



Are conditions pro-women? A case study of a conditional cash transfer in Indonesia

Sirojuddin Arif
Muhammad Syukri
Widjajanti Isdijoso
Meuthia Rosfadhila
Bambang Soelaksono
Editor Budhi Adrianto

CSP Research Report 03
January 2011



This Research Report was written by **Sirojuddin Arif, Muhammad Syukri, Widjajanti Isdijoso, Meuthia Rosfadhila** and **Bambang Soelaksono**, and was edited by **Budhi Adriant** (SMERU Research Institute, Indonesia).

Please see the two-page Research Report Summary for a quick overview, available on the CSP website www.ids.ac.uk/go/centreforsocialprotection

Acknowledgements

Our thanks and deepest appreciations go to Sarah Cook and Naila Kabeer, director and co-director of the Social Protection in Asia (SPA) programme. This research as well as its report writing and publication could not have been conducted without the support of the SPA programme. We would also like to express our biggest gratitude to Sri Kusumastuti Rahayu, Wenefrida Widyanti, and Stella Alleida Hutagalung for their ideas that formed the initial concept of this study; to Ida Ruwaida Noor for her valuable feedback on the study design; to Upik Sabainingrum and Rowi Kaka Mone for their invaluable help during data collection; and to all the participants of the research design workshop in Jakarta, the preliminary findings workshops in Jakarta and TTS, the SPA research results workshop in Bangkok, and the writeshop in Manchester, particularly to Armando Barrientos and Naila Kabeer, for their valuable comments and inputs.

This CSP Research Report series presents findings from 11 research projects conducted over the last two years, 2008–2010, for the Social Protection in Asia (SPA) policy-research and network-building programme, funded by the Ford Foundation and the International Development Research Centre (IDRC). The programme was managed by the Centre for Social Protection (CSP) at the Institute of Development Studies (IDS), Sussex, UK, and the Institute for Human Development (IHD), New Delhi, India, with projects and partners in China, Vietnam, Indonesia, India, Pakistan and Bangladesh.

For further details of SPA programme research findings and policy lessons, see the programme synthesis report 2010, available online here:

www.ids.ac.uk/go/idspublication/socialprotection-in-asia-research-findings-and-policy-lessons

For more information about the SPA programme and links to other SPA research outputs please visit

www.socialprotectionasia.org
or email info@socialprotectionasia.org

Programme administrative coordinator: Marion Clarke
Publications coordinator: Peroline Ainsworth
Report copy editor: Louise Stoddard



Contents

Abstract	02
1 Introduction	03
1.1 Background	03
1.2 Research design and methodology	03
2 Women in very poor households	05
3 PKH and the dynamics of gender relations in recipient households	07
3.1 The intra-household division of labour	07
3.2 Access to and control over assets/financial resources	09
3.3 Access to and control over assets/nonfinancial resources	10
3.4 Decision-making within the household	12
3.5 Conflicts within the household	13
4 PKH and the socioeconomic dynamics of recipient households	14
5 Conclusions and policy relevance	16
References	18



About CSP

The Centre for Social Protection was established in 2006, to provide a global focus for research, policy analysis, and capacity building in social protection. Based at IDS, the Centre supports interaction between networks of equal partners, including researchers and policy-makers who work to mainstream social protection in development policy, and to build effective social protection systems throughout the world that are national, comprehensive, sustainable and equitable, and that improve the wellbeing of poor and vulnerable people.

CSP – Influencing social protection debates and strengthening capacities to deliver sustainable policies and systems, that protect lives and livelihoods while promoting wellbeing and social justice.

Contact

Centre for Social Protection
Institute of Development Studies
At the University of Sussex
Brighton BN1 9RE
UK

Email: socialprotection@ids.ac.uk

Website: www.ids.ac.uk/go/centreforsocialprotection

Research Report submission

CSP Research Reports are produced by individuals and organisations working with the CSP. For enquires concerning the submission of Research Reports please contact us by email or by writing to the above address.

The opinions expressed are those of the authors and do not necessarily reflect the views of any of the institutions involved

Readers are encouraged to quote or reproduce material from CSP Research Reports in their own publications. In return, the Centre for Social Protection requests due acknowledgement and a copy of the publication.

© Centre for Social Protection and IDS 2011



Abstract

Following the success of several South American countries, Indonesia has initiated a pilot of a conditional cash transfer programme called Program Keluarga Harapan (PKH), since 2007. The programme follows similar design in that it designates the mother (or the woman in the household) as the primary recipient of the transfer. This paper presents the findings of a qualitative study that focuses on the impact of the programme on intrahousehold gender relations. It looks at how local culture and norms interact with the programme at the household and community levels and how this influences the outcomes of the programme. The case study was conducted in four villages under two different cultural backgrounds of West Java and East Nusa Tenggara provinces. It was found that after two years of its implementation, the programme has neither affected intrahousehold gender relations nor the relative position of women within the household. It is important to get the husband involved in the programme, especially given the dominant role he plays in decision making related to child education, birth delivery assistance and the use of the money provided by the programme.

Keywords

Indonesia, social protection, conditional cash transfer, gender roles

1 Introduction

1.1 Background

Conditional cash transfers (CCT) around the world share the same characteristic of selecting women as the primary recipient of the transfer, and Indonesia also follows the same approach. Women, in particular mothers, usually dominate caring and nurturing roles in the family. Since CCT aims to cut the intergenerational poverty trap by investing in children's health and education, it tries to ensure the maximum benefit of cash transfer be properly spent on such investment. Thus, the transfer is given to the women in the family because the money spent by women tends to be concentrated on goods and services that are more likely to have positive effects on the children's well-being (Soares and Silva 2010).

Why should we discuss gender and CCT again? It is recognised that there have been many papers discussing the impact of CCT programmes on women or the dynamics of gender relations (Molyneux 2006; Quijano 2009; Skoufias and McClafferty 2001). However, there are a number of issues that we think still need clarification in order to get a better understanding of the impact of CTT on women as recipients of the assistance money.

The imposition of conditions to a cash transfer programme is intended to support behavioral changes. This is based on an assumption that the government might know better what is good for the poor than the poor themselves. The conditionality could limit the actions taken by myopic household from actions that reduce their own long-term welfare (Hoddinot 2009). Women's preference toward caring and supporting their children is perceived to be more in line with government preference, but women lack bargaining positions within households. Thus, the conditionality could help in increasing the position of women. Molyneux' (2006), however, argues that such conditions restrain women in their traditional roles. This pessimistic view is inclined to disregard women's capacity as programme recipients and takes for granted that they will fully oblige to the programme design. As a result, Molyneux' conclusion tends to deny the benefits received by women and, by contrast, position them merely as servants of the state. Contrary, although appreciating women's capacity to make use of opportunities provided by CCT, Skoufias and McClafferty (2001) show that CCT has successfully empowered women and increased their position against their husband. Their study, however, does not give enough attention to the social context where women negotiate the benefits that they can obtain. Therefore, we cannot get a better picture about the magnitude of the benefit provided by CCT on the bargaining position of women, especially

with regard to their husbands. Quijano's article (2009) had the potential to fill the gap in the discourse presented in the previous two papers by stating that on one hand CCT reinforces traditional gender roles but on the other hand it paves the way to gender transformation. Unfortunately, the article was rather general in nature and did not touch the crucial issues that determine the dynamics of the relations between husband and wife in the household.

By focusing on the position of women as the recipient of the assistance, this paper further investigates the impact of CTT on women. It observes to what extent the programme has affected women within a wider social context, that is, in relation to intra-household labour division, access to and control over household resources, household decision-making process, and the socioeconomic dynamics of the household. Specifically, the study is intended to answer the following questions:

- a) Who, in the recipient household, enjoys the programme benefits? By contrast, who has to pay the cost associated with programme implementation?
- b) What are the implications of programme implementation for the allocation of resources within the household, for the division of labour and responsibility between men and women, and for household decision-making and conflicts?

1.2 Research design and methodology

To answer these questions, The SMERU Research Institute undertook research in two regions with different cultural backgrounds, namely, West Java and East Nusa Tenggara (NTT) provinces. The field study in West Java was carried out in *Kabupaten* Cirebon, while in NTT, it was undertaken in *Kota* Kupang and *Kabupaten* Timor Tengah Selatan (TTS). In Cirebon, the data collection was done in two villages: one rural area and one urban area. Meanwhile the field study was done in one village in Kupang that was intended to provide an opportunity to study the situation in an urban community, and in another village in TTS that was chosen to study the situation in a rural community. These villages and *kelurahan* were selected from a number of villages and *kelurahan* that had been the locations of baseline research concerning the availability and utilisation of health services for mothers and children and basic education services carried out by SMERU in 2008.¹ It was hoped that, with a research design of this kind, the present study would be able to trace the changes that had occurred in the past several years, especially in relation to the implementation of PKH.

¹ See Rahayu et al. 2008.

Although the study was focusing on the sample villages, data collection was also conducted at the *kecamatan* (subdistrict) and *kabupaten* (district)/*kota* (city) levels. Although the village was taken as the study unit, this is not a micro study of the lives of poor women in the respective villages. Rather, the purpose is to examine the implementation of a government social protection programme, namely, the Program Keluarga Harapan (Family of Hope Programme), or PKH. The use of the village/*kelurahan* as the unit of analysis was intended only to better understand the programme implementation, since the implementation is also involving actors at the village level. However, because the implementation is also involving other stakeholders at the *kecamatan* and *kabupaten/kota* levels, this study also gave attention to their role and position and to the linkages with what has happened with the programme recipients and the implementers at the village level.

The data collection adopted a qualitative approach and was carried out mainly through in-depth interviews with some programme recipients and non-recipient households as well as other selected informants, which consisted of policymakers and implementing agents at *kabupaten/kota*, *kecamatan* and village levels, and community figures who were assumed to understand the situation of women and the subject of the research. Among the informants being interviewed are:

- a) At the *kabupaten/kota* level: officials or staff in the Social Affairs Agency, the Social Section of the Regional Development Planning Board (*Bappeda*), the Health Agency, the Education Agency, the Women's Empowerment Section, officials in the secretariat of the PKH Implementing Unit (UPPKH) at the *kabupaten/kota* level, as well as academics and nongovernment institutions (NGOs) working on gender issues.
- b) At the *kecamatan* level: the heads of the Education Sub-Agency and the heads of *puskesmas* (community health centers).
- c) At the village/*kelurahan* level: village heads/*lurah* (*kelurahan* heads) or village/*kelurahan* secretaries, community figures, and the PKH facilitator.
- d) At the health and basic education service providers: the school principals and teachers of primary and junior high schools, village/*kelurahan* midwives, and *posyandu* (integrated health post) cadres.

To get an understanding on the condition of the programme recipient households, this research used the life history method. In each sample village, the study examined four recipient households. Interviews were conducted not only with the wife as the recipient of the assistance, but also with the husband and one of the children. The purpose was to gain a deeper and more complete understanding about the intra-household gender relations and the effects of the provision of assistance. Selection of respondent households was done by taking into account a number of aspects such as the type of employment of the husband and the wife, the house or, in urban areas, the ethnic background, the number of children, and the amount of PKH fund that had been received. To support the analysis, a comparison was made between the recipient and the nonrecipient households. In each village, the research involved two nonrecipient households that had been selected purposively on a basis of similarity in socioeconomic situations with the sample recipient households. Therefore, there totalled 18 life story interviews in each village or 72 interviews in all four villages.

In addition to in-depth interviews, data collection was also carried out through focus group discussions (FGD) at village and *kecamatan* levels. At the village level, discussions were held with two groups: one group of men and one group of women. Each discussion involved programme recipient households (selected from households not selected as respondents for the in-depth interviews) and nonrecipient households. This FGD was discussing the general pattern of intra-household gender relation. At the *kecamatan* level, discussions were held with programme implementers and the health and education services providers. The discussion was focusing on PKH implementation.

In West Java, the field study was undertaken in February 2009, while in NTT, it was carried out in April and May 2009. The research was not limited to these periods, however, because in addition to the field study, it was also supported by an analysis of secondary data and existing literature about women, conditional cash transfers, and the cultural context of East Nusa Tenggara and West Java as research locations.

2 Women in very poor households

In *Kabupaten Cirebon*, *Kota Kupang*, and *Kabupaten TTS*, the traditional view is that there is a clear gender based division of roles. While earning a living for the family is considered as the man's major responsibility, domestic matters are the responsibility of women, specifically the wife. These practices have become cultural norms that form a guide to how men and women must adopt attitudes and behave towards each other in daily life. In Cirebon, for example, a husband who interferes in his wife's affairs, especially in the matter of household finances, is called *cupar*², which means '... like a woman, keeping money ...'. Another meaning of this term refers to an attitude of insincerity or distrust towards the wife, to the point where the money that is given is not handed over in full, or if all the money is given then its existence is always questioned. This concept implies that a woman has her own tasks, roles, and responsibilities that a man may not interfere with. It is taboo for a man to interfere in this sphere.

Nevertheless, this does not necessarily mean denying the importance of cooperation between husband and wife. On the contrary, the cooperation between the two within the household is a cultural value that is very much recommended. There are matters that are considered common responsibilities where husband and wife are both expected to contribute. These responsibilities include looking after the children, cleaning up the house, and looking for water or firewood. Interviews with respondents, however, showed a relatively minimal involvement of men in the domestic jobs which are regarded as a common responsibility. On the other hand, in many cases, the wife plays a significant role in earning a living for the family, even though this is regarded as the husband's main responsibility. Twelve out of 24 women who were interviewed said that they had a paid job. This does not take into account those who previously worked but are now forced not to work because they have to look after young children.

For women who work to earn money, lack of capital and/or limited education are the main constraints to starting or expanding a business, or to obtaining a better job. With the exception of certain persons, most women respondents only completed primary school. Several, in fact, had not been able to finish primary school. As a result, they can only manage to work in the informal sector or do marginal jobs such as unskilled labourers, washerwomen, or petty traders. They have difficulty in obtaining employment in the formal sector. Two respondents in *Kota Kupang* have a higher level of education, one a junior high school graduate and the other a senior high school graduate, but lack of capital or the high burden of domestic responsibilities prevents them from expanding their business.

Furthermore, the type of job the women respondents do also depends on the socioeconomic and geographical situations of the place where they live (see Table 1 for the general description of the research locations). In Village B and Village D, which are rural in nature, the dominance of agriculture provides wide scope for wives to work in rice-fields or dry fields. While women in Village D help their husbands to cultivate the family's dry lands, many women in Village B work as agricultural labourers in the paddy fields because they do not own any land. By contrast, no matter how poor a household is in Village D, they still own a small plot of land to cultivate.

Meanwhile, in urban areas, women can choose from a greater range of jobs, depending on their ability, preference, and capital. The system of urban economy that is more geared to trade and services opens up a wider range of job opportunities that do not exist in agricultural areas. In many cases, however, the absence of capital is a major constraint on efforts by poor women to commence or develop a business. In *Kelurahan C*, for example, two out of four respondents who have received PKH assistance stated that they own a food stall business or very small-scale retailer. One has opened a simple foodstall in front of her house, while the other sells snacks and fruits in the market.³ In *Kelurahan A*, the majority of women are employed in the slicing of fish, since the village is a fishing village and the economy is supported by sea fishing and fish processing industries.

Table 1 Characteristics of the sample villages

Village (size and population)	Geographical Locations		Regional Characteristics		Economic Conditions	
	Inland	Coastal	Rural	Urban	Highly Monetised	Less Monetised
Kelurahan A, West Java (area: 93 hectares; pop: 6,288)		*		*	*	
Village B, West Java (area: 400 hectares; pop: 7,806)	*		*		*	
Kelurahan C, NTT (area : 41 hectares; pop: 4,661)		*		*	*	
Village D, NTT (area: 1,800 hectares; pop: 2,500)	*		*			*

Source: Syukri et al. 2010: 86.

² Several respondents said that this is an old concept that has now undergone a shift. This term is beginning to disappear little by little.

³ In addition, one other respondent stated that until a short time ago, she too had sold goods in the market, but because the health of her child received insufficient attention, she stopped selling at the request of her husband.

With the exception of Village D, the poor women who were respondents of this research work independently and their employment has no connection with that of their husbands. The lack of land or capital to own a household business forces them to make use of their energy, ability, or little capital to seek any wage labour themselves. Apart from that, when looking at an income perspective, these women respondents make a significant contribution to household finances. Their earnings do not greatly differ from or, in some instances, are a little higher than those of their husbands. Poor women in Village D face the opposite situation. The existence of land in an economic context that is semi-subsistent in nature (less monetised) in fact perpetuates the role of wives as their husband's helper in cultivating their family's arable land. As a result, their contribution to household finances is less obvious than the financial contribution of poor women in other urban or rural areas.

Even so, the women that participate in paid jobs still have to do a lot of domestic chores. The reason for this is the very limited involvement of husbands in domestic work. A different situation is experienced by women in Village D. In this village, the workload of women could be relatively the same since those who do not have any income of their own usually help husbands with the work in the fields. The difference is more influenced by the number of children and the seasons. A large number of children, especially if they are still under five years of age, will require more attention. In general, all respondents in the research villages do not have many children: 70% of them have less than four children, while the rest have five to seven children. However, almost all of them have children under the age of 15.

In terms of seasonality, in Village D, the intensity of women's work generally increases during harvest time because women have a major role to play in corn cultivation as harvesters. Outside the harvest period, the intensity of women's work in the fields decreases because the greater part of the work involved in field preparation is done by men. Thus, in the context of semi-subsistent rural areas, it is apparent that the double workload of women is not static, but varies across seasons. Only those who have their own activities besides assisting the husbands in the fields, such as weaving or running a food-stall, are not greatly affected by seasonal variation. Their time is mostly occupied with waiting for customers at their stalls.

The seasonal variation also has an effect on the poor in *Kelurahan A* and Village B in Cirebon. As in agricultural areas in general, work load in Village B is seasonal in nature. Because of the great need for money in these areas, however, women—and also men—must continue to seek employment when the planting and harvesting seasons are

over. Due to limited employment opportunities in these and surrounding villages, they are forced to go to the nearest towns and even to Jakarta, which can be reached by four hours drive. Meanwhile, in Village A, the effect of the change in the fishing season is felt in certain months when fish and sea crabs can no longer be found in the waters near Cirebon and fishers instead move to look for sea crabs, for example, in the waters of North Jakarta. Some women that are involved in shelling the crabs or slicing fish will also lose their jobs during this particular season.

Of the four villages that were visited, *Kelurahan C* in Kupang is the least affected by seasonal conditions. In this village, which is located at the edge of the provincial capital, the majority of residents, including the poor, work in the service sectors and, hence, do not feel any effects from seasonal variation. Those who undertake wage labour continue to do routine work throughout the year without recognising the change of seasons.

Although not the only determining factor, the ability to obtain her own income and to be economically independent also influences the position of a woman with regard to her husband. However, a wife's economic dependence on her husband does not necessarily translate to a weaker position in the household. In Cirebon, the vulnerabilities of women who rely entirely on the earnings of the husband are, to a certain extent, helped by the residential pattern of married couples, which is matrilineal in nature. In a situation like this, the husband is placed in the position of a newcomer who must adjust to the family and relatives of his wife. More than that, several respondents mentioned that the wife's parents often influence household decision-making.

By contrast, in Kupang and TTS, the residential pattern, which is patrilineal, and the traditional marriage system place the woman in a more vulnerable position. In many ethnic groups in NTT, marriage involves a kind of exchange between two families. A bride is only legally regarded as a wife and, thus, permitted to leave the house of her parents if the bridegroom or his family has paid the *belis*, or dowry, in the full amount as requested by the bride's family. The amount of the *belis* varies depending on the social position of the bride's family. Because of the large amount of money or goods given by the bridegroom's family to pay the *belis*, it often used to justify any treatment of the husband to his wife, even to the point of beatings and other violent behaviors. According to one informant, 'When a man beats his wife, he imagines that he is beating a water buffalo.' The buffalo mentioned by the informant is the *belis* that he has already paid to his wife's family. In Village D, the problem is worsened by the custom of the local community to consume *sopi*—a local alcoholic beverage made from palm sap. The beating of a wife often occurs because the husband is drunk.

3 PKH and the dynamics of gender relations in recipient households

To understand the impacts of PKH on women in a more comprehensive way, we shall discuss the connection between PKH and women not just in the framework of fulfilling the programme conditionality. Beyond this, we shall discuss it in the context of the dynamics of intra-household gender relations and the socioeconomic dynamics of the recipient households. We shall look at intra-household gender relations through three issues, namely, the division of labour, the control over assets or resources, and decision-making and conflicts in the household. We hope that these analyses, supported by an analysis of socioeconomic dynamics in recipient households, will provide a deeper understanding about the impacts of PKH on the position of women in the household.

3.1 The intra-household division of labour

As explained previously, in the research locations, there is a clear division of labour between women and men, each being responsible for domestic and public matters. In the four sample villages, usually the wife is not only responsible for cooking and the washing of clothes, but also most household chores. FGDs with poor people showed that it is women who most frequently use and take care of household equipments. Meanwhile, men more frequently use goods that are linked to their main responsibility of earning a living. As indicated in Table 2 below, this was found among the poor in both urban and rural areas.

Regarding household works, the most frequently reported by respondents concerning husband contributions were: looking after or teaching children, and collecting water or firewood. The husband's contribution, however, appears to be limited as helper. The wife is also responsible for collecting water and firewood, and children spend most of their time with their mother. Apart from looking after them every day, the task of taking the children to *posyandu* to have them weighed or to *puskesmas* when they are sick is also the mother's responsibility. When children are old enough to go to school, it is also the mother who gets them ready for school. Some male respondents stated that they help their wife to wash clothes or dishes. However, they undertake these tasks only when their wife is giving birth or is sick.

In the context of routine activities of this kind, it can be understood why some people are worried that the implementation of PKH could have a negative impact in terms of an additional workload for women or in the form of reinforcement of women's domestic roles by the state (Molyneux, 2006). The obligations or prerequisites that arise in connection with the financial assistance, such as taking children to the *posyandu* or to school, are usually a woman's responsibility. Therefore, PKH may add to women's domestic workload. In the Indonesian context, little attention has been given to the gender aspect of PKH as it has not been seen as a 'women's empowerment' programme. However, some programmes during the New Order era in Indonesia,

Table 2 Self-reported use of household asset in poor communities in NTT and West Java

Equipment/asset	Kelurahan A, Cirebon		Village B, Cirebon		Kelurahan C, Kupang		Village D, TTS	
	Husband	Wife	Husband	Wife	Husband	Wife	Husband	Wife
Agricultural equipment	3	1	1	0	-	-	3	1
Pedicab	-	-	1	0	-	-	-	-
Fishing nets	-	-	3	2	-	-	-	-
Saw & chisel (carpentry tools)	-	-	-	-	3	0	3	0
Mortar for pounding rice	-	-	-	-	1	3	1	3
Cows	-	-	-	-	-	-	3	1+
Goats	-	-	-	-	2	1	-	-
Pigs	-	-	-	-	-	-	3	2
Chickens	3	2	-	-	1	0	3	1+
Cleaning the house*	3	3	1	2	1	3	1	3
Cupboards	1	3	1	2	0	2	1+	3
Beds	1	3	0	2	0	2	3	3
Table, plastic chairs	1	3	1	2	0	2	3	3
Cooking/eating utensils	1	3	0	1	0	2	1	3
TV	1	2	1	0	-	-	-	-
Radio	1	1	1	0	2	1	1	1

*This differs from house repairs, which are usually done by the husband. **Note:** The score ranges from (0) for never to (3) for most frequent; (-) not relevant. Source: Compiled from the results of FGDs with men groups.

such as PKK (Family Welfare Improvement) and *Dharma Wanita*, had been criticised for pushing women further into domestic roles (Hutagalung *et.al.* 2009). Nevertheless, in the four study villages, interviews with PKH recipients revealed that the division of domestic work between wife and husband before and after receiving PKH remained the same. A comparison of households that received PKH and those that did not also reveals no significant difference with regard to the division of household works between men and women.

One of the reasons why the programme has not have an impact on the gender based division of labour is closely related to how the recipient households fulfill the conditionality imposed by the programme. As seen in Table 3, the PKH conditionality are related with the health and education of children (as well as the health of pregnant women), which are normally part of a wife's responsibility in routine household chores. In fact, however, the fulfillment of the requirements has not yet been well monitored. The mechanism to verify the conditionality compliance by recipient households has been lax.⁴ The very loose compliance monitoring has resulted in the recipient households doing things as usual, with no extra effort to meet programme's conditionality. Consequently, PKH does not change the division of work in the recipients' household.

Most recipient households know about the conditionality in general, but lack of knowledge on the detail; for example, they knew that their children should go to school but they do not know about the 85 per cent attendance requirement. Likewise they knew that the pregnant mother and children under three years old are required to have regular check ups but failed to mention the health conditionalities in detail. At the time of the study, they only knew that the field supervisor will monitor their compliance without any idea of the existence of a monitoring system involving schools and health service providers.

Although the monitoring of programme's conditionality has been lax, it does not mean that all PKH recipients do not meet the conditionalities put in place by PKH. Some of the recipient households had already met the conditions before they receive PKH. That is why, for these households, there has not been much change that can be observed after the introduction of the programme. On the contrary, as a result of a lack of mechanism to give sanctions to those who do not meet the PKH conditions, there has been no change in their behavior before the programme was introduced. Therefore, it is no surprise that programme implementation has had any significant impact on the domestic workload of women as recipients of the money.

The findings of the field study show that the fulfillment of the PKH conditions varies between regions as well as between sectors. In education sectors, school teachers and school principals declared that the attendance rate of students from PKH recipient families was considered good, that is above 85%, just as required by the programme.⁵ In Cirebon, one school that was visited even reported that the average of school attendance of the students was above 95%. These levels, however, had been achieved even before PKH was introduced.

A different situation, however, was found in terms of health. In Cirebon, community participation in having the health of babies or children under five years of age and pregnant mothers checked in health facilities was basically already good before the programme started, according to a midwife in one village that was visited. Before receiving PKH, poor households in the village had already taken their children to *posyandu*. The only difference is that since the introduction of PKH, there has been an increase in regularity. 'It is already a necessity for them. Before PKH existed, they already had check-ups. They went to the *posyandu*. But since PKH has existed, they come more regularly because they are afraid that they will not receive PKH', said the village midwife (woman, Cirebon, 16 February 2009). Contrary to the case

Table 3 PKH Conditionality

Sector	Indicators
Health	1) Four prenatal-care visits of pregnant women at health clinics
	2) Taking iron tablets during pregnancy
	3) Delivery assisted by a trained health professional
	4) Two postnatal-care visits
	5) Complete immunisations of BCG (tuberculosis), DPT (diphtheria, whooping cough, tetanus), polio, measles, and hepatitis B, and additional immunizations for children aged 0–11 and 12–59 months
	6) Ensuring monthly weight increases for infants
	7) Monthly weighing of children under three and biannually for under-fives
	8) Consumption of vitamin A twice a year for under-fives
Education	9) Enrollment of all children aged 6–12 years in primary school
	10) Minimum attendance rate of 85% for all primary school-aged children
	11) Enrollment of all children aged 13–15 years in junior high school
	12) Minimum attendance rate of 85% for all junior high school-aged children

Source: Directorate of Social Welfare Security, 2009: 19–22.

⁴ See Arif and Isdijoso, 2010.

⁵ According to a teacher in Kupang, the difference between students from poor households and those from nonpoor households can be seen in their concentration in receiving the lessons in class, not only in their attendance. Perhaps, this is influenced by the nutritious intake: Children from poor households appear to be less enthusiastic in learning than the other students.

in Cirebon, one village midwife in TTS stated that many programme recipients have not changed their behavior and they do not take their babies or children under five years of age to the *posyandu*. Similarly, in one *kelurahan* in Kota Kupang that was visited, data from the local *polindes* (village maternity and delivery post) shows that there are many children from the PKH recipient households that are malnourished. This means that the households do not pay enough attention to the PKH conditions that have to be met. Compared to the results of the baseline study conducted several years ago, the attention given by the recipient households to the obligation to take their babies or children under five years of age to the *posyandu* has not changed.⁶

3.2 Access to and control over assets/ financial resources

In general, household resources can be distinguished in two groups, namely, money and valuable possessions like land, jewelry, and other items. The difference in access to or control over household resources reflects and affects the patterns of power relations between husband and wife. As mentioned previously, there is an indication that a woman's earnings will, to a greater or lesser degree, influence her autonomy and bargaining position towards her husband. A wife who has her own income, even if it is not very large, tends to have a higher bargaining position than those who does not make any financial contribution to the household's income.

PKH provides a fairly significant sum of cash money to the recipient household through the wife (or women in the respective family). Each recipient household receives between a minimum of Rp600,000 to a maximum of Rp2 million per year depending on the number of children that they have and whether the wife pregnant or not. Although it is given every four months, the cash received at the time when it is distributed is relatively large compared to the monthly total earnings of a poor household, which is on average around Rp500,000. It is estimated that a PKH recipient can receive additional money equal to 20%–80% of the household's monthly income.

Even so, unlike the impact of having their own income, receiving additional cash from PKH funds does not necessarily increase women's bargaining position in the household. As the cash recipient, women are restricted by the programme conditionality that directs the use of the fund towards supporting education and health condition of children and pregnant mothers. They cannot use it as they wish. In addition, before becoming PKH recipients, women

in the four research villages were already responsible for managing their household financial matters. As the manager of their household's finances, they have large access to the husband's income besides their own, if they have a paid job. Therefore, although giving the women a relatively large amount of financial resources, the PKH fund is not the only available cash resource.

Almost all respondents, both men and women, considered the husband's income as the main source of household income; although some women said that their income is higher than their husband. The majority of working women also considered the husband's earnings constituted the main source of income. Even though most cash income came from the husband as the main bread winner, the majority of respondents, both men and women, claimed that it is the wife who manages the household's financial affairs. It seems that differences in types of employment and local social-geographical conditions (rural or urban) have no effect on the pattern of the household financial management. Household financial management for daily consumption has been regarded as part of the domestic work that is the wife's responsibility. They were unable to give any specific reason for this, beyond saying that the practice has long been accepted as a community custom. This perhaps explains why a similar pattern was found in the PKH recipient households as well as in the nonrecipients in research areas.

Some people say that, apart from cultural considerations, the practice of letting women manage household money is based on pragmatic or practical reasons. Many male respondents said that wives are more skillful in handling money. Besides that, some husbands are afraid that if they handle the money, it will be spent on 'negative' things. One respondent said, 'If it is the man who holds the money, it could be used to play around with women or to drink tea in food stalls' (man, 47, Cirebon, February 2009). Despite these views, there were also respondents who felt that their wives were not skillful in handling money. One respondent admitted that because his wife is unable to manage expenses well, he put aside part of the money that he earns and does not give all of it to his wife. Once the money that he has given to his wife is used up, he then gives her the part that he had kept.

Besides ability to manage money, practicalities in going for shopping are also used as a reason by some husbands for their involvement in managing household daily expenses. Two male respondents in *Kelurahan C* in Kupang, for example, felt that it is more practical and economical for them rather than their wives to deal with

⁶ See Rahayu *et al.* 2008.

daily shopping. They said that it is cheaper if they, rather than their wives, do the shopping. They can purchase rice, eggs, cooking oil, and other daily necessities on the way home from works in the city, as they do not need to spend extra transport costs; if the wife does the shopping, she should spend quite a lot of money to cover the transport cost. Another respondent said that he keeps the money for daily consumption because he needs it to support his business as a newspaper delivery man.

Robi's household finances

In the research areas, household financial management is generally the responsibility of the wives. Although household income only comes from the husband (because the wife does not work, for example), it is a custom in the community that the husband gives his income to his wife. It is the wife who then manages, with the permission from her husband, and uses it to meet household needs. However, in Robi's (not his real name) household, it is he who manages household finances. Robi, who works as a newspaper delivery man, says that he has to hold on to the household's finances in order to ensure continuity in his business of selling papers. In addition to delivering newspapers to regular customers, Robi also sells newspapers himself to increase his income. In this case, his agreement with a newspaper agent in Kupang states that, if he fails to sell all the newspapers that he takes on a certain day, he is responsible for paying for the papers he could not sell. This shortfall is usually cut from his monthly salary as a delivery man. Robi says that it is difficult for him to give his monthly income to his wife in full because of this situation. Instead, he normally gives her a sum of money every morning to cover the cost of the children's school requirements and in particular their breakfasts, or else a little pocket money for them if they do not have breakfast at home. Meanwhile, for lunch and dinner, Robi himself shops at the market or a foodstall after he finishes selling newspapers. If he does not do the shopping, his wife buys necessities at a foodstall close to their home.

Although most husbands hand over the household financial management to their wives, it does not mean that the husband has no control over the money. The majority of respondents said that the wife's authority is limited to daily shopping. By contrast, in matters that are regarded as big or strategic and that require a large amount of money, it is usually the husband who makes the decisions, not the wife. For daily needs, up to a certain level, such as the purchase of cigarettes or *betel*

for chewing, the husband also still has access to their income. The conclusion can therefore be drawn that although household finances are generally handled by the wife, in fact, her authority is limited to dealing with daily consumption. The wife's function is more to ensure that the husband's earnings, which are limited, are utilized as effectively and efficiently as possible in order to meet the household's needs, which are unlimited. The highest decision-making role, especially in strategic matters, however, is still in the hands of the husband.

In a context of this kind, additional funds provided by the PKH to women do not significantly influence their bargaining position in the household. The only effect that is felt is the PKH assistance money itself. All women respondents said that it is they who have control over the use of the PKH money. It is the women themselves who collect the money from the post office and it is they who keep it. Only several respondents said that they hand over part of the money to their husbands. Even so, they said that this does not mean that they let their husband use the money. Rather, they do so in order to save it so that it is not spent quickly. They worried that if they themselves hold the money, the money will be quickly finished. The reason is that household needs are unlimited, especially because of the limited capacity of their husband's income to meet all household needs. Besides, most recipient households think that the PKH money can only be used for expenditures related to their children's health and education, as often stressed by the PKH facilitators.

3.3 Access to and control over assets/ nonfinancial resources

With the exception of people in Village D in *Kabupaten Timor Tengah Selatan*, there are almost no respondents who own valuable assets. The term 'valuable assets' here means goods with a cash value that can be sold in the market for money that can be used for urgent needs. In *Kelurahan A*, Village B, dan *Kelurahan C*, the assets owned by respondents are limited to a few household items like tables and chairs, cupboards, and kitchen utensils. The condition of these goods is often so bad that they have no value.⁷ Only several households own a radio, television set, or CD player. But FGD participants also said that quite a few poor households own none of these things. In these three villages, only a few poor people have their own land or house, which they have inherited from their parents and are not the result of the respondent's own hard work. Those who do not have their own house or land usually live in the house of parent-in-laws or else rent a house. Some respondents are in a

⁷ Several respondents said that certain household goods that are considered valuable, such as tables and chairs, are donated by neighbors or relatives. These given goods are not new and are donated because they are not used by the previous owner any more.

better situation because they have built their own house in the yard of a relative or neighbor. In terms of construction quality, most respondents live in a semi-permanent house, or one made of wood, bamboo, or, in the case of NTT, palm fronds. These houses look quite old and in many cases are already falling apart.

Ownership of production equipment among very poor households is also extremely limited. In *Kelurahan A* and *Kelurahan C*, apart from two people who own a pedicab (*becak*), there are no respondents who own the means of production that constitute the basis of their household economy. Among respondents in rural-agricultural areas, no one owns farmland. One respondent said that he takes it in turn with his siblings to cultivate the land of their parents. Respondents who live in urban-coastal areas also do not own the means of production, not even fishnets. Because fishnets are expensive, they cannot afford to buy one once their old one is missing or is ruined. They can now only work as a fishery labourer at one of the fishing boats or have to look for work outside of the fishing industry. Even though some of them once had a fishing boat, because of difficulties in their lives, they later sold them. There are only two respondents in the sample urban villages that have their own production means, that is, their pedicab.

An exception was found among the very poor people in Village D in *Kabupaten TTS*, the less monetized village. All respondents in this rural area said that the house and yard that they now occupy are their own property. Furthermore, they all said that they own a piece of arable land. Some even stated that they own more than one piece of land. In addition to land inherited from relatives, that is, from parents, uncles, or grandparents, ownership of land is supported by a traditional-custom (*adat*) that enables a landless person to ask someone considered to be wealthy or having a lot of land plots for a piece of land. One respondent said that he obtained his yard through this tradition, that is, by giving Rp10,000 and one bottle of *sopi* to a wealthy family in his village. However, the size of the arable land owned by these poor families is not very large. Respondents said that on average, the total area of the arable land is one hectare or less. The land is used to grow corn as the staple food and also fruits like bananas and papaya, or secondary food crops like cassava and pulses. Some people also own cash crops such as tamarind and candlenut, which are the sources of cash income.

Some of the valuable goods described above are owned as one entity by the 'family', while some are regarded as the private property of family members. On the whole,

things considered to be valuable assets, like a house, land, livestock, jewelry, a television set, a pedicab, and the like, are regarded as family property, even though they are managed by one member of the household. Because these assets are regarded as family property, the control over them lies with the family, not one of the family members such as the husband or the wife. Decisions are made by the husband, wife, and sometimes adult children; but even so, just like in the case of control over financial resources, the husband usually has a dominant position. Although not fully denying the wife's control over household assets, based on FGDs with men and women in the four research villages, the husband's domination in the control over the assets is still strong. Most of the assets considered strategic like house, land, or livestock are regarded as being under his control. It appears that the division of labour between husband and wife also has an impact on the control of assets. Assets connected with the tasks and responsibilities of the husband and wife are considered to be under the control of each respectively. For example, cooking utensils are under the wife's control, while the means of production, like pedicabs, and agricultural or fishing equipment, are considered to be under the husband's control.

In terms of the control over nonfinancial resources, there is no difference between PKH recipient households and nonrecipient households. Interviews with PKH recipients show that most of the fund is spent on children's school and health needs, besides daily meals. Some recipients use part of the money for accumulating assets. In Village D, all recipients set aside part of the money to buy pigs, while several others in Cirebon use it to repair their house and save for their children's future study. In the context of the Timorese community, however, the purchase of livestock by women has little effect on the pattern of control over household assets because the control over livestock, especially small and average livestock such as poultry, pigs, and goats, is not dominated by the husband, as the wife also has control over it. Whoever spends more time to take care of it gains more control. In Cirebon, although they use the PKH money received by women, house repairs do not necessarily increase women's control over the house as in general, the control lies with the husband. In the case of Dadang's (not his real name) household, the house repair does not only use the PKH money, but also uses other household financial resources. Instead of showing the wife's increased control over their household assets, the house repair in fact demonstrated the husband's dominance in the decision to use the PKH money for repairing the house.

Apart from the result of household dynamics, the inclination for PKH recipient households in Village D to allocate the PKH funds for asset accumulation is also very much influenced by the facilitators. In other villages, there were no facilitators who encouraged PKH recipient households to allocate part of the funds they received for asset accumulation. By contrast, in Village D, facilitators 'compelled' the residents to set aside part of the funds for productive or asset-generating activities. Because of this 'compelling' drive from the facilitators, the recipients in the village, voluntarily or not, went along with it and eventually owned various assets such as livestock and a house.⁸ Nevertheless, the facilitators did not specifically encourage them to buy livestock or build a house. In terms of which asset they would like to build, it was all up to the recipient households' decision, which, in fact, was more often dominated by the husband.

3.4 Decision-making within the household

In general, interviews with men and women respondents from poor households reveal that decision-making within the household is undertaken by husband and wife together and sometimes involves children for relevant matters such as their education or marriage. The involvement of parties other than the husband and wife in decision-making is very limited. When a couple still lives with parents, usually there is intervention by the parents or in-laws (more commonly the wife's parents), mainly where employment is concerned. One woman respondent in Cirebon, for example, complained about the presence of her mother who lived with her family. Because of the presence of her mother, she could not get a job and could not even go to Jakarta with her husband, who worked selling fried food in the city. Parents and parents-in-law also frequently influence decisions about the use of health services, especially when a wife is about to give birth to a child. Some parents also interfere in other aspects of the respondents' household matters, such as the care and education of children. When a couple have already lived separated from the parents' house (either the husband's or the wife's parents), decision-making is usually made together by the husband and wife, and sometimes the children, without involving other parties.

The results of the FGDs with poor households also confirmed that most decision-making is done by husband and wife together. All participants in the eight FGDs⁹, four in Cirebon and two each in Kupang and TTS, revealed that the majority of household decisions are based on agreement between husband and wife. In certain issues, indeed the husband dominates, but in other issues, the

wife is dominant. In Cirebon, there is a slight difference between rural and urban communities. In rural areas, the wife tends to have a stronger position in household decision-making than the husband. In some issues such as children's health and contributions to sociocultural activities, the husband is not even involved. By contrast, there is the impression that the husband is more dominant in urban areas. The husband is never absent from the making of decisions and in many cases, like the lending and borrowing of money, the sale of assets, and improvements to the house, he usually makes the decision by himself without involving his wife. In *Kelurahan C* in Kupang as well as in Village D in TTS, the results of the FGDs with men's and women's groups also show that women play quite an important role in decision-making. Although not as strong as women's role in Cirebon, women in *Kelurahan C* as well as Village D also have a stand in the decision making in many matters.

Although in general decisions are made collectively, in many cases one party is more dominant than the other. Interviews with both men and women respondents show that decisions are dominated by the husband. Besides the perception that the husband has more understanding about the particular matter in question and, hence, is considered to be more capable to make the decision, the domination of men in decision-making is also influenced by their role as the head and the main caretaker of the family.

With regard to the education of children, although the children's aspirations are also taken into consideration, FGD results show that the husband plays a more dominating role in decision-making. Interviews with respondents also show the same results. In terms of health, because the use of health services is very much connected to money, the decision making is similar to the pattern of decision-making about the use of money. In the case of the treatment of family members, especially children or the wife, who have a light illness with relatively low costs, decisions are normally made immediately by the wife. But, when a family member is seriously ill or when the wife is about to give birth, which may cost the household a lot of money, the decision is completely in the husband's hands. This is not only because the wife is about to give birth and cannot make a decision, but also because, in a situation of serious illness that will need a lot of money, it is the husband who has to seek a loan to cover the costs of medical treatment.

In terms of the use of money, as has already been elaborated previously, for outlays that require a large sum of money, the role of the husband is usually greater. Such

⁸ Village D was the only one (out of the four villages) that had this emphasis.

⁹ The FGDs were conducted with separate men's and women's groups. On the whole, decision-making issues that FGD participants were asked about the marriage of children, the education of children, the purchase/sale of valuable goods, the health of children, working wives/children, house improvements, contributions, and debts. In each FGD, there were additional questions that were asked depending on the aspirations of participants regarding other important decisions among families in their community.

expenditure usually occurs on certain circumstances, such as the buying or selling of assets, medical expenses in a hospital or at the time of childbirth, or the paying of children's school tuition. In the case of small expenditures, which usually involve daily consumptions, decisions are fully in the wife's hands. Expenditures for daily needs that are decided by the wife account for the greatest portion of total monthly household expenditure. For that reason, even though the husband is more dominant in decisions involving large amount of money, the wife is more dominant in managing larger portion of expenses made by the poor household.

In this matter, no significant difference could be identified between PKH recipient and nonrecipient households. In both groups, it is the man or husband who makes the final decisions. If these decisions concern matters that are regarded as important or strategic, the husband makes the decisions without the wife's involvement. The wife's influence in decision-making is on the whole limited to daily expenses, especially those that are related to food consumption. Of the 24 women who were interviewed in the four research villages, only several said that they have greater influence in household decision-making, including the making of decisions by themselves for matters outside the food and daily consumptions, namely, in matters related to the education and health of children.

3.5 Conflicts within the household

It is feared that during PKH implementation there is an increased possibility of conflict between husband and wife as a result of the wife being the PKH assistance money recipient. This concern is quite reasonable considering the fact that in the majority of Indonesian households, husbands are dominant in the control over various household resources, including various types of assistance provided by the government as well as nongovernment organisations. In government social assistance programmes such as Raskin (Subsidised Rice for the Poor) or BLT (Direct Cash Transfer), the husband or the head of the family is determined as the the assistance recipient. One man respondent stated that at the beginning of PKH implementation, he wondered why the PKH assistance was given to his wife, not to him as the head of the family. In his perspective, it should be given to he husband. The channeling of the fund to the wife is considered to be contesting the husband's traditional position in the household.

The results of the present study, however, show that no household conflicts had occurred as a direct result of the

assistance. There are a number of reasons why the programme did not cause any household conflicts. First, as explained previously, the household financial management is basically the traditional responsibility of the wife. This especially related to the wife's responsibility to buy daily necessities. This duty is further supported by traditional values such as *cupar* in Cirebon. Therefore, although in the beginning several husbands questioned the programme's disbursement mechanism through their wife, they could gradually accept it because by the end of the day, the assistance is meeting household needs.

Second, although it is not explicitly stipulated, according to the recipients understanding the PKH funds can only be used for matters related with their children's education and health, two aspects that are under the wife's management. Even if part of the PKH funds are allocated for other needs, mostly it is not far from the fulfillment of daily needs, again something that is traditionally within the wife's authority. Therefore, even though the assistance increases the wife' access to and control over household financial resources, this does not violate the husband's authority. The husband does not feel that his position as the financial controller and the main decision-maker in the household would be threatened because ultimately the use of the PKH funds is being discussed with the husband.

4 PKH and the socioeconomic dynamics of recipient households¹⁰

Due to the low level of education and limited capital, almost all respondents are working in marginal sectors. In *Kelurahan A* and *Kelurahan C*, which are situated in urban-coastal characteristics, respondents work in a range of available marginal jobs, from employment as fishing and harbor labourers to work as pedicab drivers for men; or as cleaning, selling fish or petty trade for women. In Village B, which is an agricultural village, the lack of land ownership forces the respondents, both men and women, to work only as farm labourers. During the intervals between planting and harvesting seasons, they seek for work outside the village or even go to another city or province to get additional income to add to their very limited income as farm labourers. While men work as unskilled labourers, pedicab drivers, or construction workers, women might work as domestic helpers or selling fried food.

Respondents in Village D, which has the characteristics of an agricultural area and is less monetised, enjoy a slightly better condition. Although small, the pieces of agricultural land that they own enable them to cultivate on their own arable lands. For staple foods, respondents rely much on the corn produce from their own land. They can also get vegetables from their farm land. Even so, similar to the situation of Village B respondents, they must look for other work outside agriculture to support their own household economies. The cash income from agriculture is still too small to meet family needs. Although they own a piece of land, but because the soil is dry and there is no water supply, the land cannot yield satisfactory agricultural produce. After the planting or harvesting seasons, many male respondents go to the city to work as carpenters or construction workers. This is done to meet nonfood needs such as children's school equipment or clothes.

With the exception of respondents in Village D that is subsistent in nature and where many of the residents depend on their own produce to meet daily staple food, all respondents in other villages are dependent on wage to buy their daily necessities. Using rough calculations, respondents said that on average they need around Rp25,000 to meet the daily needs of their household. In fact, if the total earnings of husband and wife are added together, one household on average has a monthly income of around Rp500,000. Some respondents said that their monthly household income is only between Rp200,000 and Rp300,000. Those who work as agricultural labourers said that their daily wage is Rp25,000, which is enough to cover the household's needs for one day. In one month, however, they usually

work for only around 15 days, which means that their overall income is far from sufficient. Among the fishing labourers, one labourer in Kupang who handles fishnets (*lampara*) said that he receives on average Rp300,000 per month in wages from his boss. To earn extra income while waiting for fish to enter the nets, he catches fish for his family to eat or to sell.

Having limited incomes, it can be understood why many respondents said that they often reduce the amount of food consumption or even reduce the frequency of meals from three to two times per day. In many cases, respondents said that they often fall into debts in their efforts to meet daily needs. Although it varies between households, the frequency of borrowing money is quite high, namely, ranging from once to four times a month. They usually borrow money from the foodstalls around their house or from their relatives and close neighbors. This goes on from month to month due to uncertainty of their job or income every month. A better income at one particular month is used to pay off debts incurred during the previous months. As a result, on average, the poor are never really debtless.

The provision of PKH funds is felt to be very helpful in easing the burden of the recipient households, including the expenses for both their children's education and health as well as their daily consumption needs. With uncertain income that is on average not more than Rp500,000 per month, the PKH fund provides a significant contribution to the household's economy. A household with many members and receiving the assistance at the maximum amount, in particular, can obtain additional cash of Rp2,2 million per year, or around Rp750,000 every three months. On average, such an amount of cash is more than their monthly income.

In relation to the use of the fund, the general guidelines for programme implementation do not clearly specify how the money is supposed to be used. The guidelines only give general advice on what the recipients have to do to meet programme conditionality (Table 3). People may think that the money is only allowed to be used to meet those conditions. According to the respondents, the facilitators provide a lot of emphasis on this particular thing. Sometimes, several facilitators even asked for the receipts for the spending to ensure that the PKH money is used in accordance with programme conditionality. As an example, if the money is used to buy children's shoes or school uniform, the receipt for the purchase must be presented to the facilitators even though such requirement has never been stated in any of PKH guidelines.

¹⁰ This part is based on Syukri *et al.* 2010: 84–94.

However, as shown in Table 4 below, programme recipients also have their own considerations that do not necessarily follow programme conditionality. In the context of chronic poverty, the fulfillment of basic necessities remains a serious everyday problem. As mentioned previously, due to limited household income, the recipient households often owe money from foodstalls or relatives to meet daily needs. To obtain government assistance in the form of subsidised rice, namely Raskin, several respondents said that they have to borrow money from relatives or other people. Under conditions of this kind, it is understandable if 13 of the 16 recipient households that were interviewed, (81%) said that they had used part of the money to meet daily needs. On one hand, this is still related to meeting programme conditionality, especially the point about health, as consumption is after all part of the ways to maintain health condition. However, on the other hand, the fact that several households use most of the assistance money they receive only to meet consumption needs raises a concern, since this means reducing the opportunity for the recipients to significantly invest in their children's education and health.

Table 4 Numbers of households by use of PKH funds
(based on the wife and husband statement)

	Education and health	Daily meals	Asset accumulation	Other expenses
Urban: Kelurahan A (n=4)	4	3	2	2
Urban: Kelurahan C (n=4)	4	3	-	1
Rural: Village B (n=4)	4	4	-	2
Rural: Village D (n=4)	4	3	4	1
Total (n=16)	16	13	6	6

Source: Syukri *et al.* 2010: 89.

In addition, although all recipient households said that they used part of the fund for their children's education and health as required by the programme, some of them admitted to using the money for other uses than just the education and health expenses of children under five years of age up to children attending junior high school who are the targets of PKH. They said that they also used the money to meet educational needs of their other children or the other household members who are not targeted by the programme. It is difficult for a mother,

who manages a household's financial affairs, to limit the use of the assistance for certain children while ignoring the consumption and education needs of others

The research results also show that a small number of recipient households (six households or around 37% of the total number) used the PKH money for other expenses that are not related to meeting programme conditionality. These expenses include the paying up of debts, the paying of electricity bills, and the purchase of clothing other than school uniforms. There is an indication that the poorer the household, the bigger the proportion of the PKH assistance being used to meet household needs other than the children's education and health needs.

Another interesting observation is that six recipient households also reported that they used part of the PKH money for something that can generally be categorised as asset accumulation. This includes saving money, repairing house, and buying livestock. One respondent who admitted to using part of the PKH money for repairing his house said that for his family, it is better if the money is used for 'big and strategic' matters such as house repairs because for them, it is impossible to be able to build a house with their income which is often insufficient to meet their everyday needs. Even so, it also needs to be understood that not all respondents who use the PKH money to build assets share the same opinion. Several respondents admitted that they make such spending based on their facilitator's recommendation.

5 Conclusions and policy relevance

The result of the qualitative study in four villages shows that the implementation of PKH does not, or not yet, bring about significant changes to the position of women or intra-household gender relations. Given the size of Indonesia, which comprises thousands of villages and very diverse cultural settings, this qualitative study is very small so the results should be taken with caution. The increase of women's access to an additional resource does not immediately raise their bargaining position in the household or against the husband because the usage of most of this money remains in the corridor of routine household needs that have so far been the responsibility of women. Access to this additional resource does not alter the decision-making pattern that has long been entrenched in the household, for even though the wife has authority in daily matters, decision-making in matters regarded as important or strategic remains in the hands of the husband.

Regarding the gender relations and division of labour within household, the PKH design implicitly orientates women to be responsible for fulfilling the obligations that arise in connection with the assistance. This is primarily related to the idea of channeling the assistance through women. But, the results of this study show that so far there have been no significant changes in the household tasks of women in connection with the implementation of this programme. Apart from the fact that meeting these requirements is closely tied to the daily tasks or work of women, such as caring for children or taking them to the *posyandu*, many of these matters could be related to the fact that as yet there is no monitoring mechanism in place to control the fulfillment of programme conditionality that forms the foundation of the PKH.

Due to the weak coordination between the various institutions and stakeholders who are involved in programme implementation, this programme does not operate to the maximum. Specifically, this results in the malfunction of the mechanism for enforcing the conditional assistance in PKH implementation. In relation to the programme recipients, this malfunction loosens the control over their fulfillment of their obligations.

The findings of this study also show that although PKH is specifically intended to increase the quality of human resources among very poor households, especially the education and health of the children, the benefits of PKH assistance in poor households are not only limited to the education and health of children being the main target of the programme, but are also in meeting household needs in general. All respondents in the four research villages

said that this money is also beneficial to meet other household daily needs, in particular daily food, and other necessities such as the payment of debts or electricity bills. In a number of households, the allocation given to food or other necessities actually takes the greatest portion of the PKH money.

Given this usage pattern, the benefits accruing from PKH assistance are felt not only by the children (under 18 years of age as long as they are still in junior high school) and pregnant or nursing mothers as the main targets of this programme, but also by other family members, such as older children, who, in fact, are not the target of the programme. For mothers, it is extremely difficult to specify that these financial benefits are only directed to certain children while ignoring the needs of other children.

Therefore, PKH also helps to make up for some of the shortcomings that exist in the recipients' households. The availability of this assistance directly increases their access to financial resources. But, since the use of this money is, in fact, linked to certain conditions in programme implementation, the role of women is seen more as that of fund manager. They cannot act completely freely in the allocation of the money. If it is not used to fulfill the obligations of programme participants, much of the money is used to meet urgent household needs, especially those related to daily food requirements.

The research findings show that besides this it is used to improve children's education and health as well as to meet daily needs, and the PKH assistance money is also used to accumulate assets, such as house improvement or the purchase of livestock for breeding purposes. The recipients' decision to accumulate such assets was, among others, influenced by the suggestion given by the facilitators to set aside part of the assistance money they receive to build their assets, with the hope that when the programme ends, they will still have something valuable. In addition, the ability to accumulate assets is also influenced by the economic situation and the demands of daily life. The fact that needs of the rural poor for cash are relatively low by comparison with those of the poor in urban areas enables them to use part of the PKH money to accumulate assets. Meanwhile, for the urban poor, the high level of the need for cash to meet the high cost of living in urban areas results in the fact that most of this assistance money is used up to meet the daily needs, apart from meeting programme obligations in the field of children's education and health for children and pregnant and nursing mothers.

Based on these findings, there are several policy recommendations that can be offered to improve the quality of programme implementation.

- a) In order to increase women's roles beyond merely managing PKH funds, but also to obtain the maximum benefit from a conditional assistance programme like PKH, it is perhaps necessary to link the implementation of PKH with other programmes that directly or indirectly can help to increase economic participation of women.
- b) To avoid any negative impact that could be induced by the programme on the division of labour or gender relations within the household, the husband as a part of the recipient household must also be involved in programme implementation.
- c) If a comparison is made between the extent of benefits from this assistance and the daily needs of programme participants in rural and urban areas, where the value of benefits was seen to be greater in the former than in the latter areas, it is necessary to give thought to increasing the amount of assistance for programme recipients in urban areas. The aims are to enable urban programme participants to fully meet the needs of children's education and health and, if possible, to undertake investment like those in rural areas.
- d) Related to this, the facilitators do not need to limit the use of money by programme participants too tightly. The important thing that the government should do more urgently is to strengthen the monitoring and feed back mechanism in connection with participants meeting their obligations, so that the latter will really give attention to meeting the programme conditionality. At the same time, this would enable the government to know whether the objective of the programme could be achieved as intended. While the slack monitoring system did not seem to affect recipients' compliance in the short-run as they were not yet aware of it, it is potentially detrimental and negating the conditionality purpose of changing behaviour in the long-run.



References

- Arif, Sirojuddin and Widjanti Isdijoso (2010) 'Ensuring Beneficiaries' Compliance with the CCT Conditionality in Indonesia: A Notable Challenge', Social Protection in Asia Newsletter 7, http://www.socialprotectionasia.org/newsletter_7/index.html (accessed 28 July 2010)
- Directorate of Social Welfare Security (2009) *Pedoman Umum Program Keluarga Harapan* [General Guidelines for PKH], Jakarta: Directorate of Social Welfare Security: 19–22
- Hoddinot, John (2008) 'Is the Conditionality Necessary in Conditional Cash Transfer Programmes? Evidence from Mexico', International Poverty Centre (IPC) One Pager No. 64, August 2008, <http://www.ipc-undp.org/pub/IPCOnePager64.pdf> (accessed 21 January 2011)
- Hutagalung, Stella A, Sirojuddin Arif and Widjanti Isdijoso (2009) 'Problems and Challenges for the Indonesian Conditional Cash Transfer Programme – Program Keluarga Harapan (PKH)', SPA Working Paper 04, May 2009, Brighton: IDS
- Molyneux, M. (2006) 'Mothers at the Service of the New Poverty Agenda: Progres/Oportunidades, Mexico's Conditional Cash Transfer' *Social Policy and Administration* 40 (4): 425–449
- Quijano, Maria A. Farah (2009) 'Social Policy for Poor Rural People in Columbia: Reinforcing Traditional Gender Roles and Identities?' *Social Policy and Administration* 43 (4): 397–408
- Skoufias, Emmanuel and Bonnie McClafferty (2000) 'Is PROGRESA Working? Summary of the Results of an Evaluation by IFPRI', The International Food Policy Research Institute (IFPRI), September 2000, http://www.ifpri.org/sites/default/files/publications/skoufias_results.pdf (accessed 21 January 2011)
- Soares, Fabio Veras and Elydia Silva (2010) 'Empowering or Reinforcing Traditional Roles: Can CCTs Address Gender Vulnerabilities?' International Policy Centre for Inclusive Growth (IPC-IG) One pager No. 115, September 2010, <http://www.ipc-undp.org/pub/IPCOnePager115.pdf> (accessed 21 January 2011)
- Rahayu, Sri Kusumastuti, Nina Toyamah, Stella Hutagalung, Meuthia Rosfadhila, and Muhammad Syukri (2008) '*Studi Baseline Kualitatif PNPM Generasi dan PKH: Ketersediaan dan Penggunaan Pelayanan Kesehatan Ibu dan Anak dan Pendidikan Dasar di Provinsi Jawa Barat dan Provinsi Nusa Tenggara Timur*' [Qualitative Baseline Study for PNPM Generasi and PKH: The Availability and Use of the Maternal and Child Health Services and Basic Education Services in the Provinces of West Java and East Nusa Tenggara], Jakarta: The SMERU Research Institute
- Syukri, Muhammad, Sirojuddin Arif, Meuthia Rosfadhila, and Widjanti Isdijoso (2010) 'Making the Best of All Resources: How Indonesian Household Recipients Use the CCT Allowance' *IDS Bulletin* 41 (4): 84–94







