



Reality Check Approach

Study Brief

People Views and Experiences of the National Social Assistance Programmes

The national social assistance programmes include: *Bantuan Langsung Sementara Masyarakat* (BLSM or 'Temporary Direct Cash Transfer'); *Beras untuk Rakyat Miskin* (RASKIN or 'Rice for the Poor'); *Jaminan Kesehatan Masyarakat* (Jamkesmas or 'People's Health Insurance'); *Bantuan Siswa Miskin* (BSM or 'Assistance for Poor Students'); *Program Keluarga Harapan* (PKH or 'Family Hope Programme'). They also cover replacement programmes which were piloted by the end of 2014: *Kartu Keluarga Sejahtera* (KKS or 'Family Prosperity Card' which replaces the *Kartu Perlindungan Sosial* -KPS or Social Protection Card), *Kartu Indonesia Pintar* (KIP or Indonesia Smart Card to replace BSM) and *Kartu Indonesia Sehat* (KIS or Indonesia Health Card to replace Jamkesmas).

Relevance of Cash Transfers

Cash transfers seem to contribute to between 6-12% of monthly household expenses at best. Many people actually indicated that they do not need the assistance or they consider it to be insignificant. However, there is a sense of entitlement to something that is going for free rather than its substance and people worry that if they do not accept it now, they might be denied other assistance that might be significant to them in the future. The significance of cash assistance is related and compared to other sources of income or help people could access as well as the actual and opportunity costs in accessing the payment. Many would rather have access to employment as this provides more certainty of income rather than cash assistance.

Why Don't I Receive Any Assistance?

The basis of allocation of social assistance remains puzzling for most people. There is still widespread belief that those who receive social assistance are related to or vote for local officials. The growing recognition that it is somehow related to the survey process leads many to blame this for anomalies. This includes exclusion from surveys and the use of, what people consider to be, inappropriate indicators. People also noted that lack of supporting documentation can also affect people's access to their social assistance entitlements. Abnormalities are also blamed on the 'centre'.

Who Misses Out

These people tend to miss out on government social assistance:

- Those lacking documentation;
- Those who have not been surveyed;
- Those who are in less conventional family arrangements;
- Widows;
- Discriminated minorities.

'Hidden Affluence'

People commonly believe that the allocation of social assistance is often based on the appearance of one's house. This they told us to be misleading as some people who appear to be poor (e.g. living in a wooden house, not owning a toilet) may be quite wealthy (e.g. owning hectares of land, owning second houses, owning livestock). Vice versa, many of those living in brick houses are actually struggling to make ends meet.



BLSM: 'The Money Will Not Last a Week'

The implementation of the BLSM (Temporary Direct Assistance for People) is the most consistent among all the social assistance programmes judging from the size and the timing of payment. People generally link the BLSM payments to increases in fuel price, but refer to it by different acronyms e.g. BLT or even BBM. The amount of money received is considered by some people to be too little to matter, especially as they anticipate increase in the price of goods as a result of the increased fuel price. Many are confused with the targeting as those who they consider are deserving did not receive payment while those who are well off did.

Jamkesmas Card is Rarely Used

Although many in the study have health cards, including Jamkesmas (People's Health Insurance), they explained that they rarely use them. Minor ailments are treated with medicines bought in kiosks or by traditional healing, which is also used for more serious conditions. Long waiting times in Government health facilities, being sent to the back of the queue as a health card holder, closed facilities, inferior treatment, inadequate range of services and medicines, inability to use the card outside their home area and additional, often ill-explained, charges (e.g. for medicines) were all cited as reasons why people prefer not to use the health cards. People who told us they did find the cards valuable are those with ongoing or chronic conditions or one-off large health expenses.

'I have the card but for me, I would rather pay for expensive medicine because it's more potent. If you go to hospital and use JAMKESMAS you will be given poor service. If you pay they will treat you well'

-Villager, Gorontalo.

Raskin: Rice for All

The Rice for the Poor (RASKIN) programme was terminated in November 2014. Nearly all households, whether they have KPS card or not, receive a portion of RASKIN. Some indicated that they clearly needed it more than others especially those living in areas with seasonal food insecurity or where people consume very large quantities. Although the rice is much cheaper than rice on the market, the price varied across locations and generally people were dissatisfied with the quality.

Criticisms of RASKIN rice include:

"It is not sticky enough" (NTB);

'It is not as tasty as our own rice' (Jambi);

'It is yellow' (Jambi);

'Too hard' (West Sulawesi);

'Smells bad' (Yogyakarta, East Java, West Sulawesi);

'Dusty' (Gorontalo).



'RASKIN is given to all, but the poor deserve it more'

-Villager, Yogyakarta.

BSM: In The Name of Fairness

A KPS (Social Protection Card) card does not necessarily assure entitlement to BSM, Assistance for Poor Student. Schools often have a lot of say on how the money is to be distributed. This ranges from selecting which students are considered to be more deserving (North Sumatera) to distributing BSM money equally among all students for the sake of 'fairness' (NTT and Yogyakarta) to compensating those who did not receive the assistance with school supplies (West Sulawesi). Cuts are also often made to BSM payment with processing fees and transportation fees as the most common reasons given to the recipient. The amount and the timing of the payment are confusing to the recipient as they often change without any explanation.

Some people indicated that they do use BSM money as intended to buy school supplies although it is also frequently used to buy food or other consumables or to pay off debts. When it is used to buy school supplies, the money is considered to be too little.



School uniforms such as a sports uniform are significant education expenses.

PKH: The One That is The Least Known

There was the least knowledge on PKH, Family Hope Program, compared to other social assistance programmes. People who received the assistance barely have any understanding about it while those who did not receive it have little to no clue. The rationale for being selected as a beneficiary of this programme is not well understood. People put forward their own explanations ranging from having school age children (Gorontalo) to the type of house one lives in (Yogyakarta). The importance of the conditionalities attached to PKH payments was not mentioned except in Gorontalo. In many places, there is already a social norm around school going so no connection was made with the PKH programme. Those who have been receiving PKH money since 2008 still receive it in 2014, suggesting that there is no graduation or revisiting of the criteria for inclusion in the scheme.

New Shoes Every Three Months

Mothers in Gorontalo worry that if the PKH facilitator did not see them spending the assistance money the "right" way, they will not receive the money again the next time around. As a result every three months they buy their children new shoes to wear to school as they believe spending the money for school supplies is what is expected of them.



KUBE provides initial capital to start bamboo basket business but the money is too little for the business to be sustainable.

KKS, KIP and KIS: The New Cards

Information about the new KKS (Prosperity Family Card) programme was sketchy and raised a number of questions for people which local officials could not always answer. With limited understanding there

continues to be rumours, miscommunication and speculation. The distribution of cards was different from location to location and in one area families were asked to share cards.

Public Poverty

Many indicate that public poverty is more important than individual poverty as their real challenges related more to access of public goods and services. People refer to good road access (Jambi and Yogyakarta), better mobile phone signals (NTB, East Java, Yogyakarta, Jambi, and West Kalimantan), reliable electricity NTT, West Kalimantan and East Java), and access to clean water (NTT, Yogyakarta, Gorontalo) as relevant factors that would make their lives better.

'Access should be free but don't give cash'

-Village secretary, North Sumatra.

What's News?

Chatting and 'word of mouth' is the main way people receive information or are updated with news from outside the village. People rarely read posters, letters or newspapers, finding these difficult or long. Radio is also rarely listened to. The preferred media is national TV and most families either own a TV or have access to one in the community. TV is regarded as a source of entertainment more than a source of information and women and children usually dominate the choice of programmes watched. Most families also have access to mobile phones and are quite familiar with the concept of text messaging (SMS). They consider connectivity to family networks and job opportunities extremely important and mobile phones allow them to do so.

Other Type of Social Assistances

The many forms of assistance available at the local level through local government, local philanthropy, NGOs, private companies, political parties and faith based organisations add to people's confusion about the provenance and form of the social assistance they receive. Community and family support remains the most reliable and favoured form of support. Many of the neighbourhood assistance schemes however work on the principle of reciprocity which may become a burden for those who have difficulty meeting these obligations.

Complaints

People shared that they are reluctant to complain about social assistance partly because of the culture to avoid confrontation and respect authority but also because they fear they may not get benefits in the future if they do so. They accept even what they consider small and inadequate benefits without criticism because they hope to be included for more meaningful benefits in the future.

What People Think We Should Do

To further better understanding of the programmes and entitlements:

- Use simple unambiguous names for the schemes e.g. school assistance, health assistance;
- Issue a single card which covers all the schemes for all families in the lowest poverty deciles, making it clear that they are entitled to all the schemes;
- Issue additional specific cards to those above the lowest deciles which, by virtue of budget allocations are also eligible e.g. when the education budget allows, additional school assistance cards will be issued;
- Clarify in all communications which are national schemes.

To enhance understanding on who is entitled to benefits:

- Re-visit the basis for UDB classification of poverty and ensure it is based on contemporary poverty experience (e.g include indebtedness, exclude housing type, include numbers in the family able to work and access to work opportunities to raise cash);
- Communicate the bases of inclusion/exclusion more clearly;
- Find a mechanism to check and update family status more regularly than every five years.

To enhance communication:

- Make entitlements to national programmes simple and unambiguous;
- Make more use of prime time national TV slots to explain the social assistance programmes simply as people do not read posters, letters and, if they do, find them complicated;
- Use SMS to remind and confirm payments for all social assistance programmes.

To ensure the purpose of the programme is not diverted:

- Raise public awareness around the purpose of social assistance as targeted to the very poor (the

needy who communities identify unanimously) and take steps to reduce leakage to non-poor;

- Publicise in simple explicit ways the amounts of money people should get.

To avoid need for grievance procedures which people anyway avoid:

- Recognize that national help lines and similar systems are unlikely to be used. Instead better and wider access to information and understanding of the programmes is expected to engender social norms which support good practice. Simple messages that say, for example, *'nobody is allowed to cut your social assistance payment at the source'* would help.

To remove persistent barriers to access:

- Provide fast track inexpensive services to issue official documents for people who have no or inaccurate documents to support their social assistance claims;
- Provide local social workers who can follow up 'cases' and assure that families in need are getting their full entitlements;
- Continue to innovate to ensure that those with physical access problems which often entail extra costs to collect their social assistance can do so without financial penalty.

To make the programmes more relevant:

- Consider providing more significant cash assistance to fewer families who are genuinely in need;
- Take steps to ensure uniformity and rationalisation of disbursement (e.g. BSM at the start of the school year);
- Reduce service costs at the point of delivery to avoid unnecessary expenditures (e.g. informal payments to health staff, teachers);
- Consider exploring in-kind support especially in relation to schooling needs (uniforms, bags, shoes, etc.).

Reality Check Approach

This is an internationally recognised qualitative approach to research which has been used in several countries since 2007. This study was carried out in December 2014 - January 2015 in nine provinces of Indonesia. It involved 26 families living in poverty and the findings are based on conversations with over 2000 people. The research approach is based on informality in people's own space and with the least disruption to their everyday lives. This *'hanging out'* without note-taking or formal structure provides enabling conditions for trust building and openness.

See the full report at www.reality-check-approach.com

