions to be working (exempt from this "availability to work condition" are people with a permanent incapacity for work or long-term illness, those below 16 years old or above 65 and persons who are providing an indispensable support to members of their family household);
- To provide information proving their economic deprivation situation.

The law considers as legally residents in Portugal, all foreigners who have a residence permit, a permanence authorisation, a working visa or a visa for temporary stay.

The income component of the Social Insertion Income

The amount of the SII is indexed to the social pension (value updated annually) and it varies according to the composition of the family household of the "main" beneficiary ("titular") and according to the following rules:

- For each adult, up to two adults, 100% of the amount of the Social Pension;
- For each adult, from the third, 70% of the Social Pension;
- For each minor, up to two, 50% of the amount of the Social Pension;
- For each minor, from the third, 60% of the amount of the Social Pension.

The amount of the benefit is increased whenever the beneficiary is pregnant or is married/cohabiting with a pregnant woman and in other specific situation there may also be a

⁴ In 2009 the amount of the social pension value is 187,18 euros per month.

⁵ For the specific details regarding these weights please refer to <http://www1.seg-social.pt/left.asp?03.06.06> (in PT).

further special support: a) when there are in the family people with severe mental or physical disabilities; b) when there are people with chronic diseases; c) when there are older people in a situation of great dependency; d) to compensate for housing expenses.

The amount of the benefit to be granted is based on the gross total family household income.

In case housing expenses of the household are higher than 25% of the SII amount regarding that household, the benefit will be increased by a subsidy of an amount equal to those expenses up to a maximum limit to the highest amount of the housing benefit determined for a family household of the same size.

The benefit is granted on a monthly basis and it is revised whenever there are changes in the family household composition or changes in the incomes of the family household income.

Beneficiaries may be excluded from the right to the SII when the criteria for eligibility no longer apply, when there is repeated unfulfilment of duties defined in the insertion programme, in case of false declarations, or when there is refusal from the beneficiary to contractualise the insertion programme.

In case the benefit ends due to changes occurred in the family household income or in the composition of the household, the activities which are being undertaken (or foreseen) under the social insertion programme do not necessarily end too. The latest available annual report on the SII⁶ referring to 2007 shows that changes in the family income were the main reason for the end of the granting of the benefit (representing 57% of the total cessations in 2007).

The benefit may be suspended when the beneficiary starts a professional activity for a maximum period of 180 days and when the income from that activity determines the change of the household income above the eligibility criteria.

The SII benefit may be cumulated with other benefits (e.g. unemployment benefits) and with income from work as long as the income earned out of those sources are below the thresholds considered in the legislation and referred to above.

In 2007, around 66% of the family households within the SII programme had other income sources apart the SII benefit. Among these, there was a percentage of 31% of beneficiaries whose income was coming from work. The situation of in-work poverty in Portugal is once again highlighted by these figures.

This situation is even more dramatic when we look at the level of benefits which are involved in the SII programme: in 2007 the average amount of the benefit by family household, at a national

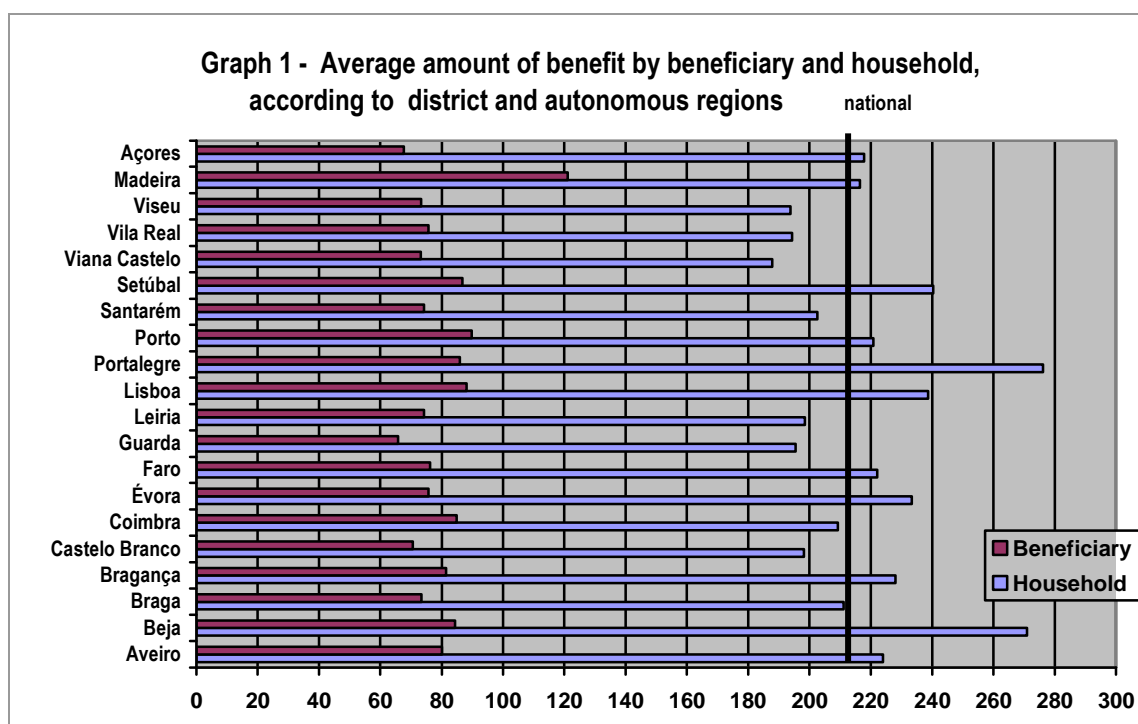
⁶ ISS (2008) *Rendimento Social de Inserção – Relatório Anual de Execução*, Lisboa: ISS (policopied document).

level, was 218,96 euros per month and the average amount of the benefit by beneficiary was 80,14 euros.

There were regional variations in these figures with the Lisbon area and the south registering the highest average amounts and some northern and central regions evidencing a lower level average in the benefit amounts.

In 2002 an Impact Evaluation of the GMI was published (Castro et al, 2002) and the issue of the benefit amounts is directly addressed in the Recommendations chapter, namely what this income actually represents for the beneficiaries:

- *“Essential to face situations which are considered to be quite below the minimum dignity of survival;*
- *A complement of the low incomes received from precarious work;*
- *The only means of subsistence for certain groups that hardly manage to find the conditions to become autonomous.” (p.50)*



Source: ISS, IP (2008)

There is no information available regarding the amounts of benefits for different individuals and household types. However, it is possible to summarize the main characteristics of the households receiving the SII benefit in 2007:

- the most represented type of household (30% of the total households) was couples with children, contrary to 2006 where composed households were the largest group;
- individuals living alone represented the second largest group (24%), also registering an increase from previous year;
- lone parent families were the third largest group (21%), compared to 12% registered in 2006.

A significant change occurred in the profile of the families receiving SII from 2006 to 2007.

Overall, in December 2007 the number of active beneficiaries accounted for 3% of the total Portuguese population⁷, compared to a total of 18% of individuals living in poverty, according to 2007 SILC data. This relationship between the adequacy of SII regarding the risk of poverty will be developed in section 3.

The insertion programme

Apart from the right to a basic support, the Social Insertion Income also comprises a right to inclusion which must also be understood as a duty, involving both contractual parties (the institutions and the beneficiaries).

The Insertion Programme is made up of a set of locally implemented actions, agreed between the Local Insertion Units and the beneficiaries of the minimum income aiming at the creation of conditions allowing their gradual social insertion and that of the other household members.

The Programme includes the types of actions to be developed, the entities responsible to enable those activities, the supports to be granted and the duties of the beneficiary and, if it applies, of the other members of the household.

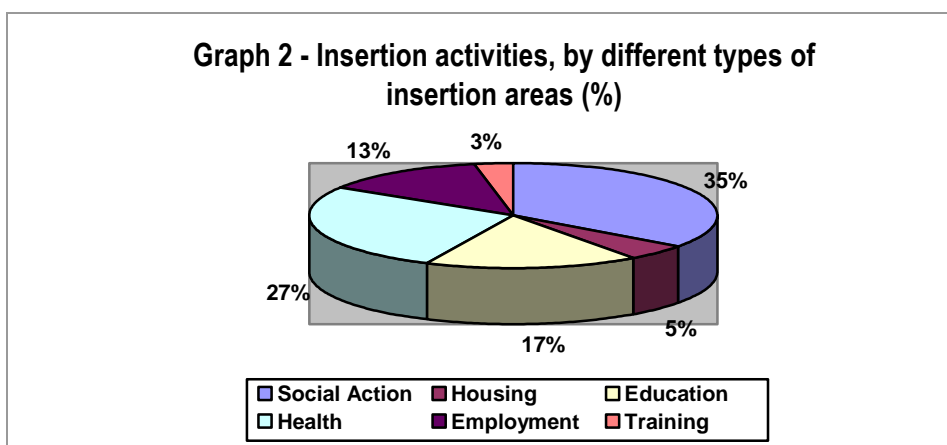
In 2007, almost 40% of the individuals involved in insertion activities belonged to the 0-18 age group, which shows that the insertion programmes are clearly focussing on some unmet needs regarding access to children support equipment and also promoting school (re)integration.

On the basis of a wide insertion concept which comprises different areas, the actions composing the insertion programmes vary according to the needs and the characteristics of the beneficiaries and their households. The beneficiaries have to commit themselves to fulfil the obligations defined in the insertion agreements, which may include: *a) accepting work or professional training; b) attending the education system; c) participating in temporary occupation that may favour the insertion in the labour market or satisfying social or that may respond to social or environmental needs which normally would not be developed within the framework of organised*

⁷ Calculated taking into account the NSI population estimate for 2007.

labour; d) accepting the improvement of housing conditions; e) accepting parallel and complementary support for the family (psychosocial support); f) accepting health care and participating in health prevention actions, especially regarding children.

An analysis of the areas of insertion activities developed in 2007 shows that there was a stronger effort to develop this side of the Programme: “A total of 247 837 activities were pursued in 2007, which almost doubles the 2006 figure (179 246)” (ISS, 2008: 12). At the same time, the diversity of intervention areas actually touched by the actions developed under the Insertion Programmes confirms the the relevance of the “original” concern of the measure to tackle the exclusion dimensions involved in the life trajectories of these individuals and families, in spite of the concern put into the professional activation of the beneficiaries of minimum income schemes.



Source: ISS, IP (2008).

As far as the Portuguese legislation is concerned this concept of insertion is clearly linked to the multidimensionality of the concept of social exclusion according to which excluded people not only find themselves deprived from the economic resources, but also from access to basic rights as education, health and housing. Work is still considered as the utmost finality of the insertion process, although it is not an exclusive stage insofar as the Portuguese law foresees other insertion measures and instruments.

Thus, part of the legislation concerning the minimum income establishes a direct connection between the lack of economic resources and unemployment, implying that the means for insertion of these individuals has necessarily to come about by means of seeking and accepting employment, which is one of the conditions for being entitled to the minimum income. Another part of the legislation, to which Portugal pertains, adapts a wider notion of insertion that comprising a huger set of exclusion dimensions such as health, education and housing.

One of the innovative features of the GMI was the introduction of a contractual logic into the insertion programme, i.e. the negotiated character of the actions, supports and obligations as defined by the insertion programme which confer an active and central role to the beneficiaries, hence being an active part in the process. This contractual approach aimed to «create the conditions for those entitled to the GMI to achieve an actual insertion, by, recognizing their citizenship rights and by avoiding the institutionalization of poverty, i.e. the risk that this measure may originate a logic of readily available assistance characterized by demotivation and accommodation to dependency on the different existing social policie. At the same time, the GMI

is holding the state and the social partners responsible for inverting the initial situation of those people targeted by the GMI, since it is their job to find suitable responses to the needs of the beneficiaries, and is also holding the state responsible to guarantee the actual available existence of those responses.» (Capucha, 1998: 37).

This contractual nature of the Social Insertion Income is translated into the compulsory character of the insertion process which is at the core of the measure both in Portugal and in other European countries.

In spite of the centrality of this insertion component of the Social Insertion Income programme in Portugal, there has been a systematic under-implementation of the insertion programmes which has raised serious concerns and criticisms at different levels. In fact, the Ministry responsible for the implementation of the measure recognises this shortcoming and, the latest NAPincl explicitly refers the need to “reinforce and consolidate the insertion component of the Social Insertion Income”⁸, namely through training, qualification and integration into the labour market.

In fact, the promotion of multidimensional integration processes is demanding and involves complex interactions. Several shortcomings have been identified (Caleiras, 2008; Pereirinha, 2006; Rodrigues, 2005; Diogo, 2004; Cardoso and Ramos, 2000) in the implementation of the insertion component of the measure, namely:

- the long-time mediating between the granting of the monetary benefit and the contractualisation of the insertion programme, often caused by a lack of human resources, which may foster dependency and reduce the success of the insertion programme;
- communication gaps regarding the understanding of the insertion component of the programme among beneficiaries;
- the weak participation of institutional partners in the preparation and implementation of the insertion programmes;
- the persistence of different – even clashing – forms of action, marked either by the promotion of an active involvement encouraging participation and “empowerment” or, on the other hand, by a practice of facilities’ management and paternalistic welfare;
- the shortage of available resources for the diversity of situations encountered leading to an inversion in the proclaimed logic of mobilising the resources to the identified needs, i.e. in some cases the programmes adapt to the resources available;
- the resistance towards assessment procedures among the personnel deriving from a mix of expressed “lack of time” and unexpressed “fear” of having one’s work questioned;

8 In National Strategy for Social Protection and Social Inclusion – Portugal 2008-2010, available at http://www.mtss.gov.pt/docs/ENPSIS2008_2010.pdf (in PT).

- the weak quality of insertion programmes in the domain of employment and training, translated by the few cases of integration into the regular labour market, to the persistence of very precarious jobs and to a circulation between unemployment-return to the measure-very precarious work;
- the high prevalence of informal economy mechanisms, the weaknesses of the tax system and the frailties of the services inspection system facilitated inadequate use of the measure, “feeding into” a negative public perception of the “rightness” of the measure.

2.3 Governance arrangements and challenges

As referred to before although the Social Insertion Income (and its predecessor) is a national level social policy, its design and implementation mechanisms demanded the active involvement of a wide range of stakeholders at different territorial levels.

A philosophy of work in partnership was therefore the basis for implementing the first minimum income scheme in Portugal. Such partnership required the direct involvement of the state, local partners, local power and welfare institutions which came together to increase resources and pool efforts so as to find responses to tackle poverty and social exclusion.

Although these new partnership mechanisms had already been experimented in specific local projects, the implementation of the minimum income scheme in Portugal pushed the services to work together, challenging traditional vertical models of organisation to turn into horizontal cooperation and networking.

At the same time the minimum income scheme introduced a new challenge at the level of social action: to make individuals, the different institutions and society as a whole jointly responsible for executing a range of participatory activation measures in which each actor makes certain commitments to cooperate so as to define an integration trajectory, leading to autonomy.

In order to face these new governance challenges several mechanisms and organisational structures were created at different levels.

At national level there is a National Commission of the Social Insertion Income involving representatives of different Ministries (Education, Health, Labour and Welfare and Justice, the Secretary of State for Housing and representatives of the local authorities, private welfare institutions and trade union and employers’ groups). The central role of the Commission is to assess the implementation of the measure.

At the local level Local Insertion Units have been created by law and they have a territorial scope that corresponds to the *concelhos* (local territorial units at the municipal level). These local level

horizontal coordination structures comprise representatives of the four areas essential to the integration process: Social Security, responsible for administering the measure and granting the benefits and which also includes the social (or welfare) action services which are essential for the social integration of beneficiaries, Education, Health and Employment. The Local Units may also include the local authorities, private welfare institutions, employers and trade union groups and other non-profit-making organisations.

The attributions of the LSUs are generally linked to the regulation of the forms of application and functioning of the measure at local level, while defining partners' responsibilities; co-ordination of resources by channelling and optimising them in order to implement beneficiaries' insertion programmes; and assessment of the insertion programmes.

There is within the Local Social Units a clear hierarchisation of responsibilities regarding the specific role of the Social Security services. According to the legislation, they are invested with the coordination role of the LSU (except in Lisbon) and they have quality vote within the LSU. This has raised some criticisms namely on the part of non-governmental entities claiming that this power imbalance is harmful for a "true culture of partnership" and for the mutual responsibility which should be assumed over the process and its potential of success.

Although recognising the role of the minimum income schemes in generalising and enhancing partnership work in Portugal, some authors have highlighted some limitations to the potential of such networks in reverting former institutionalised practices: *"The GMI has been conceived as a right, as a guarantee of survival of citizens with the weakest resources. This right, however, is not seen as such by all the bodies that on the LSC and at local level this is one of the most common reasons for disagreement between partners. It is also a factor of divergence between the local and central political debate, despite possible political convergence in other areas. What is at issue for some is the denial of securing the GMI as a right to which everyone is entitled, provided the conditions of eligibility are confirmed, based on a desire to maintain a certain social control and the power it confers, which is removed when there are universal pre-defined criteria, with no place for subjective assessment.* (Cardoso and Ramos, 2000: 79)

In 2003 there was the introduction of new governance mechanism regarding the implementation of the social insertion programme. The so-called "protocols" – which now entered into a second generation stage – had the objective to improve the efficacy of the contractualisation process between the beneficiary and the programme.

The recognition of flaws in the insertion component of the programme – as referred to above – namely the lack of human resources to ensure an individualised and close interaction and monitoring of the processes was the main reason for the establishment of such protocols and their reinforcement and redesign after 2005.

The protocols are established between the district delegation of the social security services and private social solidarity organisations or other non-profit making entities that develop social

solidarity work located in the area of the Local Social Unit. These protocols take place whenever there is a recognised lack or insufficiency of qualified technical resources within the LSU territory.

The introduction of this new institutional arrangement has allowed a greater availability of resources and the possibility to improve the quality of the intervention within the social insertion component, namely by enabling the creation of multidisciplinary teams better equipped and better placed (e.g. closer relationship to the beneficiaries) to address the multiple needs of the families included in the Programme.

In January 2009, more than 80% of the family households receiving the benefit are being accompanied by these insertion protocols. Around 223 protocols are presently in place involving social solidarity institutions.

The most recent development regarding governance arrangements within this minimum income scheme in Portugal is the launching of a SII Beneficiaries' Forum. This Forum was publicly presented in March 2009, during the *European Seminar on Social Insertion Income – A Right to Social Integration*.

This Forum is composed by beneficiaries and former beneficiaries of the SII and may be an important development in fostering the participation of the people directly addressed by the Programme at the level of policy design, implementation and evaluation.

According to information provided by one of the representatives of the Forum – directly interviewed for this report – the creation of this structure was an indirect outcome of a National Meeting of the teams involved in the implementation of the measure which took place in 2008. During this meeting several professionals raised their concerns regarding the success (failure) of the integration trajectories of families and the importance of a closer interaction and a comprehensive approach to the situation of the household. Based on the positive experiences presented by the teams established within the new generation of SII protocols (see above) there was a specific proposal regarding the importance to create participation mechanisms which would involve the beneficiaries themselves.

Following this discussion the central services of the Institute of Social Solidarity asked the district services to approach beneficiaries and ex-beneficiaries of the SII who would be willing to participate in a first meeting to present the proposal to create such a structure.

A first meeting was held in order to present the idea and objectives of creating the Forum and a manifesto was written down and a new meeting was scheduled.

This initiative which is still in its infancy may constitute a good opportunity to learn directly from the experience of the people involved in the SII programme and may be deepened in order to achieve an effective participation of the SII beneficiaries in the definition of the Programme's

development both in the field (e.g. identifying potentials and obstacles) and in the policy making process (e.g. changes in legislation and in institutional arrangements).

The fact that the Institute for Social Solidarity is facilitating the whole process from the very beginning is not surprising given the traditional lack of a participation culture in Portugal. What is, in our opinion, surprising is the fact that this initiative was presented as a spontaneous movement from beneficiaries and ex-beneficiaries of the SII. Assuming the true nature of governance processes and the actual constraints of national social and cultural contexts does not undermine the importance of such initiatives. It improves, on the contrary, the transparency of the processes and thus, strengthens the true goals of good governance principles.

3. Assessment of the Portuguese MI Scheme

There is little work developed in order to assess the SII scheme. No relevant reports or studies specifically carried out to assess the coverage and take-up of the SII can be found.

Nevertheless, a study (Rodrigues, C.F., 2009, still unpublished) regarding the impact of social insertion income (SII) over the income distribution and social exclusion was recently presented publicly. This study aims at simulating the impact of SII in the income distribution (using the data from the Family Expenses Survey 2005/2006, from Statistics Portugal, [IDEF – Inquérito às Despesas das Famílias, Instituto Nacional de Estatística]), evaluate its efficacy and efficiency in terms of combating poverty and social exclusion and quantify the effects of the inclusion of the SII beneficiaries in the Portuguese minimum income scheme.

Some of the main results from that study will be presented in the following sections.

3.1 Coverage and take-up

According to the simulation carried out by Rodrigues (2009), the take-up rate of the SII scheme, given by the ratio between the number of SII beneficiaries formally registered and the number of SII beneficiaries obtained in the simulation, ranges from 70 to 75%, which means that there is still a significant gap between those effectively benefiting from the SII programme and those that should benefit from it.

Nevertheless, a member of the National Commission of the Social Insertion Income mentioned that the SII is an "universal" scheme which only does not cover those who are not willing to apply. In addition, the same source underlined that the present most important gap in the SII coverage is related to the fact that the scheme is not reaching homeless people. This gap has been identified by service providers in the field of homelessness and figures from the only national survey on roughsleepers carried out by the Institute of Social Security (ISS, 2005), found out that among the total individuals interviewed on one night in October 2005 only 6% were receiving the SII benefit.

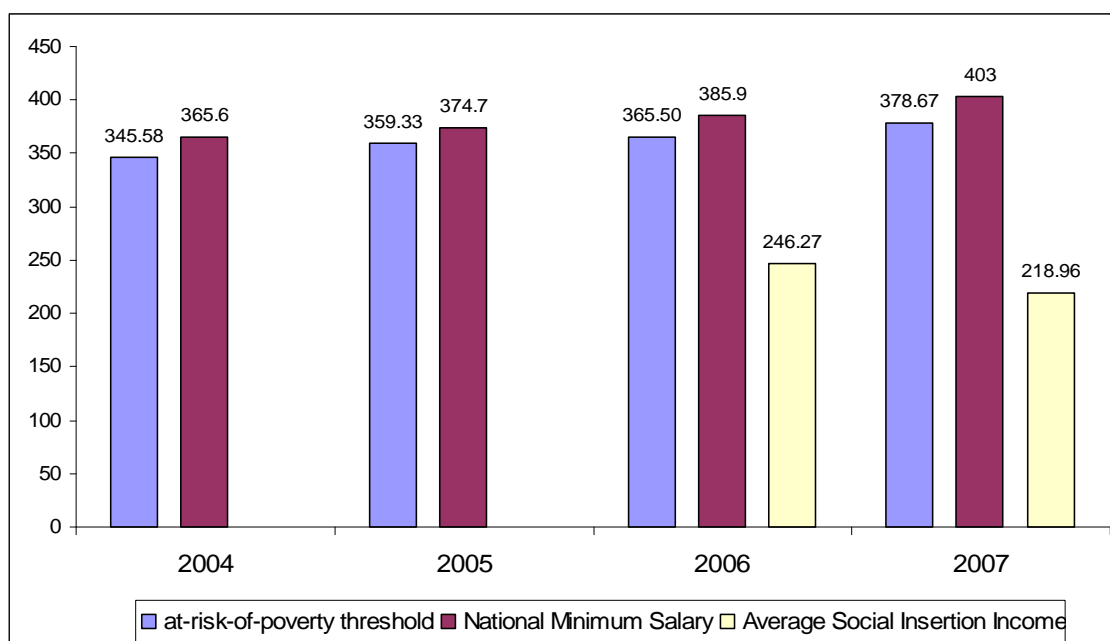
No specific policies or measures in order to increase take-up of the SII scheme have been identified.

3.2 Adequacy of the social insertion income scheme

"I have already told them (professionals): The minimum income is the slice of bread I give to my children because I don't have anything else, I don't have a job", GMI beneficiary statement, in IDS, 2002.

The graph below compares the average value of social insertion scheme, the at-risk-of-poverty threshold⁹ and the national minimum salary. It is possible to see that second indicator has been growing in line with the national minimum salary; however, the average SII values (paid to beneficiary families) are considerably below the former indicators, meaning that this scheme contributes to alleviate the poverty intensity but not eliminate it. This idea becomes even clearer if one take into account the average SII *per capita* of 75.47€, in 2006, and of 80.14€, in 2007.

Graph 3 – Average Social Insertion Income Vs At-risk-of-poverty threshold* and National Minimum Salary, 2004-2007, (monthly values; euros)



Note: * converted into monthly value by own calculations: annual at-risk-of-poverty threshold/12 months;

Sources: INE, ICOR.

It is also interesting to notice that, although the SII value per beneficiary increased, the average SII values per family decreased between 2006 and 2007, evolution that may be due to a reconfiguration of the beneficiaries' structure, of which, a larger number has other income sources, including income from work: 30.7% in 2006 and 32.9% in 2007.

Diogo, F. (2004) shows that beneficiaries of the GMI refer to the scheme as a support to the daily life survival and to the related expenses such as food, furniture, school and other expenses with dependent children, housing related expenses (house rent, water, electricity, gas, groceries, etc.). In fact, during the interviews carried out by Diogo to some of the GMI beneficiaries, the word most used when they refer to the minimum income support is "help", which means that this scheme allows those individuals to reduce the day-by-day tension, providing some stability and more prosperity which the scarce and uncertain work related remunerations do not provide themselves.

⁹ The indicator is constructed through the transformation of the annual monetary net income of families into equivalent income by adult using the OECD's modified equivalence scale. The income by adult is obtained by the ratio of each family net income and the family dimension (number of equivalent adults).

According to Pereirinha, J. (2006), an important fraction of GMI beneficiaries was rather pessimistic on their expectations about leaving the measure: 55.4% were expecting to return to the pre-GMI situation and 35.1% expected to face uncertainty on their future life.

In this context, one must conclude that the Portuguese minimum income scheme has a very important role in what concerns alleviating the lack of resources that individuals may have. However, it does not constitute, at least in monetary terms, a measure which takes people out of poverty.

3.3 Effectiveness of the social insertion income scheme

In 1999, Gouveia and Rodrigues carried out a study in order to estimate the impact of the GMI over the distribution of households' incomes and poverty. The main conclusions were that: *'the programme has a small but positive impact in reducing inequality. However, taking labour supply effects into account results in a smaller gain in inequality reduction. Similarly, we have a small but positive impact on the poverty rate for individuals. This gain, however, is almost cancelled when labour supply reactions are taken into account. However the most important consequences of the RMIG are sharp gains in the measures of poverty severity and intensity. In these dimensions, taking into account the labour supply incentives of the RMIG does not reduce substantially the positive impacts of the Programme.'*

Rodrigues (2009) carried out a new simulation, this time to assess the impact of the SII programme in terms of efficacy, measuring the reduction of inequality and the several dimensions of poverty, and in terms of efficiency, measuring the proportion of social allowances transferred (amount of SII) which effectively contributes to the reduction of poverty. The results were not much different from the ones in the 1999 study.

Rodrigues underlines that the analysis of the efficacy of SII in combating poverty and social exclusion constitutes a very important indicator of the programme success as a positive discrimination measure towards less favoured individuals and families. Nevertheless, he considers that such analysis should be complemented with an assessment of the programme efficiency, which measures the proportion of SII transfers that effectively contributes to poverty reduction.

The methodology used in this study consists on a micro-simulation of the application of the legal establishment of SII and the evaluation of the equalising effects of the minimum income over the levels of inequality and of poverty, comparing the income distribution before and after the SII.

Some of the figures characterising the beneficiaries obtained through the simulation are:

- 32.2% of the beneficiaries are children;
- 38.5% are children or dependent youngsters;
- 5.3% are elderly;

- 35% of beneficiaries aged between 17 and 65 have work related income;
- 55% of beneficiaries aged between 17 and 65 have other forms of income which are not controlled by the resource conditions required to obtain SII.

In what concerns efficacy, the study concludes that there is a slight reduction of inequality levels independently of the indicators used¹⁰. The poverty intensity is reduced by over 18% in general and 24% in the particular case of children.

Table 1 – SII efficiency

	10 ⁶ euros
Total transfers	305.5
Transfers to poor population	298.6
"Resources <i>deficit</i> " of poor <i>pre</i> -SII	1556.6
"Resources <i>deficit</i> " of poor <i>post</i> -SII	1268.7
"Resources <i>deficit</i> " of poor reduction	287.8

Source: Rodrigues, C.F. 2009.

According to the simulation, the level of efficiency of SII in poverty reduction is of 94%. This means that over 90% of the transfers with SII effectively contribute to reduce the 'Resources *deficit*' of the poor population.

In terms of incentive or disincentive to work, one must underline that only 80% of the families' work income is taken into account in the applications to the SII, providing some incentive to work in a way that would not occur if the totality of income were accounted for. In this case individuals would be led to a situation in which their household net income would be the same if they were working or not.

¹⁰ Gini index, Atkinson index (e=0.5, 1 and 2), S80/S20 and S90/S10.

4. The social insertion income and the active inclusion strategy in Portugal

In line with EU recommendations regarding the need to reinforce links between the minimum income component and the dimensions of training/employment and access to quality services, the National Commission for the Social Insertion Income launched in 2007 the Strategy for Active Inclusion.

This Strategy is a renewed attempt to reinforce the initial social insertion dimension of the minimum income scheme already existing since late 1990's in Portugal. In fact, as referred to in Chapter 1, the minimum income scheme had from the very beginning a philosophy directly addressing the need to make this linkage between the income component and the social insertion programme, namely including initiatives in the areas of employment, training and access to services.

However, various constraints arising both from the implementation practices, from organisational challenges and from political orientations would not allow for a satisfactory complementarity between those initially foreseen links.

Therefore, the launching in 2007 of the Strategy for Active Inclusion was a positive national development in the re-orientation of the Programme towards its initial goals and principles. In fact, by then there was the recognition that the benefit component had reached a stable threshold and a consolidation status within the solidarity regime of benefits. But at the same time, the achievements regarding the insertion component were clearly below the initial goals: in March 2007 the insertion programmes only covered 49% of the total beneficiary families.

The Strategy for Active Inclusion was therefore aiming at strongly increasing the number of families with access to an agreed Insertion Programme, to ensure more continuous and closer accompanying procedures regarding the beneficiary families, and to ensure a more personalised and adequate professional insertion programmes.

The Strategy focused on three insertion dimensions:

- a priority intervention addressed at families with children and young people in order to ensure access to health care, social equipment and support, qualified school trajectories and support to family life;
- intervention in the mediation process regarding the professional insertion of the beneficiaries, ensuring the development of skills and of the personal, social and relational capacities necessary and previous to professional integration; the definition of a personalised job plan, and a continued monitoring process of the beneficiaries' trajectories;

- a participated intervention in the accompanying process of the families ensuring a personalised and systematic following of the families through their autonomisation trajectory, the responsabilisation and participation of all the relevant social local partners and the building up of insertion trajectories directly involving the civil society.

This new strategy gave a reinforced focus on a more integrated intervention of the social security services and local employment centres and a stronger co-operation with social solidarity institutions, namely through the reinforcement of their role in the SII protocols, and referred to above.

4.1 Employment, training and access to quality services

In this field, too, there has been an obvious influence of European trends and orientations regarding the links between the EU employment and social inclusion strategies. Several programmes and measures developed both at a national and local level were guided by those concerns, although often the principles pursued could not be successfully put into practice.

The concept 'activation' entered slowly into the political and normative discourse, in the context of the new generation of social policies. Active employment policies were seen as an alternative to the former passive relationship between the State and citizens, fostering opportunities for autonomisation and demanding a growing effort of policy co-ordination and different levels.

In this context, the introduction of the minimum income scheme in Portugal in late 1990's was the first actual attempt of a public policy to establish a clear link between the social insertion and the professional integration dimensions. Although the labour dimension had always been present from the beginning of the implementation of the minimum income scheme in Portugal, there was a clear reinforcement of the labour integration component after 2003.

At the local level, the implementation of the SII has fostered a greater co-operation between local social and employment services and the law itself establishes mutual obligations between the services, namely regarding the granting of the benefit or changes in the relationship between the beneficiary and the local employment centre.

On the other hand, the inter-agency working with the Local Social Units had a positive effect in opening up new opportunities for training, qualification, for strengthening links between job offer and demand and for making available a set of technical resources facilitating access to the labour market.

However, and in spite of the establishment of additional new programmes and measures aiming at a diversification and a better adjustment of labour market opportunities to those people with

more difficulties to accede the labour market (e.g. the Employment Social Market measures)¹¹, the professional integration potential of the SII has not been fully achieved.

The implementation of the measure and its ability to promote professional integration of the beneficiaries has faced some structural hindrances namely regarding the precarious nature of labour relationships, the lack of actual employment opportunities in specific territories, the very low salaries offered which block labour insertion as an alternative. On the other hand, there are also individual conditions which constitute an obstacle to a greater success of the SII achievements in terms of professional integration, namely the very low education levels and the very low levels of training among a large number of the SII beneficiaries.

Thus, the programme is faced with the need to respond to a complex set of needs and factors that are often only possible to be tackled if there is an awareness (and corresponding action) towards a wide concept of activation, that does not limits itself to strict professional activation, disregarding previous fundamental integration dimensions.

The impact assessment carried out by the Institute for Social Security (Castro et al: 2002) on the GMI highlighted that it was important to be aware that *“the integration in the labour market is a necessary condition though it is not enough to allow the exit of an exclusion situation and it cannot be <ordered> to all the beneficiaries’ profiles.”* (p.54)

Concurrently, the need to strengthen the accompaniment approach of employment and training initiatives addressed at particularly vulnerable groups was growingly recognised and in 2005, the National Employment Plan refers the importance to reinforce the *“accompaniment and evaluation of active employment policies and their beneficiaries during their participation in those measures and after integration into the labour market”*(PNE, 2005: 44).

The Active Inclusion Strategy adopted in 2007 and presented above has moved towards this need to tackle the complexity of the challenge to promote an actual integration of the beneficiaries into the labour market. In fact, the Strategy recognises that among the SII beneficiaries there are different profiles regarding their departing situation vis-à-vis the labour market (CNRSI, 2007):

- Those presenting a minimum adjustable profile, for whom it is important to develop interventions centred around the support for an active search of employment and at the same time introducing measures to stimulate the offer side of the labour market, i.e. employers;
- Those individuals whose profile is not adapted to the labour market, for whom it is important to provide opportunities for professional qualification and for the development of technical skills;

¹¹ Namely those incentives established by Portaria nº 255/2002 of March 12, 2002.

- Those individuals whose profile clearly presents strong difficulties for an actual integration into the labour market and in those cases they are integrated into the Inclusion Network Programme aiming at promoting a multi-dimensional response in cooperation with different services and strongly supported by mediation mechanisms.

The need to promote a differentiated and comprehensive route towards the professional integration of the SII beneficiaries into the labour market is clear from the weak overall results of the social insertion programmes in this domain, namely the ability of the Programme to promote the integration of the beneficiaries into the regular labour market.

At the present moment there are some specific measures and programmes aiming at promoting specific support in the area of employment and training to beneficiaries of the SII. These measures include either a specific targeting towards SII beneficiaries or specific conditions for this group within the general dispositions. Some of these measures have recently been introduced in order to tackle the serious situation arising from the financial crisis:

- Insertion companies - established in 1998 this initiative defines as priority goals to fight poverty and social exclusion through professional insertion or reintegration; promoting the acquisition and development of personal, social and professional skills; the creation of jobs in order to respond to the satisfaction of social needs not responded by the normal labour market and to promote the local development. The beneficiaries of the SII are one of the specific groups to which this measure is addressed and the implementation of the measure implies the necessary cooperation between local social and employment services.
- The Programme for fostering job creation (established in 2002) aimed at supporting projects that promote the net creation of jobs; it introduced specific dispositions to facilitate access of minimum income beneficiaries to new jobs, either by supporting the creation of jobs for this group, by introducing financial and technical mechanisms for supporting the establishment of contracts with these individuals or by granting support to the creation of own jobs.
- The Employment Contract Insertion Plus was launched in January 2009 aiming at improving the complementarity between active employment measures and the insertion programme of the SII, by improving the employability skills of the beneficiaries and stimulating reinsertion into the labour market. Unemployed beneficiaries of the SII are one of the groups targeted by this measure which supports projects promoting “socially relevant work“, through which unemployed beneficiaries of the SII have access to a labour contract of a maximum duration of 12 months.
- The exceptional measures for job support approved in January 2009 taken in order to minimise the effects of the crisis on employment include specific dispositions that favour the employment of particularly disadvantaged groups, namely the beneficiaries of the SII.

These measures include an exemption from contributions to social security granted to employers who establish permanent labour contracts with SII beneficiaries for a period of at least 36 months.

Apart from these specific measures directly addressing the professional integration of the SII beneficiaries there is a large component of the insertion programme established between the Local Social Units and the beneficiaries which address other vital integration dimensions.

According to 2007 data on the implementation of the Social Insertion Income Programme, more than one in every three insertion activities within the Programme was related to Social Action interventions and more than one third to health related intervention.

Unfortunately, the 2007 implementation report does not provide any further information on this insertion component of the Programme in order to allow a deeper analysis of the impact of the measure in this domain.

Nevertheless the few available studies (Cardoso and Ramos, 2000; Castro et al, 2002; Pereirinha, 2006) have identified some important impacts arising from the implementation of the insertion programmes, some of which directly relate to the issue of an improved access to services:

- Better access to health care services and a corresponding improvement in the health conditions of the beneficiaries, namely among children;
- Improved opportunities for literacy achievements through facilitated access to specific initiatives aiming at reducing the level of illiteracy among beneficiaries;
- Improved access to childcare facilities with a positive impact on the children's development and indirectly promoting the availability of beneficiaries (particularly women) to engage in training activities or in employment opportunities;
- Increased opportunities to participate in cultural related activities or training, namely by reinforcing the beneficiary's knowledge and access to local equipment and services in this field.

Unfortunately it is not possible to assess the **quality** dimension of the potential (and actual impact) of the SII regarding the services to which beneficiaries (direct beneficiaries and their household members) are having access to through the insertion programmes.

However, an impact study of the GMI (Castro et al, 2002) confirms the importance of dimensions such as social action, education and housing in the daily lives of beneficiaries. At the same time, the study also shows that many of the changes felt by the beneficiaries in areas such as education or housing clearly relate to importance of the availability of an extra income: "*Without*

the Minimum Income) first, they wouldn't succeed at school! And they wouldn't be able to study, with no food? They couldn't study without eating!" (Castro et al, 2002: 29)

In spite of these constraints, the changes and innovation elements referred to above regarding the most recent governance arrangements within the SII mechanisms may constitute a good opportunity to enhance quality in areas such as education, health and social action, which have been identified as constituting the major intervention dimensions within the insertion programmes.

References

Banco de Portugal (2009) *Indicadores de Conjuntura*. Lisboa: Departamento de Estudos Económicos 3/2009.

Banco de Portugal (2009) *Boletim económico – Primavera 2009*, Volume 15, nº1 available at: www.bportugal.pt (in PT)

Baptista, Isabel and Maciel, Cátia (2006) *Portugal - Trends, Recent Developments, Active Inclusion and Minimum Resources. First Semester Report 2006* available at <http://www.peer-review-social-inclusion.eu/network-of-independent-experts/first-semester-2006>

Caleiras, Jorge (2008) *A articulação das estratégias de emprego e de inclusão social: um overview português* (policopied document).

Capucha, Luís M. A. (1998) *Rendimento Mínimo Garantido: instrumento de desenvolvimento do mundo rural*. In *Perspectivas de Desenvolvimento do Interior*, ed. José Madureira Pinto; António Dornelas. Lisboa: Presidência da Republica e INCM.

Cardoso, Ana and Ramos, Guida (2000) *Coordination in activation policies of minimum income policies – Portugal. Final Report*. Lisboa: CESIS.

Costa, Alfredo Bruto da et al (2008) *Um Olhar sobre a Pobreza. Vulnerabilidade e Exclusão Social no Portugal Contemporâneo*. Lisboa: Gradiva.

Castro, Alexandra et al (2002) *Os beneficiários do RMG: trajetórias de vida, vivências e impactes diferenciados (avaliação de impactes do RMG)*. Lisboa: Instituto para o Desenvolvimento Social.

Castro, Alexandra et al (2002) *GMI Beneficiaries – Synthesis and Recommendations*. Lisboa: IDS.

CNRSI (2007) *Estratégia para a Inclusão Activa* available at http://www.mtss.gov.pt/preview_documentos.asp?r=803&m=PDF

DGEEP (2005) *Plano Nacional de Emprego - Versão Final Outubro de 2005* available at <http://www.dgeep.mtss.gov.pt/estudos/pne/pne2005.pdf>

Diogo, Fernando (2004) *A parceria: para os beneficiários e em função do desenvolvimento local* Paper presented at *Encontro de parceiros dos NLI de S. Miguel e Santa Maria* available at http://www.uac.pt/~fdiogo/pdf/Comunica_sobre_parceria.pdf

Gouveia, Miguel and Rodrigues, Carlos (undated) *The impact of a “Minimum Guaranteed Income Program” in Portugal*, working paper available at:
<http://pascal.iseg.utl.pt/~depeco/wp/wp31999.pdf>

Instituto da Segurança Social (200) *Rendimento Social de Inserção - Relatório Anual de Execução 2006*. Lisboa: ISS.

Instituto da Segurança Social (2005) *Estudo dos Sem-Abrigo*. Lisboa: ISS.

Instituto da Segurança Social (2008) *Rendimento Social de Inserção - Relatório Anual de Execução 2007*. Lisboa: ISS.

Moutinho, A., Machado, J. e Felino, L. (2006) *Rendimento Social de Inserção*. Oporto: policopiado.

National Strategy for Social Protection and Social Inclusion – Portugal 2008-2010, available at http://www.mtss.gov.pt/docs/ENPSIS2008_2010.pdf.

Pereirinha, José (2006) *Poverty and anti-poverty policies in Portugal: the experience of the Guaranteed Minimum Income (GMI)* in Petmesidou, M. and Papatheodorou, C. (2006) *Poverty and Social Deprivation in the Mediterranean Area – Trends, policies and welfare prospects in the new millenium*. London: Zed Books.

Rodrigues, Carlos Farinha (2009) *Impacto do RSI na Distribuição do Rendimento e Exclusão*, paper presented at the European Seminar on Social Insertion Income – A Right to Social Integration. Lisboa: ISS.

Veiga, Fátima (2007) "RSI e as Políticas da Activação Social" in *ANÁLISE 14* available at http://www.reapn.org/documentos_visualizar.php?ID=40

Relevant websites

Bank of Portugal - www.bportugal.pt

General Directorate of Studies, Statistics and Planning – <http://www.dgeep.mtss.gov.pt>

Government website – www.portugal.gov.pt/

Institute for Employment and Professional Training – www.iefp.pt

Ministry for Labour and Social Solidarity – <http://www.mtss.gov.pt>

Social Security – <http://www.seg-social.pt>

REAPN - *Rede Europeia Anti-Pobreza / Portugal* - www.reapn.org

UMP - União das Misericórdias - www.ump.pt

CNIS – Confederação Nacional das Instituições de Solidariedade - www.cnis.pt/

Press

LUSA – National Press Agency – <http://lusa.pt>

SOLIDARIEDADE (magazine) - <http://www.solidariedade.pt/menu/index.php?x=39>

Diário de Notícias – www.dnoticias.pt

Visão – <http://visaoonline.clix.pt>

Expresso – <http://aeiou.expresso.pt/>

Público - <http://www.publico.clix.pt/>

Diário Económico - <http://economico.sapo.pt/>