



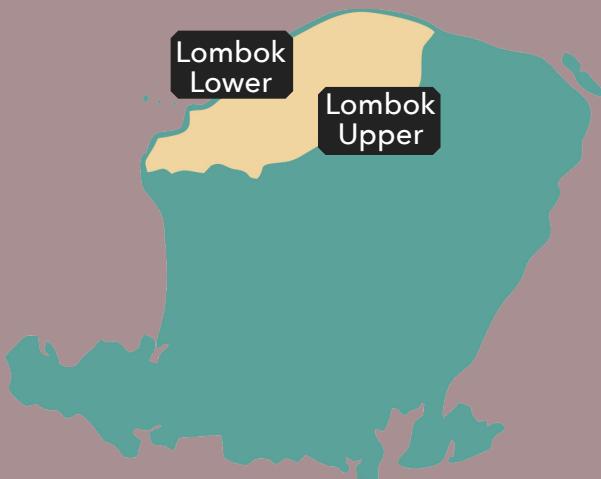
People's Perspectives of Multi-Purpose Cash Assistance for those affected by the West Nusa Tenggara earthquakes

Background

In 2018, a series of earthquakes and tsunami struck the provinces of Central Sulawesi and West Nusa Tenggara in Indonesia causing significant loss of lives, displacement of communities, and destruction of physical infrastructure. Following the disasters, both provinces were supported in the recovery process by the Government of Indonesia as well as development partners. In early 2019, development partners including UNICEF aligned with the Cash Working Group in Indonesia rolled out the Emergency Multi-Purpose Cash Assistance (MPCA) Programme in these two provinces. Empatika was engaged to provide people-centred accounts of the MPCA.

Key messages people shared are that:

- » People want cash, although 'in-kind' assistance was appreciated right after the disaster before markets resumed normally. Cash expenses, either regular (e.g. gasoline) or additional expenses (as a direct result of disasters like water, cooking utensils) were incurred by families in the first few weeks after the disaster as assistance provided to most locations was sporadic, unequal and insufficient.
- » People prefer receiving cash assistance early on because i. livelihoods were disrupted and families had limited to no earnings to meet expenses, and ii. assistance cash could be used to buy what people needed to fill gaps in external aid.
- » People had limited information about the Multi-Purpose Cash Assistance (MPCA) programme. Non-recipients of the programme were typically not invited to socialisation sessions nor had clear information about programme plans. Recipients too had limited and sometimes unclear information relating to disbursement dates and required documentation.
- » People accepted the targeting of mothers of children under 7 years old and pregnant women, although there were cases of eligible women being excluded due to lack of documentation, being outside of the community at the time of MPCA activities, or due to issues such as documentation being lost.



With whom did we interact?

In West Nusa Tenggara, we lived in two communities in the North Lombok district, both of which were recipients of the MPCA. We had in-depth interactions with 53 men and women in these communities, of whom 40 were recipients and 13 were non-recipients of the MPCA.

How we captured people's experiences?

Using ideas and tools from participatory qualitative methods, this qualitative assessment was carried out using a mix of tools including participatory focus group discussions (pFGDs), scoping immersions, and digital storytelling (DST). Across Central Sulawesi and West Nusa Tenggara 16 pFGDs were facilitated with groups of beneficiaries (eight sessions with women and eight with men) along with seven pFGDs with groups of non-beneficiaries (mixed groups of women and men).

The research approach commenced with a two-day scoping immersion in each community in order to help provide context for the research team and to get to know the communities. All teams stayed overnight in the communities they visited.



Mothers doing the Basket of Expenses activity in Lombok Lower.

Perceived Needs and Priorities

Priority: Water was a high priority in both Lombok locations as clean water supply for washing and drinking had taken months to normalise. In both locations pipelines had been blocked by landslides triggered by the earthquakes and people had to walk farther distances to clean water sources or had resorted to drinking dirty water from nearby sources. Although some relief operations had focused on providing clean drinking water to both communities, this had not been enough and families had to purchase water tanks till the water supply had normalised. Lombok Upper¹ had suffered more severe damages to their water sources and despite some sub-villages starting to repair these on their own, clean water needs as well as water for irrigation continue to be a priority for parts of both Lombok locations.

Priority: Food had been a priority for Lombok Lower. Most men here were farmers, either owning small farming land or, more typically, working as farm labour on other's land. While families that had undamaged stocks of rice were able to rely on this after the disaster, those without and/or whose houses collapsed or suffered heavy damages had a more difficult time. Government and humanitarian aid was also late to arrive after the disaster and people recalled their relatives from outside of the district had sent food items and tents and tarpaulins within the first few days before government and other aid had arrived.

Priority: Shelter, both temporary and permanent, was noted as a priority in Lombok Lower as the community had suffered heavy infrastructural damage with many houses either collapsing or sustaining severe

damages. Need for temporary shelter had mostly been met in Lombok Lower as the community had received tarpaulins and large tents from the government and other humanitarian organisations a few weeks after the earthquake. The families that did not receive these had constructed makeshift shelters of materials from their damaged houses and coconut thatch. At the time of fieldwork in June 2019, both Lombok locations had begun receiving the government's reconstruction assistance (POKMAS). While most families in Lombok Lower had begun reconstruction, only those families with heavily damaged homes in Lombok Upper had received POKMAS and there was some uncertainty as to whether families with partial damage to their houses would receive any assistance.

Cash Needs

As assistance to both locations had been sporadic, and had decreased after the earthquake and tsunami hit Central Sulawesi, families had needed cash to meet their basic needs. Cash was needed for buying food items like rice, instant noodles, medicines and drinking water as well as non-food items like soap, shampoo, diapers, sanitary napkins etc. even though families had received some of these items as aid.

Table: Priority needs immediately after the earthquake

	Priority 1	Priority 2	Priority 3
Lombok Upper	Clean water	-	-
Lombok Lower	Tents, tarpaulins	Food	Clean water (for some areas)

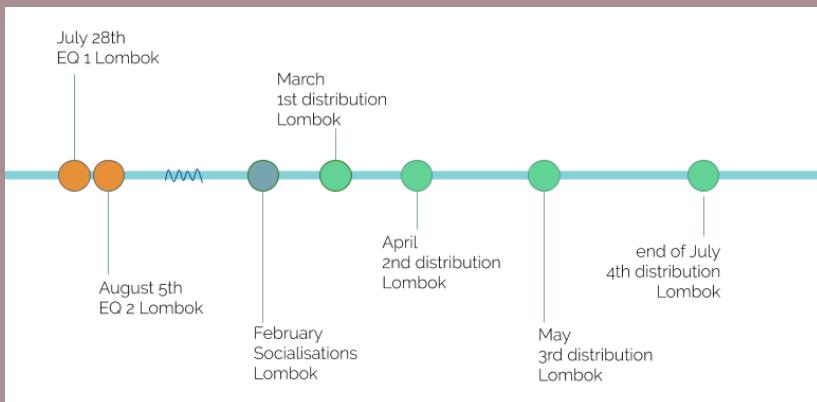
Needs that were met

Needs that were met partially

1 The report uses monikers for each location. These monikers correspond to contextual features of the study locations. The map on the cover shows the different location monikers.

Note: Compiled from participatory exercises and researcher observations facilitated with different groups in all study locations

Graphic: MPCA Programme Timeline in Lombok



Regular expenses such as mobile phone credit and repayment of loans also had to be met as per usual. Unlike the Central Sulawesi locations, people in Lombok had not been required to pay electricity bills until just recently as a special provision because of the earthquake.

The need for cash remained at the time of the fieldwork but reflects the changing needs of families. People explained that cash is necessary for 'just about everything' especially since income-earning activities for men and women had not yet been fully restored. Most people in the study locations are waged workers earning money on a daily basis as hired farm labourers. Others, especially in Lombok Upper, who own their farms are experiencing a drop in crop yields and prices and think this is because of soil changes and/or irrigation issues, both caused by the earthquake.



POKMAS has started! In the Lombok locations where the POKMAS funding had already started, people told us about the various options including for what kind of construction materials would be used. In general, we found that groups in one sub-village or area typically used the same kind of construction.

POKMAS has also provided income earning opportunities for people in the study locations. For example, mothers in Lombok Lower shared that there was 'a lot of work now (because of POKMAS and general reconstruction work)' but were worried about returning to farming after completion of POKMAS as regular farming work had been neglected. In both locations, the amount and modality of payment for POKMAS differed based on the agreement workers had with the POKMAS group or contractor and while some were paid on a daily basis, others got paid at longer intervals or at the end of a job.



Market Situation

Kiosks and markets had closed for about 1-2 months after the earthquake as owners had needed to repair their spaces before re-opening. Some kiosk owners in Lombok Lower shared that they had given away goods to people after the earthquake while others had things stolen from their kiosks. In Lombok Upper one kiosk owner told us that although his kiosk had remained closed for two months, children still came to his house behind the kiosk to buy snacks. In both locations, people had long standing credit arrangements with kiosks where they bought things first and paid later when they had the money.

People's experience of MPC

The MPCA was implemented by Catholic Relief Services (CRS) in both study locations. Recipients in both locations had received three cash disbursements as of the pFGDs in early July. The final disbursement eventually occurred at the end of July/early August.

The ToR for this study asks:

'Was the rest of the community properly informed about the purpose and eligibility criteria of the cash assistance?'

'The whole community should have information about the programme' was a sentiment shared by people in both locations. Where non-recipients had knowledge about the cash assistance programme, this was not through direct interaction with the programme but informal conversations between neighbours, friends, relatives or village officials.

While the MPCA was specific to mothers of children under 7 and pregnant women only, both recipients and non-recipients thought that in the beginning more 'official' means of information sharing would have worked well. Posyandu cadres had been the first point of information in both study locations but

² A series of earthquakes struck the island of Lombok on 29 July 2018 and was followed by a 7M earthquake on 5 August 2019. Two months later, on 28 September 2018, a series of earthquakes struck the province of Central Sulawesi triggering a tsunami.

What do people know about the programme structure?

In Lombok Upper, most people were linking the cash assistance to the posyandu and referred to it as 'uang posyandu' (posyandu money) presumably because posyandu cadres had been involved from the start. While most cadres here knew the donor or implementing partner, a few were uncertain and one told us she did not know what the programme was but only that she 'had to collect posyandu data for my area'. Although community or political support did not seem to be particularly lacking here, researchers felt that the village office had not been very involved in the process. Village officials and cadres said that most of the work had been done directly through the cadres with CRS's local partner staff directly visiting them to request data collection. The official socialisation for this location had only happened on the day of first disbursement and the only information eligible mothers had up until that time was what the cadres had told them — that there was going to be an assistance for children for the next four months.

Compared to Lombok Upper, most people in Lombok Lower knew who the donor and/or implementing organisation for the assistance were.

some people wanted initial information about the programme to come from the sub-village heads followed by the RT (head of neighbourhood) making door to door visits. Cadres could then be used to collect information about eligible families as the programme was related to pregnant women and children. People in Lombok Upper felt that if information was disseminated in this way would ensure that no eligible family was left out as everyone in the sub-village would have official information.

The Cash Learning Partnership (CaLP) handout on 'Preconditions and key criteria required for effective cash transfer programmes' states:

'Cash assistance, like all forms of aid, requires community and political acceptance and for the community to be part of the programme cycle, from design to implementation to monitoring and evaluation and project closure.'

While village heads had been consulted prior to programme implementation, community members had only been informed of the specifics of the programme at the time of socialisation as the programme was underway. Pregnant women and mothers of children under 7 had been asked by posyandu cadres initially to attend the socialisation in both study locations, followed by mosque announcements by village officials.

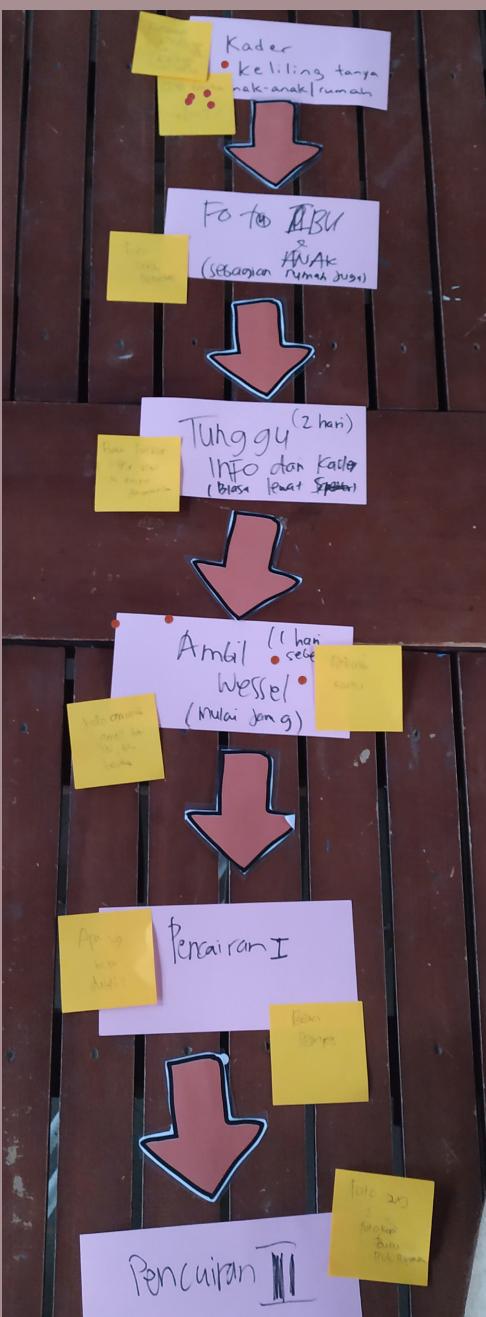
The CaLP handout states:

'A reliable beneficiary identification system is in place or can be established'

The programme had relied on posyandu cadres to identify eligible women (presumably from the posyandu data) and provide them with initial information about the programme. In Lombok Upper, the data collection for eligible women had been rushed as the sub-village heads had asked the cadres to have the data ready by the following day. A cadre from one sub-village also shared that the sub-village head there had 'lost' parts of the list that she had given him. As a result, mothers from one of the more remote areas of the community

Table: Cash assistance programme matrix

Districts	Lombok Upper	Lombok Lower
Eligibility criteria	Households with children under seven years of age and/or pregnant women, excluding civil servants	
Other criteria	Damaged house - though in the end this criteria not used (meaning a family with children under 7 or pregnant mother gets irrespective of damage to their house)	
Disbursed cash	1xIDR 1.8 million, 2xIDR 900,000, 1xIDR 450,000 per household	
Who receives	Most recipients are women or caregivers	



The finished mechanism diagram from women in Lombok Upper, showing that they would most like to change (red dots) the beneficiary requirements to include all school children; and to allow them to take the assistance at more flexible times.

had not received the cash assistance. While cadres had tried to rectify the situation afterwards, the incident, apparently, had not been followed up by the local implementing partner.

The ToR for the study asks:

'What do beneficiaries think cash actors could do better in future projects in terms of the cash delivery mechanisms?'

'What were the beneficiaries opinions/views of the modality through which cash was delivered?'

The cash disbursement in Lombok was done through the post office and recipients had received information to pick up their *wesel* (money order) from specified distribution points in the village a day before cash distribution. Recipients in Lombok Lower had received a SMS from UNICEF informing them about the *wesel* distribution. Some mothers in both locations told us they had liked receiving the *wesel* in their name as it meant that only they could receive the cash.

All cash disbursements were done in the village typically a day after recipients received their *wesel*. Although there were no complaints about the cash delivery mechanism, **people in both locations shared that the lack of enough distribution spots meant that they had to wait for a long time to receive the cash**. For example, Lombok Lower had two distribution spots for 10 sub-villages and some women said they had spent a long time waiting for their turn to receive cash. Most mothers had brought their children along and recall that it was '*hard keeping them (children) there for so long*' as they had been crying and hungry.

Eligibility

The MPCA in Lombok was targeted at pregnant women and mothers of children under 7. Although the original MPCA programme document for Lombok states that an additional criteria of house damage would be considered, in both Lombok locations this did not appear to be used for eligibility. One posyandu cadre in Lombok Upper noted that when the 'officer' (from the CRS partner) had photographed houses of eligible women they would note whether the family received PKH (*Program Keluarga Harapan*, Family Hope Programme) and the 'official' damage level of the house but that ultimately this had not changed the women's eligibility to receive cash assistance.

Exclusion of the families of civil servants from the cash assistance was a uniform criteria across locations. Non-recipients in both locations had mostly accepted that the assistance was for young children and pregnant women only. Those eligible but excluded had been because they did not have proper documentation, had been away at the time of registration or, as in the case of Lombok Upper, because the sub-village head had supposedly lost part of the eligibility list.

Despite understanding the eligibility criteria, people still felt that the cash assistance could be extended to groups they considered vulnerable and needing the assistance like the elderly, families with school-aged children, as well as families with low income.



Researchers in Lombok Upper with a cadre during the scoping immersion visiting a remote area (accessed via this walking path) of one of the sub-villages here which did not receive the MPCA. Women in this remote area walk this path for purchasing items at kiosks and accessing services such as the *posyandu*, which takes about 45 minutes – 1 hour walking each direction.

In Lombok Upper, one distribution point was serving at least five sub-villages which meant that some women had to wait until afternoon to receive the cash. There were also a few mothers here who wanted a 'flexible' cash disbursement process '*like PKH*' as it was done using an ATM-type card, where withdrawal could be done at one's convenience. This could, likely, be related to the fact that one eligible mother here had missed taking her *wesel* as she was out of the village at the time. This mother shared that since she missed taking this first *wesel* she had missed not just the first but all subsequent cash disbursements.

Use of cash assistance

Recipients recalled being told in socialisations that the assistance cash was to be spent to satisfy their family's needs, especially emphasising on meeting children's needs. Some items were prohibited to buy with the



People in Lombok explained that the MPC disbursements had two disbursement points for the whole village, often using small spaces such as this *beruga* to distribute the cash, resulting in long waits for some women.

MPCA cash. While most of these prohibited items are what would traditionally be described as 'non-essentials' like cigarettes, some recipients also remembered being told not to pay their debt or take out new loans with the MPCA cash.

Despite being told not to repay debts, families in both locations had used the assistance cash to pay off the credit taken from local kiosks. In Lombok Lower, some mothers shared that they had borrowed 'a lot of money' from friends and neighbours after the earthquake, likely because they and/or their husbands had not resumed their regular work as farm labourers after the earthquake. **The women had been able to clear some of this debt using the assistance cash.**

Most families were using cash assistance to buy food items like rice, snacks like instant noodles and biscuits, vegetables, fish and cooking oil; non-food items like soap, shampoo, lotion, gasoline, cooking gas and paying for services like electricity and mobile phone credit. All of these items were considered essential expenses, with families in both locations saying that rice was one of the first things they had bought with the assistance cash as most families did not have their own paddy fields. **Money for snacks was also an essential expense** and some fathers in Lombok Upper calculated their monthly snacks expenses (family and snack money for children) and were surprised to realise they spent more on snacks than the IDR 250,000 they spent on rice.



During the basket of expenses activity with fathers in Lombok Upper, many fathers had noted that their families had used the MPC money for buying snacks for their children. Although none marked these expenses as the most important expenses (red dots), some fathers realized that snacks added up to be one of their most expensive purchases, since children often demand this money everyday.

The assistance cash had also been spent on meeting needs of babies and children like diapers and formula milk as well as to buy school supplies and small toys (costing about IDR 50,000).

When cash comes long after the disaster people note different priorities. **At the time of the cash disbursement families were often in a position to think about reconstruction and even investment rather than recovery.** Other seasonal events with financial implications e.g start of the school year also affect how cash assistance is viewed and used. The assumptions around cash transfer need to be carefully reviewed so that the system operates in the way intended and meets its intended purpose.

Grievance Mechanism

The ToR for the study asks:

'Did they (community) know how they could file a complaint about staff or services?'

'Have complaints been handled satisfactorily by the implementing agent?'

Recipients in both study locations had received a booklet (right) that included the amount of each cash disbursement, some information on the intended use of the MPCA and provided a phone number for comments/complaints. However, the study team did not meet anyone who had used these numbers leading us to believe that people were either not aware of them or preferred contacting the cadres instead. In the two instances where people registered complaints, both of these were through cadres and mainly because cadres took the initiative to approach implementing partners although it was unclear if any follow-up had been taken. Any future programming should note the necessity to have useful and clear process to register grievances and the ability to respond quickly if needed.



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The booklet received by MPCA recipients. Inside there is a breakdown of the different disbursements while the back page (left) notes two feedback numbers along with how the money is intended to be spent – on food and nutrition; baby needs; school; hygiene needs; and health.