



# PEOPLE'S PERSPECTIVES OF MULTI-PURPOSE CASH ASSISTANCE IN EAST LOMBOK ENDLINE STUDY REPORT

November 2020





# Acknowledgements

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Cover image: Empatika team, Indonesia

This study has been made possible by the work of an enthusiastic team as well as the commitment and support of many. The study was conducted from late February to October 2020. The elements of Reality Check Approach (RCA) used in this study was originally an initiative of the Swedish Embassy in Bangladesh where it was first commissioned in 2007 and has since been adopted in other countries and other contexts.

The study was undertaken by a team of Indonesian researchers and led by an international team leader (see Annex 1). The dedication of the team members in taking part in this study and carrying out their work with professionalism, motivation, and respect for the communities, particularly in light of the global COVID-19 pandemic is much appreciated. Most importantly, this study was only possible thanks to the many families, their neighbours and communities who shared their experiences with our researchers for a short while. We hope that the report reflects well their views and experiences and contributes to the improvement of the MPCA programme and of social assistance in Indonesia more generally.



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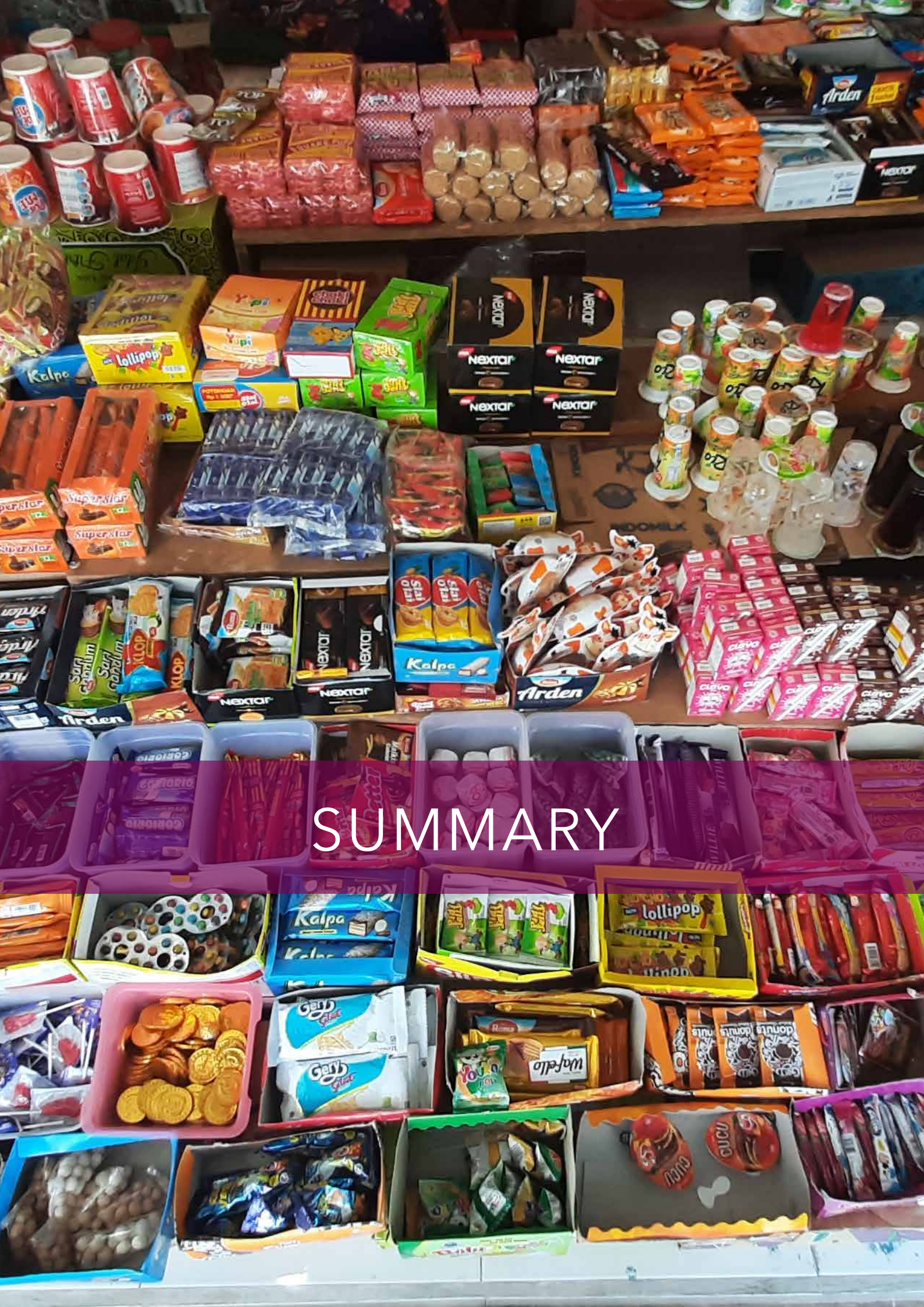
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## Glossary

CRS	Catholic Relief Services
MPCA	Multi-purpose cash assistance
PAUD	<i>Pendidikan Anak Usia Dini</i> , pre-school
pFGD	Participatory Focus Group Discussions
PKH	<i>Program Keluarga Harapan</i> , Family Hope Programme
<i>Polindes</i>	<i>Pondok bersalin desa</i> , village maternity post
<i>Posyandu</i>	<i>Pos pelayanan terpadu</i> , integrated health services e.g. clinic sessions for mothers and young children, the elderly etc.
Puskesmas	<i>Pusat Kesehatan Masyarakat</i> , sub-district level health centre
Pustu	<i>Puskesmas Pembantu</i> , sub-health centre
RCA	Reality Check Approach
RT	<i>Rukun Tetangga</i> , head of neighbourhood
Sembako	Basic food items including rice, eggs, oil, chili etc.
SMA	<i>Sekolah Menengah Atas</i> , senior high school
Socialization	Information sharing programme





# SUMMARY



# SUMMARY

This report presents findings of the endline assessment of beneficiaries' and community experiences of multi-purpose cash assistance (MPCA) in East Lombok. The MPCA in East Lombok is a UNICEF-supported post-disaster initiative and a follow-up to the MPCA programme implemented in North Lombok in 2019. UNICEF, along with support from its implementation partners in Lombok, engaged Empatika in order to provide people-centred accounts of the MPCA in East Lombok. The East Lombok MPCA built on UNICEF and its local partners' experiences in North Lombok, along with other development partners' experiences with MPCA-type programmes in Central Sulawesi. This study also builds on the tools and learning from qualitative assessments of these programmes, also conducted by Empatika.

Distribution of the first of the planned three MPCA payments to beneficiaries had been conducted in five of the eight communities as the COVID-19 pandemic began to impact Indonesia. For the remaining three communities, these first payments were delayed until July, 2020. Given the delays with distribution, UNICEF then decided to combine second and third payments into one final payment. Distribution of these final payments for all communities began in mid-August, finishing in late September, 2020 (two years after the earthquakes).

This assessment was designed as a mixed methods study. It combined a variety of qualitative participatory approaches, such as scoping, multi-day immersions and integrated pFGDs with a small-scale questionnaire survey. The data collection was in two phases; before/around the time of the first MPCA disbursements (baseline) and after the final disbursements (endline).

In response to the pandemic situation, Empatika assessed the feasibility and safety of the data collection methods initially proposed for this assessment. After discussions with UNICEF, the implementing partner Catholic Relief Services (CRS)<sup>1</sup>, and the local government in East Lombok, including the heads of sub-district and village in all study locations, Empatika adapted the immersion research into pFGDs supplemented with informal conversations. These tools emphasized many of the same principles with immersion research but can be used in contexts where researchers are unable to stay in communities, such as during post-disaster situations or in this case, during a global pandemic. The endline survey was conducted as planned, with some adjustments, to include people's experiences of the COVID-19 pandemic and the COVID-19 assistance. The following table provides information about the beneficiaries covered through both the quantitative and qualitative components of the study.

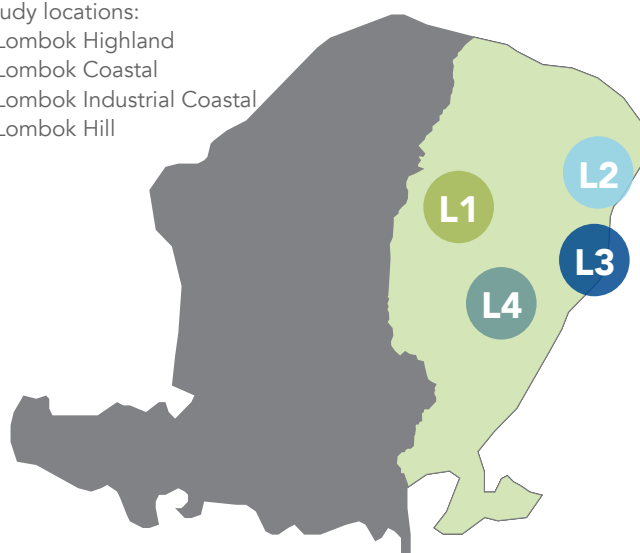
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<sup>1</sup> CRS also worked with a local Lombok NGO, YSLPP as part of the on-the-ground implementation.

As agreed with both UNICEF and the programme implementing partner, CRS, the survey was conducted in four of the eight communities receiving the MPCA. The qualitative study was conducted in three of the four communities surveyed. The names of the study locations have been kept confidential and referred to in this report by monikers.

The study locations:

- L1: E Lombok Highland
- L2: E Lombok Coastal
- L3: E Lombok Industrial Coastal
- L4: E Lombok Hill



## Livelihoods recovery

**Following the earthquake in 2018, livelihoods and incomes had begun to improve for most people in the study locations by early 2020.** The hardest time for people, both financially and psychologically, had been around the middle of 2019 when they were still living in temporary camps waiting for their homes to be rebuilt. Most incomes for those engaged in agriculture, fishing or salaried returned to pre-earthquake levels within eighteen months of the earthquake, but the construction sector took longer to recover, particularly because re-construction of damaged physical infrastructure was given to workers outside of the village.

**Prices of produce dropped post-pandemic.** People told us during the qualitative endline they are still struggling even after the pandemic restrictions had lifted by July 2020. Prices of produce like chili, garlic, corn, tomato, tobacco were yet to improve<sup>2</sup> with 40% sharing that their income had decreased because the prices for these had dropped. The decrease in prices of

<sup>2</sup> The price of chili dropped from IDR 30-40,000/kg to IDR 4-5,000/kg in E Lombok Highland and from IDR 25-30,000 to IDR 5,000 in E Lombok Coastal. In E Lombok Industrial Coastal the price of corn dropped from IDR 170-180,000/quintal to IDR 110-150,000/quintal while the price of tomato dropped from IDR 8-10,000/kg to IDR 500/kg.

produce has also affected waged farm workers who shared that even though their daily wages were the same, they work less days as compared to before since landowners do not want to hire many workers. People hoped that the price of produce would improve in the coming months and they could go back to working and earning as before.

Others who owned small businesses like kiosks, warung and accommodation for tourists – the latter mainly in E Lombok Highland and Industrial Coastal – shared that their businesses, which had picked up by the time of the quantitative baseline (March 2020), had either closed in the beginning or not making much money now. Resumption of domestic tourism, since the lifting of the pandemic restrictions, means that tourists have started arriving at two of the four study locations (E Lombok Highland and E Lombok Industrial Coastal). This has given a small boost to the previously struggling accommodation providers in these locations.

People told us that **remittances have been unpredictable** as men working in Malaysia and other places have been unable to send money

**Table: Overview of Study Tools and Participants**

Tools	Baseline	Endline
Survey	528 (22% of total beneficiaries)	462 (19% of total beneficiaries)
pFGDs	60	60
Informal conversations	115	136

regularly. Men who were supposed to return to work in other provinces or countries had been unable to do so because of decreased demand due to the pandemic.

## Household coping strategies

**People have long standing credit arrangements with kiosks** which enables them to pay for things, mainly rice, snacks and non-food items like soaps etc. later. 81% of beneficiaries noted at the endline that they had credit with local kiosks and 79% said they had to take more credit because their income had decreased. This decrease in income is a consequence of the pandemic due to lower produce prices, less work as well as less demand for services and products by tourists.

Credit can be paid in part and this is preferred as it allows people to continue taking credit. People explained that there is no specific time within which their credit has to be repaid and explained that they pay the kiosks *'when we have money'* and kiosk owners will allow up to a certain limit, typically IDR 200-300,000 (E Lombok Coastal), before some of the credit is expected to be paid off. Mothers shared that they try to pay off kiosk credits as soon as possible as this allows them to continue taking more credit.

Informal loans from neighbours or relatives are preferred. Across locations women shared that, when in need, they borrow money from their relatives or neighbours, in smaller sums (less than IDR 1 million) which typically did not have a fixed repayment time or interest attached. 77% of beneficiaries had borrowed money since the pandemic, most people had borrowed money from informal sources like relatives (39%) and neighbours (35%). Bigger loans, from banks, are said to be taken by those who have salaried jobs (power plant workers in E Lombok Industrial Coastal), farm land owners or kiosks owners (E Lombok Highland, Coastal) who have a regular income, eligible to take loans and are able to pay interest on time.

**Most families do not have cash savings;** non-cash savings like livestock, jewelry are preferred as these can be liquidated when cash

is needed. People in all locations told us they typically kept livestock like cows and chickens which could be sold when they needed cash, with a few women, particularly in E Lombok Industrial Coastal, telling us they had bought chickens with the MPCA cash. Other women shared that they had gold jewelry which they count as savings. In all locations, a few women mentioned keeping some cash out of the second MPCA disbursement as savings.

Since the pandemic restrictions had lifted in July, women shared that they were hopeful about things, including their work and income, returning to normal. People were looking forward to the approaching rainy season (November to March), expecting that with the lifting of restrictions they would have more work. Women in E Lombok Highland and E Lombok Industrial Coastal, where local tourism had resumed, were hopeful that kiosks would start doing better and prices of produce would begin improving.

## Use of cash to access basic goods and services

People recalled being told during the first disbursement (February and March 2020) that the money was to be spent for children's needs, with prohibition on spending on certain items like paying debt, buying clothes and jewelry. In E Lombok Highland and Coastal, where the first disbursement had taken place prior to the imposition of pandemic restrictions (before mid-March), mothers had been informed by the programme to use the money for children only. In contrast, in E Lombok Industrial Coastal where the first disbursement was in July, the prohibited items were what are considered 'non-essential' goods – makeup items for women and cigarettes mainly. Buying jewelry was said to be allowed as it could be sold later when cash was needed and mothers were told they could also pay their debt to kiosks. During the second disbursement in E Lombok Highland and Coastal, mothers shared that there were no restrictions on paying debt or buying jewelry, indicating a change in instructions from the programme.



People spent the MPCA on:

- » **Rice and food items.** Rice continues to be one of the biggest expenses for families as people say having stock of rice at home makes them feel ‘safe’ and ‘having rice, cooking oil and sugar, I feel secure’ (mother, E Lombok Highland).
- » **Needs for babies and toddlers** like formula milk, diapers and toys for toddlers and children. Some mothers who seemed relatively better off, had bought bicycles for their children because it ‘made them happy’.
- » **Small businesses and ventures.** We met mothers who told us they had invested some of the assistance cash in their businesses (kiosks and *warungs*) and others who had bought jewelry/gold, chickens or fertilizers and pesticides for their farms.
- » **Snacking culture,** among both children and adults, in the study locations means many families spend considerable sums of money on snacks, particularly in the E Lombok Highland location.
- » **Clearing debt.** The research team observed that during the endline women were more forthcoming about telling them that they had used the assistance cash to clear their debt than they had been during the baseline, likely because people had been told they could use the cash to pay their debt during the second disbursement.

In all locations, but particularly in E Lombok Highland, it seemed like the MPCA had also allowed families to plan their expenses over a short-term period with many mothers sharing that once they knew the timing of the second MPCA disbursement they had been able to buy things they needed on credit as they could be sure of being able to pay the kiosk once they had the money.

## Cash adequacy

56% of MPCA beneficiaries had also received cash under the government’s COVID-19 assistance and preferred the MPCA as the amount had been more substantial compared to the former. Women told us they were ‘grateful’

and ‘happy’ to have received the MPCA cash which had helped them cope with decreased income. Although most knew about the initial plan of three disbursements<sup>3</sup>, they told us they preferred having received two disbursements of IDR 2 million each. Mothers explained this preference saying not only was the sum (IDR 2 million twice) enough for daily needs, snack money for children, and in some cases small savings, but also gave them ‘something to look forward to’ after the first disbursement.

**In general, most beneficiaries understood and accepted the eligibility criteria for the MPCA** saying that it was clearer than the criteria for government assistance like PKH or the COVID-19 assistance. With the exception of a few people in E Lombok Highland, who thought that since the assistance was earthquake-related everyone affected by the earthquake should receive it, others across locations expressed satisfaction with the criteria saying it was easy to understand.

While the team met some women who fit the eligibility criteria but had been excluded from the assistance, this was so because they lacked proper documentation or had missed registration (either they had been away from the village for a long period of time, living elsewhere or, in the case of pregnant women, become pregnant after verification).

## Project processes

**MPCA was one of the very few programmes which had an initial socialization process for beneficiaries where people were informed about the objective of the programme along with the eligibility criteria,** especially when compared to government assistance programmes like PKH or the COVID-19 assistance for which there were no known socializations or discussions around eligibility.

While cadres were primarily responsible for communicating about the programme and

<sup>3</sup> The assistance was planned as three disbursements, first disbursement was of IDR 2 million and the second and third of IDR 1 million each. This plan was revised to reflect the post-pandemic situation and the second and third disbursements were combined to provide IDR 2 million as the second disbursement.



collecting documentation for verification, the sub village heads were also involved to an extent in E Lombok Coastal and Industrial Coastal. Women preferred to receive information from cadres who lived in the neighbour and with whom they had regular contact.

In general, there were no grievances about lack in communication or information from the programme except when it came to the timing of the second disbursement in E Lombok Highland and Coastal and the first disbursement in E Lombok Industrial Coastal, all of which had been delayed because of the COVID-19 pandemic.

Most of the women we chatted with were aware of the contact number provided on the booklet which they were given during the first disbursement. Although they knew that the number could be contacted in case of a complaint or query only 7% of women responded that they had actually contacted the number. Most women shared they were shy and felt *'it wasn't appropriate to get the money and then complain about it, it shows we're not grateful'* (woman, E Lombok Highland). Women in all locations shared that instead of calling the programme staff, they addressed their queries, for example, about the delay in second disbursement to the cadres or the village officials or turned to their neighbours for help as they felt more comfortable discussing with them.

## Changes in learning and health seeking

### Schools and learning

Schools in all locations had closed since mid-March after receiving a directive from the District Education Office and were yet to reopen at the time of the endline fieldwork.

Parents are concerned about sending children back to school but insist that schools need to reopen. Mothers, particularly in E Lombok Highland where tourism has resumed since the lifting of restrictions, did not see why children could not go to school saying, *'if it is safe for tourists to come, it should be safe for our*

*children to go to school'*. Others told us that children needed to go back to school because they could not focus at home and needed teachers' instructions.

Online/remote teaching is more regular compared to early pandemic days. Since the start of the new school year in July, some junior and senior high schools have started more or less regular online classes for a few hours in a day or unofficially have students come to school in shifts for a few hours for a couple of days a week (all locations). We also saw that some schools were still depending on teachers to give assignments via WhatsApp and providing explanations for study materials through voice notes. Others, mainly primary but also some junior high schools, had set up learning posts in the village or in teachers' houses where 5-6 students supervised by a teacher gathered for a few hours to study (E Lombok Industrial Coastal and Coastal).

There are no clear instructions from the District Education Office as to the reopening of schools. A few of the school teachers and principals we met shared that, in anticipation of school reopening, they had installed necessary health protocols like hand washing stations at schools and some others had distributed masks and provided socialization to students about mask wearing and distancing, although agreeing that most students and, in some cases teachers, did not correctly use masks.

### Health services and current health situation

Except for the one recent case of a power plant worker testing positive in E Lombok Industrial Coastal there were no other reported cases of coronavirus infection in the study locations.

35% of those surveyed said the frequency of visit to health facilities had remained the same since the start of the pandemic while 29% said they were going less often now. Of those visiting less often 43% said this was because their health was better and 25% said they went less often now as they were worried about contracting COVID-19.

Posyandu services that had been paused in E Lombok Highland and Coastal until July had



resumed fully, including pregnancy checks and immunization of babies.

The report concludes with a number of implications:

### **Preferences for cash assistance**

Improved advance information about the timing of disbursements enabled families to manage their household finances. This helps families plan when to take and repay credit and loans, reducing stress for beneficiaries and providing reassurance to credit providers of likely repayment times.

Beneficiaries prefer fewer disbursements of larger amounts as small disbursements incur higher opportunity costs to collect and are used to pay off incidental debts while the larger tranches provide more tangible contribution to families' costs and the potential to reserve some as savings as well as being '*something to look forward to*'.

Beneficiaries are '*grateful*' for the MPCA cash assistance but most would prefer to have received it sooner, particularly since it had been over a year since the earthquake.

### **Spending cash assistance**

Imposition of less restrictions on the use of the MPCA cash assistance has enabled people to meet small credit payment obligations which allows further credit to be taken and flexibility for savings. Restricting people from using the assistance cash on paying debts or on things other than children's needs (as was done in two study locations during the first disbursement) fails to recognise that nearly all families have credit arrangements with local kiosks and many also take small informal loans from neighbours or friends. Investing in gold, small businesses or farming inputs, as was done by many families, help provide for the future and build resilience in disaster affected communities.

Women manage day-to-day family finances with their main concern for their children's needs/wellbeing. The study confirms that mothers in this area of Indonesia can control and make decisions about social assistance, and that they

are comfortable doing so.

### **Communication and information sharing**

Timely and clear communication has ensured that not only beneficiaries but also the wider community understand and support the purpose of the MPCA and the eligibility criteria. The use of WhatsApp groups between programme staff, cadres and village officials contributed well to ensuring improved information flow from the programme to beneficiaries.

Feedback/complaint phone lines are rarely used not because there are no complaints or queries but mostly because of culturally entrenched norms about seeming ungrateful or criticising service provision. People prefer personal interaction to get questions answered, highlighting that it is crucial for cadres and village officials to have adequate and updated information regarding the programme.

### **Eligibility**

The eligibility criteria for the MPCA (children under 7 years old and pregnant women) were clear and widely accepted by beneficiaries along with others in the communities. There is, however, a need to recognize that some people are disproportionately affected in different situations. For example remittances, which can be a lifeline for families during disasters, became more intermittent during COVID-19 affecting families that depend on these. This resulted in those who are often better off to have to deal with income shortages. Farmers who often suffer during natural disasters were still able to do limited work during COVID-19 restrictions while some with small businesses like kiosks and warungs were hit harder. The programme could take this into account and also explore a means to provide discretionary MPCA for those disproportionately affected during different crises.

### **MPCA and children**

As an emergency cash assistance programme with adaptive social protection as its base, the MPCA programme could keep a look out for other useful ways people can be helped in a crisis. For example, the national



spotlight on using the internet as a means for learning has highlighted the importance of maintaining internet connectivity. This could also be significant after a natural disaster and allow children to resume learning earlier. The programme could explore other ways to help children, for example, through initiatives like topping up phone credit through existing and up-to-date phone records of children/parents.







# 1. INTRODUCTION

# INTRODUCTION

This report presents findings of the endline assessment of beneficiaries' and community experiences of multi-purpose cash assistance (MPCA) in East Lombok. The MPCA in East Lombok is a UNICEF-supported post-disaster initiative and a follow-up to the MPCA programme implemented in North Lombok in 2019. UNICEF, along with support from its implementation partners in Lombok, engaged Empatika in order to provide people-centred accounts of the MPCA in East Lombok. The East Lombok MPCA built on UNICEF and its local partners' experiences in North Lombok, along with other development partners' experiences with MPCA-type programmes in Central Sulawesi. This study also builds on the tools and learning from qualitative assessments of these programmes, also conducted by Empatika. While these previous MPCA assessments were conducted post-programme, this assessment in East Lombok included baseline and endline components along with a survey as a complement to the qualitative insights.

The East Lombok MPCA was initiated to help support recovery following the July and August 2018 earthquakes in Lombok, which damaged over 129,000 houses and left more than 445,000 people internally displaced<sup>1</sup>. However, with the arrival of the COVID-19 pandemic in March 2020, the programme was reconfigured to contribute to supporting beneficiaries to cope with the effects of COVID-19. COVID-19 also affected distribution of the MPCA, and subsequently the timing and conduct of this assessment.

Distribution of the first of the planned three MPCA payments to beneficiaries had been conducted in five of the eight communities as the COVID-19 pandemic began to impact Indonesia. For the remaining three communities, these first payments were delayed until July, 2020. Given the delays with distribution, UNICEF then decided to combine the second and third payments into one final payment. Distribution of these final payments for all communities began in mid-August, finishing in late September, 2020 (two years after the earthquakes).

As agreed with UNICEF, this assessment was conducted in four of the eight communities receiving the MPCA in East Lombok (three communities for the qualitative component). The study was planned to include a small scoping mission; a baseline survey and qualitative immersion; and an endline survey and immersion following the final disbursements. The scoping mission was conducted in late February during the MPCA programme's beneficiary selection period, and our team carried out the baseline survey in early to mid-March. The qualitative element of

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<sup>1</sup> Emergency Plan of Action Operation Update Indonesia: Earthquakes and Tsunami -Lombok 14 Jan 2019



the baseline was then postponed until mid-July due to COVID-19. We also modified the method and tools due to COVID-related health concerns. Instead of conducting immersions as had been planned, we used participatory focus group discussions (pFGDs) with beneficiaries, supplemented with informal conversations with a range of community members (see the Methodology section 2 for more details). The endline survey and qualitative component were then carried out following the final disbursements in the assessment communities.

Like the assessments of the MPCA programmes in North Lombok and Central Sulawesi, insights gathered from this study are expected to inform UNICEF and its partners about beneficiary perspectives and best practices in MPCA and transfers during emergencies. The study also

intends to contribute to learning in support of adaptive social protection in Indonesia. The Government of Indonesia (GoI) response to the COVID-19 pandemic included special social assistance schemes (both cash and in-kind) which were received by all of the study communities during the assessment period, providing us with an opportunity to compare MPCA with these government schemes.

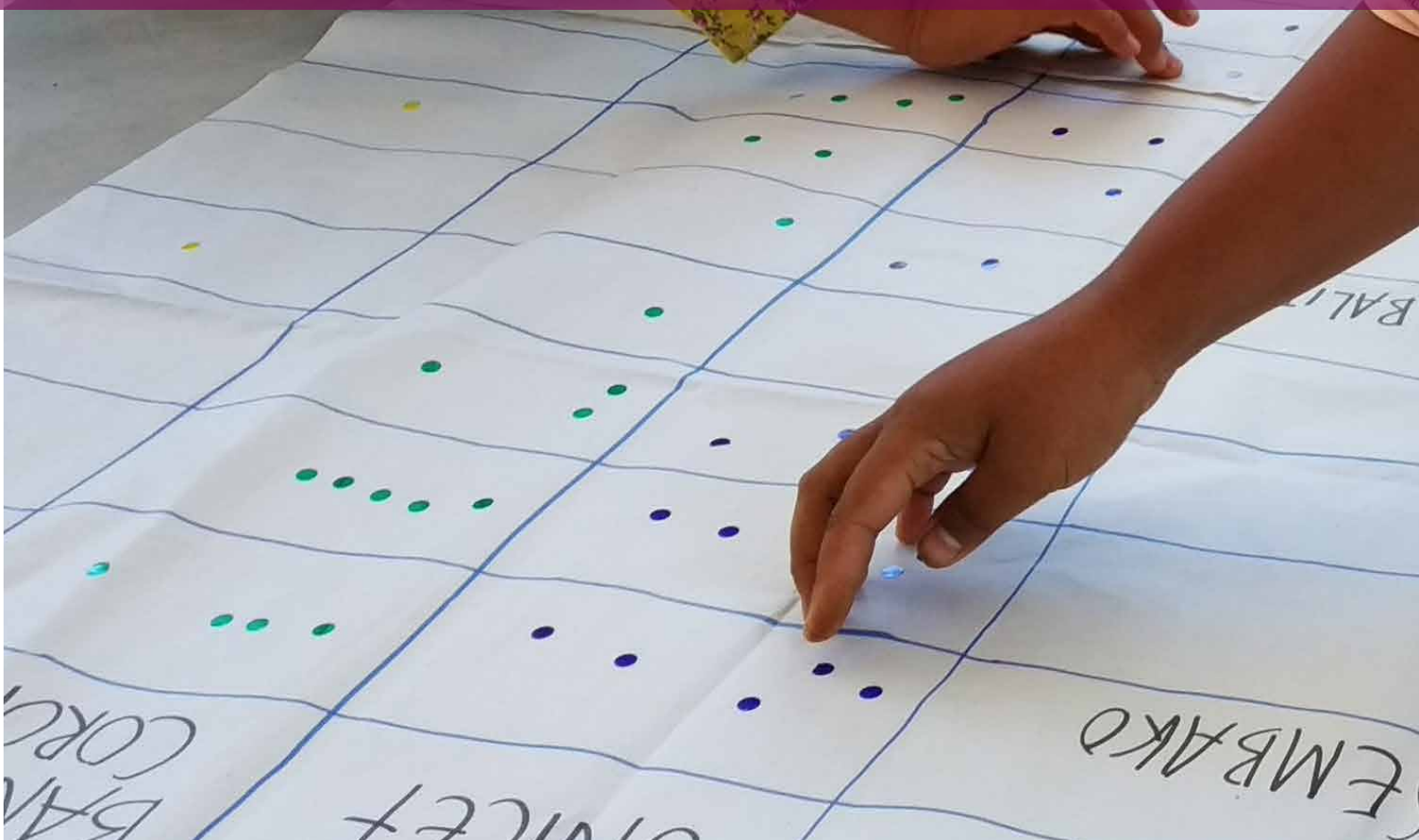
While the planned immersion was not done due to COVID-19, and new health protocols meant that contact between researchers and community members was more limited than a typical Empatika study, data collection still utilized our principles of people-centered research such as informality, using people's own spaces for interaction, and encouraging a wide-range of community voices.







## 2. METHODOLOGY







1. JAJAN
2. JAJAN
3. SABUN, SAMPO, DLT
4. PAKAIAN
5. PERLENGKAPAN BAYI dan
6. MAINAN ANAK

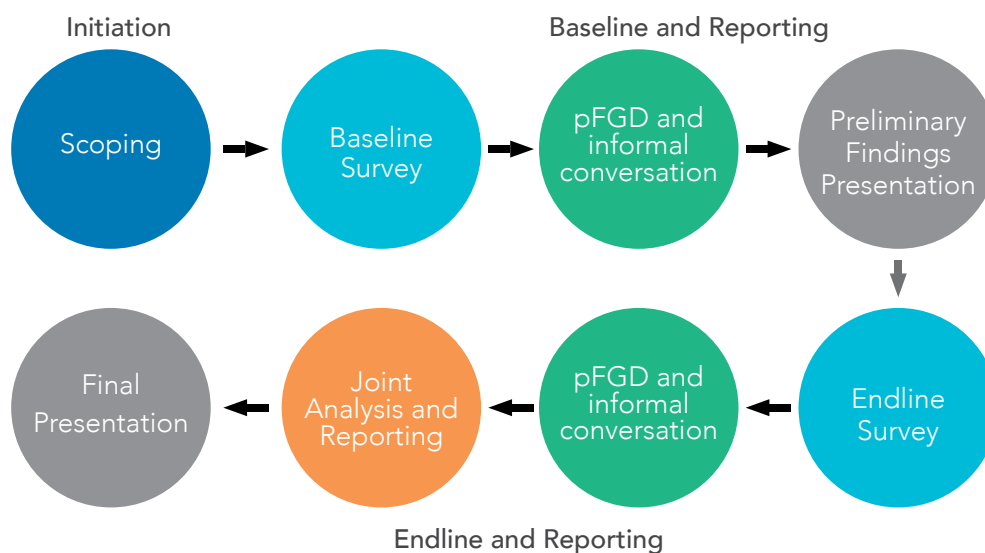
# METHODOLOGY

This assessment was designed as qualitative study combining a variety of participatory approaches such as scoping, multi-day immersions and integrated participatory focus group discussion (pFGDs) along with a small-scale complementary survey. The data collection was planned in two phases: before/around the time of the first MPCA disbursements (baseline) and after the final disbursements (endline). The baseline and endline were planned for March and July 2020. However, on 2 March 2020, Indonesia recorded its first confirmed cases of COVID-19 and from 24 April to 8 June, the GoI imposed travel restrictions to almost all regions in Indonesia, including to West Nusa Tenggara. This caused a delay in the assistance distribution as well as for the data collection process.

In response to the pandemic situation, Empatika assessed the feasibility and safety of the data collection methods initially proposed for this assessment. After discussions with UNICEF, the implementing partner Catholic Relief Services (CRS)<sup>2</sup>, and the local government in East Lombok, including the heads of sub-district and village in all study locations, Empatika adapted the immersion research into pFGDs supplemented with informal conversations. These tools emphasized many of the same principles with immersion research but can be used in contexts where researchers are unable to stay in communities, such as during post-disaster situations or in this case, during a global pandemic.

## STUDY PROCESS

**Graphic 1: Methodology Flow Diagram**



<sup>2</sup> CRS also worked with a local Lombok NGO, YSLPP as part of the on-the-ground implementation.



**Table 1: Assessment field visits timeline**

Scoping and spot checks	20-24 February 2020
Baseline survey	9-16 March 2020
Baseline pFGDs and informal conversation	14-20 July 2020
Endline survey*	29 August-03 September, and 22-26 September 2020
Endline pFGDs and informal conversation*	6-9 September, and 30 September-02 October 2020

\*For the endline, data collection had to be conducted at different times to accommodate final disbursement schedule that took longer than planned due to the COVID-19 pandemic

## Scoping and spot checks

The research started with a four-day scoping visit by a team of two researchers in four communities receiving MPCA. The scoping was conducted in the 3rd week of February 2020, coinciding with the beneficiary verification process.

During the scoping, the research team observed part of the verification process, met programme staff, village leaders as well as CRS and UNICEF field teams. The researchers also had informal conversations with around 30 mothers and posyandu cadres to gather contextual information that was used in the design of the subsequent phases of the study. These conversations were also used by the researchers to begin to develop relationships in these communities, which aided familiarity with the research team for the baseline and endline field visits. From the scoping visit, the team gained some insights about the initial process of MPCA in the communities (see Box 1).

## Complementary Survey

A household survey was conducted at the start of the MPCA disbursements and again following the final disbursement. The survey was designed to complement the qualitative tools by obtaining additional information from the mother or primary caregiver in beneficiary households.

The survey was conducted in four of the MPCA villages, selected from the eight communities receiving the MPCA. The selection of these locations were jointly discussed with UNICEF and

CRS, and four selected locations are considered to be representative of the demographic of the beneficiary communities. Factors for these considerations such as population, number of beneficiaries, disbursement timing, as well as providing a mix of coastal and inland locations. More information about the study locations is presented in Section 3.1.

Survey participants were selected from the list of beneficiaries provided by CRS, using stratified random sampling. The beneficiaries are stratified or divided into subpopulations at the sub-village level and respondents are selected independently from each sub-village. This sampling is advantageous

### Insights from the Scoping

1

Some of the initial insights from the scoping visit included

- In two of the locations, people had not had any notice that the verification would be happening, resulting in many mothers and/or children being out of the house at the time.
- In all locations, people mentioned that they did not know the upcoming timeline for the programme and some mothers were worried that they might not actually receive the cash assistance.
- There were also instances of misinformation or misunderstanding from the beneficiary mothers, such as that they would have to go to the post office directly for the second and third disbursements, or that they would not get subsequent disbursements if their children are not healthy.
- The involvement and motivation of the posyandu cadres seemed particularly important for quicker and better information sharing.

where the subpopulations vary in size and demographics, and proved to be crucial for the representativeness of the survey in a particular community. In the baseline survey, the research teams visited the homes of beneficiaries, and noted some sub-villages located far from the center of the village.

Due to the coronavirus pandemic and as part of COVID-19 prevention efforts and Empatika's field work protocols, for the endline survey the participants were invited to several hub locations in the village. Unfortunately, some participants were unable to come on the assigned date due to work, health reasons and/or were out of the village at the time.

The target respondents for the survey were 20% of the total beneficiaries in the selected survey locations. This percentage is considered large enough to account for diversification in each location while still providing strong enough generalization for the results to represent the population. The determined sample size also considered the logistical impact of survey implementation and was discussed with CRS. Total respondents for the baseline survey are 528 participants or 21.87% of the total 2,414 beneficiaries in the four villages, while in the endline, the total respondents are 462 participants or 19.13% of the total beneficiaries. On average, around 87.5% of the participants in the baseline were surveyed again as shown in the table of survey participants below.

The baseline survey focused on how things have changed post-earthquake related to

families' livelihoods and income, behaviour and coping mechanisms, debt and credit as well as their understanding and experience with the MPCA program. This consisted of 37 questions with an additional eight questions added to understand the debt dynamic from kiosk owners' perspectives.

The endline survey consisted of 40 questions and an additional eight questions for kiosk owners. Some questions related to basic household information (e.g. number and age of children or type of administrative documents owned) from the baseline were removed and replaced with questions related to people's experiences in regards to changes due to the COVID-19 pandemic and COVID-related assistance.

The data collection for the survey was conducted using mobile devices, where the research team directly input respondents' answers to the tablets or smartphones. This provides several advantages compared to paper questionnaires. First, the whole survey process was shorter, giving less of a time burden to the respondents, as well as saving time and resources for data entry. Second, it provides better consistency checks and flow skips, resulting in better quality data. Third, progress can be monitored remotely.

The mobile app, CSEntry, that was used also does not require internet/data access while the survey is being administered, meaning that there was a low chance of any data being lost. Data is stored on the phone until the

**Table 2: Overview of Survey Participants**

Location Code	Survey Participants - Baseline	Survey Participants - Endline
E Lombok Highland	241	214
E Lombok Coastal	128	107
E Lombok Industrial Coastal	96	84
E Lombok Hill	63	57
<b>Total Respondent</b>	<b>528</b>	<b>462</b>
Percentage of respondent from total beneficiaries of 2,414 in four selected villages	21.87%	19.13%



researchers gain internet access at which point the data is automatically uploaded and synced with the server.

### **Participatory Focus Group Discussions (pFGDs) and Informal Conversations**

The primary qualitative method for this study, following the adjustment due to COVID-19, was pFGDs and informal conversations. Three villages (out of four study locations in the survey) were selected for the qualitative phase. From Empatika's experiences in other studies as well as the assessment of the MPCA in North Lombok, three study locations in one district was considered enough to provide rich and insightful findings. The selected locations were purposely chosen to provide diverse information that could be triangulated to form a complete narrative.

For the pFGDs, a total of 14 groups of mothers participated in the baseline and endline discussions including a total of 60 women. In addition, the research team interacted with a total of 136 people in the community through informal conversations that included non-beneficiaries (MPC or COVID-assistance), fathers, youth, children, as well as village and health officials.

PFGD participants were randomly selected from the list of survey participants, and also stratified to the sub-village level. The participants were then invited by the heads of sub-village and/or cadres who had been briefed on the purpose and nature of the discussions. For the endline, the same participants were re-invited again to participate in the pFGDs. A full list of study participants can be found in Annex 2.

Teams of three to four researchers were assigned to three MPC villages and all researchers stayed in the accommodation near or within the communities for at least three days. This helped the researchers to build a better understanding of people's daily lives, observe changes and quickly build rapport with people in the communities. Furthermore, whenever possible, the researchers who conducted



As part of the health protocols for the pFGDs, all participants and facilitators were provided with, and asked to wear, masks and/or face shields. Mothers were also able to bring their children to the discussions.

the pFGDs and informal conversations were the same as those conducting the surveys, which helped the researchers build contextual knowledge and allowed them to follow up on topics or conversations that were not able to be captured in the survey.

Combining participatory principles and tools from immersive research and other qualitative methods, pFGDs were designed to intentionally move away from the traditional question and answer format to more engaging exercises with visual, diagramming, and writing activities. Exercises were done both as individuals and as a group in order to help seed discussion and aid exploration of topics. To further support this approach, research teams tried to use informal spaces for the pFGD sessions as much as possible such as shaded gardens, empty *posyandu* buildings and verandas.

Outside of their time facilitating the pFGDs, researchers used their remaining time in the village for conducting informal conversations. As the participants of pFGDs are mothers who received the MPCA assistance, the informal conversations primarily focused on other community members such as *posyandu* cadres, fathers, non-beneficiaries, youth, village officials, health officials and other community members. These conversations took place over a period of days in order to promote an iterative process and allow the researchers to triangulate various insights from different perspectives (e.g. mothers and fathers, children and adults, beneficiaries and non-beneficiaries, etc.), which

enables in-depth information to emerge during a relatively short period of time. The baseline qualitative fieldwork was conducted in July after travel restrictions were lifted. The pFGDs and informal conversations were designed to capture the experiences of MPCA beneficiaries related to the first MPCA disbursement. As this fieldwork came immediately after the coronavirus-induced delay to the programme timeline, an additional focus was added looking at the impacts of the coronavirus pandemic for beneficiaries and the communities at large. The endline was conducted in September and October, around 2 weeks after the final disbursement of the MPCA in each community, and focused on changes before and after the MPCA program, including pre and post-coronavirus pandemic and comparisons with the situation post-earthquake in 2018. An overview of the tools used in pFGDs as well as topics for informal conversation are described in **Table 3**.

## POST-FIELDWORK PROCESS

During the pFGDs, facilitators took notes during each of the discussions, although they were also careful not to take notes in ways that disturbed the flow of the discussion or made people feel self-conscious about what they were saying (so for example, the researcher/facilitator leading a particular discussion would often take minimal notes, letting the other researcher take more detailed notes). In addition, all discussions are visualized with various visual tools, charts or diagrams, minimizing the needs to take notes. The facilitators then went over their notes and visual documentations together after finishing the pFGD sessions for the day using pre-prepared note templates. For the informal conversations, researchers took notes in between conversations, during breaks, or at the end of the day. This ensures the conversations were truly informal but still allowing the researchers to capture all information as complete and detailed as possible.

### Compilation of findings

Following completion of the qualitative fieldwork in each study location, each team had a half-day debriefing session with the



Some of the COVID-related protocols the team used during the pFGDs included hand washing stations, providing masks and hand sanitizer to all participants, requiring face masks (for facilitators and participants), and using outdoor/open-air spaces for the discussions.

study leader. These sessions explored the context of each of the locations, went through what the team felt may have been important insights from each of the pFGD exercises and informal conversations, discussed the general pFGD process, documented findings from researchers' informal conversations, and considered researchers' other observations and experiences (for example, during the survey process).

### Archiving

Each sub-team also spent a day to develop a coded archive of all of their fieldwork materials including the note templates, all visuals, diagrams, photographs, and other written notes that were part of the different pFGD sessions. Along with the debriefing notes, these archives form the dataset that was used during the analysis and writing process and provides a database which could be useful for future studies.

### Analysis and Preliminary Findings

Analytical frameworks for the reporting process were developed following completion of each



Table 3: Overview of Qualitative Tools

Baseline qualitative tools overview	
pFGDs (MPCA beneficiary mothers)	
<b>Ladder of Needs</b> To understand how needs changes now (July) compared to when coronavirus restrictions were put in place	<b>Expense mapping</b> To understand people’s typical expenses and any changes in these, including access to goods and services, as well as dynamic and changes in debt
<b>Service provision and access: health</b> To understand how posyandu service has changed post-coronavirus pandemic	<b>Service provision and access: education</b> To understand how education service and access has changed post-coronavirus pandemic
<b>Coping mechanisms</b> Exploring people’s main changes from their perspective, their family, and the community since Corona in March, looking at how people cope.	<b>Information on the cash-based assistance</b> Understanding people’s experience of the MPCA
Informal conversations	
With <b>village officials</b> : To understand contextual changes because of coronavirus and impact on the community as a whole, local government response to the pandemic, as well as support received and needed	With <b>health workers</b> : To understand changes from perspectives of nurses and midwives in health services due to the coronavirus pandemic, and impact on community access to health services, local government response to community health, as well as supports received and needed.
With <b>pregnant mothers/new mothers</b> : Changes in visit and access to health services during pandemic, problems and challenges in accessing goods and services for pregnant women/new mothers/babies, as well as coping mechanisms and stresses.	With <b>education providers</b> : To understand changes on education services, learning activities and facilities, local government response to education sector, as well as support received and needed
Endline qualitative tools overview	
pFGDs (MPCA beneficiary mothers)	
<b>Reflection cards</b> Exploring work and income recovery post-earthquake/ pre-coronavirus and post-coronavirus	<b>Mechanism diagram</b> To understand beneficiaries’ experience of the MPCA, particularly in terms of eligibility, mechanism of cash delivery, satisfaction as well as feedback and grievance expression.
<b>Expenses Diagram</b> To understand families’ spending of the MPCA and other social assistance, people’s perception of the timing and amount of cash assistance, and if people foresee financial constraints and how they will deal with this, including on debt and repayment.	
Informal conversations	
On <b>work and income</b> , with men and women: To understand impact of coronavirus pandemic to income and work, debt, as well as how COVID assistance from Gol helped people to manage their needs	On <b>health</b> , with men, women, pregnant women, cadres, midwives and nurses: To understand changes on access to health services and facilities, health seeking choices and impact on immunization.
On <b>education</b> , with students at different school levels, parents and teachers or principals: To understand changes affecting students and children/ teens in their daily lives and teaching/learning, changes in education cost, assistance received and needed, preparation for re-opening as well as concerns on education, particularly for school reopening.	On <b>eligibility for social assistance</b> , with beneficiaries and non-beneficiaries of MPCA and COVID assistance: To understand their views on eligibility criteria, fairness of selection and distribution of different COVID assistance, concerns as well as impact of COVID assistance to the community.



Researchers talked with beneficiary mothers during the endline survey in E Lombok Industrial Coastal

data collection period rather than before, adopting a grounded theory approach. The study team leader, co-leader, quantitative and qualitative technical advisor undertook joint analysis to lead into the endline preliminary findings presentation and report writing process. A three-stage process derived from conventional framework analysis was undertaken by these three researchers independently comprising:

1. Familiarisation (immersion in the findings): all three researchers read all the notes, visual descriptions and survey results independently.
2. Identification of themes (from the debriefing notes, archiving and survey results): all three researchers jointly discussed themes and findings from their independent analysis.
3. Charting (finding emerging connections): categorization and pattern analysis of the above themes and findings to understand the connections between each theme and the overall narratives.

The independence of this activity is designed to test if the same/similar themes emerge between different reviewers. This is a key part of the analysis to add credibility (i.e. different researchers having similar takeaways/coming to the same conclusions from the same material). After the study leader, co-lead and qualitative technical advisor completed their own charting of the debriefing notes, they came together to discuss and explore some initial emerging narratives that could form the basis of the preliminary findings presentation and an initial

framework to guide the report writing. The study leader, co-lead and quantitative technical advisor also analysed the survey results, comparing results of endline and baseline whenever possible and noting any changes captured in the survey. During this analysis process, the study lead and co-leads also identified areas and topics that required further confirmation and followed it up with the field research teams.

## STUDY TEAM

The study team comprised fourteen researchers, who have all participated in a six-day RCA Immersion Research Level 1 training and have joined previous Empatika studies, including one international researcher in the role of study leader. The majority of researchers who conducted the pFGDs and informal conversation also administered the quantitative survey, and whenever possible, the same researchers were assigned for both baseline and endline. For more information, please see Annex 1.

## SAFEGUARDING AND ETHICS

The Empatika team takes ethical considerations very seriously, especially considering the fact that the research involves close interaction with children. At best, the study can be viewed as a way to empower study participants in that they are able to express themselves freely in their own space. People were informed that this was a research and were never coerced into participation. As per American Anthropological Association Code of Ethics, Empatika adopts an ethical obligation to people 'which (when necessary) supersedes the goal of seeking new knowledge. Researchers do everything in their power to ensure that research does not harm the safety, dignity and privacy of the people with whom they conduct the research.' Researchers ask for people's verbal consent to be able to use their stories and insights and assure people that they would keep their sharing off the record if they do not give their consent. Researchers sign a declaration as part of the archiving process that they received people's verbal consent to share their stories and insights. For this study, written consent was



also obtained for each participant of the pFGD groups.

During the surveys, pFGDs and informal conversation, the research teams collected personal data such as names and ages of parents and children as well as village and sub-village address. These personal data are all coded to protect the identity of individuals and communities. The exact locations and identities of study participants are not revealed in this report.

Before taking photos in a community, researchers ask members of the community about the appropriateness of taking photos. Any identifying features in photos are removed digitally to further protect people's anonymity. All researchers are briefed on ethical considerations and trained on the Child Protection Policy before beginning every study (irrespective of whether they have previously gone through this). All researchers sign Code of Conduct on Confidentiality, Data Protection and Child Protection Policy declarations as part of their contracts.

### **Addressing risks related to COVID-19**

All field data collection, except for the scoping and baseline survey, was conducted during the COVID-19 pandemic. To mitigate risks and ensure the safety of participants as well as Empatika's researchers, Empatika worked extensively on creating and updating a COVID-19 fieldwork protocol. Among other steps, this included: i) researchers taking a COVID-19 swab test (PCR) prior to travel, ii) mandatory use of a face mask or face shield during all data collection, iii) providing and requiring participants to wear face masks and/or shields during the pFGDs, iv) only interacting with study participants in open-air/outdoor spaces, as well as v) taking another PCR test, or two rapid tests once researchers returned from fieldwork<sup>3</sup>.

<sup>3</sup> For all three fieldwork trips during the COVID-19 period, all researchers tested negative before travel and upon returning from the field.



A researcher works with mothers in E Lombok Coastal during the endline pFGDs

## **STUDY LIMITATIONS**

- » Due to the COVID-19 pandemic, MPCA disbursement in several locations was delayed. While two study locations received their first disbursement in late February to early March, the other two study locations received the first disbursement in July. For the baseline survey in March, relevant questions were separated to accommodate this difference (i.e. what do you plan to use the MPCA for vs. how have you used the MPCA ). There may be some bias and differences in the way people answered these questions, especially for those that had not received the disbursement yet.
- » The delay with the disbursements also affected the baseline qualitative fieldwork which was originally planned to be conducted immediately after all locations received their first disbursement. By the time the baseline qualitative fieldwork took place in July 2020, one location had just received the first disbursement a week earlier while the other two locations had received it in March. Although the discussion around expense mapping and needs differentiated typical and seasonal needs as well as changes due to the COVID-19 pandemic, people's responses might have been influenced by their sense of financial security or insecurity at the time of discussions, which could have influenced by how much time had passed, or not passed, since receiving the first MPCA payment.
- » In all study locations, starting in May some study participants also received COVID-



For the pFGDs, we used open-air spaces including as much as possible areas that would help promote open and comfortable sharing, such as this garden space nearby a warung in one of the study communities.

related assistance from the local or central government in the form of food or cash. There were also changes for PKH recipients who received more cash or additional food assistance in this period. While this provided a good opportunity to reflect and compare the benefits, complaints and experiences of these different types of cash assistance, it also meant that: i) people might have had difficulties differentiating how they used the money or goods from each programme, and, related to this, ii) that the impacts of the MPCA for families, particularly in the survey results, may be confused by the fact that many families were also receiving other special assistance during this period. This limitation may be relatively minimal though given that the MPCA disbursements were different in terms of frequency and amount (for example, the amount of the COVID-related cash assistance was around IDR 300,000-600,000 given on average three times over a period of four months, while MPCA beneficiaries received IDR 2 million twice over a period of 3-6 months).

- » The study fieldwork came around 2 years after the earthquake in Lombok and in the middle of the COVID-19 pandemic. Some study participants were quick to point out differences and similarities in the severity and nature of the disaster impacts, changes and assistance received during these periods. However, some people also

had trouble recalling specific timings in the past and tended to focus more on current pandemic events.

- » For the scoping and baseline survey, researchers met and explained the purpose of the data collection directly to the participants. Due to the COVID-19 pandemic, for the endline survey and pFGDs the participants were initially contacted by the heads of sub-village and/or cadres about the purpose, date and location for the data collection. This might have made some participants feel obligated to participate in the discussions and/or the survey. However, all participants had already met with the researchers during the baseline survey and established basic relationships with them which possibly mitigated this limitation. Furthermore, all researchers also explained the purpose of the research, provided the option to opt-out at any time in the survey or discussions, and re-confirmed people's consent to participate prior to the pFGDs and survey.





### 3. FINDINGS



# FINDINGS

## 3.1 CONTEXT

This section provides a brief, comparative description of the study locations. The location names have been kept confidential and referred to in this report by monikers.

All locations had suffered infrastructural damages from the 2018 earthquake, the effects of which are still visible in the form of some buildings which are still damaged (E Lombok Industrial Coastal and Coastal), under construction (E Lombok Coastal) or new/rebuilt (all locations). In E Lombok Coastal, people told us the re-building of school and mosque buildings and people's homes had been underway earlier in the year but was paused because of the pandemic. We did not come across families that were still living in tents or temporary shelters.

There is at least one health facility available in every study location, typically a *pustu* (*Puskesmas Pembantu*, sub-health centre) and/or a *polindes* (*Pondok bersalin desa*, village maternity post) and every village has a monthly *posyandu* (*Pos pelayanan terpadu*, integrated health services e.g. clinic sessions for mothers and young children, the elderly etc.). People have to travel to the next village (E Lombok Highland) or the sub-district capital about 7-10 km away to visit the *puskesmas* (*Pusat Kesehatan Masyarakat*, sub-district level health centre). As reported in the baseline brief<sup>4</sup>, all

health facilities except the *posyandu* had remained open during the lockdown period (end of March to end of June/early July 2020) although saw less visitors as people feared contracting the coronavirus or being subjected to rumours about them being infected if others in the community saw them at health facilities. *Posyandu* activities in E Lombok Highland, Hill and Coastal had been suspended during the lockdown and only resumed in July while the *posyandu* in E Lombok Industrial Coastal had continued with precautionary measures like mask wearing and limited numbers of mothers/children in place.

All locations had at least one, often more, schools, from PAUD (*Pendidikan Anak Usia*



In this MPCA community located near a series of power plants, while some men in the community work at these plants, there are also many workers that come from outside of Lombok. These workers typically stay in dedicated dorms like this one, or in extra rooms in a local family's home, providing additional income to families and the community. These workers also spend money at local kios and food warung. At the time of the endline qualitative fieldwork, a positive COVID-19 case at one of these factories threatened to stop work. Stoppages such as these could put further pressure on the local economy here.

<sup>4</sup> A brief 'Qualitative Study of Emergency Multi-purpose Cash Assistance in East Lombok: Baseline Qualitative Findings Brief' presenting insights gathered and analysed during the baseline qualitative research in July has been provided to UNICEF.





A researcher talks with a mother during the endline survey in E Lombok Highland

Dini, pre-school) to SMA (Sekolah Menengah Atas, senior high school) levels, except E Lombok Industrial Coastal which does not have a SMA. As reported in the baseline, all schools had stopped in-school learning and activities after the lockdown in March which are yet to resume formally (discussed in detail in Section 3.4 below).

Most mobility-related restrictions in all locations had started to lift towards the end of June/early July when the research team was conducting the qualitative baseline fieldwork. At the time of endline fieldwork, normality was more or less restored in terms of people's mobility and smaller social events like celebrations, which had previously been restricted. Compared to



Mothers in E Lombok Coastal during the pFGD session on work and income effects of the COVID-19 pandemic compared to the post-earthquake situation.

the qualitative baseline in July, the research team observed less people using masks and practicing physical distancing in all the locations. At the time of endline fieldwork, there was one reported case of coronavirus in one of the study locations (E Lombok Industrial Coastal).

## 3.2 LIVELIHOODS RECOVERY

Following the earthquake in 2018, livelihoods and incomes had begun to improve for most people in the study locations by early 2020. People shared that they had resumed work a month after the earthquake with about 51% surveyed at baseline (early March 2020) indicating it had taken them between 3-12 months to get back to work normally. They shared that recovery had been difficult financially, but also psychologically as their homes were destroyed and they had struggled with the trauma of the experience. Some people in E Lombok Highland shared that the hardest time for them had been around the middle of 2019 when they were still living in temporary camps waiting for their homes to be rebuilt.

**Most incomes for those engaged in agriculture, fishing or salaried returned to pre-earthquake levels within eighteen months of the earthquake.** Most people, men and women, working as waged farm workers — both regularly or only when they need cash — fishermen and those with salaried jobs (including men who worked at the power plants in E Lombok Industrial Coastal) said their income

### Demographic information from the survey

2

- A total of 528 beneficiaries were interviewed for the survey of which 99% were women. The rest were men who were interviewed in the absence of their wives.
- Of the total interviewed women, 10% were pregnant at the time of the survey.
- 68% of the people interviewed were caring for 3-5 children and 27% had more than five children. 2% of the people had 1-2 children and 3% did not have any children but were pregnant.
- 80% were caring for one at least child under the age of 7, which is one of the target groups for the MPCA.
- 44% did not have any children in school at the time of the earthquake, 37% had one child in school at the time of the earthquake while the rest had 2-4 children in school at the time of the earthquake.

**Graphic 2: Overview of Study Locations****L1****E Lombok Highland**

Sees many tourists as close to Mt. Rinjani

**Topography** Hilly, far from capital city

**Population** 2,500 families

**Religion** Islam

**Livelihoods**

- Agriculture (mainly vegetables and fruits like garlic, carrot, strawberry) - both men and women
- Kiosks and warungs
- Accommodation providers for tourists

**Markets** Market in the village

**L2****E Lombok Coastal**

*'Husband may still go to the sea occasionally but they spend more time on the farming field now' (Village Head)*  
Gradually shifting from fishing to farming in the past 10 years.

**Topography** Coastal spread far inland, moderately close to district town

**Population** 1,450 families

**Religion** Islam

**Livelihoods**

- Agriculture (chili, corn, tobacco) - both men and women
- Fishing
- Kiosks
- Construction work
- Migrant work (international) - mainly men

**Markets** Market in neighbouring village, 10 mins by a vehicle

**L3****E Lombok Industrial Coastal**

Close to some small offshore islands so had been an increasing tourist thoroughfare

**Topography** Coastal but covering inland and hills, easy to access from sub-district capital

**Population** >800 families

**Religion** Islam (majority), Hindu and Christians (few)

**Livelihoods**

- Agriculture (mainly vegetables and fruits like corn, tomato, chili) - both men and women
- Livestock rearing (cow and chicken)
- Power-plant workers (men)
- Accommodation providers for tourists
- Kiosks
- Fish farming

**Markets** Market in the next village, 7 km away

**L4****E Lombok Hill**

*'The agriculture result is not good enough, and most people own just a small plot of land. That's why a lot of people work as migrant worker here'*

**Topography** Hilly, far from district town

**Population** 700 families

**Religion** Islam

**Livelihoods**

- Agriculture (chili, vegetable, rice field) - both men and women
- Migrant work (international) - mainly men
- Mobile food seller

**Markets** Market in the village



**Table 4: MPCA Programme Timeline in the Study Locations**

	E Lombok Highland	E Lombok Industrial Coastal	E Lombok Coastal	E Lombok Hill
<b>MPCA 1<sup>st</sup> disbursement</b>	February	July (delayed because of pandemic restrictions)	March	July (delayed because of pandemic restrictions)
<b>MPCA 2<sup>nd</sup> disbursement</b>	August	September	September	September

had either resumed or reached pre-earthquake levels by early 2020. This is also supported by the baseline survey data where 59% surveyed noted that their income had taken up to a year to normalize.

**But the construction sector took longer to recover.** Of the few in E Lombok Highland who said they had continued to struggle with their income until early 2020 were those who worked in the construction sector. One man who was a construction worker said most of the re-construction work went to outside workers who *'understood how to work with the new construction material provided for rebuilding'*. Another woman who owned a construction materials hardware store in the village shared that her business had not picked up after the earthquake because those rebuilding their homes received construction materials worth IDR 50 million from the government. She said that people also preferred going to bigger hardware stores to purchase what they needed and even when they had bought materials from her store, it had been on credit which most were yet to pay back.



A market in one of the communities. While COVID-19 health protocols are in place, we found that particularly within communities people often did not follow these closely.

### **Uncertainty was the hardest to cope with.**

Many women we met during the qualitative baseline had shared with us that the period after the earthquake had been very difficult for them because things had been *'uncertain'*. The same women during the endline told us that the period after the COVID-19 restrictions were announced was *'even more difficult than the earthquake'*. Women in E Lombok Highland told us there was no activity in the early days of the lockdown and they had to stay home, not just unable to work but also not able to meet friends and relatives. Now, even when they can go out, there is less work for them resulting in decreased income. Some even commented about receiving less assistance now compared



Selling garlic to local tourists in E Lombok Highland. Particularly in E Lombok Highland but also to a lesser extent in E Lombok Industrial Coastal, tourism has been a big part of these local economies. However, while tourism had begun to recover in E Lombok Highland by the time of the endline fieldwork, in E Lombok Industrial Coastal people shared that it was still much less than before COVID.

to the period after the earthquake when ‘even when we didn’t work, we still got our daily meals (as part of the assistance)’ (woman, E Lombok Highland). This is discussed in detail in section 3.5.

**Prices of produce dropped post-pandemic and are yet to improve.** People told us during the qualitative endline they are still struggling even after the coronavirus restrictions have lifted and ‘new normal’<sup>5</sup> has come into effect. Similar to the qualitative baseline insights from July 2020, people told us that prices of produce like chili, garlic, corn, tomato, tobacco were yet to improve<sup>6</sup> with 40% sharing that their income had decreased because the prices for these had dropped. While people told us that price decrease and fluctuation was a given for a ‘normal’ year, it had been unusually slow in picking up this year. People explained that there is less demand from other provinces because of the pandemic and selling at the local markets for a lower price was their only option for now. Many people we met, however, said they were expecting that the prices for their produce would improve in the coming months. As some women in E Lombok Highland who had planted carrots in June-July told us the price had improved by the time of harvest (three

months later) and ‘we don’t know when the price will increase but it will, so we don’t give up (on planting)’.

**80% of the beneficiaries surveyed at endline mentioned their income had decreased since the pandemic restrictions began. Of these 51% said this was because there was less work available or there was less demand for their services.**

#### **Waged farmers are the most affected.**

Similar to insights from the qualitative baseline, the decrease in prices of produce has also affected waged farm workers who shared that even though their daily wages were the same, they work less days as compared to before since landowners do not want to hire many workers. In E Lombok Coastal, people told us landowners who had previously employed at least 20 people when harvesting chili, were only hiring five people now and doing the rest of the work themselves with the help of family members to save costs. People hoped that an eventual increase in the price of produce would remedy this situation and they would be able to go back to working and earning as before.

**Small businesses are also struggling but accommodation providers seem to be doing better.** Others who owned small businesses like kiosks, *warung* and accommodation for tourists – the latter mainly in E Lombok Highland and Industrial Coastal – shared that their businesses, which had picked up by the time

<sup>5</sup> The term ‘new normal’ was suggested by Indonesian President Joko Widodo in mid-May and since then has been used to describe Indonesia’s pandemic-adjusted era.

<sup>6</sup> The price of chili dropped from IDR 30-40,000/kg to IDR 4-5,000/kg in E Lombok Highland and from IDR 25-30,000 to IDR 5,000 in E Lombok Coastal. In E Lombok Industrial Coastal the price of corn dropped from IDR 170-180,000/quintal to IDR 110-150,000/quintal while the price of tomato dropped from IDR 8-10,000/kg to IDR 500/kg.

**Table 5: Who is coping better?**

During the qualitative endline fieldwork, researchers asked beneficiaries and non-beneficiaries who, in their opinion, were coping better financially in the community.

	E Lombok Highland	E Lombok Industrial Coastal	E Lombok Coastal
<b>Who is coping better?</b>	<ul style="list-style-type: none"> <li>People with regular income/ jobs like teachers, PNS and kiosk owners</li> <li>Agriculture middle men</li> <li>Livestock owners</li> </ul>	<ul style="list-style-type: none"> <li>Power plant workers</li> <li>Fishermen</li> </ul>	<ul style="list-style-type: none"> <li>Migrant workers (remittance)</li> <li>Landowners</li> </ul>
<b>Who is doing less well?</b>	<ul style="list-style-type: none"> <li>Waged farm workers</li> </ul>	<ul style="list-style-type: none"> <li>Kiosk owners</li> <li>Small sellers</li> </ul>	<ul style="list-style-type: none"> <li>Waged farm workers</li> <li>Kiosk owners</li> </ul>



of the quantitative baseline (March 2020), had either closed in the beginning or not making much money now. Domestic tourism, which had started to resume when the team was in field for the qualitative baseline in July 2020, has continued steadily in E Lombok Highland and Industrial Coastal, but despite this day tourists seem to be exercising caution when buying food and snacks from local kiosks and *warungs*, likely because of the pandemic. Kiosk and warung owners shared that they were not earning much from their businesses as tourists had started to bring their own snacks when visiting. Several kiosk owners in E Lombok Industrial Coastal told us they used to earn IDR 1-2 million/day during weekends and IDR 500-700,000/day during a normal weekday selling snacks but were only earning about IDR 200,000/day on a normal day. Another woman who rented floating tyres to tourists shared that she earned IDR 150-200,000/day on her best day now compared to the IDR 300-500,000 she earned before the pandemic. In contrast to this, the research team observed that homestays, hotels and camping grounds that provided accommodation to tourists in E Lombok Highland were observed to be fully occupied on weekends. The research team calculated that these businesses earned about IDR 2 million when renting out four rooms to tourists over a weekend. People told us that domestic tourism had resumed steadily after the restrictions were lifted in July 2020 and the village had seen an influx of 3-4,000 day tourists over the Independence Day weekend in August, resulting in a three-hour long traffic jam outside the village.

***‘There are less people fixing their motorbikes and even for those who need repair, they try to not buy spare parts and ask me to fix it however I can’***

(motorcycle repairman, E Lombok Highland)

Kiosks and businesses not targeted at tourists too are worried about decreased income as owners speculate that people are being thrifty and spending less because *‘they have less work now’*. One kiosk owner in E Lombok Coastal,

where more kiosks are said to have opened since the earthquake, told us that even with the competition she used to make IDR 700-800,000/day before but was only making IDR 300-500,000/day now. Another woman who sold *soto* (traditional Indonesian soup) shared that earlier she would sell *soto* worth IDR 1.5 million/day during chili harvest. She had less customers during this year’s harvest as many people did not have work.

**Remittance has been unpredictable.** There is an assumption in E Lombok Coastal and Industrial Coastal that families with relatively frequent and regular incomes, like remittance or power plant workers, are doing better than the others in the community. However, when we chatted with people from such families they expressed concern about the unpredictability of their income as a result of the pandemic. In E Lombok Coastal, women whose husbands work as migrant workers in Malaysia told us remittance was not as regular as before the pandemic and the amount they received was also less compared to what they received pre-pandemic. They could not give us a specific reason for this but generally said it was *‘because of corona’*. We also met some men here who had previously worked in construction and palm oil plantations in Malaysia and while one had stayed back, others had been trying to return but had been unable yet. They shared that a man who worked in a palm oil plantation had recently returned but those working in construction jobs had been unable to and assumed this was because the demand for construction workers was lower because of the pandemic.

In E Lombok Industrial Coastal, wives of power plant workers and some workers themselves told us that for a few months their monthly payment had been delayed by a few days which, as per their assumption, was because of reasons related to the pandemic. This situation is likely to continue as when the study team was there, we heard that a supervisor at the power plant had tested positive for COVID-19 and the administration was planning to suspend operations for a week to get more workers tested. We also met a security guard who worked at the same power plant who had just received an official letter from the administration

which only informed them that the salary for workers will be delayed because of this development without going into further details.

### 3.3 HOUSEHOLD COPING STRATEGIES

#### **Credit and debt: Local kiosks**

**People have long standing credit arrangements with kiosks which enables them to pay for things bought later.** Similar to the findings of the first MPCA programme in Central Sulawesi and North Lombok, as well as other Empatika immersion studies across Indonesia, people in the study locations have credit arrangements with local kiosks. Typically, these credit arrangements are long-standing where people have been buying rice, snacks and other non-food items like soap, shampoo, cigarettes and gasoline from kiosks with an understanding to pay later.

**81% of beneficiaries noted at the endline that they had credit with local kiosks and similar to 80% at baseline. 51% of those who had credit said their credit amount had increased since the pandemic restrictions began, compared to 44% at the baseline whose credit had increased**



A young girl helps refill gasoline containers for her family's small gasoline refill business. Many of the MPCA beneficiary families have multiple sources of income, such as one mother in E Lombok Industrial Coastal who started a gasoline business to deal with her husband's large decrease in work due to COVID-19.



Boys in E Lombok Highland playing spinning tops. Children in all locations had more time for play with the move to partial or fully 'learning from home' arrangements due to COVID-19.

**since the earthquake. 79% said they had to take more credit because their income had decreased.**

As discussed in section 3.2, this decrease in income is a consequence of the pandemic due to lower produce prices, less work as well as less demand for services and products by tourists.

**Credit can be paid in part and this is preferred as it allows people to continue taking credit.** People explained that there is no specific time within which their credit has to be repaid with one kiosk owner in E Lombok Highland telling us, 'I tell people to just take the rice if they need and pay me once they have some cash. Rice is important so their family can eat'. Others explained that they pay the kiosks 'when we have money' and kiosk owners will allow up to a certain limit, typically IDR 200-300,000 (E Lombok Coastal), before some of the credit is expected to be paid off. Similar to the first MPCA study, mothers shared that they try to pay off kiosk credits as soon as possible as this allows them to continue taking more credit. In E Lombok Highland, women told us they waited until they owed IDR 50,000 or more to a kiosk before beginning to pay off their debt. They did not like to wait too long as they worried about being denied further credit. Others told us that if they were unable to pay the full credit amount at once, they would pay some money each week so as to continue to be able to take more credit. In E Lombok Coastal, one kiosk owner told us that although she was willing to let people take up to IDR 200,000 in credit, most families only had IDR 50-100,000





Children playing at a 'reading community' in one of the subvillages in E Lombok Highland. This space was established by some young people in this subvillage as a response to COVID-19 impacts on education. The space provides books, speakers for dancing and listening to music, and holds afternoon quran recitals and periodic E Lombok Highland walks.

worth of credit which they took about a month to pay off.

One reason people prefer to pay kiosk credit within a month is the interest incurred. People told us that a 25kg sack of rice that typically costs ~IDR 250,000 will cost ~IDR 300,000 if bought on credit and paid for a month later (E Lombok Coastal). In E Lombok Highland, mothers explained that there was usually an increase of IDR 3-5,000/kg if they paid after a month. While this interest applies typically to things people buy in bulk and take longer to pay, a few mothers in E Lombok Highland shared that if a longer (than a month) credit arrangement was needed for smaller items (e.g. cooking oil, sugar, salt, non-food items etc.) the time for repayment and interest rate was typically agreed with the kiosk owner beforehand.

### **Credit and debt: Informal borrowing**

77% of beneficiaries had borrowed money since the pandemic compared to 79% who had borrowed since the earthquake. While this difference is slight and not significant, it could show that families had received IDR 4 million as part of the MPCA<sup>7</sup> and felt

<sup>7</sup> In E Lombok Coastal and E Lombok Highland, the first disbursement of MPCA (IDR 2 million) took place in February–March 2020 and the second disbursement (IDR 2 million) took place in August–September 2020. In E Lombok Industrial Coastal the first disbursement was in July 2020 and the second

less need to borrow. Similar to the baseline, most people had borrowed money from informal sources like relatives (39%) and neighbours (35%).

### **Informal loans from neighbours or relatives are preferred.**

Across locations women shared that, when in need, they borrow money from their relatives or neighbours, in smaller sums (less than IDR 1 million) which typically did not have a fixed repayment time or interest attached. In E Lombok Coastal, mothers told us they borrow money from neighbours who were farm/land owners as they could be counted on to have money to lend, although mentioning that the pandemic had been hard on everyone and some of those who had money to lend before are also struggling now. As seen in the study locations as well as from the first MPCA study, these informal loans are mainly taken to pay off kiosk credits.

Bigger loans, from banks, are said to be taken by those who have salaried jobs (power plant workers in E Lombok Industrial Coastal), farm land owners or kiosks owners (E Lombok Highland, Coastal) who have a regular income, eligible to take loans and are able to pay interest on time. People also take loans from travelling lenders (bank keliling) who come to the villages to provide loans. We met small kiosk owners, and ojek drivers who, at different times, had borrowed sums more than IDR 1 million from travelling lenders for their businesses. Typically

disbursement in September 2020.



People shared that the prices of farm produce had decreased since the Covid-19 pandemic. In E Lombok Coastal, most women were involved in harvesting chili at the time of the endline fieldwork but shared that lower selling prices and landowners hiring less workers meant they might not earn as much as last year.

borrowers told us they spend IDR 400-500,000 per year on interest payments.

## Savings

**Most families do not have cash savings, non-cash savings like livestock, jewelry are preferred as these can be liquidated when cash is needed.** During the qualitative endline, many people we met shared that they did not have cash savings. The endline survey data also supports this with 52% of people saying they did not keep cash savings. 39% who had cash savings reported a decrease since the pandemic, likely because they had to dip into it to support their decreased income.

More people (77%) reported having non-cash savings in the endline as compared to the baseline (62%). People in all locations told us they typically kept livestock like cows and chickens which could be sold when they needed cash, with a few women, particularly in E Lombok Industrial Coastal, telling us they had bought chickens with the MPCA cash. Other women shared that they had gold jewelry which they count as savings. They explained that the MPCA programme staff had told them they could buy gold and/or jewelry, to be used as savings, with the assistance cash during the second disbursement in August-September. Although some women in E Lombok Highland and Industrial Coastal said they had bought jewelry with the assistance cash because it was allowed by the programme, others in E Lombok Coastal shared that they had kept gold/jewelry as savings even before the programme, as *'if you keep money it can be spent but gold stays'*. In all locations, a few women mentioned keeping some cash out of the second MPCA disbursement as savings. In E Lombok Highland and Coastal, which had received the first disbursement of cash before the pandemic restrictions, women told us that, in hindsight, they should have saved some of the first disbursement cash *'given what was to come in the following months'*. They had kept aside some of the second disbursement cash *'to have money to spend'* in case their family income was slow to pick up.



Boys heading to school with regular clothes. In some of the communities people shared that although some schools had begun holding some in-person classes again, in many cases children were asked not to wear uniforms to avoid the school being reprimanded by the district education office.

## Future financial constraints

**80% of the beneficiaries are concerned about their family's income and 60% are concerned about their debt situation.**

**People are hopeful about their financial situation.** Although the endline survey data shows a large percentage of beneficiaries are concerned about their family's income and debt situation, this came out less strongly from the qualitative findings. Since the pandemic restrictions had lifted in July, women shared that they were hopeful about things, including their work and income, returning to normal. People were looking forward to the approaching rainy season (November to March), expecting that with the lifting of restrictions they would have more work. Women in E Lombok Highland, where local tourism had resumed, were hopeful that kiosks would start doing better and prices of produce would begin improving. In E Lombok Coastal, although women thought that the situation with the pandemic was going to continue, they expected produce exports outside the province to resume and thought that they would have more work during the rainy season. A few people who worked at the power plant in E Lombok Industrial Coastal, which had recently reported one COVID-19 infection and had temporarily closed operations, were worried about when they could resume work. However, when probed, workers did not seem



to have a good idea of how they would handle the situation.

***'I'd rather get debt for snack money rather than have the kids cry'***

(mother, E Lombok Highland)

Except a few people in E Lombok Industrial Coastal, people did not seem very worried about how they would cope financially for the next few months. Similar to the baseline, food is not the most pressing worry for families as women shared that they could always depend on their relatives or neighbours for vegetables and a few women in E Lombok Industrial Coastal said they can *'have more debt'* if their income did not improve. When posed with the hypothetical question 'What wouldn't you be able to spend money on/what would you limit in the next three months if the situation did not stabilize?' women told us they would cut down on using cooking gas and use firewood for cooking instead, have less rice and meat in their diet, eat less rice, not buy new clothes or cosmetics and hygiene products, and reduce the purchase of diapers for babies and toddlers. While a few women in E Lombok Industrial Coastal told us they would also cut down on the snack or pocket money they give to their children, most mothers in E Lombok Highland and Coastal stressed that this was not an option, especially for younger children and if necessary they would take credit from kiosks or borrow money so the children can have snacks because *'it's sad when they don't have money (for snacks) when their friends do'* (mother, E Lombok Highland).

### 3.4 USE OF CASH TO ACCESS BASIC GOODS AND SERVICES

Similar to the baseline, 76% of beneficiaries thought the main impact the MPCA grant had was improving the family's ability to provide food. 65% said the assistance had helped



A child cries for a snack and this mother gives in. Snacking was one of the biggest expenses for families in all communities, particularly in E Lombok Coastal E Lombok Highland. In some cases snacking expenses also increased due to the Covid pandemic, as parents shared that the increased time at home meant that children had more time and opportunity to ask for snacks/snack money throughout the day

**improve the family's ability to provide for children's needs. 17% felt that the assistance had helped improve their family's finances.**

**People recalled being told during the first disbursement (February and March 2020) that the money was to be spent for children's needs, with prohibition on spending on certain items.** In E Lombok Highland and Coastal, where the first disbursement had taken place prior to the imposition of pandemic restrictions (before mid-March), mothers had been informed by the programme to use the money for children only. In E Lombok Highland, mothers recalled that the programme staff had said to spend money on 'healthy foods' for children and not for re-paying motorcycle credit instalments, buying new clothes or jewelry for themselves. They had also been told that the programme staff would check to see what they had bought with the money and mothers shared that they had been worried about buying anything else other than rice and food items. In E Lombok Coastal, mothers had been told they should not use the money to pay their debt or buy jewelry/gold but only use it to meet children's needs. In contrast, in E Lombok Industrial Coastal where the first disbursement was in July, the prohibited items were what are considered 'non-essential' goods — makeup

items for women and cigarettes mainly. Buying jewelry was said to be allowed as it could be sold later when cash was needed and mothers were told they could also pay their debt to kiosks. Here too beneficiaries had been encouraged to spend the money on children’s needs, mainly nutrition and *‘not to give the money to the fathers’* (mother, E Lombok Industrial Coastal). During the second disbursement in E Lombok Highland and Coastal, mothers shared that there were no restrictions on paying debt or buying jewelry, indicating a change in instructions from the programme although the study team has not confirmed this with the programme implementation staff.

**Post disbursement interactions with programme staff had also taken place in all three locations after the first disbursement.** In E Lombok Highland, the programme staff had come a week later to administer a survey and also take photos of what women had bought with the cash. In E Lombok Coastal, one mother shared that programme staff had taken photos of her with the cash after the first disbursement and in E Lombok Industrial Coastal mothers had been asked to send photos of the things they had bought to a number given by the programme staff. Some mothers told us they had sent photos, one even using another person’s phone to send the photos, but there had been no response from the programme. When asked if they had minded sending photos of the things they had bought, mothers told us they had not because *‘they gave us assistance, we don’t mind sending photos’*. People did not



A banner for the MPCA program in E Lombok Highland near children playing with a bicycle. In some of the communities families used the MPC assistance to purchase toys for their children including bicycles, sharing that their children would beg for these if some of their friends had one.

mention any such interaction with staff after the second disbursement.

**Across locations women had been and still are in-charge of making regular spending decisions for the family,** as also seen from the first MPCA study and other immersion studies conducted by Empatika in Indonesia. While beneficiaries recalled being told during the first disbursement that the money was not to be given to their husbands, they told us that typically household purchase decisions, including for children, were already made by women. Men typically gave their earnings to their wives who made purchase decisions for the family but kept, or asked them for money for their own needs like cigarettes. 97% of the respondents said the MPCA money had been

handled by the women in the family who had decided where and how to spend the cash.

**People spent MPCA on rice and food items.** Similar to the qualitative baseline findings as well as findings from the first MPCA study, most mothers told us they had bought rice and other food items with the MPCA cash. 98% of the women had bought food



Women in E Lombok Industrial Coastal working on the expenses diagram looking at use of the MPCA compared to government COVID-19 assistance and PKH.



### Internet quota for school children

3

The Government of Indonesia/Ministry of Education announced an internet quota assistance programme in September 2020 so it was brand new when we were conducting the endline. All enrolled students (i.e. listed in MoE database including all public and private institutions) can register to the program through their schools and receive free monthly internet quota including:

i. general quota (smaller portion) that they can use to access all websites and apps, and ii. studying quota (bigger portion) which they can only use to access approved websites and video-conference apps.

In E Lombok Highland, some students and parents told us that they had heard about the internet quota assistance from their schools. Students, mostly in junior and senior high school, had been asked to register their phone numbers with the school and many we chatted with had done so already but had not received the assistance yet. Those who did not have phone numbers were told that they would be given a new sim card once they registered.

In E Lombok Coastal, we met some primary and junior high school students who told us they had registered with their schools for the assistance. All of these children had received new sim cards from their school but the cards did not have ready to use internet quota. They had also not been informed of how they could activate the quota. Only one junior high school girl we met had received a new sim card with an active internet quota (2 gigabyte).

In E Lombok Industrial Coastal, mothers shared that schools were giving free vouchers for internet quota but thought it was only for students in junior and senior high school as primary school students typically did not have smart phones and also did not have online classes. One senior high school student here told us that her school had provided students with a voucher for 10 gigabyte internet from a state-owned telecom company but it only allowed access to Google Meet and one other learning platform and was 'of no use' because students mainly used WhatsApp to communicate with their teachers and receive and return assignments.

items (including fish, vegetables, cooking oil, sugar, salt, spices) and 97%<sup>8</sup> had bought rice with the cash. Like discussed in the baseline findings, rice continues to be one of the biggest expenses for families as people say having stock of rice at home makes them feel 'safe' and 'having rice, cooking oil and sugar, I feel secure' (mother, E Lombok Highland). Rice is a

staple in all the study communities and large amounts of it are also given as contribution during social events like weddings, births and funerals, particularly in the E Lombok Highland location. Other than consuming about 25-30 kg of rice/month (family of 4-5 people) people often contribute more than 10 kg of rice for one social event, with families in E Lombok Highland contributing up between 10 kg to 1 quintal of rice depending on the closeness of the relation.

90% of women shared that they had spent some of the assistance cash on **needs for babies and toddlers** like formula milk, diapers and toys for toddlers and children. A few mothers we met in E Lombok Highland told us they had given birth just after receiving the first disbursement and the money had been helpful to buy clothes and other items for the babies and food for new mothers. Some others, who seemed relatively better off, had bought bicycles for their children because it 'made them happy'.

### Beneficiaries had also invested some of the amount in their small businesses or ventures.

We met mothers who told us they had invested some of the assistance cash in their businesses (kiosks and *warungs*) and others who had bought jewelry/gold, chickens or fertilizers and pesticides for their farms. All rationalized that the money generated from these investments could be used for children's needs in the future and a few mothers in E Lombok Highland shared that some of their kiosk and warung earnings could be used to buy snacks for their children.

**'It's nice when they're in school as they don't keep asking for money'**

(mother, E Lombok Highland)

**Snacking culture, among both children and adults, in the study locations means many families spend considerable sums of money on snacks**, particularly in the E Lombok Highland location. As seen from the qualitative baseline findings, families told us they can spend between IDR 50-100,000 a day on snacks for children and adults with many mothers sharing that snacking expenses had increased since

<sup>8</sup> The survey tool employed multiple response options for the question on spending. The total value of multiple response questions adds up to more than 100%.



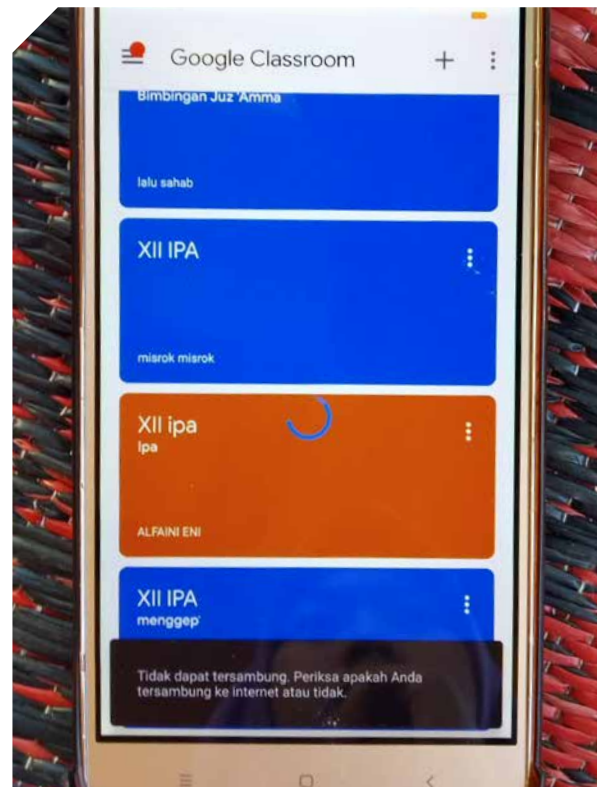
A kiosk selling a wide selection of snacks. All of the MPCA communities included in this study have at least a few larger kiosks that sell a variety of snacks. Mobile snack sellers (either on foot, bicycle, or motorbike), particularly in E Lombok Highland, are also common and parents share that these often prompt their child to ask for snacks throughout the day as different sellers go by their home.

the restrictions. The endline survey also shows 85% of women responding that they had spent some of the assistance cash on buying snacks for children, and some mothers we chatted with told us they had kept aside some of the assistance money for snacks. Mothers shared that snacking expenses were particularly high for younger children, those of kindergarten or primary school age, because they *'demanded money when they saw their friends snacking'* and that it was difficult to *'say no to them'*. Older children, on the other hand, were said to understand when parents did not have money for snacks and did not pester parents like the younger ones. Like the baseline, mothers explained this increase in snacking expenses saying it was because children were at home where there was easy access to kiosks in the neighbourhood as well as travelling vendors as compared to when they were at school which had only a couple of kiosks nearby.

As discussed in Section 3.3, in all locations families have long standing credit arrangements with kiosks where they can pay for things they buy at a later time. 64% beneficiaries had used the cash to pay their debt (at kiosks but also to clear some informal loans). The research team observed that during the endline women were more forthcoming about telling them that they had used the assistance cash to clear their debt than they had been during the baseline, likely because people had been told they could use

the cash to pay their debt during the second disbursement. In all locations, but particularly in E Lombok Highland, it seemed like the MPCA had also allowed families to plan their expenses over a short-term period with many mothers sharing that once they knew the timing of the second MPCA disbursement they had been able to buy things they needed on credit as they could be sure of being able to pay the kiosk once they had the money.

**54% of beneficiaries had used some of the assistance cash for their children's school needs. 31% of the parents indicated that education costs now are about the same as before while 25% said education costs were higher. 44% of those who said education costs were higher say this is because they are spending more on internet quota for their children.**



This child has run out of internet quota so is unable to get updates in Google Classroom. Some SMP and SMA schools near the communities are using online platforms like Google Classroom, and messaging services like WhatsApp, to conduct their lessons. However, parents and children shared that this wasn't always easy for them as smartphones are often shared within families and in addition to needing internet/data quota, signal is not good in all areas of the communities.





Children and parents shared that boys in particular spent a lot of their increased free time playing games on smartphones. Some boys themselves also admitted that while they also needed the phones to complete school assignments, they often spent more time playing games.

**As in-school learning had not resumed in the study locations at the time of the endline fieldwork, most parents shared that they had not had the usual expenses** of school fees, new uniforms and motorbike fuel (for older children in high school). Others who had children who went to schools outside of the village and boarded there also did not have to pay boarding and lodging fees as schools were closed and children were at home since March. As children were mostly studying from home, parents told us that internet quota was an extra school-related expense, but most told us it balanced out because there were few other school-related expenses. While parents of children in primary school told us they did not require as much internet quota, parents of junior and senior high school students said they were spending IDR 50-300,000/month on internet quota for their children to access school work and assignments with a few sharing that children were also accessing YouTube and games on the internet. A few mothers in all locations had also used some of the MPCA cash to buy internet quota for their children. Although more people told us they had used some of the assistance cash to meet health needs (40% at endline compared with 28% at baseline), people did not think paying for health services or medicines was particularly difficult (See Section 3.7 for the current health situation in the study locations).

## 3.5 CASH ADEQUACY

During the initial socializations, people in all locations were informed that the cash-based assistance under the MPCA was related to post-earthquake recovery. But the timing of the assistance (more than a year after the earthquake and closer to the pandemic restrictions) and nature of eligibility (for children under 7 years old and pregnant women) meant that some people we met still referred to it as ‘*posyandu money*’ or eventually confused it with Covid-19 assistance.

### Adequacy of the cash

56% of MPCA beneficiaries had also received cash under the government’s COVID-19 assistance (see Box 4). Of the two, people told us they **had preferred getting the MPCA as the amount had been more substantial compared to the government assistance**. Women told us they were ‘*grateful*’ and ‘*happy*’ to have received the MPCA cash which had helped them cope with decreased income. Sharing her experience, one mother in E Lombok Coastal who had also received the government’s cash assistance told us that the combination of the two had helped her family during the months when they did not have enough work after the pandemic restrictions were imposed. Others shared that ‘*it (IDR 4 million) is the most money we have ever received in assistance*’ (mom, E Lombok Coastal).

**Although most knew about the initial plan of three disbursements<sup>9</sup>, they told us they preferred having received two disbursements of IDR 2 million each.** Mothers explained this preference saying not only was the sum (IDR 2 million twice) enough for daily needs, snack money for children, and in some cases small savings, but also gave them ‘*something to look forward to*’ after the first disbursement. Many beneficiaries we chatted with shared that had the final IDR 2 million been made as planned in two IDR 1 million disbursements they would have been ‘*a small amount*’ and ‘*not enough*’.

<sup>9</sup> The assistance was planned as three disbursements, first disbursement was of IDR 2 million and the second and third of IDR 1 million each. This plan was revised to reflect the post-pandemic situation and the second and third disbursements were combined to provide IDR 2 million as the second disbursement.

to meet all needs of the family'. A few mothers shared that they would have liked to receive the full assistance amount (IDR 4 million) together in one disbursement as this would have allowed them to separate some money for investment or savings.

**The combination of the government's COVID-19 assistance programmes and the MPCA had helped people cope with decreased incomes.** During the qualitative baseline, village officials we met had told us that they had tried to ensure a fair distribution of the COVID-19 assistance by giving each family only one form of assistance – prioritizing 'poorer' families for the cash assistance while slightly better off families received the *sembako* assistance only. Those who received other government assistance like *Program Keluarga Harapan* (PKH) or *Bantuan Pangan Non Tunai* (BPNT/Kartu Sembako) were said to be ineligible for the COVID-19 cash assistance as per directive from the central government but, in some cases, had received the *sembako* assistance<sup>10</sup>.

### **'It is like a lottery, if your name is picked you get it'**

(mother in E Lombok Highland mother commenting on government social assistance programs)

Similar to the baseline, across locations people we chatted with told us they did not know why they had been given one form of COVID assistance over the other saying there had been no socialization or any information prior to the distribution. In E Lombok Highland there had been a mosque announcement and those people whose names had been called were asked to pick up cash from the village office. A few, here and in the other two locations, who had inquired as to why they had received cash were told '*namanya dari atas*, (the names come from above)' by village officials and not given further information. One man who had received *sembako* told us he was confused by the village officials saying that because '*how would the government know the names of people who need assistance without the village office giving them the list?*' In E Lombok Coastal, one RT (head of neighbourhood) told us the data used

### **The government's Covid-19 assistance**

**4**

As seen in the qualitative baseline, all locations were receiving the government's COVID-19 assistance. 74% of the MPCA beneficiaries we surveyed had also received the government's COVID-19 assistance, of which 44% had received only cash, 44% had received *sembako* and 12% had received both cash and *sembako*.

There were four different cash and non-cash assistance related to the COVID-19 pandemic. The two cash-based assistance were provided by the central and village governments.

i. Bantuan Sosial Tunai (BST) from the Ministry of Social Affairs, where recipients were initially supposed to receive IDR 600,000 thrice over five months.

ii. Bantuan Langsung Tunai (BLT), cash that was diverted from the Village Funds into the coronavirus response by the local government. Recipients were supposed to receive IDR 600,000 thrice over a period of four to five months.

People had also received two different non-cash *sembako* (groceries like rice, eggs, cooking oil, sugar, salt) assistance worth ~IDR 200,000. The assistance was provided by the provincial and district governments.

by the village office was '*more than 10 years old and not updated. The beneficiaries (for any assistance) have remained the same although their situation has improved from when they were first put on the list*'. He was of the view that the list needed to be updated by assessing people's current situation.

**62% of those who had received *sembako* felt that the amount of the assistance was too little. 40% of the people had received the *sembako* assistance only twice while 19% had received it thrice.**

Those who had received *sembako* told us they would have preferred to receive cash as they could use it to buy what they needed whereas the *sembako* was '*only 10 kg of rice and a few other things*' (woman, E Lombok Industrial Coastal). Others expressed their dissatisfaction saying the amount of the *sembako* assistance was very low, only ~IDR 200,000 whereas those who received cash got about IDR 600,000 per disbursement. In E Lombok Coastal around 50 men had gathered at the village office to protest getting *sembako* which was a '*low amount*

<sup>10</sup> See the Baseline Qualitative Brief for details.



*compared to the cash others got'* but were not provided any clarification from the village office and did not end up getting the cash assistance either. Women who had only received *sembako* also expressed their disappointment but mainly attributed not receiving cash to their fate.

Most people we chatted with also did not know which of the two COVID-19 cash assistance (BST and BLT) they had received. Of the 56% who had received cash, 45% had received IDR 600,000 thrice. 49% had received amounts other than IDR 600,000<sup>11</sup>, with some mothers in E Lombok Industrial Coastal and Coastal telling us they had received between IDR 300-500,000 as part of the assistance. In E Lombok Industrial Coastal, some mothers had received IDR 300,000 after receiving IDR 600,000 for the first three times but told us others they knew had only received IDR 600,000 thrice and nothing afterwards. In E Lombok Highland and Industrial Coastal, some people had received IDR 600,000 more than thrice and believed that those who had received more than thrice were receiving the central government assistance (BST) while those who had only received thrice had received the BLT.

**60% of the recipients thought the amount of IDR 600,000 (a total of IDR 1.8-2.4 million over a period of 3-4 months) was insufficient to meet their needs.**

Although most recipients we met told us they were grateful for the government assistance, they clarified that they thought the amount under the assistance was too little compared to the MPCA.

### **Eligibility of the MPC assistance**

**In general, most beneficiaries understood and accepted the eligibility criteria for the MPCA saying that it was clearer than the criteria for government assistance like PKH or the COVID-19 assistance.** With the exception of a few people in E Lombok Highland, who thought that since the assistance

was earthquake-related everyone affected by the earthquake should receive it, others across locations expressed satisfaction with the criteria saying it was easy to understand. People, both beneficiaries and non-beneficiaries, understood that the assistance was for mothers with small children and pregnant women, both of whom were felt to need the assistance for pregnancy and nutritional needs. For example, some women who had not been eligible for the MPCA in E Lombok Highland shared that *'we cannot ask for others or ourselves as it is for pregnant women and children only'* and others in E Lombok Industrial Coastal told us they were happy about the assistance as *'it was support for mothers with children going into kindergarten and pregnant mothers who will need the money for delivery and baby needs'*. Like the people in E Lombok Highland who felt everyone affected by the earthquake should receive the assistance, a few people in other locations felt that if the programme were to expand the assistance to others, elderly, widowed and families that have many children should receive it as well. But this was mostly said as an afterthought and, when probed, people said the current eligibility criteria was acceptable.

While the team met some women who fit the eligibility criteria but had not received the assistance, this was because they lacked proper documentation or had missed registration (either they had been away from the village for a long period of time, living elsewhere or, in the case of pregnant women, become pregnant after verification).

### **Timing of the assistance**

**35% of people surveyed would have preferred the MPCA assistance to have come earlier.** As earthquake-related assistance this was provided late and if the aim was to provide support for COVID-19, people thought it could have been given earlier as well. Many people we chatted with compared the timing of the MPCA and the government's COVID-19 assistance with the assistance they had received immediately after the earthquake. The earthquake assistance had started to arrive a few days after the disaster compared to the

<sup>11</sup> These amounts (other than IDR 600,000) are likely for transfers after the third disbursement of the COVID-19 assistance.

second disbursements of MPCA and COVID-19 that they had begun receiving around two months after the pandemic restrictions were imposed.

**Although the post-earthquake assistance had mostly been in-kind and people liked the variety of items received, people told us they preferred receiving cash to spend as needed for the family.** Earthquake in-kind assistance comprised food items, clothes, household items along with small sums of cash (IDR 100-200,000) from individual donors while recent assistance consisted of mainly cash (MPCA and government's COVID-19 assistance), sembako (government), masks and sanitizers (UNICEF).

### 3.6 PROJECT PROCESSES

#### Communication

**People appreciated the socialization process for the MPCA comparing it to limited or no socialization for government assistance**

**programmes.** From conversations with people it was clear that MPCA was one of the very few programmes which had an initial socialization process for beneficiaries where people were informed about the objective of the programme along with the eligibility criteria. In E Lombok Highland, where both beneficiaries and non-beneficiaries had attended the first socialization in February, people told us they had appreciated being told about the eligibility criteria for assistance which made it 'easier for us to understand why we did not get assistance', especially when compared to government assistance programmes like PKH or the COVID-19 assistance for which there were no known socializations or discussions around eligibility. For example, people in E Lombok Industrial Coastal told us although they knew that families in their village received PKH, they were not sure why these families received the assistance especially since it seemed like some recipient families were already doing better with 'their big houses and kiosks'.

**The success of programme communication**

#### No compensation for cadres

5

Posyandu cadres in all locations had supported the MPCA programme process, from information sharing and verification to the actual disbursements. However, no compensation was provided to them for their efforts<sup>1</sup> and a few cadres in E Lombok Highland shared their disappointment about this with us.

One cadre here shared that during the first disbursement in March, beneficiaries had been told that the programme was providing assistance of IDR 4 million and any deduction was to be reported immediately. Most beneficiaries took this 'deduction' to mean that they were not to give away any money they had received, even to the cadres. After receiving the money, a few mothers had suggested collecting a small sum of money from each person to give to the cadres but most mothers had disagreed with the proposal citing the 'no deduction' instruction from the programme. Because of this, none of the cadres had received any compensation for the work they had done on the programme.

E Lombok Highland

<sup>1</sup> UNICEF staff have previously shared some of the concerns about compensating posyandu cadres, such as not wanting to disrupt the existing compensation arrangements (most cadres now receive a small monthly allowance through village office funds) and motivation structures.



One of the mechanism diagrams completed by mothers from E Lombok Industrial Coastal. It shows, among other things, one main pre-disbursement socialization for this community and that there was a reduction in the number of disbursement points for the final distribution compared to the first one.



**was largely dependent on who undertook communication.** While cadres were primarily responsible for communicating about the programme and collecting documentation for verification, the sub village heads were also involved to an extent in E Lombok Coastal and Industrial Coastal. Women generally told us they preferred to receive information from the cadres who live in the neighbourhood and with whom they interact with regularly at the *posyandu* and outside. Others thought that while the sub-village heads were also a good source for communication, they were usually busy (E Lombok Industrial Coastal) and interacting with cadres was easier because they were women (E Lombok Coastal).

Some cadres in all three locations told us they were part of WhatsApp groups (different groups for each location) with the programme staff and information from the programme was typically communicated through this group which they then passed on to the beneficiaries. However, not all cadres were part of these groups, especially in E Lombok Highland and Coastal, and had to wait for information from other cadres or sub-village heads which, they said, caused slight delays in communication. In E Lombok Industrial Coastal, women told us they generally waited for information from cadres or the sub-village head's wife who posted information to the *posyandu*'s WhatsApp group and those with smartphones passed on the information to those without.

**In general, people did not complain about the lack of programme communication or information except when it came to the timing of the second disbursement** in E Lombok Highland and Coastal and the first disbursement in E Lombok Industrial Coastal. Women in E Lombok Industrial Coastal had been initially informed that the first disbursement would be in March, but then had been given no information about the postponed date until July, not long before they finally received it. In E Lombok Highland and Coastal, women shared that they had expected the second disbursement of the assistance to come a month or so after the first but it had been delayed because of the pandemic and there was no clear communication from the cadres

### How the second disbursement was different from the first

6

In E Lombok Highland and Coastal the first disbursement took place between February and early March 2020 before the pandemic restrictions were imposed. The disbursement had taken place at the village office and all beneficiaries had been asked to be present with copies of their ID cards. There was some information provided on how they were expected to use the assistance cash. Women were then given a small booklet which had some information about the programme and contact numbers and were asked to attach photos of their children onto the booklet before the second disbursement. After this they had received the cash.

Social distancing and health protocols were followed for the second disbursement in September-October. Women were asked to leave their children at home and come to the disbursement points five people at a time, either at the sub-village head's house, village office or the *posyandu*. They had been asked to bring the booklet with their child's photo on it and after showing it to the staff they received their money.

In E Lombok Industrial Coastal where there had been only one disbursement point at the village office (as opposed to two disbursement points during the first disbursement), women told us they had not followed instructions to have only five people present. As a result the programme staff got frustrated, telling them *'people here are stubborn (for not following instructions)'*, but these mothers said they understood the frustration was probably for *'our own good'* (mother, E Lombok Industrial Coastal) due to COVID-19.

Apart from the information on how they were to use the assistance cash, the second disbursement also provided health information. 77% of the women recalled this information, which they said was a recording, stressed the importance of mask use, hand washing and social distancing. Some others recalled that the recording also talked about how to treat children, including not hitting or yelling at them and *'keeping patience in a situation'* (mother, E Lombok Coastal). 80% of the mothers who recalled the information shared told us the information had been clear and helpful and a few mothers told us that although it was *'good to have that information (about not hitting, yelling at kids), it was difficult to actually raise kids without yelling at them'* (mother, E Lombok Coastal).

In E Lombok Industrial Coastal, women recalled that health information regarding mask use, hand washing and distancing had only been shared at the first disbursement in July.

and/or the programme about the postponed date. Women in E Lombok Coastal told us they had asked some cadres about the date of the second disbursement but the cadres had been unsure themselves. A few cadres we chatted

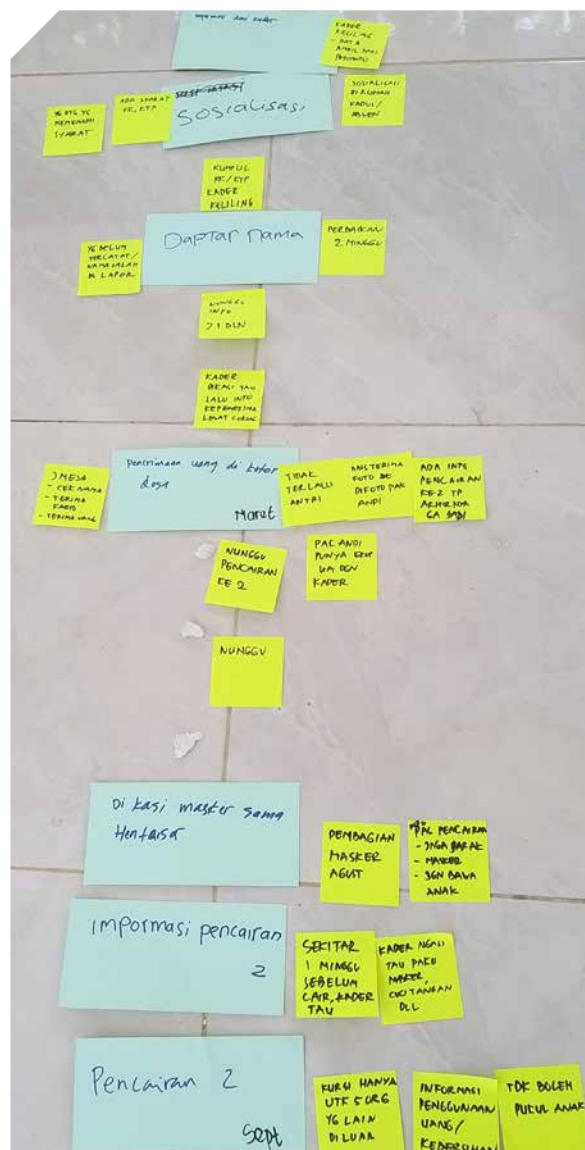
with shared that they had not received any information regarding the second disbursement date because they were not on the WhatsApp groups with the programme and others told us that, upon the insistence of some women, they had asked the programme staff who too were unable to give a clear answer because of uncertainty of the situation. In all locations, women had been informed a day prior to the second disbursement.

## Grievance redress

Most of the women we chatted with were **aware of the contact number provided on the booklet** which they were given during the first disbursement. Although they knew that the number could be contacted in case of a complaint or query only 7% of women responded that they had actually contacted the number preferring to ask for clarification in persons through cadres or neighbours. The study team met only two women who had called or might have called the number - one in E Lombok Highlands called to inquire about the second disbursement and had been told that it was delayed because of COVID-19; another in E Lombok Industrial Coastal shared that although she had not called the number, she did not mind doing so if needed as she had previously met a programme staff individually.

**44% of surveyed beneficiaries had gone to a cadre with their query about the programme, while 31% said they had asked their neighbours or relatives questions about the programme.**

Most women we chatted with were more **reticent about contacting the programme staff for queries or complaints** even though 96% felt that all their interactions with programme staff till date had been courteous. They shared that this was mostly because they were shy and felt *'it wasn't appropriate to get the money and then complain about it, it shows we're not grateful'* (woman, E Lombok Highland). Others in E Lombok Industrial Coastal shared *'we don't contact them because we haven't done anything wrong to call them'*,



A mechanism diagram completed by mothers in E Lombok Coastal. The diagrams shows that after the first socialization conducted in early March, a COVID-19 information sharing session and socialization was conducted prior to the second and final disbursement.

likely worried that contacting the programme could have consequences for them. Women shared that they turned to their neighbours for help as they felt more comfortable discussing with them.

## 3.7 CHANGES IN LEARNING AND HEALTH SEEKING

### Schools and learning

Schools in all locations had closed since mid-



**Table 6: Comparison between the government's COVID-19 Cash Assistance and the MPCA**

	Government Assistance	MPCA
<b>Disbursed amount (at the time of endline)*</b>	2 x IDR 600,000 + 1 x IDR 300,000 or 3 x IDR 600,000 per beneficiary	2 x IDR 2 million per beneficiary
<b>No. of tranches (at the time of endline)</b>	At least two. Most had received three. More tranches occurred after the endline and some are planned for the coming year.	Two of two
<b>Eligibility criteria</b>	<ul style="list-style-type: none"> <li>» Poor or vulnerable families</li> <li>» Those not receiving other government assistance like PKH, Rastra, BPNT</li> <li>» No civil servants</li> </ul>	<ul style="list-style-type: none"> <li>» Women with children under 7</li> <li>» Pregnant women</li> <li>» No exclusion of those receiving other government assistance like PKH</li> <li>» No civil servants</li> </ul>
<b>Who receives</b>	Head of household (typically fathers)	Primarily mothers; in some cases fathers or grandparents
<b>Socialization</b>	No socialization or information provided to beneficiaries about eligibility.	Socialization prior to first disbursement where information about the programme, including eligibility criteria, was provided to beneficiaries and in some cases shared to the wider community.
<b>Implementation Support (village level)</b>	<ul style="list-style-type: none"> <li>» For BLT, subvillage heads, head of the village and other village staff typically had information about the programme.</li> <li>» For BST, little information known by local village staff,</li> </ul>	<ul style="list-style-type: none"> <li>» Key support and contact with <i>posyandu</i> cadres</li> <li>» Subvillage heads also had general information about the programme from the beginning</li> </ul>

*\*Based on information shared by beneficiaries. May differ from the official plans, and differences may exist in different locations.*

March after receiving a directive from the District Education Office and were yet to reopen at the time of the endline fieldwork.

**After initially enjoying having no school after the COVID-19 school closures, children increasingly became bored and missed friends.** Children of all ages told us that at first they liked watching television and playing mobile games as school assignments were irregular when schools first closed. A few older children also helped their parents at home or in the farms. Many told us, however, that now they were waiting for school to resume normally as they were now bored of staying home and missed their friends, especially the ones they only met at school.

**Parents are concerned about sending children back to school but insist that schools**

**need to reopen.** 74% of surveyed parents shared they were more concerned about their children's education now than they had been before the pandemic. Although parents shared that it was natural for them to worry about sending their children back to school because of the coronavirus situation, nevertheless felt that schools needed to reopen as *'it was better for children to learn at school'* (mother, E Lombok Coastal). Mothers, particularly in E Lombok Highland where tourism has resumed since the lifting of restrictions, did not see why children could not go to school saying, *'if it is safe for tourists to come, it should be safe for our children to go to school'*. Others told us that children needed to go back to school because they could not focus at home and needed teachers' instructions. Some were of the view that their own limited education meant they could not support their children to

study at home, while a few others, particularly in E Lombok Industrial Coastal told us the curriculum now was more difficult than when they were at school so it was difficult to help their children. Others felt that getting children to study at home was challenging because they *'kept making excuses, wanting snacks and going to the toilet'*.

**Online/remote teaching has become more regular compared to the early pandemic days.** In July the study team did not see much evidence of remote teaching but by September remote/learning from home teaching arrangements were more regular. Since the start of the new school year in July, some junior and senior high schools have started more or less regular online classes for a few hours in a day or have students come to school in shifts for a few hours for a couple of days a week (all locations). These in-school classes were said to be *'unofficial'* as school authorities did not have permission to reopen. Teachers and school principals told us they had asked students not to wear school uniforms when coming to school because they were worried about being reprimanded by Education Office officials who occasionally made surprise visits to the school. These officials were said to *'turn a blind eye'* if children were not in uniform (school teacher, E Lombok Coastal).

Like the baseline, we also saw that some schools were still depending on teachers to



Children *'wash'* their hands before entering school. Children in this location shared that the soap at this washing station had run out weeks ago.

give assignments via WhatsApp and providing explanations for study materials through voice notes. One school in E Lombok Highland had set up Google Classroom after initially using WhatsApp but students told us there wasn't much difference because all they got here were assignments without much explanation. Others, mainly primary but also some junior high schools, had set up learning posts in the village or in teachers' houses where 5-6 students supervised by a teacher gathered for a few hours to study (E Lombok Industrial Coastal and Coastal).

**There are mixed feelings about remote/out of school learning** with some students telling us they liked online classes as it was more *'relaxed'* and they were able to take breaks when needed. Others preferred classroom learning because it was easier to get explanations from teachers for things they did not understand and *'smarter friends can teach us what we don't know'* (girl, junior high). Teachers we met told us online teaching was difficult and those who taught at learning posts in the village said they preferred this over online and even regular in-classroom teaching as teaching a smaller group was easier and they were able to give more focus to those children who needed help.

**There are no clear instructions from the District Education Office as to the reopening of schools.** During the fieldwork for the qualitative baseline, teachers and school principals had told us that schools would likely resume at the start of the new school year (July) but say they could not reopen as there was no official notice or guidance from the authorities.



Our researchers found that the reduction, or loss, of in-school time was harder on older children compared to younger ones. In general, younger children were happy to spend time playing outside around their homes, as is typical in these communities. Younger child did, however, also share that they missed meeting more of their friends at school, and parents shared that their children played closer to their homes compared to before COVID-19.



A few of the school teachers and principals we met shared that, in anticipation of school reopening, they had installed necessary health protocols like hand washing stations at schools and some others had distributed masks and provided socialization to students about mask wearing and distancing, although agreeing that most students and, in some cases teachers, did not correctly use masks. Those which had started unofficial classes told us they were already doing so in shifts so physical distancing could be maintained in classrooms.

## Health services and the current health situation

**Reported COVID-19 infection rates in the study areas were extremely low.** Except for the one recent case of a power plant worker testing positive in E Lombok Industrial Coastal there were no other reported cases of coronavirus infection in the study locations.

35% of those surveyed said the frequency of visit to health facilities had remained the same since the start of the pandemic while 29% said they were going less often now. Of those visiting less often 43% said this was because their health was better and 25% said they went less often now as they were worried about contracting COVID-19.

**People, in general, are less worried about going to health facilities than they were at the start of the pandemic but still worry about rumours.** 35% of those surveyed said nothing had changed with visiting health facilities while 29% said they were going less often compared to the baseline. Of those visiting less often 43% said this was because their health was better and 25% said they were worried about contracting COVID-19. With the exception of E Lombok Industrial Coastal, people shared that they were less worried about visiting health facilities, particularly the *puskesmas*, in September compared to July because there were no reported infection cases and things had mostly normalized now. In E Lombok Industrial Coastal, mothers still worried about gossip if people saw them going to the *puskesmas* and shared that they were concerned not just about getting sick with COVID-19 but also the



Medicines available at a kiosk in E Lombok Highland. In all locations many beneficiaries shared that for smaller health issues they typically purpose medicines at kiosks like this one rather than visiting health centers. Additionally, particularly in E Lombok Industrial Coastal and E Lombok Coastal, people shared that COVID-19 had made them more hesitant to visit *Puskesmas* either i) for fear that others might gossip about them having COVID or, to a lesser extent, ii) that they could be exposed to COVID at the health center.

rumours people could spread about them. Some of the mothers we chatted with told us they preferred going to the private clinic at the nurse's home to avoid gossip and said they also trusted the medicines that were prescribed here to '*have direct effect*'. Others told us that while they avoided the *puskesmas* because '*many people come there and we might get infected*' they knew they would have to go there if their ailment was serious.

**Posyandu services that had been paused in E Lombok Highland and Coastal until July had resumed fully, including pregnancy checks and immunization of babies.** Women who had visited the *polindes* or midwives' homes when the *posyandu* had been suspended had resumed going to monthly *posyandu* checks for themselves (when pregnant) or their babies. Immunization activities, which had been directed to the *polindes* and *pustu* during the restrictions had also restarted at the *posyandu*. Cadres, particularly in E Lombok Coastal told us that there had been a backlog of immunizations because mothers had been worried about taking their children to health facilities. As a result, more babies and toddlers were immunized once the *posyandu* services resumed in July. *Posyandu* visits now required mothers to wear masks and bring their own sarong for weighing their babies/toddlers.





## 4. IMPLICATIONS



# IMPLICATIONS

## PREFERENCES FOR CASH ASSISTANCE

Improved advance information about the timing of disbursements (although the emergence of COVID-19 disrupted this in some cases when disbursements were postponed after news had already been shared with beneficiaries) enabled families to manage their household finances better so they could plan when to take and repay credit from kiosks or take out small informal loans from neighbours and relatives. Not only does this reduce stress for beneficiaries, the certainty provides reassurance to credit providers of likely repayment times.

**Beneficiaries prefer fewer disbursements of larger amounts.** Small disbursements incur higher opportunity costs to collect and are used to pay off incidental debts while the larger tranches provide tangible contribution to families' costs and the potential to reserve some as savings as well as being *'something to look forward to'*. Beneficiaries preferred receiving the total assistance amount of IDR 4 million over two disbursements of IDR 2 million each as this sum was considered enough for daily needs, snack money and some small savings.

**Beneficiaries are 'grateful' for the cash assistance but most would prefer to have received it sooner, particularly since it had been over a year since the earthquake.** While the MPCA verification process was mostly smooth and it seems all those eligible were included, the findings suggest the need to keep data, including the beneficiaries of other social assistance programmes, up-to-date and

relevant so that verification times are reduced and cash can be provided to people early and those in need of assistance are not excluded.

## SPENDING CASH ASSISTANCE

**Imposition of less restrictions on the use of the MPCA cash assistance has enabled people to meet small credit payment obligations which allows further credit to be taken and flexibility for savings.** As flagged by Empatika after the first MPCA study (2019), flexibility helps families prioritise their spending and save in the ways that they are used to and make sense to them. In the E Lombok Highland and Coastal locations, beneficiaries had been told to spend the first disbursement only on children's needs and not for repaying debt or buying jewelry/gold. As a result, most mothers, particularly in E Lombok Highland had only spent the money on food items. This failed to recognise that nearly all families have credit arrangements with local kiosks and many also take small informal loans from neighbours or friends. Women, particularly in E Lombok Coastal, also derived reassurance from buying jewelry and gold as savings which can be easily sold in times of family need. Similarly, investments in small businesses and farming inputs were framed in terms of providing for the future, both for children as well as the family, and regarded as building resilience. Following the more open guidelines for the second disbursement which encouraged people to repay debt and allowed investments, many more women shared with the research team that they had used some of the cash for these needs.

**Women run day-to-day family finances with their main concern for their children's needs/wellbeing.** This is highlighted by the finding that husbands typically turn over most/all of their earnings to their wives for managing household finances and day-to-day expenses. This study confirms that mothers in this area of Indonesia (along with many other parts of Indonesia as indicated by other Empatika studies) can control and make decisions about social assistance, and that they are comfortable doing so.

## COMMUNICATION AND INFORMATION SHARING

Empatika also noted **improvements in information sharing and communication since the first MPCA.** Timely and clear communication has ensured that not only beneficiaries but also the wider community understand and support the purpose of the MPCA and the eligibility criteria. This was also considered better than information provided for government assistance programmes like PKH and the COVID-19 assistance.

Feedback/complaint phone lines are rarely used not because there are no complaints or queries but mostly because of culturally entrenched norms about seeming ungrateful or criticising service provision. Beneficiaries and the wider community prefer personal interaction to get questions answered, particularly from cadres, village officials or neighbours who are beneficiaries. This means it is crucial for cadres and village officials to have adequate and updated information regarding the programme. The use of WhatsApp groups between programme staff, cadres and village officials (although there were different arrangements in different locations) contributed well to ensuring improved the information flow from the programme to beneficiaries.

## ELIGIBILITY

The eligibility criteria for the MPCA (children under 7 years old and pregnant women) were clear and widely accepted by beneficiaries along with others in the communities. However, there is a need to recognize that some people

are disproportionately affected in different situations. For example remittances, which can be a lifeline for families during disasters, became more intermittent during COVID-19 affecting families that depend on these. This resulted in those who are often better off to have to deal with income shortages. Farmers who often suffer during natural disasters were still able to do limited work during COVID-19 restrictions while some with small businesses like kiosks and warungs were hit harder. The programme could take this into account and also explore a means to provide discretionary MPCA for those disproportionately affected during different crises.

## MPCA AND CHILDREN

As an emergency cash assistance programme with adaptive social protection as its base, the MPCA programme could keep a look out for other useful ways people can be helped in a crisis. For example, the national spotlight on using the internet as a means for learning has highlighted the importance of maintaining internet connectivity. This could also be significant after a natural disaster and allow children to resume learning earlier. The programme could explore other ways to help children, for example, through initiatives like topping up phone credit through existing and up-to-date phone records of children/parents. Findings show that the COVID-19 pandemic has hampered children's recreation and chances to meet with friends. Being able to connect with friends/outside world by phone or social media or even using the internet for learning, as is being partially done in the study locations, will likely help children reach a sense of normalcy sooner.



## COMPARISONS BETWEEN THE MPCA IN EAST LOMBOK AND THE 2019 MPCA IN NORTH LOMBOK

While the MPCA in East Lombok followed the model of the MPCA in North Lombok (2019), some adjustments for East Lombok were made by UNICEF and the local implementing partners based on the experiences in North Lombok and on the assessments done for that programme (additional adjustments were also made due to COVID-19).

Based on our researcher's observations and experiences in the field including interactions with study participants and the study findings, the following highlight some of the comparisons:

- » Improved community-level awareness about the programme, including what seemed to be better and more extensive interaction between beneficiaries and programme staff.
- » The extended period for beneficiary registration and verification/feedback compared to North Lombok put less pressure on posyandu cadres in particular, and seems to have helped result in less cases of eligible families being excluded from the assistance.
- » While certain programme guidelines had been adjusted to improve the MPCA process and beneficiary experience at the village level, there were indications that the implementation of some of these guidelines were left up to cadres and village staff. For example, while the initial beneficiary list was meant to be posted at various points in the village (and in two of the villages we visited during the scoping it was), our researchers observed that in one location village staff were only given one copy of the list and they did not make any copies or post in other parts of the village. Additionally, the list was posted in front of a cadre's home on the edge of the village rather than in a central area making it more difficult for people to view the list.
- » Similar to North Lombok, beneficiaries in East Lombok did not have a very good understanding of the programme timeline,

even before the COVID-19 pandemic hit.

- » Compared to North Lombok, programme staff in East Lombok emphasised more flexibility to beneficiaries with how they could spend the MPCA money, particularly for the second/final disbursement. However, during the initial socialisation period some mothers shared that there were some programme staff still using negative motivation tactics (e.g. punishment threats such as not receiving future disbursements if their child was not attending posyandu), similar to what our team found in North Lombok.
- » The overall increase in distribution points compared to North Lombok resulted in smoother disbursement and less waiting on the part of beneficiaries, although in one location distribution points were reduced for the final disbursement which contributed to longer waiting times and more women showing up at the same time than were supposed to with the COVID-19 protocols.
- » Similar to North Lombok, although beneficiaries in East Lombok were aware of the programme contact number most had not tried utilizing it even if they had questions or feedback. As described in Section 3.6 of the report, this is heavily influenced by social and cultural norms in communities.
- » Although not initially part of the plan, in general beneficiaries preferred receiving two larger disbursements (two times IDR 2 million) compared to one larger one followed by two smaller disbursements (IDR 2 million plus two times IDR 1 million). In North Lombok beneficiaries had received IDR 1.8 million followed by two disbursements of IDR 900,000 and then a fourth disbursement of IDR 450,000.





# ANNEXES

UNICEF

BANTUAN  
CORONA

PKH



# ANNEX 1: STUDY TEAM

## **Study Leads**

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## **Field Teams**

### **Scoping Team**

Iqbal Abisaputra, Zakiyah Derajat

### **Baseline Survey**

Thalia Shelyndra  
Yeni Indra  
Upik Sabaingrum  
Mulyana  
Iqbal Abisaputra  
Deborah Tobing  
Yarra Regita  
Denny Firmanto Halim  
Zaenatul Nafisah  
Zakiyah Derajat

### **Endline Survey**

Zakiyah Derajat  
Denny Firmanto Halim  
Frisca Tobing  
Iqbal Abisaputra  
Zaenatul Nafisah  
Upik Sabaingrum

### **Baseline pFGDs and informal conversations**

Steven Ellis  
Thalia Shelyndra  
Upik Sabaingrum  
Denny Firmanto Halim  
Krisman Pandiangan  
Sarah Monica

### **Endline pFGDs and informal conversations**

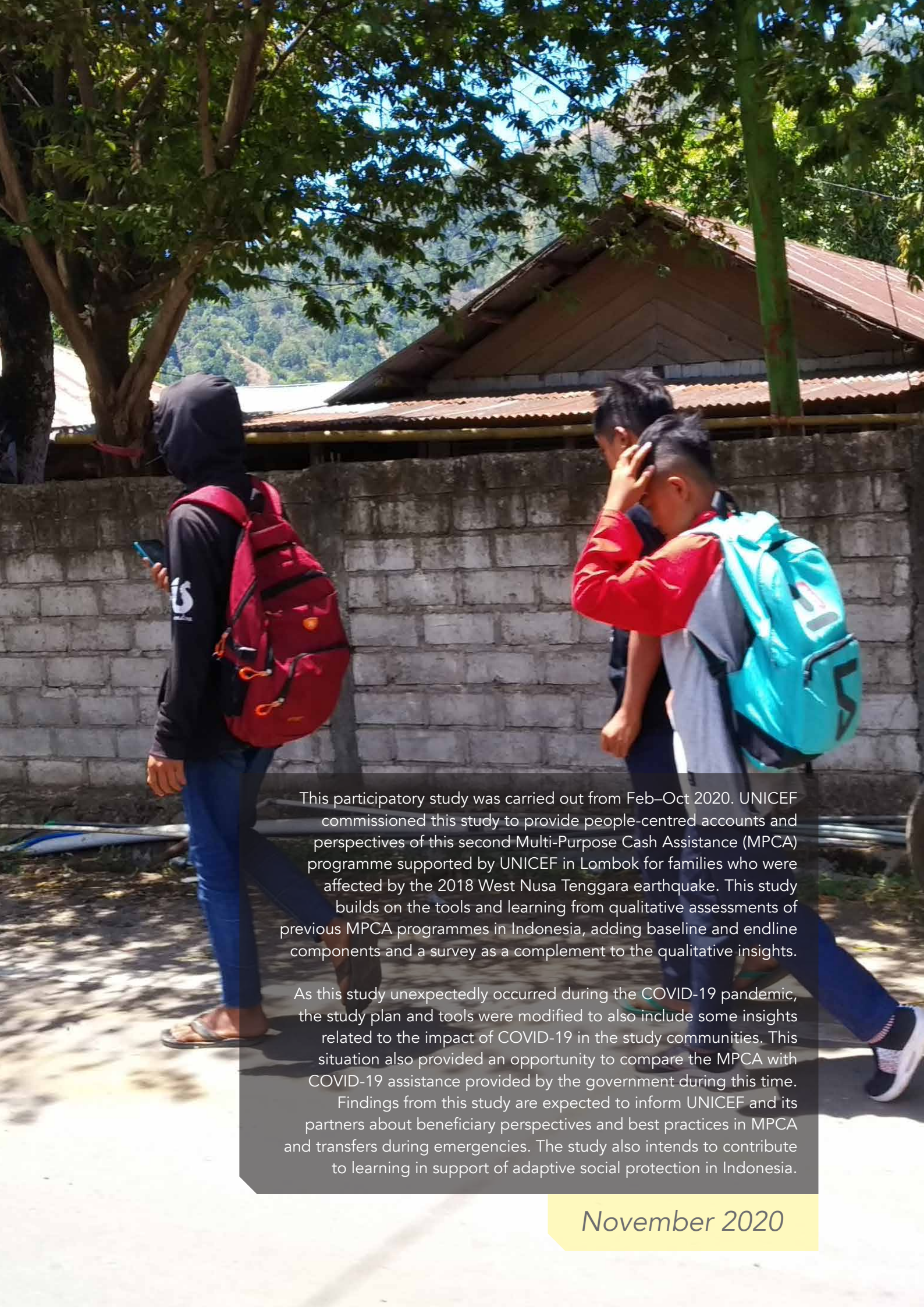
Zakiyah Derajat  
Denny Firmanto Halim  
Frisca Tobing  
Iqbal Abisaputra  
Zaenatul Nafisah  
Upik Sabaingrum  
Steven Ellis

## ANNEX 2: PEOPLE INTERACTED WITH FOR QUALITATIVE PFGDS AND INFORMAL CONVERSATIONS

Category	E Lombok Highland		E Lombok Coastal		E Lombok Industrial Coastal	
	Men	Women	Men	Women	Men	Women
pFGD participant (MPCA beneficiary mothers)	0	30	0	15	0	15
Other MPCA beneficiaries	1	9	0	5	2	9
MPCA non-beneficiaries	2	4	1	1	6	5
COVID-19 cash beneficiaries	2	2	1	5	1	2
COVID-19 food beneficiaries	3	5	3	8	1	2
Non beneficiaries (MPCA and COVID)	3	1	0	0	3	2
Children (SD/MI)	3	5	1	3	1	1
Adolescent (SMP/MT)	4	6	1	4	2	0
Adolescent (SMA/K or equivalent)	0	3	1	0	2	2
School teachers/principals*	1	3	2	1	1	2
Posyandu cadres*	0	5	0	6	0	1
Midwives, nurse, doctor*	3	2	0	0	0	2
Village and sub-village officials*	2	0	3	0	3	0
Kiosk, small vendors, traders*	6	10	2	6	7	11
Bank agent/financial services/other workers*	2	3	2	0	7	1
Sub-Total	21	54	10	45	23	43
Total pFGDs	60					
Total Informal Conversations	136					
Total	196					

\* Note: These numbers are not included in the Total to avoid double counting, as they have been included in the above category of beneficiaries and non-beneficiaries.





This participatory study was carried out from Feb–Oct 2020. UNICEF commissioned this study to provide people-centred accounts and perspectives of this second Multi-Purpose Cash Assistance (MPCA) programme supported by UNICEF in Lombok for families who were affected by the 2018 West Nusa Tenggara earthquake. This study builds on the tools and learning from qualitative assessments of previous MPCA programmes in Indonesia, adding baseline and endline components and a survey as a complement to the qualitative insights.

As this study unexpectedly occurred during the COVID-19 pandemic, the study plan and tools were modified to also include some insights related to the impact of COVID-19 in the study communities. This situation also provided an opportunity to compare the MPCA with COVID-19 assistance provided by the government during this time.

Findings from this study are expected to inform UNICEF and its partners about beneficiary perspectives and best practices in MPCA and transfers during emergencies. The study also intends to contribute to learning in support of adaptive social protection in Indonesia.

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