

Understanding Social Assistance Programmes from the Perspectives of People Living in Poverty

Reality Check Approach Sub-report 2
Indonesia



This is a report of only part of the findings of the Reality Check Approach study June/July 2014. It highlights the findings on poor people's perspectives of social assistance programmes. Sub-report 1 provides findings on poor people's perspectives of poverty. The combined report can be accessed on the National Team for the Acceleration of Poverty Reduction website (<http://www.tnp2k.go.id/en>).

This work is a product of the staff of the Reality Check Approach Plus Project. The findings, interpretations and conclusions therein are those of the authors and do not necessarily reflect the views of the National Team for the Acceleration of Poverty Reduction, the Government of Indonesia or the Government of Australia.

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Cover Image: The Reality Check Approach Team (Indonesia)

Identifying features have been removed to protect the identities of individuals photographed.

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March 2015

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The study was only possible thanks to the many families who opened their doors to the study team. We thank these families in all seven locations for contributing their valuable time and allowing the team members to live with them and share their everyday experiences. We hope that this report accurately reflects the views of the families, their neighbours and others within the communities.



Researcher and family peeling nutmeg together while conversing.

Terms, Abbreviations and Acronyms

Bajo	indigenous tribe in South Sulawesi, distinguished as sailors
BOS	<i>Bantuan Operasional Sekolah</i> (School Operational Assistance)
BLSM	<i>Bantuan Langsung Sementara Masyarakat</i> (Temporary Unconditional Cash Transfers)
BPS	<i>Badan Pusat Statistik</i> (Statistics Indonesia)
BSM	<i>Bantuan Siswa Miskin</i> (Cash Transfers for Poor Students)
<i>Desa</i>	village
<i>Dukun</i>	informal healer
<i>Dusun</i>	sub-village
DFAT	Department of Foreign Affairs and Trade, Government of Australia
DIKNAS	Indonesia Education Department
FHH	focal households (neighbours of the host households)
GOI	Government of Indonesia
<i>Guru honor</i>	uncertified (volunteer) teacher
HHH	host households; where members of the study team stayed with families
ID	identification
IDR	Indonesian rupiah
Jamkesmas	<i>Jaminan Kesehatan Masyarakat</i> (Public Health Insurance)
<i>Kartu keluarga</i>	family card
<i>Kecamatan</i>	sub-district
<i>Kepala desa</i>	village chief
<i>Kepala dusun</i>	sub-village chief

KMS	<i>kartu menuju sehat</i> (baby record card)
KPS	<i>kartu perlindungan sosial</i> (social protection card)
MONEV	Monitoring and Evaluation Working Group
Ojek	motorbike taxi (informal)
OSIS	<i>Organisasi Siswa Intra Sekolah</i> (Internal Student Organisation at Junior and Senior Secondary School)
PKH	<i>Program Keluarga Harapan</i> (Conditional Cash Transfer Programme for Poor Families)
Polindes	<i>pondok bersalin desa</i> (village maternity home)
Puskesmas	<i>pusat kesehatan masyarakat</i> (people's health centre)
Posyandu	<i>pos pelayanan terpadu</i> (integrated health post)
Pustu	<i>Puskesmas pembantu</i> sub-health centre under the Puskesmas , usually supporting 2-3 villages
PMT	proxy means test
PNPM Generasi	<i>Program Nasional Pemberdayaan Masyarakat Generasi</i> (National Programme for Community Empowerment to assist in improving healthcare for pregnant women and infants and with student education needs)
PPLS	<i>Pendataan Program Perlindungan Sosial</i> (Data collection for social protection programmes)
Raskin	<i>Program Subsidi Beras Bagi Masyarakat Berpendapatan Rendah</i> (Rice for the Poor)
RCA	Reality Check Approach
SD	<i>sekolah dasar</i> (primary school)
SMA	<i>sekolah menengah atas</i> (senior secondary school)
SMC	school management committee
SMP	<i>sekolah menengah pertama</i> (junior secondary school)
TNP2K	<i>Tim Nasional Percepatan Penanggulangan Kemiskinan</i> (National Team for the Acceleration of Poverty Reduction)

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IDR100,000 : AUS 9.14 Australian dollars (approximately, August 2014)

Executive Summary

The Reality Check Approach (RCA) study was commissioned by the National Team for the Acceleration of Poverty Reduction Monitoring and Evaluation Working Group. The project aimed to gather people's perspectives on the uptake and experience of two of the current social assistance programmes, the Cash Transfers for Poor Students programme (*Bantuan Siswa Miskin* – BSM), with recent modifications, and the 2014 roll out of the Conditional Cash Transfer Programme for Poor Families (*Program Keluarga Harapan* – PKH) to the eastern provinces of Indonesia. It was funded through the support provided to the Reality Check Approach Plus (RCA+) project by the Department of Foreign Affairs and Trade, Government of Australia.

The Reality Check Approach is an internationally-recognised qualitative research approach that requires the study team to live with people living in poverty in their own homes for periods of time and to use this opportunity to have informal conversations with all members of the households, their neighbours and with the frontline services with whom they interact. The emphasis on informality in people's own spaces enables the best possible conditions for openness and for the study team members to triangulate the conversations with their first-hand experience and observations.

The study was undertaken in June and July 2014 in three locations in Southeast Sulawesi and four locations in Maluku. Locations were selected purposively and took into consideration a number of important contextual variables (remoteness, rural/urban, ethnicity/religion, availability of health and education facilities). Locations where there were high concentrations of social assistance recipients were selected on the assumption that these were poorer villages. Study team members lived with people living in poverty in their own homes for four days and four nights. A total of 22 host households, selected as being poorer households in the villages concerned, participated in the study and more than 1,300 others were engaged in conversations during the course of the study (conversation time amounted to more than 1,200 hours, equivalent to more than 200 focus group discussions).

This sub-report provides the findings on poor people's perspectives of social assistance and sub-report 1 documents the findings on poor people's perspectives of poverty. Both reports document people's own views that emerged from conversations based on the loose areas of enquiry developed specifically for the study (annex 2). Authorial voice is confined to the discussion section of the report (section 4).

Sub-report 1 summarised people's own perspectives on poverty as:

- Not having enough cash to cover increasingly cash-based transactions;
- Not having enough options to raise “instant cash”;
- Not having the time (usually because of caring duties) or health status to benefit from instant cash-earning opportunities;
- Being dependent on single livelihoods, seasons and middlemen;
- Not being employed on a permanent basis, so unable to plan or think about the future or gain access to credit;
- Living as a minority, with limited access to local decision-making structures and facilities;
- Living in fear (due to ethnic tensions, lack of documentation, illiteracy); and
- Living in places “off the map” and therefore difficult to reach.

All study families, except for the host household families living on the state-owned plantation and one other household, had received some form of social assistance. The study also included other people (for example, neighbours) who had different experiences of social assistance so the findings are based on these collected insights. The issue of social assistance was not prominent in people's minds even when prompted with a question about what help was available to the less fortunate in the village. Once the topic was initiated people were confused about what was available, what the different schemes were called and why some people got assistance and others did not. People seemed embarrassed and felt awkward about being labelled poor and they expressed their sense of failure, especially in the context of being able to educate their children.

Although recipients said they were glad to receive the payments, they generally noted that the small amounts and the unpredictability meant that they viewed them as “small gifts from the government” and something that “does not make any real difference”.

The BSM programme is understood differently in different areas by parents, students and teachers alike. The system of payments itself varies in terms of: amounts and frequency of payments; whether deductions are made at source; who receives or does not receive payments; whether payments are in cash or kind; and the modalities of the payments. These local variations or interpretations may be based on pragmatic considerations. However, when there is confusion and lack of transparency people often assume there is some corruption and malpractice as they do not know what their entitlements are and have no means of voicing concern and demanding accountability. The many changes that have taken place have confused people and remnants of the old practices remain (for example, enforcing conditionalities that no longer apply or letting schools select recipients). Parallel programmes such as the National Programme for Community Empowerment (PNPM Generasi) have added further confusion to people's understanding of school assistance.

The PKH programme is not well understood and has been confused with the Temporary Unconditional Cash Transfers programme (Bantuan Langsung Sementara Masyarakat – BLSM) in particular. People are not clear about the distinction between “blue” and “yellow” cards and are unfamiliar with the concept and name of PKH. Different payment modalities were in evidence and there is little understanding of the eligibility criteria, so people thought that “you are either on the list or not on the list”. People pointed to families who should have received support but had not. The reasons for these omissions included the following: they did not have proper documentation or were not registered as citizens; the targeting criteria used were inadequate, for example they left out widows or families who had recently been rehoused although they were still poor; they had somehow been missed during surveys; or they were poorly represented and had not been able to correct mistakes during community consultation processes.

While most people felt that BSM payments should be used for school items (and teachers had reiterated this when they gave them the payments), they admitted that the money was often simply absorbed into household expenses. If there were fewer unforeseen and less frequent demands for cash from schools then people felt they could manage the costs themselves, especially at primary level. The need for four (sometimes five) different uniforms, books, photocopies and miscellaneous other requests from schools as well as ubiquitous demands for pocket money put an extra strain on family expenditure.

PKH payments are in the range of 10–30 percent of household expenditures. People said, “The money helps but it will not get us out of poverty.” The amounts of money are equivalent to wages for 2–7 days’ work, so in areas where there are day wage earning opportunities, the absence of a payment can be made up relatively easily. People on the whole did not make a link between conditionalities and payment. Many families said that they attend antenatal check ups and take their children for immunisation “because that’s what everyone does”. There is already a social norm around school going in the study areas and so no connection was made with the PKH families. The role of PKH facilitators is not yet well established in these new areas.

The discussion summarises the concerns about who does or does not get social assistance. It flags up the persistent issues of people missing out because: they lack documentation; they have not been surveyed; they are in less conventional family arrangements (informal adoptions, missing middle generations, blended families); they are widows; or they are from minority groups that suffer discrimination. The discussion points out that these are also people with the least voice to complain or seek redress. It also points to an apparent preference for “in-kind” support for school requirements (uniforms, bags, shoes and so on) and equity in distribution, and flags this up for further study.

The report concludes by raising a number of policy implications:

- Policy implication 1: Simplify the names of the programmes and the processes involved to avoid confusion and manipulation;
- Policy implication 2: Undertake further research on the apparent preference for universal in-kind support for education;
- Policy implication 3: Consider a lifecycle approach to providing social assistance;
- Policy implication 4: Consider putting more resources into the supply side of so-called free or subsidised service provision to ensure that people living in poverty do not have constant demands for cash for education and health services.

Chapter I

Introduction

This report presents the main findings of the Reality Check Approach (RCA) study which was conducted in June and July, 2014. The study was commissioned by the National Team for the Acceleration of Poverty Reduction Monitoring and Evaluation Working Group. It aimed to gather people's perspectives on the uptake and experience of two of the current social assistance programmes, the Cash Transfers for Poor Students programme (*Bantuan Siswa Miskin* – BSM), with recent modifications, and the 2014 roll out of the Conditional Cash Transfer Programme for Poor Families (*Program Keluarga Harapan* – PKH) to the eastern provinces of Indonesia. It also provided an opportunity to learn how people themselves define and experience poverty. This study has the potential to become a baseline study, especially for the PKH programme which had been newly introduced into the study area. Subsequent studies in the same locations and with the same families could provide contextual insights into both the implementation and impact of the programme from the perspectives of people living in poverty.

The Reality Check Approach study was undertaken by a team of 21 researchers under the guidance of the international team leader who also undertook some field research directly (see annex 1). Overall management of the team, training of new researchers in the approach and logistic arrangements were undertaken by the Reality Check Approach Plus Project (see annex 5). Nineteen families participated as host households from six different locations (three in Southeast Sulawesi and three in Maluku), with a further three host households on a commercial plantation where team members stayed for one night. Over 1,300 people participated in the study (equivalent in numbers to 100 focus group discussions) involving over 1,200 hours of interaction (equivalent in time terms to 250 focus group discussions).

Background

Social assistance programmes

The focus of this study was on experience at household level of two of the four social assistance programmes, the BSM programme and the PKH programme. The following provides an overview of how these function.

Cash Transfers for Poor Students programme (Bantuan Siswa Miskin or BSM)

This is a national programme that provides cash transfers for students in primary, junior secondary and senior secondary school and for those at vocational school if they have social assistance cards and/or are currently in the poorest 25 percent of the Unified Database for Social Assistance Programmes (15.5 million households as of 2014). The programme's objective is to prevent students from dropping out of school and to encourage those who have dropped out to return. The amounts of cash are set depending on the different levels of education (up to IDR360,000 a year for primary level, up to IDR550,000 for junior secondary level and up to IDR780,000 for senior secondary level) and are intended for school supplies, transport and pocket money. The programme provides cash to students directly.

Conditional Cash Transfer Programme for Poor Families (Program Keluarga Harapan or PKH)

This is a national programme and since 2007 it has been administered by the Ministry of Social Affairs, primarily in association with the Ministry of Home Affairs, Ministry of Health and Ministry of Education. It is a conditional cash transfer programme targeting “very poor” families with young and school-aged children. In 2014, 3 million households were eligible for this (an increase of 600,000 over 2013 and compared to 500,000 when it started in 2007). The amounts vary from between IDR200,000–IDR600,000 and are paid out quarterly, directly to mothers through the post office. Trained facilitators provide advice and information through regular meetings with the community. Originally, families were expected to “graduate” from the programme after a period of time but this stipulation has largely been waived.

The conditions required for the quarterly cash allowance to be paid are listed in table 1.

TABLE 1: CONDITIONS FOR QUARTERLY CASH ALLOWANCES FROM THE CONDITIONAL CASH TRANSFER PROGRAMME FOR POOR FAMILIES

Household type	Conditions
Those with pregnant or lactating women	Complete four antenatal care visits and take iron tablets during pregnancy Be assisted by a trained professional during birth Lactating mothers must complete two post-natal visits
Households with children aged 0–6 years	Ensure children have complete childhood immunisation and take vitamin A capsules a minimum of twice per year Take children for growth monitoring check-ups (monthly for babies 0–11 months and quarterly for children 1–6 years)
Households with children aged 6–15 years	Enrol children in primary schools and ensure attendance for minimum 85% of school days Enrol children in junior secondary and ensure attendance for minimum 85% of school days
Households with children 16–18 years (who have not completed 9 years of compulsory education)	Enrol their children in an education programme equivalent to the compulsory 9 years

Evaluations by the World Bank (2011) and TNP2K (2014) indicated that beneficiaries’ expenditures had increased by IDR19,000 and IDR17,000 a month respectively. The World Bank report and a subsequent qualitative study (SMERU 2011)¹ indicated that this was mostly spent on food.

Social protection cards² enable recipients to receive the four social assistance programmes (BSM, PKH, JKN and Raskin) but their actual entitlement depends on the targets for the particular programme each year. Currently only families which meet the eligibility criteria and are within the poorest deciles can benefit from PKH so this is not universally available to all families who hold a social protection card. Similarly only the poorest 25 percent are currently entitled to using the card to access the BSM programme.

¹ This study used focus group discussion, key informant interviews and direct observation.

² Issued in 2013 to households in the poorest four deciles (40 percent) of the unified database, these are a type of credit card referred to as “yellow cards” with all the family names recorded on it. They expire in December 2014.

The Temporary Unconditional Cash Transfers programme (*Bantuan Langsung Sementara Masyarakat* – BLSM) was introduced after the Government of Indonesia announced the fuel price increase in June 2013. It aimed to mitigate the resulting financial shocks that were expected to affect poor people disproportionately. All social protection card holders (40 percent of households) were entitled to receive payments of IDR150,000 per month over four months (total IDR600,000), generally paid in two instalments of IDR300,000 in June/July 2013 and September/October, 2013. While this was initially a one-off arrangement, there are currently deliberations about extending these payments.

Chapter II

Research Methodology

The Reality Check Approach

The Reality Check Approach extends the tradition of listening studies (see Salmen 1998 and Anderson, Brown and Jean 2012) and beneficiary assessments (see SDC 2013) by combining elements of these approaches with the researchers actually living with people whose views are being sought, usually those who are directly experiencing poverty. It could be likened to **“light touch” participant observation**. Participant observation involves entering the lives of the subjects of research and both participating in and observing their normal everyday activities and interactions. It usually entails extensive and detailed research into behaviour with a view to understanding peoples’ perceptions and their actions over long periods of time. The Reality Check Approach is similar in that it requires participation in everyday life within people’s own environments but differs by being comparatively quick and placing more emphasis **on informal, relaxed and insightful conversations** than on observing behaviour and the complexities of relationships.

Important characteristics of the Reality Check Approach are:

- **Living with** rather than visiting (thereby meeting the family in their own environment, understanding family dynamics and how days and nights are spent);
- **Having conversations** rather than conducting interviews (there is no note taking thereby putting people at ease and on an equal footing with the outsider);
- **Learning** rather than finding out (suspending judgement, letting people who experience poverty take the lead in defining the agenda and what is important);
- **Being household-centred** and interacting with families rather than users, communities or groups;
- **Being experiential** in that researchers themselves take part in daily activities (collecting water, cooking, cultivation) and accompany household members (to school, to market, to health clinic);
- **Ensuring inclusion** of all members of households;
- **Interacting in the private space** rather than public spaces (an emphasis on normal, ordinary lives);
- **Embracing multiple realities** rather than relying on public consensus (gathering diversity of opinion, including “smaller voices”)
- **Interacting in ordinary daily life** with frontline service providers (accompanying host household members in their interactions with local service providers, meeting service providers as they go about their usual routines);
- **Taking a cross-sectoral view**, although each study has a special focus, the enquiry is situated within the context of everyday life rather than simply (and arguably artificially) looking at one aspect of people’s lives;
- **Understanding longitudinal change** and how change happens over time.



Researcher chats informally in the village

Training and orientation on the Reality Check Approach were provided before each round of the study. This was the first time that training was provided without a concomitant immersion experience as the TNP2K staff had limited time available (see limitations section). The training was led by Dee Jupp with assistance from Dewi Arilaha, who was a team member for the 2009–2010 study conducted on the basic education programme in Indonesia, and Ansu Tumbafungho, who has conducted trainings and acted as a sub-team leader in a number of Reality Check Approach studies in Nepal.



Researcher chats while helping to prepare dinner

The emphasis on informal conversations and observation allows for openness and insights into the differences between what people say and what they do. The team found that the families they stayed with were accepting and quickly relaxed and felt at ease to converse openly. Study team members engaged all members of the family as well as neighbours (focal households) in conversations.

They accompanied them to their places of work, schools and health posts, and assisted them with household chores to minimise any disruption in their daily routine and to ensure the most relaxed conditions for conversation. The team members also interacted with local power holders (village chiefs and

administrators and heads of neighbourhoods) as well as local service providers (health workers, school teachers, religious leaders, shop and stall owners) through informal conversations (see annex 5 for the list of people met).

Each team member discreetly left a “gift” for each family on departure, comprising food items and stationery to the value of IDR120,000–300,000, to compensate for any costs incurred in hosting the researcher. As researchers insist that no special arrangements are made for them, they help in domestic activities and do not disturb income-earning activities, the actual costs to a family are negligible. The timing of the gift was important so families did not feel they were expected to provide better food for the researchers or get the impression that they were being paid for their participation.

Each team member kept their own field notes but they never wrote these in front of the people they were conversing with. In addition, they facilitated some joint visual analyses with members of host households on their incomes and expenditure (“pile sorting”). They also did maps of the village (*dusun*), ranked household assets and did other preference-ranking activities. Activities included playing games with the children of the household too. To illustrate the context of the village and the households, photos were taken with the consent of villagers. These narratives and visual records formed the basis of detailed debriefing sessions held with each sub-team as soon as possible after each round of the study was completed. A final workshop was held with the study team to confirm the findings in September 2014.

Selection of locations

The Reality Check Approach study villages were selected purposively. Key determinants for location selection were negotiated with the TNP2K Monitoring and Evaluation Working Group and others working on the social assistance programmes. These determinants included:

- Remoteness or proximity to town;
- Rural or peri-urban;
- Ethnicity or religion;
- Main occupation;
- Concentration of social assistance recipients (proxy for relative poverty of community); and
- Presence of health and education facilities (opportunity to meet conditionalities associated with social assistance programmes).

Table 2 lists the study locations with reference to these key determinants.

TABLE 2: STUDY LOCATIONS IN RELATION TO PURPOSIVE SELECTION CRITERIA

SULAWESI							
CODE	DESCRIPTION	RURAL/ PERIURBAN	ETHNICITY/ RELIGION	MAIN OCCUPATION	CONCENTRA- TION OF PKH RECIPIENTS (%HH)	EDUCATION FACILITIES	HEALTH FACILITIES
B1	20 min motorcycle ride on asphalt road from <i>kecamatan</i> . Rolling verdant hills with rivers, about 9 km inland from coast	Rural inland	Muslim	Trade (in Am-bon), farming, construction	7.6%	x2 SD in village x1 SMP in village Higher education 20 mins <i>ojek</i> journey away	x1 PK in village (closed) PY in each <i>dusun</i>
K1	Two <i>dusuns</i> contiguous with town but one across flooded river extends into mountains with very dispersed houses (plantation)	Periurban inland	Muslim Plantation all migrants	Plantation (cloves/ cacao) Construction, transport, petty trade	4.8%	Nothing in mountain <i>dusun</i> X 1 madrasah (mixed) in near town <i>dusuns</i>	Nothing in mountain <i>dusun</i> X1 PK closer to town
W1	Small island village 30 mins walk from <i>kecamatan</i>	Rural-coast & inland	Bajo tribe (Muslim) Liya tribe (Muslim)	Bajo – fishing Liya – <i>agar-agar</i> , sea products	16.7%	x1 SD, x1 SMP in town (30-45 mins walk)	

TABLE 2: STUDY LOCATIONS IN RELATION TO PURPOSIVE SELECTION CRITERIA (CONTINUED)

MALUKU							
CODE	DESCRIPTION	RURAL/ PERIURBAN	ETHNICITY/ RELIGION	MAIN OCCUPATION	CONCENTRA- TION OF PKH RECIPIENTS (%HH)	EDUCATION FACILITIES	HEALTH FACILITIES
SUW	2.5 hours drive inland on good tarmac road followed by walk on rocky road. Mountainous, state-owned plantation	Rural inland	Long term migrants – mostly Christian	Plantation workers (cacao/coconut)	N/A	Plantation run SD which charges 25,000/month SMP in village	Plantation clinic only – charges minimum 10,000/visit
SU2	30-60 mins drive from <i>kecamatan</i> , one <i>dusun</i> 1 hour walk from coast.	Rural coastal	Christian (one Muslim <i>dusun</i> – migrants from Buton)	Farming (some plantation also) – fertile land. Shrimp factory	16.6%	x4 SD in village x1 SMP in village or 60 mins away X1 SMA in villages	<i>Posyandu</i> in <i>dusuns</i> No PK
MT2	2.5 hour drive from <i>kecamatan</i> , team stayed in different sites – one was across river, only possible by foot and on coast, one was in the forest inland (primitive village) and third was scattered along the coast flanked by forest	Rural coast and forest	Christian and Muslim (from Buton) but separated by distinct <i>dusuns</i> ; Christian predominates	Hunting (indigenous village) Fishing (small scale near shore) Chilli, cassava, coconuts, durian and nutmeg farmers Portering across river	11.6%	SDs in all <i>dusuns</i> except primitive village where new one is planned. Meanwhile 2.5 kms walk SMP (<i>satu atap</i>) currently being expanded	<i>Posyandu</i> in all <i>dusuns</i> . One PK in poor condition
B2	Village of 4 <i>dusuns</i> on coast, 2 hours drive from <i>kecamatan</i> . Recent speculation about the potential for gold mining in the area but apart from many surveys and new roads no evidence yet. Very fertile farmland	Rural coastal	Muslims (from Buton) with one Christian <i>dusun</i>	Farming – coconut, cacao, eucalyptus for sale	26.2%	x2 SD in village x1 SMP 45 mins walk Higher education need to go to district town	<i>Posyandu</i> in all <i>dusun</i> <i>Puskesmas</i> in one <i>dusun</i>

Note: *dusun* = sub-village; *kecamatan* = sub-district; PK= *puskesmas* = people's health centre; PY= *posyandu* = integrated health post; *satu atap* = literally 'one roof' school combining SD and SMP

The villages are not named in this report in order to protect the identity, anonymity and confidentiality of participants for ethical reasons but also and especially as there is a possibility that the study may be extended over a longer period of time as a longitudinal study requiring staying with the families again.

Selection of households

Nineteen host households participated fully in the study (researchers stayed with them for four nights and four days) and a further three households, situated on a state-owned plantation, hosted our team members for just one night.

All host households were identified by team members through discussions with villagers and the host households themselves. Only two household selections were referred through the relevant village chief (*kepala desa*) but in both cases researchers were able to maintain final jurisdiction over the selection to ensure that host families met the study criteria. In all other cases, no authorities were involved in household selection.³

Households were selected with a view to representing the kinds of households that the social assistance programmes are designed to target (see background section 1). Care was taken to ensure that people understood the nature of the Reality Check Approach and the importance of staying with ordinary families and not being afforded guest status. The researchers worked with villagers to choose host households that were comparatively poor (defined by local perceptions of poverty as discussed in sub-report 1) and included children of school-going age.

Team members entered villages independently and on foot to keep the process “low key”. The households selected by different members of the same team were at least 10 minutes walk away from each other and where possible further away to ensure interaction with a different constellation of focal households.

In addition to intense interaction with the host households (talking to family members and accompanying them in their daily activities), each team member also had extensive conversations with neighbours. This was usually with at least four other households living in poverty (referred to as focal households). They also had opportunistic conversations with local service providers such as teachers, formal and informal health service providers, motorbike taxi (*ojek*) operators, small shopkeepers and teashop owners (see annex 5). In total, the research involved conversations with over 1,300 people and represents more than 1,200 hours of conversation.

Timing

The Reality Check Approach study was conducted with six teams of three to five members in six different sites during the months of June and July, 2014, as described in table 3.

³ Courtesy visits only were made to village or sub-village chiefs or heads (*kepala desa/ kepala dusun*)

TABLE 3: TEAM COVERAGE OF LOCATIONS

Team	Location	June 2014	July 2014	No. of team members
B1	SSE Sulawesi			4
W1	Island east of Sulawesi			4
K1	NSE Sulawesi			3
MT2	Maluku			5
SU2	Maluku			4
B2	Island west of Maluku			4
SUW 2	Plantation in Maluku			4

Each team member stayed with their respective host households for four nights and four days. Average conversational interaction with host families, neighbours and frontline service providers per team member was at least 50 hours. The entire study therefore provided the equivalent of 1,200 hours of conversation (roughly equivalent to 250 focus group discussions) and had the advantage of being supplemented by high levels of immediate and extensive triangulation, largely because of the immersion element of the study.

Reality Check Approach methodological considerations: offsetting bias

Like all research methods, the Reality Check Approach takes note of and attempts to offset potential bias. The following is an analysis of the potential for bias and the way the researchers in this study and through the approach itself sought to minimise these biases.

Bias from being researched

The approach benefits from being low key and unobtrusive. It seeks to provide the best possible conditions to listen, experience and observe ordinary daily lives and deliberately seeks to reduce the biases created by an external research presence. The team members take time to get to know the families they stay with, work alongside them and adapt to their pace and way of life. Ideally they seek to listen to family conversations and interactions rather than engage in lengthy question and answer sessions. Considerable effort is made to ensure the host families feel comfortable and at ease so they tell their own stories and explain their realities in their terms and in their own way. This goes some way to ensuring that the families do not feel their answers should be filtered, measured or in any way influenced by the presence of the outsiders. The team members actively suspend judgment. Considerable effort is made in pre-field team training to make the researchers aware of their own attitudes and behaviour which may be conducive or obstructive to openness and trust among those they interact with.

Bias from location

At least three team members stayed in each village (*desa*), each living with a different poor family. All homes were at least 10 minutes walking distance from one another (and most were considerably more than this) so that each team member could maximise the number of unique interactions with people and service providers in the community and avoid duplication with other team members.

Researcher bias

A minimum of three researchers were allocated to each village but they worked independently of each other thus allowing for more confidence in corroborating data. Each village team underwent a day-long debriefing to review information and findings emerging from each location immediately after completing the immersion. This enabled a high level of interrogation of the observations, experiences and responses and reduced the possibility of individual researcher bias. Furthermore, following completion of the entire baseline study, a validation workshop was held with the entire research team to analyse and confirm the main findings and ensure that both specificity and diversity in the findings were captured, along with more generalisable findings.

Evaluation framework bias

Rather than using research questions which can suffer from normative bias, the team used a broad thematic checklist of areas of enquiry. These themes, summarised in annex 2, provided the basis for conversation topics rather than prescribed questions. The team members engaged with family members and others at appropriate times on these issues. For example, while cooking the meal, opportunities might arise to discuss what the family usually eats, when they eat and who eats what and while accompanying children to school, field opportunities arise to discuss access to, cost and experience of schooling.

Triangulation

An integral part of the Reality Check Approach methodology is the continuous triangulation that ensues. Conversations take place at different times of the day and night allowing unfinished conversations or ambiguous findings to be explored further. Conversations are held with different generations separately and together in order to gather a complete picture of an issue. Conversations are complemented by direct experience (for example, visits to health clinics, accompanying children to school, working with families on their farms) and observation (family interaction/dynamics). Cross checking for understanding is also carried out with neighbours, service providers (for example, traditional birth attendants, community health workers, school teachers and teashop owners) and power holders (informal and elected authorities). Conversations are at times complemented with visual evidence or illustrations, for example by jointly reviewing baby record books or school books as well as through various activities, such as drawing maps of the village, ranking household assets, scoring income and expenditure proportionally, and so on. In the course of four intensive days and nights of interaction on all these different levels, some measure of confidence can be afforded to the findings.

Confidentiality, anonymity and continuing non-bias in project activities

The study locations are referred to by code only and the team has made every effort to ensure that neither the report nor other documentary evidence, such as photos, reveal the locations or details of the host households. Faces of householders and images which reveal the location are either not retained in the photo archive or identities are digitally removed. This is partly to respect good research practice with regard to confidentiality but also has the benefit of ensuring that no special measures or consideration are given to these locations or households in the course of the programme. All families are asked to give their consent for their stories and photos to be recorded and shared.

Study limitations

In addition to the determinants listed in table 2, practical considerations were also taken into account in choosing locations for the study. However, long road journeys of 12–14 hours were required for locations SU2 and K1. Other locations were reached by combinations of boat, road and foot (including wading through rivers for MT2 and K1) on journeys of 3–4 hours. The most remote location was reached via a local flight and then a walk (W1). Even though the journeys undertaken were not necessarily easy or quick, other possible locations were even less accessible and would have required journeys of several days so they had to be excluded from the study.

The June phase of the study coincided with the school holidays in some areas (different in different locations) which affected observations of school going and interaction with schoolchildren was affected (some children were away from home visiting relatives).

In all study locations, the use of local languages was common when families talked among themselves or in groups. Although researcher interactions were all in Bahasa Indonesia, some nuances and context may have been lost.

Reality TV had filmed in Sulawesi and some parts of Maluku some years ago and there were expectations that the research team were also “secretly filming”. These expectations meant that constant reassurance was required that this was not the case.

Location Maluku B2 had had a series of researchers visiting recently, apparently associated with speculation regarding the extractives industries. A pyramid marketing scheme for pharmaceuticals had also been recently set up by outsiders. Both had raised expectations and had to be managed carefully by the team.

Some members of the team were new to the Reality Check Approach. Normally, they would be given a two-night immersion experience with families living in poverty in order to experience this and think through their own attitudes and behaviours before embarking on the main study. However, the TNP2K participants did not have time to do this and some researchers felt that they may have been able to build informality and trust with their host households sooner had they had the confidence gained from a previous immersion experience.

BOX 1: CONUNDRUM OF ELIGIBILITY

One family in my village did not have electricity as they could not afford it. The father was in his late 60s and was the only breadwinner for his family of wife, daughter and grand-daughter (2 years old). His daughter's husband had left her before the baby was born. They did not have a social protection card and they thought this was because the father was too old and there were no school-aged children in their family.

By contrast, in the same village a couple in their 40s lived with three children, all of whom were in primary and junior secondary school. Their house was much better than the old man's and they had electricity and a television. They had social protection cards and received payments from the PKH and BSM programmes.

Chapter III

Findings: Experiences and Use of Social Assistance

The study host households were purposively selected with the help of the villagers and the selection was based on households being “those in need” or those who “live more simply than others”. Table 4 provides information on their current access to social assistance.

TABLE 4: STUDY HOST HOUSEHOLDS’ ACCESS TO SOCIAL ASSISTANCE

SULAWESI						MALUKU					
HHH	BSM	PKH	BLSM	RASKIN	JAM	HHH	BSM	PKH	BLSM	RASKIN	JAM
CODE						CODE					
B1D	some	? ¹	√	√	√	SU2P	√ ^{***}	√ ^{**}	√	√	√
B15	some	X	X	√	√	SU2F	x PNPM _g	√	√	√	√
B1K	some	√ no card	X	√	?	SU2Y	x PNPM _g	√	√	√	x
K1R	X	X*	x	√	X	MT2A	x PNPM _g	X*	x	x	x
K1D	√	X*	x	√	x	MT2U	√	√	X?	√	X?
K1U	√	x	x	√	√	MT2D	√	√ ^{**}	√	√	x
W1DN		X*	x	√	x	MT2M	some	√	√	√	x
W1D	√	X*	√	√	√	B2L	some	x	√	√	√
W1L	√	X	√	√	√	B2R	√	Baby food	√	√	?
*	Meets PKH criteria but did not get either because not surveyed or does not have documentation					B2M	√	Baby	√	√	?
**	Had absent daughter’s PKH card which they used					SUWP	x	X*	x	x	x
***	Headmaster’s own system					SUWF	x	X	x	x	x
****	Card but no payment yet					SUWY	? ²	X*	x	x	x
some	Only some of their children get BSM even though eligible						=State-owned plantation				

¹ We think “yes” but the mother was confused about what she was getting.

² A single payment was made once in 2013 for the child at junior secondary school.

Note: HHH = host household; BSM = Cash Transfers for Poor Students programme; PKH = Conditional Cash Transfer Programme for Poor Families; BLSM = Temporary Unconditional Cash Transfers ; Raskin = Rice for Poor Households; Jam= Jamkesmas = Public Health Insurance; PNPMg = PNPM generasi = National Programme for Community Empowerment

Conversations about social assistance were also held with focal households and many other people in the community, so the following findings are not just restricted to host households.

What do people know about the social assistance programmes?

Broaching the issue of social assistance was difficult in all study locations. When we had conversations about what it meant to be less fortunate in the community, we asked if there were ways to help people in this situation. Government social assistance was rarely mentioned without prompting. People throughout the study sites rarely knew either the names or acronyms of the government social assistance programmes. However, they sometimes talked about “health cards”, “poverty cards”, “blue cards” and “yellow cards” and many knew about “subsidised rice” although none of these were mentioned automatically as ways to help the poor. In the plantation communities (informal in Sulawesi and state-owned in Maluku) they were adamant there was no government assistance for them although the former had benefited from the Rice for the Poor programme (Raskin) and Public Health Insurance (Jamkesmas).

In all locations the researchers’ overwhelming impression was of confusion as people talked about monies they had received or not received at different times without being able to explain what these were, what they were for and why they got them.

How is social assistance perceived?

People expressed their gratitude for the social assistance payments they received. However in the overall scheme of the expenses they faced, they usually considered the amounts inconsequential and tended to view them as “small gifts from the government” rather than significant assistance that would make a difference or could be relied on. Consequently, many believed that such “gifts” should be shared equally.

“It’s a small gift from the government.
We thank them for it ... but it does
not make any real difference”
Mother, host household, Sulawesi B1

Receiving payments from BSM did not correlate with parents deciding to keep children in school in any of the study locations. Parents and children are generally highly motivated with regard to education and if children drop out it is usually because they have decided for themselves that they have “had enough education and want to work”. As people consider education a must in these study locations, managing the associated costs is seen as imperative. Dropping out of school was not primarily an economic decision and some of the reasons for dropping out that we came across included: pregnancy; providing care for the elderly; bullying; or fear of punishment at school.

The reluctance to talk about the programmes does not only relate to confusion and the relatively small financial contributions these programmes provide (as discussed) but also due to embarrassment. The local term for the social assistance cards is often “poverty cards” and people feel awkward having to admit that they have one. Similarly, with parents’ strong motivation to educate their children, demonstrated almost everywhere, and their almost universal aspirations for them (see sub-report 1), acknowledging that they receive “assistance for poor students”, as the BSM programme is dubbed, is like admitting that they cannot support their own children.

What are the experiences of social assistance?

Experiences of school assistance

Tables 5 and 6 summarise how school assistance is experienced in different places. Each experience has been triangulated with several students and parents and, in many cases, confirmed by the school. The researchers were at pains to gather current information so as not to confuse previous programmes such as the School Operational Grants (*Bantuan Operasional Sekolah* – BOS) and other scholarship programmes. As a result the tables describe only current experiences.

TABLE 5: CURRENT EXPERIENCE OF SCHOOL STUDENT SUPPORT: SULAWESI

Location	School type	BSM	How much? (IDR)	Who gets?	How frequently?	Need KPS?	Comments
B1	SD	BSM	300,000 cash directly from school to mother	One recipient per family only – teacher selects	Per term	yes	Children knew more about this than their parents but some had missed out on payments because they forgot to bring the KPS cards to school This SD is situated opposite the other SD in the <i>desa</i> but nobody complains about the different amounts of money received –they assume “teachers know best”
	SD	BSM	450,000 cash through bank book	Selected children	3 monthly	yes	Different system operating compared to other SD in <i>desa</i> even though just across the road and some families have children in both schools
	SMP	BSM	400,000 cash but will be cut (so all get)	First time for 60 students only but will be provided for all 160	Twice per year	no	Equity concerns
	SD	BSM	200,000 – 330,000 cash payments from post office	If have KPS, all children get	So far x1 from PO	yes	Variations in amounts paid unclear – people suspect those who are relatives of former village head get more, especially as he burned much documentation on leaving office this year
	madrasah	Not named	300,000 cash	All students	At least once	no	Also offering other cash incentives to enrol here and numbers down in the SDs
	SD	Not named	Uniforms (told equivalent to 300,000)	All students	annual	no	

TABLE 5: CURRENT EXPERIENCE OF SCHOOL STUDENT SUPPORT: SULAWESI (CONTINUED)

Location	School type	BSM	How much? (IDR)	Who gets?	How frequently?	Need KPS?	Comments
K1	SMP	"scholarship"	200–450,000 cash from school, reduced or withdrawn if absent	Confirmed "on rotation" basis – will get once but not again School decides No idea of why some get more	Annual in July	no	"We don't understand the basis of the system but are too afraid to ask" Different people have different explanations for this disparity (attendance, relatives of KD and so on)

Note: BLSM = Temporary Unconditional Cash Transfers; BSM = Cash Transfers for Poor Students; KD = *kepala desa* = village chief; KPS = social protection card; *madrasah* = Islamic school; SD = primary school; SMP = junior secondary school

A number of issues arise from these experiences:

- The programme is not clearly explained.

Parents, students and teachers all have difficulty explaining the programme. They give it different names, sometimes assume it includes conditionalities, such as attendance, academic achievement and "scholarships", and they are uncertain about who should receive payments, how much they should get, how frequently and whether it should be in cash or kind. Some indicated that this was because it kept changing, for example:

"The information I get on this national programme is very limited. Even if I go to the sub-district nobody can explain to me who gets and why... I have asked many times for a more structured process but it never happens" (village chief, Maluku MT2).

"Nobody knows why only 30 out of 95 students got the BSM programme – not the *kepala desa*, the teachers or the village secretary" (host household, island off Sulawesi, W1).

TABLE 6: CURRENT EXPERIENCES OF STUDENT SUPPORT: MALUKU

Location	School type	BSM	How much? (IDR)	Who gets?	How frequently?	Need KPS?	Comments
SU2	SD	'no BSM here'	No cash payments (see comments)		N/A	no	PNPM Generasi supports with uniform, bag and shoes for all, "school is free because of PNPM Generasi"
	SD	BSM	480,000 (20,000 admin fee deducted at school for bank accounts)	All students transferring from SD to SMP	June 2014	no	Head administers own system based on assessment of need Corruption suspected in community as previous head now in jail for embezzlement of BOS
MT2	SD	Categorically said BOS not BSM	400,000 ("savings" of 25,000 deducted at bank but no record of this) collect from bank themselves now	Not clear if have SD and SMP children then only get for SMP student	Told "3 monthly"	no	Previously administered by the school and last payment through bank People found this complicated
	SD	No cash payments – uniforms, books pens provided free	–	All students	annually	yes	Had to show KPS but not for cash transfer only "in-kind"
	SD	BSM	300–400,000 (some got from KD, others had to go to <i>Kecamatan</i>)	By invitation letter from TNP2K which refers to BSM	3 monthly	no	"Christian village got 400,000, ours only got 300,000 so there must be some corruption" Although people thought these were BSM payments, these are probably BLSM or PKH
	SMP	BSM	125,000	All students but families have not been told this	?	no	
Maluku B2	SD	BSM	Cash amounts 200,000–400,000 differ each time and with each student even in same family	"List comes from Jakarta" but seems "random" for people	3 monthly	no	Referred to as "lottery" because of uncertainties around who gets or doesn't get Link between complaining and getting next time

TABLE 6: CURRENT EXPERIENCES OF STUDENT SUPPORT: MALUKU (CONTINUED)

Location	School type	BSM	How much? (IDR)	Who gets?	How frequently?	Need KPS?	Comments
	SD	BSM	200,000 collected from school by mothers Amounts decreasing with time	All students	3 monthly	no	Teacher confirmed all get the same for "fairness" People have handed over their KPS cards to the school "for safe keeping"
Maluku plantation	SD	BSM	500,000 but with monthly mandatory deductions for SMC so actual amount 125,000 cash	Selected	Got once	no	Scheme not well known by plantation families
	SD	no	Have to pay school fees 25,000/month			N/A	Run by plantation company

Note: BOS = School Operational Grants; BSM = Cash Transfers for Poor Students; KD = *kepala desa* = village chief; KPS = social protection card; *madrasah* = Islamic school; PNP *Generasi* = National Programme for Community Empowerment; SD = primary school; SMC = school management committee; SMP = junior secondary school

Posters explaining the BSM programme displayed at schools were not read. When we pointed them out to the children, they had never noticed them before. Parents confided that they could not read posters or letters. The information on some of the posters on display was out of date. Also, information in letters was considered "too crammed" making it difficult to understand.

- Other programmes further confuse the situation.

In Maluku (MT2 and SU2) the National Programme for Community Empowerment grants are being used to buy school bags, uniforms and stationery and the grants sometimes seem to supplant the BSM programme⁴ which has added to the confusion. The Islamic school (*madrasah*) on the island off Sulawesi is offering a variety of other financial incentives and people do not know which ones are government entitlements. The PKH payments have been explained by officials in some areas as "school assistance payments" and so people refer to them as such and do not understand that they are also entitled to the BSM programme (in Maluku, MT2). In Sulawesi W1, the wife of the district regent (*bupati*) addressed a PKH information meeting last year and said:

"This programme is for children so all children can go to school ... Maybe your children do not have shoes, decent bags, books ... so now they will want to go to school."⁵

⁴ For example in Maluku MT2, the National Programme for Community Empowerment facilitator we met was adamant that since the programme started working, there had definitely been no BSM programme. But what happens to the BSM programme allocation, then, since families had social protection cards?

⁵ All children here were already in school.

When payments were given five months later, people were told to “use this to buy school bags, school shoes and food”.

- In-kind programmes seem to be preferred as the two study locations in Maluku indicate.

In one site, SU2, the National Programme for Community Empowerment is underwriting the cost of all uniforms, shoes and bags for all students at one of the primary schools and families expressed relief that education was “now free”. There was also appreciation that all students received this, thereby making it “fair” and “not so embarrassing”. In another primary school (in MT2) students with social protection cards received uniforms rather than cash.

- Local interpretations of the programme are widespread and school-based (rather than Education Department – DIKNAS – based) so even schools in the same village are operating differently.

While the local decisions may be rational (often based on equity concerns), the variations add to people’s confusion and make it difficult for them to know what they are entitled to.

- When things are not clear people suspect corruption.

Corruption was hinted at in many of the study locations because people are immediately suspicious when payments are unequal or delayed. Also, deductions are made at source and no records are provided. In Maluku B2, teachers are regularly absent and sometimes there is only one teacher for the entire school. While this is partly attributed to their attendance at training courses, people made comments like “they smoke and drink coffee all morning ... with the BOS [School Operational Grants] money” (focal household, Maluku B2).

- Using social protection cards to access the Cash Transfers for Poor Students programme is not universal.

Documents are sometimes but not always required for payments and these may include school reports, school certificates, family cards (*kartu keluarga*), identity cards and/or social protection cards. Also, the social protection card is not often recognised as giving access to more than one payment.

Experiences of the PKH Families

The study locations were all areas where PKH beneficiaries were listed, usually in relatively high numbers (see location selection criteria, table 1) and the programme was actually operating in five of the six study locations although in one location it had clearly only just started. The blue cards issued to programme beneficiaries were only apparent in the three Maluku sites⁶ and, despite evidence that the programme was functioning in two of the Sulawesi sites, probing revealed no evidence of the blue cards. In the Maluku study sites, there had been two rounds of payments although the timing of these varied. Some people indicated that there had been no recent payments (in the six months before the study). In Sulawesi a single round of payments had been made. In one Maluku site, mothers were receiving food supplements rather than cash under what they thought was a new programme but similar to PKH.

⁶ Not in the plantation village



People were confused about the different cards and what they entitled them to. Nobody had blue cards in the Sulawesi sites even though they were getting PKH payments.

People often expressed confusion about the differences between the “yellow cards” (social protection cards) and “blue cards” (PKH cards) and the two Temporary Unconditional Cash Transfer payments made in 2013 were frequently conflated with the PKH. People did not mention the name of PKH except in two locations (Maluku SU2 and Sulawesi W1). They rather talked about those with the blue cards as this was seen as key to getting periodic cash payments and so the programme was simply referred to as “kartu biru”. But in Sulawesi (W1 and B2) the PKH funds were distributed to some people who only had yellow cards. In Maluku (MT2) nobody could explain the difference between the blue and yellow cards. Some had noticed that the blue card does not have an expiry date whereas the yellow card has December 2014 as the expiry date, “so I am keeping the blue card,” said one beneficiary.



“We passed the UP-PKH office every day and nobody we met had noticed it or knew what it was for” Sulawesi B1

People did not know what the signboards for the PKH Management Unit (UP-PKH) were for. In Sulawesi B1, we passed their office every day and it was always closed but nobody we spoke to had any idea what this was or even that it might be a government programme. The same was found in Maluku (SU2) where new signs were laid on the ground ready to install, even though the Conditional Cash Transfer Programme for Poor Families programme was actually known by its acronym (PKH) here.

The mechanisms to be listed for a social protection card and a PKH card were described differently in different locations as illustrated in the following quotes:

“Some people came with a list and we were called to the *kepala desa’s* house to get the card” (Maluku, SU2).

“The *kepala desa* came to my house with someone from the town and told me I was chosen as beneficiary” (Maluku, SU2).

“The *kepala desa* compiled a list and then a bundle of cards arrived in early 2013” (Maluku MT2).

“I was surprised to get payments when I was pregnant and again after I gave birth but I will continue to get these until my child goes to high school ... but the wife of the sub-district chief decided this” (island off Sulawesi, W1).

“We were called to a meeting in September 2013 where a ‘PKH person’ from the sub-district told us about the programme – 80 people had personal invites but many more came” (Sulawesi W1).

“I was given a yellow card recently but have given it to the headmaster for safe keeping” (Maluku B2).

“The *kepala desa* just brought cards [yellow] from the *kecamatan* [district office] about a year ago” (Maluku MT2).

“Cards just came through the post and there was no way to correct mistakes” (Maluku SU2).

“Someone from outside came to the house for five minutes and asked me what I do, I said I have no employment.⁷ Next I was told to go to the *kepala desa’s* house and was given a card and cash” (widow, Sulawesi B1).

“I came home one day and found this card on the table with my name on it. My sisters do not have this – I am the only one in the family who does though we all have babies” (young woman, Sulawesi B1).⁸

“We gathered at a village meeting with the facilitator. He said our babies had to be checked at the *posyandu* and our children must go to school every day. He said when the next payment would be made ... He never came to my home ... we have to photocopy everything to get the cash which he brings ... but he promises things and does not keep the promises” (host household mother, B1).

BOX 2: REASONS WHY WE GET PKH

“We got because our daughter is married with a baby” (focal household, island off Sulawesi – but the daughter does not live with them, she lives in Kalimantan).

“It is meant for breastfeeding mothers until the child reaches SMP, class 9” (women, island off Sulawesi).

“There is a cluster of 20 houses near the *kepala desa’s* house and they all have yellow cards” (Maluku MT2).

“Our daughter got a blue card in her name because she has children. We have the card as she is away studying and we are looking after her children and use it to get cash from the post office” (Maluku SU2).

⁷ In fact she is a traditional midwife and earns money by selling chickens, has her own small farm and works in other people’s fields for day wages.

⁸ Wife of the village secretary

PKH payments were made in different ways: through the post office (Maluku SU2); through post office officials coming to the village (Maluku B2); through direct cash payments from the *kepala desa* (Sulawesi B1); at meetings with the programme facilitator (Maluku SU2); or with cash being brought to the house by a health worker (Sulawesi B1).

BOX 3: “REASONS WHY WE DON’T GET”

No registration ...

“I have no registration documents here and was not provided with a transfer letter by the village I left” (widow in her 60s with three dependent children, two are grandchildren and one is orphaned).

“We don’t have ID cards and can’t get e-KTP because the camera is broken in town. But we were left out of surveys even though we have documents to prove we own land here. There is only one house with KPS yet we are obviously not well off” (Maluku SU2).

“She arrived from nowhere with no family card but she is poor” (Maluku B2).

Weak targeting...

“We think the families in the ‘primitive village’ don’t get cards because they already get government houses but they probably should as they have many children who don’t go to school” (Maluku MT2).

“Widows don’t get assistance even though they have young children but these [her children] are not babies” (Maluku B2, something similar recorded in Sulawesi W1).

Not surveyed...

“The survey was done by telephone and there is no signal in our area so we were missed out” (Sulawesi K1).

“When survey people come and the house is locked up because we are farming, we get missed out... it is the poor who are more likely to be away farming” (Maluku SU2).

“No one ever came to this *dusun* to collect information, we have never heard of any of the social assistance programmes you mention” (Maluku SUW, plantation village).

Poor representation....

The *kepala dusun* cannot read or write and relies on the secretary but people think they are both ‘stupid’ and that’s why they never get assistance in the *dusun* (Field notes, Maluku MT1).

This is the only Christian *dusun* in an otherwise Muslim *desa* and it is obvious that they have weaker representation than others. Conspicuously no PNPM works have been carried out here yet they are widespread in other *dusuns*. The *kepala dusun* does not voice complaints (Field notes, Maluku B2).

For the most part, people could not explain the basis for getting a “blue card” or receiving payments from PKH although they often linked this to “having a baby”. “You are either on the list or not on the list” (Sulawesi B1) was typical of many responses reflecting the fatalism often expressed in relation to getting or not getting benefits. A few suggested that selection might be related to the census. In all locations people pointed to families who should have been helped but they had not been given the blue cards.

In Maluku, people said that the payments were made based on how many children of school-going age and babies you had. They did not know about the conditionalities associated with the programme payments or did not connect the conditionalities to the payments. In Maluku (SU2) women explained that a facilitator came to give out the payments and provided counselling sessions to groups about “going to school and taking babies to

the *posyandu*” but this was not regarded as a condition. Checks were not made to see if mothers attended the required antenatal and post-natal visits. On the island off Sulawesi, in the early days of PKH, information meetings were held where people were informed that they would have to ensure that their children’s immunisations were up to date before they would get any payments. Most of their children had already been immunised but this had not necessarily been recorded in their baby health record books (KMS). The health centre (*posyandu*) was subsequently besieged with mothers requesting that the information be recorded in their books but when the time came for PKH payments, nobody checked these books and so people thought this had been unnecessary. However, the health centre has recorded increased attendance at the required check-ups for under-fives since the programme started here. Previously mothers were conscientious for the first year but then did not bother after that. Most mothers in all the study locations preferred to give birth at home, sometimes with government midwives⁹ helping but usually with a traditional birth attendant alone and sometimes with both assisting. Some families expressed concern about giving birth at the public health centre where they thought the chances of getting an infection were higher than at home (Sulawesi W1). No one had made a connection with changing behaviour on this and the conditions for receiving PKH benefits.

“You are either on the list or not on the list”

(host households Sulawesi B1)

Facilitated meetings (possibly PKH family development sessions) were mentioned in three locations but not by name. In Maluku (MT2), we were told:

“A woman visits every three months and shows us how to make food for our babies with green beans.”

They also told us that another woman comes house to house monthly with milk powder, SUN brand baby-weaning cereal and iron tablets. In another village in MT2 mothers with babies go to monthly meetings at the health centre where they too are given supplementary food for their babies, “but we don’t listen in these meetings – they are not interesting,” we were told. In Maluku B2, mothers also regularly attend meetings at the health centre in the middle of the month and receive milk powder and vitamins. However in none of the study sites do people associate these sessions with PKH. Although the team probed deeply, most people did not feel they were expected to go to any meetings or meet any conditions to receive their PKH payments in Maluku, except in the one village (in SU2) mentioned above. Here a facilitator has started monthly group meetings that last about two hours. People explained that at these meetings:

“We get counselling about sending children to school and are told to bring children to the health centre for check-ups and nothing else.”

Even these exhortations from the facilitator are not regarded as conditions for the programme payment and nobody mentioned the possibility of sanctions for non-compliance.

Several people told us about the costs associated with getting the social assistance but these costs mostly related to getting their documentation sorted out and represented a one-time cost. PKH payments seem to be being made directly by facilitators or the village administration and do not entail costs other than opportunity costs if people have to attend meetings.

⁹ Several mentioned that they are often not available, charge to assist at a home birth and can be “rough”.

BOX 4: COSTS ASSOCIATED WITH ACCESSING SOCIAL ASSISTANCE

To get the needed registration documents my host household's mother has to travel by boat (IDR1,080,000 return) to collect a transfer letter from her previous village [where she had a valid social protection card] and has only managed to save IDR100,000 so far (Field notes, Sulawesi W1).

To get "school money" [IDR400,000] my host households had to go the post office by *ojek* [IDR10,000 return] (Field notes, Sulawesi W1). My host households don't have ID cards, family cards or birth certificates. They have been told that it will cost IDR50,000, IDR100,000 and IDR50,000 respectively and they cannot afford this so do not get social assistance (Field notes, Maluku MT2).

"When I went to collect the cash [BLSM] from the *kecamatan* I was told to wait until everyone else had been served as my father's name on the family card did not match the name on the yellow card. I was told to get the name changed so came back and the *kepala desa* issued a new family card. The two *ojek* trips and this cost amounted to IDR85,000 so we felt we only really got IDR215,000 instead of what was promised IDR300,000 (teenage daughter of host households, Sulawesi B1).

"We got school assistance once. It was supposed to be IDR500,000 but monthly contributions to the school management committee were deducted at IDR25,000 per month. So actually got IDR125,000. It took me all day to get this and so I lost a day's wages" (mother, host household, Maluku SUW).

"The organiser tells us when the cash is available from the post office. But when we go the money is not there. We have to photocopy everything. Eventually I heard the money had arrived and went again. It costs IDR14,000 return on *ojek* and I had to wait a long time in line at the post office" (host household, Sulawesi B1).

How is social assistance used?*Use of the BSM programme payments*

While people told us they realise that the BSM programme is intended for school costs, they said it often simply gets absorbed into all their other household expenses. However, for most study families, except those with major medical costs due to chronic conditions, school costs were by far their biggest expense, especially as their children start secondary school and higher education. Costs associated with primary school were considered manageable.

Table 7 gives some examples of how people spend the BSM payments. Our conversations suggested that people found it easier to understand the intention behind the school assistance money and how they should use it than to understand the other cash payments they received. Schools actively encourage students and parents to use the money as intended and many people reported that the teachers had suggested how they should spend the money, for example, telling them "You must buy books, shoes, uniforms and provide pocket money" (Sulawesi B1).

TABLE 7: SOME EXAMPLES OF HOW THE BSM PROGRAMME MONEY IS SPENT

Location	Amount received (IDR)	Spent on
HHH Maluku SU2	650,000	Full amount spent on four sets of uniforms for the four children
HHH Maluku MT1	1,000,000	School books, mobile phones, photocopies, food, uniforms, school fees
FHH Sulawesi B1	400,000	"My mother kept it and said it was all for my school books" (boy, 11 years)
FHH Sulawesi B1	400,000	Rice and debts

In order to understand the contribution that the BSM programme makes to overall education costs, the study team engaged families in discussions (often aided by diagrams – see photo) about family expenditures. These informal and relaxed discussions on this sensitive topic often proved to be more accurate than conventional survey techniques.

TABLE 8: INFORMATION ON THE RANGE OF COSTS FOR EDUCATION

items	Sulawesi	Maluku
School uniform	IDR400,000/child/year (B1) IDR400,000/child/year (K1)	Get free (PNPM Generasi) but have to buy tie and hat (IDR25,000) (MT2)
Shoes	IDR80,000–100,000/child /year (K1)	Get free (PNPM Generasi) (MT2)
School bag	IDR80–100,000	Get free (PNPM Generasi) (MT2) IDR80–100,000 (B2)
Books/stationery	As requested	Have to buy as never enough supplied by school (10x IDR20,000 at SMP) (MT2)
Photocopying	IDR10,000/week (K1 and B1)	Occasional (MT2) SU2 schools buy and keep books at school
School management committee	IDR675,000 per year (B1)	IDR10,000/month (MT2) IDR50,000/year (SMP, SU2) IDR25,000/month (SMA, SU2)
Registration		IDR25,000 annual (MT2)
Fees		IDR10–15000/month (MT2)
Teachers' gifts	IDR50–100,000 annually ^a (B1)	IDR5,000/student per term (MT2) Regular requests (SU2)
OSIS	IDR125,000 annual (B1)	IDR12–25,000/year (SU2)
Examination fees		IDR25,000/test (SU2)
Celebration		IDR25,000/child if he/she is at top of class (SU2)
Graduation	IDR30,000 (B1)	IDR50,000 (MT2)
<i>Guru honor</i> contribution ^b	IDR60,000/month (B1)	IDR1,000/week/child (MT2)
Snacks	IDR1,000/day (B1) 2000/day (W1) IDR2,500/day (K1) IDR5,000/day (K1 "lunch" for high school)	IDR2,000/day (MT2)

^a "Don't talk about this to outsiders," the host household mother shushed, "it is courtesy to the teachers."

^b Communities are usually required to contribute to the *guru honor* stipends but different communities find different ways of doing this.

The estimates of annual school costs worked out with families are in line with those reported elsewhere¹⁰ – around IDR1 million for primary school, IDR1.5 million for junior secondary school and IDR1.8–2 million for senior secondary school (see example in table 8). Rather than give definitive costs for education (which would require a much bigger sample), the intention here is to highlight the variations in costs people face in different schools in different locations. Contributions to school management committees, the cost of *guru honor* (stipends for volunteer teachers) and additional mandatory costs for “teacher’s gifts” and unspecified “fees” vary widely. Parents told us that they feel they have to unquestioningly pay whatever is required by the school and fear that any complaints might jeopardise their children’s future. However, people did say, for example, “free school is a lie” (Maluku B2) and “they say that school is free but there are regular requests for teachers’ funds, examination fees, uniforms and books” (host households, Maluku SU2) and these sentiments are shared by others in other study locations. Even in the areas where the National Programme for Community Empowerment (PNPM *generasi*) provides support (uniforms, bags, shoes, books), there are still school costs.



Simple proportional scoring exercises were carried out like this one. Here, orange dots refer to IDR1 million, red dots to IDR100,000. Education on the right accounted for 44 percent of this family’s expenditure

Pocket money was required everywhere and the research team witnessed children pestering for this and sometimes refusing to go to school without it. The usual amount is IDR1,000–2,000 per child per day which amounts to IDR228,000–456,000 per year, assuming a 38-week school year. Raising this can be a major burden for families and parents told us it was a big part of the need to earn cash, especially so that their child was not stigmatised for being poor if they could not buy snacks (see Box 5) “At east wind time (i.e. June–August), we cannot afford pocket money so the children have to go without then” (Maluku MT2). Most of the schools in the study areas were surrounded by kiosks selling a range of packaged snacks (see photos). Some children like to buy lottery tickets with the money and in Sulawesi B1 we found lottery tickets specially designed to attract children (see photo): “I know it is wrong, but what can I do, this is what the girls like to buy,” confided one mother (Sulawesi B1) referring to her girls’ obsession with buying these tickets. Kiosk owners confirmed that all children buy candy, sweet drinks and packaged snacks (especially noodles) but the older ones also buy phone credit, cigarettes, perfume and cosmetics which the kiosks are anxious to stock too. In some areas children were spending as much as IDR10,000 per day on snacks.¹¹

Many schools expect their students to make photocopies of textbooks and exercises:

“This is a huge cost for us... our middle daughter is always asking for money for photocopying” (host household, Sulawesi, B1).

“This is our highest cost, then the cost of snacks” (host household, Sulawesi K1).

¹⁰ For example, the Rapid Assessment of Cash Transfers for Poor Students programme (PT Trans Intra Asia 2013)

¹¹ In Sulawesi K1, children would sell packets of biscuits house to house to raise money to buy snacks.

TABLE 9: EXAMPLES OF EDUCATION COSTS FOR GRADE 3 (PRIMARY SCHOOL) BOY, MALUKU

Items	cost (IDR)	Total cost (IDR) this year
School bag	80-120,000	120,000
Exercise books (pkt of 12)	10,000	10,000
Trousers	40,000	40,000
White shirt	50-70,000	70,000
Sports uniform	60,000	60,000
Batik uniform	40,000	40,000
Tut Wuri shirt	30,000	30,000
School shoes "Dallas" brand	75,000	75,000
School shoes non brand	40-50,000	-
Hat, tie, belt	25,000	25,000
Maths book (once/year)	50,000	50,000
Science, social 7 Bahasa book	40,000	40,000
Poster	100,000	200,000
TOTAL		780,000
Snacks/pocket money		228,000
TOTAL		1,008,000

BOX 5: THE IMPORTANCE OF BUYING SNACKS AT SCHOOL

Every morning my host household's mother got up at 4am and started cooking. I thought she was cooking breakfast but when I joined her I found she was making cassava cakes. Again I thought these might be for breakfast but, no, they were for sale and the two girls (9 and 10 years) were woken up to go house to house to sell these. The money they made was given to them as pocket money. "Why not take the cassava cakes to school?" I asked. "Because I want my girls to have what others have and not to be different ... besides they would refuse to go," replied my host household mother (Field notes , Sulawesi B1) (see photo).



Kiosks like this were found in front of all schools selling all varieties of snacks. Children pester their parents for about IDR1,000 per day to spend at these kiosks



Lottery tickets marketed specifically for children that cost IDR500 for a chance to win IDR2,000, prove a great favourite, especially with girls (Sulawesi B1)



Garbage as evidence of quantity of snacks consumed (Maluku MT2)

Use of PKH cash

The cash transfers made through PKH were described mostly as “paying for food”. It was difficult to gauge whether this meant families purchased more food or whether it eased the burden of earning daily cash to buy food. Some families clearly spent the money on bulk rice or baby food. Some bought baby milk powder.

TABLE 10: SOME EXAMPLES OF HOW FAMILIES SPENT THEIR PKH CASH

Location	Amount received (IDR)	Spent on
HHH Maluku MT1	Around 500,000	Face powder, phone credit then HHH added “books”
HHH Maluku MT1	Around 500,000	“We just spent it – of course we buy rice and snacks with it.”
HHH Sulawesi B1	750,000	Baby food (SUN cereal and tinned milk powder) ^a “All spent in a couple of days... what was left I gave to the children as pocket money.”
HHH Sulawesi W1	450,000	“The money helps but it will not get us out of poverty ... it is about one quarter of my expenses and since I never know when it is coming I can't depend on it.”

^a The PKH facilitator had suggested she bought food for the baby but it was her initiative to buy powdered milk.

How relevant is social assistance?

The cash payments were always discussed in relation to actual household finances and resulted in people concluding that the amounts were “very small”. Table 11 gives examples of cash flow for families living in poverty to put these views into perspective.

“When we get the money (assistance) it is OK, when we don't, it is OK”

(Host, Island off Sulawesi, talking about social assistance)

TABLE 11: MONTHLY FAMILY EXPENDITURES

Sulawesi		
HHH	MONTHLY EXPENDITURE (IDR)	HOW CASH IS RAISED
B1 D	1,500,000	subsistence farming/day labour for cash
K1 D	1,500,000	plantation and <i>ojek</i>
K1 U	1,400,000	plantation and <i>ojek</i>
K1 R	900,000	plantation
W1 D	710,000	fishing, thatching

TABLE 11: MONTHLY FAMILY EXPENDITURES (CONTINUED)

Maluku		
HHH	MONTHLY EXPENDITURE (IDR)	HOW CASH IS RAISED
MT 2 A	2,250,000	fruit farming and selling snacks
MT2 U	1,800,000	fishing /farming, coconut harvesting day labour, carpentry
SU 2Y	2,100,000	construction work, fishing
B2 R	750,000	farming

PKH's quarterly payments of IDR200,000-600,000 amount to IDR66,700–200,000 per month or 10–30 percent of families' monthly cash expenditures, as noted in table 11. This is equivalent to 2–7 days' cash income from casual labour. The BSM payments at primary level of IDR360,000 a year amount to IDR30,000 a month – just about the amount families spend on children's pocket money for snacks at school.

Comparative insights from other forms of social assistance

The study team did not set out to learn about people's experience of the other social assistance programmes but these experiences inevitably came up in conversation too. Some of these experiences are relevant in understanding the two programmes we were focusing on and some provide insights into what people expect from a social assistance programme.

Rice for the Poor (Raskin)

People's experience and opinion of the Rice for the Poor programme has been well documented elsewhere, not least of all in the media. We heard similar views in all the study area, as typified by the following quotes:

“We eat sago not rice – rice does not fill you up, you still feel hungry” (Maluku B2).

“We don't usually eat rice so the fact it is irregular does not matter” (Maluku SU2).

“Of course it is poor quality it only costs IDR1,700 per kilo – yes, it has insects and is dirty” (Maluku B2).

“It's very poor quality – red, broken and dirty. We have to wash it four times and take all the stones out – it is really only fit for animals” (Sulawesi B1).

“We have to mix it with normal rice to be able to eat it” (Sulawesi B1).

“We accept everything we get even though it is not good” (Sulawesi B1).

“The rice is disgusting – only suitable for chickens” (Sulawesi W1).

“We mix it with coconut milk to stop it smelling bad and to make it taste a bit better” (Sulawesi W1)

“It looks old and always has weevils” (Sulawesi W1).

“It came last Tuesday – it is like powder and has insects in it ... but it is better than last year” (Maluku SU2).

“Sometimes we have to make it into flour because it is all broken. This time it is better but it still smells bad” (Maluku SU2).

“It can help in the dry season if our cassava harvest is poor but we have to mix with rice that we buy to make it taste better” (Maluku MT1).

“Its okay, we think it is better than in other places” (Sulawesi K1).

People told us that they thought the rice was due quarterly but the pattern was never predictable. In some study villages everyone gets it and in others it gets distributed by the village chief. In Sulawesi K1 it is sold on a first come, first served basis and people queue for it.

Generally there was a sense of entitlement to the rice but at the same time its significance was ridiculed especially as most indicated that the rice was poor quality. Where we discussed it, the people said they would prefer cash but then the equivalent cost of the rice is small “so not worth bothering about”.

TABLE 12: PRICES PAID FOR THE RASKIN RICE (USUALLY BOUGHT IN MULTIPLES OF 15KG), 2014

Maluku	B2	MT2	SU2	SUW
	IDR2000/kg (also sold through shop at IDR3-4000/kg)	IDR1666/kg	IDR2000/kg	RASKIN never provided
Sulawesi	B1	W1	K1	
	IDR1500/litre	IDR1-1300/kg	IDR2000/kg	

Public health insurance (Jamkesmas)

In many of our study locations people still trust and prefer informal healers (*dukuns*), at least as a first resort for medical problems, or they buy antibiotics and painkillers directly from local kiosks or from pharmacies in town, so the health cards had hardly ever been used. Nevertheless, most people had health cards, with the significant exception of the plantation workers¹² (Maluku SUW), people without the requisite citizenship documents and those who had not been included in the surveys (for example, Sulawesi K1).

The experience of service provision varied, as exemplified in table 13.

TABLE 13: DIFFERENT EXPERIENCES OF HEALTH SERVICE PROVISION

Maluku	B2	MT2	SU2	SUW
	<p>Monthly <i>posyandu</i> meetings except in one <i>dusun</i> where house to house visits made (said to be low awareness here)</p> <p><i>Puskesmas</i> closed throughout study but positively regarded in community "They burn out of date medicines in public" – stated as an indicator of good care</p>	<p>Monthly <i>posyandu</i> in village chief and health cadres' own house</p> <p><i>Puskesmas</i> closed throughout study (for Ramadan) Notices telling people "No service after dark' and 'if you don't have Jamkesmas card with you, you have to pay"</p>	<p>One new <i>posyandu</i> but has been abandoned because poorly located</p> <p>Monthly <i>posyandu</i> in village halls or newly re-built <i>posyandu</i> Midwives charge to weigh babies/measure children</p> <p>Even with the Jamkesmas, the health workers expect "speed money" otherwise if "you want it free you go to the back of the queue" and they always charge "after hours"</p>	<p>Plantation-owned health centre with minimum treatment charge IDR10,000</p>
Sulawesi	B1	W1	K1	
<p><i>Puskesmas</i> and <i>posyandu</i> closed throughout 4 days of study</p> <p>Former understaffed and will only come out if called by mobile</p> <p><i>Posyandu</i> opens once a month</p>	<p><i>Puskesmas</i> opens mornings but doctor 2.5 hrs late, with many patients waiting.</p> <p>Second <i>puskesmas</i> opens regularly but health workers make own judgement on ability to pay</p>	<p><i>Puskesmas</i> open regularly but staff very rude/abrupt with people</p>		

12 They are expected to use the plantation health centre where minimum charges of IDR10,000 are made before costs of medicines are added.

Complaints

In one village in Maluku MT2 one hamlet has not been provided with health cards but people feel unable to complain, “We are Muslims ... we do not want to humiliate people.” This was echoed elsewhere:

“We do not know why some people get cards and others do not but we don’t ask ... it is not our place to ask as we are not educated” (Sulawesi K1).

Here too people said “we were not brave enough to ask” why the BSM payments had been different for different students.

Generally people said that it was not their place to question authority and even when discussing distribution, which they considered unfair, they toned down what they said by comments such as, “I am not complaining, I just don’t understand why” and often “please do not share this further – it is not a complaint”.

Some sub-village representatives seemed particularly unable to raise concerns with the larger village head. Nobody we came across was aware of the official channels for complaints or the possibilities of using texts or emails to lodge them. Some families described their attempts to raise concerns. For example, in Sulawesi K1, the host household mother got an extremely rude response to her enquiry about when the Raskin rice was due and in Sulawesi W1, when one person challenged the village chief about the distribution of the BSM payments, he reacted extremely rudely and burnt lots of the documentation.



The public health centre was permanently closed and the health worker only comes when called on her mobile (Sulawesi)

Chapter IV

Discussion

This section is written from the perspective of the research team and draws on their joint analysis of the findings.

Who gets social assistance?

Concerns about who gets social assistance and who does not persist. The Reality Check Approach study revealed the following:

- People without documentation miss out on assistance and this is a persistent problem.
- Some locations or households have clearly not been surveyed so are inevitably left off the social assistance lists. These include households that are difficult to reach, those where people may be away from home much of the time and those living in informal settlements or on state-owned plantations.
- Accessing social assistance is difficult for any families that do not fit in with conventional categories of families. The number of “less conventional families” is growing and include: blended families from several marriages; families taking care of young relatives for schooling or because parents are not able to; and grandparents looking after grandchildren full time.
- Widows miss out on social assistance disproportionately more than other people.
- Discrimination against religious and ethnic minorities at local level affects their chances of accessing social assistance.
- The people who are overlooked are also those the least likely to complain about this, such as those lacking education and information, those unable to leave home (due to their carer roles or lack of mobility), those discriminated against and those living in remote areas.

What is the relevance of social assistance?

The recent endline study on PKH (TNP2K 2014, unpublished report) noted a IDR17,000 per month per capita increase in income compared to the baseline study carried out in 2007. This is equivalent to just over half a month’s snack money per student, a half day of casual labour or the cost of two fish. People referred to the payments as “gifts” and in the light of observed cash outgoings faced by families in the study the payments do appear small.

As people pointed out, school is not free. Conversations often raised questions about why students needed to have so many uniforms and special ties and hats. Parents wondered why schools did not have enough textbooks for everyone and always charged for extras. The schools that have fewer full-time permanent government staff are often the schools in more remote areas and so these schools are more dependent on the teacher’s salaries collected from parents (*guru honor*). These schools are where parents are less likely to be able to raise cash and yet they are the very ones asking for contributions for the teaching staff. People rued the prevalence of snack kiosks in front of schools and the daily temptation and peer pressure their children faced. School-based meals, even if they were contributory, and a ban on such kiosks would mitigate against the constant pestering from children and save families these expenses.

Many government health centres charge “speed money” (for people to be attended to more quickly) and some individual health workers asked for fees to do their normal job. Again, this is more prevalent in the more remote communities that are less able to raise the cash or their voices. They fear that services could be withdrawn altogether if they say anything.

In short, the cash transfers could be seen as perpetuating opportunities for education and health service providers to charge extra. However, the two examples of in-kind school assistance were regarded as more helpful, especially where all students received the same support (SU2 support through the PNPM programme). The potential for in-kind assistance warrants further study as families may begin to feel that education is free for all and schools would have fewer opportunities to generate additional charges. Conclusions cannot be drawn about the Raskin programme, the other in-kind assistance, as most people considered the rice to be poor quality and the monetised equivalent would be rather insignificant.

The conditions in the PKH programme

A so-called spillover effect from programme recipients to their neighbours in terms of a number of health behaviour changes was noted by the World Bank (2011). However, the Reality Check Approach study team believes these improvements reflect more widespread changing attitudes to childcare and they are not a result of the conditions set out in the programme. Parents told us that having children weighed, checked and immunised, especially when they are babies, is just “what you do ... everyone does it”, referring to normal social pressure. They did not connect this change in behaviour to the conditionalities laid down in the PKH programme.

Women do not comply with the condition of having a trained professional present at the birth of their babies as they still prefer an informal healer (*dukun*) as they provide non-stop and personal service. People increasingly like to have both the informal healer and a midwife (*bidan*) present at their home birth but since the latter charges for this and is not always available they consider they can manage well without. People tend to consider health institutions as difficult to access and not necessarily well staffed or resourced and they believe they can be a source of infection.

With reference to the programme’s conditions on school going, as already noted by the World Bank (2011) from data collected in 2009, PKH has had little impact on changing people’s behaviour with regard to education:

“[The] children from beneficiary households were already in school” (World Bank 2011).

The Reality Check Approach study confirms that parents are already strongly motivated to send their children to school and there is profound social pressure to reinforce this in the study locations.

Chapter V

Policy Implications

Based on the findings from the Reality Check study, the team suggests the following issues for consideration in reconceptualising the social assistance programmes:

Policy implication 1: Simplify the names of the programmes and the processes involved to avoid confusion and manipulation.

Confusion about the social assistance programmes is not just an issue of inadequate information or public awareness, it is also an “at source” design issue. Programmes change frequently and involve unnecessarily complex processes. This confusion results in people missing out on their entitlements and, at worst, provides opportunities for favouritism and rent seeking by service providers.

Policy implication 2: Undertake further studies on the apparent preference for universal in-kind support for education.

The study suggests that people preferred it when in-kind assistance was provided to all students but this apparent preference requires further investigation.

Policy implication 3: Consider a life-cycle approach to providing social assistance.

Families’ need for assistance follows their life-cycle patterns and this does not lend itself to a linear graduation model design in social assistance programmes. Providing specific assistance at certain times in the life of a family (for health and education, for example) may be more effective in alleviating the effects of poverty.

Policy implication 4: Examine whether conditions serve any purpose or if they need to be updated to become more relevant and effective.

Conditions are either already complied with (and cannot be attributed to the programme) or are a long way from being feasible (for example in attempting to change birth practices). On the ground, the study team found no evidence of these conditions having to be met before people could receive payments.

Policy implication 5: Put more resources towards tackling the supply side of ostensibly free or subsidised services.

More resources would help ensure that people living in poverty do not have constant demands for cash in relation to schooling and health services. Education is not free and parents face constant demands for various payments – some official and some not.

Annexes

Annex 1: Team members

Overall team leader	Dee Jupp		
	Code		
Team A (Southeast Sulawesi)	B1	Team leader	Dee Jupp
		Interpreter	Rizqan Adhima
		Members	Sharon Kanthy Kholid Fathirius
	W1	Sub team leader	Dewi Arilaha
		Interpreter	Nusya Kuswantin
		Members	Danielle Stein Lucky Koryanto
	K1	Sub team leader	Rida Hesti Ratnasari
		Members	Dwi Oktiani Debora Tobing
	Team B (Maluku)	MT2	Sub team leader
Interpreter			Rizqan Adhima
Members			Dewi Arilaha Umi Hanik Meby Damayanti
SU2		Sub team leader	Peter Riddle Carre
		Interpreter	Yarra Regita
		Members	Yunety Tarigan Farida A Sondakh
B2		Sub team leader	Rida Hesti Ratnasari
		Interpreter	Denny Firmanto Halim
		Members	Lewis Brimblecombe Christin Maya
SUW1		Sub team leader	Peter Riddle Carre
		Interpreter	Yarra Regita
		Members	Yunety Tarigan Farida A Sondakh

Annex 2: Areas of Enquiry

RCA June 2014: Areas of enquiry for entire study

Please remember this is just for you as a memory jogger for conversations and observations, it **MUST NOT** be used as a list of questions

1. The household

Family tree – who lives here, relationships, ages, people with disabilities etc, level of education.

Main and supplementary ways of making a living/income sources (subsistence and cash)

Sketch aerial diagram of the house – number of rooms, who stays where, key assets, building materials (photo of house, excluding people)

Key assets: physical – bikes, motorbikes, solar panels, television, mobiles, rice cooker, agricultural/fishing equipment etc.

Livestock – cows, goats, sheep, buffalo, chickens

Arrangements for bathing, toilet, collecting water for washing, drinking

Cooking fuel – year round? Light source?

Distance from facilities such as school, market, health centre (walking time)

2. People's perceptions of poverty, well-being, aspirations for future

Who are the poorest/richest in the village – detailed descriptions and reasons why they are rich/poor.

What gets people out of poverty? What holds them back?

What does it mean not to be poor any more? What is their aspiration?

We need to establish what are the ways in which people themselves define poverty. What does it mean to be poor? What are the manifestations of being poor? This would include assets, access, behaviours, opportunities. Our conversations can be around how they see recent change (are they better off/less well off now than before) how do they see themselves in relation to others in the village? Who is better off and why? Who is the worst off and why? Are particular people more likely to be poor? (e.g. people living on own, certain ethnic groups, occupation groups etc). Are there particular times of the year when they are poorer? Within the household who eats what and when? Do they know of people who do not eat enough? Why not?

What do host household want for their future, their children's future? What is good change? What is preventing this change now? What would make a difference to the process and speed of change?

3. People's understanding of the social assistance programmes

- o What do they know about them?
- o How did they hear about them?
- o What do they think/feel about them?

4. **People's views on how assistance programmes work**
 - o Who gets and who does not?
 - o How appropriate/relevant are they? Is this the right incentive?
 - o Experience of participating in the scheme – enabling and constraining factors
 - o How complaints are dealt with, systems of redress?
5. **Costs of education (financial and others)**
6. **Difficulties /challenges to meet conditionalities of social assistance programmes**
7. **Changes in the household and drivers of those changes**
 - o Positive and negative change
 - o Contribution of social assistance to specific and overall change (significance)
 - o How social assistance cash transfers are actually used
8. **Alternative support and assistance**
 - o People's suggestions for improved social assistance
 - o Alternatives to social assistance
 - o What else/who else provides support (family, community, mosque etc)

Annex 3: Host households

Sulawesi Rural



B1.DR



B1.S



B1.K



W1.DN



W1.D



W1.L

Sulawesi Peri-urban



K1.R



K1.D



K1.U

Maluku Rural



B2.LD



B2.R



MT2.AR



MT2.M



MT2.U



MT2.D



SU2.PY



SU2.Y



SU2.F

Maluku (Plantation)



SU2W.PY



SU2W.Y



SU2W.F

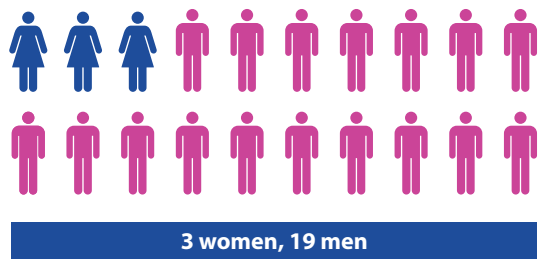
Annex 4: Host household information

*Total no. of host household = 22

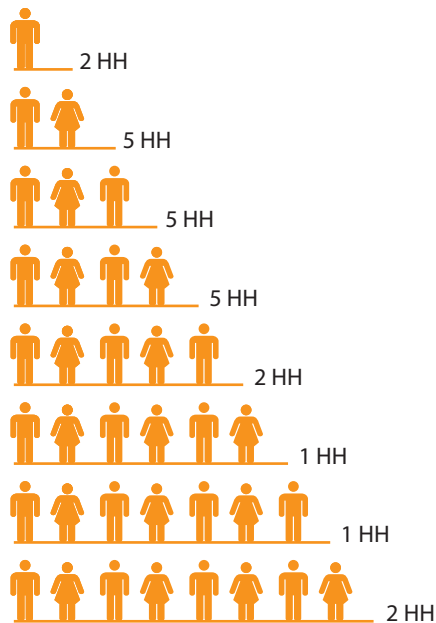
FAMILY

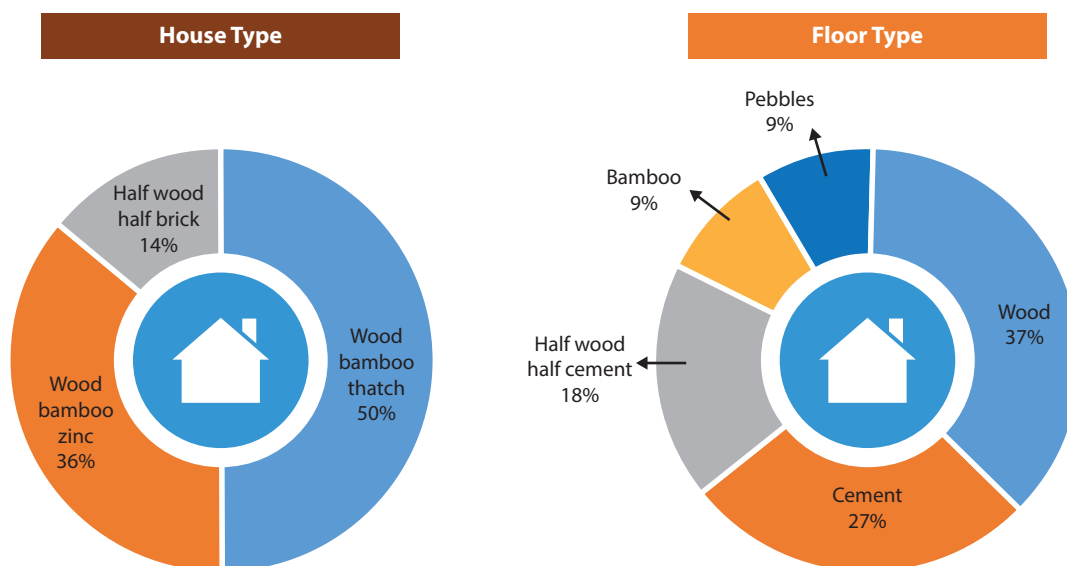
Nuclear	Extended
15	7

HEAD OF HOUSEHOLD



NO. OF CHILDREN CURRENTLY LIVING IN HOUSE





MAIN LIVELIHOOD

Farming	Fishing	Day labour construction	Plantation work
14	2	2	4

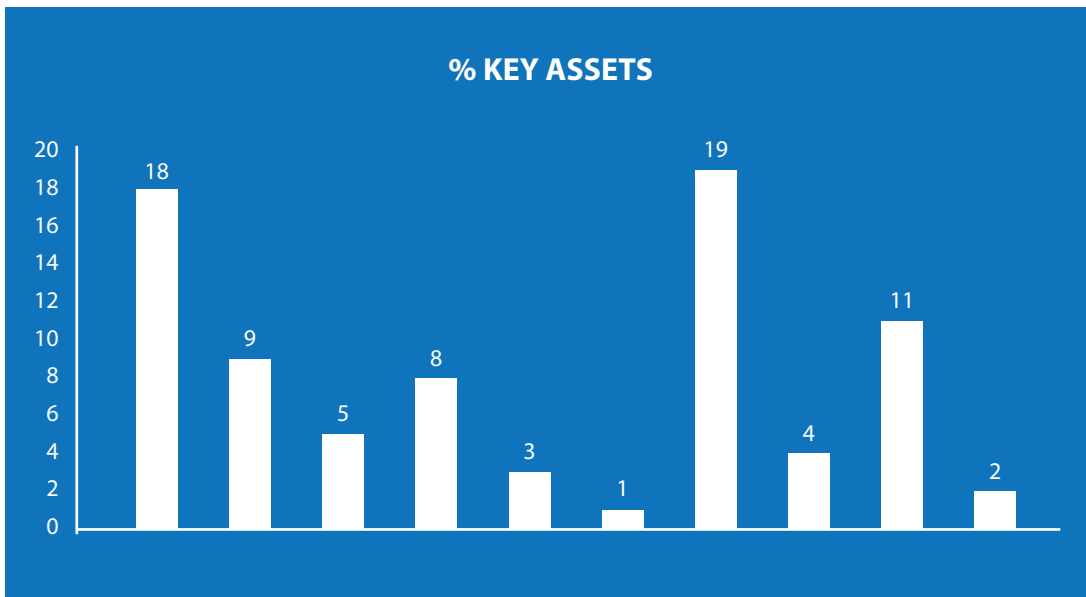
ADDITIONAL LIVELIHOOD

Additional Main	None	Fishing	Construction	Collecting construction material	Village	Driver	Agricultural services	Business
Farming	1	4	4	2	2		5	14
Fishing			1					2
Construction		1		1			1	1
Plantation work			1			1	2	2

Only 2 of 22 HH has single livelihood

NO. ADDITIONAL JOBS

	None	+1job	+2jobs	+3jobs	+4jobs
Farming	1	3	4	4	2
Fishing		1	1		
Construction		1		1	
Plantation work		2	2		



% WITH ELECTRICITY

Metered electricity	41%
Electricity from neighbour	27%
No electricity	23%
Generator	9%

% WITH TOILET

No toilet	54%
Toilet outside	32%
Toilet inside	14%

DISTANCE FROM FACILITIES

	Walking time		Motorbike/car/boat	
	< 15 mins	15-30 mins	< 15 mins	15-30 mins
School	59%	22%	14%	5%
Health centre	45%	27%	14%	14%
Market	9%	9%	9%	72%

Annex 5: List of People Met

People Met	Male	Female	Total
Children (not in school)	69	64	133
Community	276	392	668
Construction workers	5	1	6
Farmer	29	20	49
Fisherman	16	5	21
Government officials	45	6	51
Health workers	2	16	18
Plantation workers	16	1	17
Private sector workers	3	5	8
Religious leaders	10	7	17
Researcher	2	1	3
Shopkeepers	26	24	50
Student	59	71	130
Teacher	27	11	38
Transport workers	6	1	7
Widows/FHH	0	5	5
Women	0	47	47
Total	591	677	1268

Annex 6 : Overview of the Reality Check Plus project, Indonesia

The Reality Check Plus (RCA+) project:

Provides capacity building for Indonesian researchers;

- Creates demand for qualitative research and RCA studies in particular to inform public policy making;
- Enhances the approach through further innovation and improved communication;
- Is funded by DFAT (Department of Foreign Affairs and Trade, Australian Government);
- Is administered through the Poverty Reduction Support Facility (PRSF), in collaboration with the National Team for the Acceleration of Poverty Reduction
- Was implemented in April 2014 as the first phase of its multi-year initiative

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Understanding Social Assistance Programmes from the Perspectives of People Living in Poverty

This study examines poverty from the perspectives of those experiencing it themselves. By living with ordinary people in Eastern Indonesia, the Reality Check Approach study team heard about, experienced, observed and learned about poverty first hand. The report documents the views of more than 1,300 people through more than 1,200 hours of detailed conversations. Ordinary people easily identify and agree on who are the poorest in their communities. They also highlight the increasing importance of access to cash as a key determinant of well-being, noting that those who cannot earn cash, especially in areas where there is little opportunity for local informal cash earning, are particularly vulnerable. The dynamic nature of poverty resulting from crises but also from family life cycles is emphasised. When particular groups live as a minority in a given context they often experience exclusion and are more likely to have been left out of surveys and distribution of benefits. The study concludes that the current means to determine poverty are not considered by ordinary people to be consistent with contemporary experience and the poorest 'families in need' are not automatically getting social assistance.

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