



Cash Transfer Feasibility Study in Nusa Tenggara Timur and Nusa Tenggara Barat

World Food Programme Indonesia

Photo: WFP/ Joshua Estey



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Executive Summary

The feasibility study in Nusa Tenggara Barat (NTB) and Nusa Tenggara Timur (NTT) indicates potential opportunities for WFP to apply cash transfer programme (CTP) in both provinces. Nevertheless, cash transfer approach is not always the most appropriate option when considering the needs, the expected impacts, and suitability to a specific context.

The opportunities for CTP application in the study was identified through a SWOT analysis which was based on the learning of existing and previous CTP implementation, institutional platform and supporting system, and comprehensive understanding of different needs for different household groups. In addition, WFP strengths related to knowledge and learning capacity, organizational capacity, and existing networks will direct such opportunities towards a successful CTP application. The threats and weaknesses recognized simply underline the need for a better organizational preparation, and are within a manageable level.

From the review of CTP applications in NTT and NTB, the study has distinguished a wide public acceptance yet expectation for a better and more participatory approach in CTP design and implementation. There is enormous learning from CTP implementations available at local, national, and global levels. Hence a library of knowledge is waiting for WFP's further exploration and future adoption. The study also acknowledges a potential role for WFP to take in coordinating all related cash transfer works in Indonesia as it is still remaining a gap.

Although the study has limited coverage of market analysis, it has managed to capture the important role of market in providing advices on whether or not cash transfer is appropriate and which modality to choose, or

whether in-kind distribution be opted instead. Market analysis should be part of the assessment, as it should be able to inform the intervention design. In this feasibility study, rice market in NTB and maize market in NTT have been chosen based on the importance of those two food items for the community and its great impact on people's livelihood. A more detailed market assessment on essential/critical product is strongly recommended, if WFP plans to implement CTP in NTB and NTT.

Quality should be put at the heart of CTP implementation and preparation is its key contributing factor. The study has provided eight key preparation areas required, of which four key areas to be prioritized are: (1) in-house CTP capacity and expertise (2) finance and logistic support function (3) market and local economy understanding (4) standardization of tools, baseline information, and data collection. WFP in-house capacity should be soon developed through the availability of designated staff with CTP knowledge and skills, followed up by the development of CTP capacity building strategy, and initial reviews of various CTP guidelines to be adjusted to WFP context in Indonesia. Finance and logistic support in CTP application is as important as the programme division. A review of existing finance and logistic policy and procedures is required to see if it is ready for CTP application. Consultation with CTP experienced organizations will be useful. Tools and baseline data should be standardized and able to quantify diverse community needs. At the same time, CTP tools and instruments such as step by step guideline, various project forms, monitoring tools, and reporting format will be important to support future WFP cash transfer implementation and sound documentation throughout the process.

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List of acronyms

ADD	:	Alokasi Dana Desa (the Village Allocation Funds)
Askeskin	:	Asuransi Kesehatan untuk Masyarakat Miskin
BBM	:	Bahan Bakar Minyak (Fuel)
BLT	:	Bantuan Langsung Tunai (Direct Cash Aid)
BPS	:	Badan Pusat Statistika (National Statistics Agency)
CaLP	:	Cash Learning Partnership
CCT	:	Conditional Cash Transfer
CTP	:	Cash Transfer Programme
EMMA	:	Emergency Market Mapping and Analysis
FAO	:	Food Agricultural Organization
FGD	:	Focus Group Discussion
GOI	:	Government of Indonesia
IDR	:	Indonesian Rupiah
INGO	:	International Non Government Organization
Jamkesmas	:	Jaminan Kesehatan Masyarakat (Mass Health Insurance)
JPS	:	Jaring Pengaman Sosial (Social Security Net)
MDGs	:	Milenium Development Goals
Musrenbangdes:		Musyawarah Perencanaan Pembangunan Desa (Community Assembly for Development Planning)
NGO	:	Non Government Organization
NTB	:	Nusa Tenggara Barat
NTT	:	Nusa Tenggara Timur
OPK	:	Operasi Pasar Khusus (Special market operation)
PKH	:	Program Keluarga Harapan (Family Hope Programme)
PKK	:	Program Kesejahteraan Keluarga (Family Wealth Programme)
PMTAS	:	Program Makanan Tambahan Anak Sekolah (Additional Food for Students Programme)
PNPM	:	Program Nasional Pemberdayaan Masyarakat (National Programme for Community Empowerment)
Posyandu	:	Pos Pelayanan Terpadu (Integrated Service Centre for Mother and Child)
RTSM	:	Rumah Tangga Sangat Miskin (Very Poor Household)
UCT	:	Unconditional Cash Transfer
UNICEF	:	The United Nation Childrens Fund
WFP	:	World Food Programme

Photo: WFP/ Joshua Estey



Chapter 1: Introduction

1.1 Research Background

Cash Transfer Programme (CTP) implementation has progressed significantly in Indonesia over the last ten years. The tsunami response in Aceh at the end of 2004 was the trigger point of CTP applications in Indonesia, wide-ranging from emergency, recovery and rehabilitation interventions by both national and international humanitarian agencies.

The application of CTP in emergency response has continued, with adjustments made based on key lessons learned from the application during the tsunami response. At the same time, cash transfer has progressively become a favourable approach in development programs; even the Government of Indonesia has adopted the application in their programming such as *Program Keluarga Harapan* (family hope programme), *Desa Mandiri Pangan* (food self-sufficient villages), *Program Nasional Pemberdayaan Masyarakat/PNPM Mandiri* (national programme for community empowerment), etc.

There is a difference between humanitarian sector and non-humanitarian sector cash transfer applications in terms of information dissemination. The humanitarian sector is better in sharing information, learning, and documenting cash transfer. At this stage, INGOs (IFRC, Save the Children, ACF, Oxfam, CARE, CRS, etc.) have widely improved knowledge, skills and capacities on emergency cash transfer through the development of various guidelines, learning documentations, capacity building, researches, development and application of Emergency Market Mapping and Analysis (EMMA). Furthermore, they have institutionalized CTP learning activities by establishing Cash Learning Partnership in 2009, aiming at generating a better quality humanitarian intervention.

On the other hand, non-humanitarian sector has not institutionalized knowledge management and information system for its cash transfer application. There is no learning documentation on the process and impact of CTP application.

WFP Indonesia is in a transition process from traditional food aid to food assistance. The new Country Strategy document as well as the new Country Programme 200245 (2012-2015) highlights this change through increased emphasis on capacity development activities for the Government of Indonesia, reduced direct delivery of food aid and improved knowledge management and M&E.

The transition of WFP's approach on food assistance programme affects WFP's approach in delivering the programs. The programme should not merely answer the needs of the targeted beneficiaries and keep the obligation to prevent acute hunger, but it should also ensure appropriate delivery mechanism which is sensitive and supportive to the local economy. The programs are expected to provide a more sustainable solution, do no harm, and be in accordance with the Government's policy and development planning, and equally meet up WFP capacities and mandates.

With the approval of the Strategic Plan (2008–2011), the WFP's Executive Board has approved a broader toolbox of responses to hunger that are more sensitive to local markets while addressing urgent hunger and nutrition needs. Under this initiative, cash/voucher based transfers would be provided to beneficiaries as an alternative or complement to food aid, therefore the feasibility needs to be thoroughly assessed to set the roadmap for WFP's work in this area over the next years.

In carrying out the feasibility study, WFP is in a partnership with Oxfam in Indonesia, who has been involved in CTP application in various emergency responses for years. Given the complexity of a feasibility assessment covering the whole country, the proposed study will cover two strategic areas for WFP operation, namely West Nusa Tenggara (NTB) and East Nusa Tenggara (NTT) provinces.

1.2 Objectives

- a. To assess the appropriateness and feasibility of cash-based interventions in permanent and temporary food insecurity and malnutrition cases in NTB and NTT of WFP Country Programme 2011-2015 in linking up with government social safety net programme.
- b. To recommend some specific types of cash/voucher responses, number of beneficiaries, targeting criteria, transfer values and resources as well as market monitoring indicators – and the possibility of developing a concept note/proposal.

1.3 Output

- a. An overall review of existing CTP applications and identification of integrated key learning points for recommendation in developing future WFP programme in Indonesia.
- b. Identification of institutional platform and various supporting system such as market, delivery mechanism, etc. at local and national level and a potential link up with government social protection scheme – safety net project.
- c. Knowledge of intra-household consumption and purchasing behaviours, expectations of and inputs to the CTP application in responding to permanent and temporary food insecurity.
- d. Recommendations including identification of risks and opportunities of existing CTP project for future WFP programme.

1.4 Limitation of the study

There are some limitations in the methodology of data collection and analysis as follows:

- a. *The use of secondary data from the National Statistic Bureau 2010 for macro level analysis*, due to absence of specific primary quantitative data collection.
- b. *Information from key resource persons during in-depth interview was limited to their length of service with the organizations.* In addition to that, there was a lack of historical documentation of project information summary of various cash transfer applications in the organization. Between the INGOs, Oxfam was the only one with a summary of CTP applications in East Asia Region from 2006 – 2008; unfortunately, such useful documentation has not been consistent. The challenge in information and knowledge management in government cash transfer projects is related to the rotation/mutation of government officers.
- c. *Study areas for household data collection and analysis are limited* to six villages in NTT and three villages in NTB. The detailed list of village, sub-district, and district can be found in table 2.1. Village selection was made through consultation with WFP area office staff in order to find villages with a combination of WFP intervention and other government projects.
- d. *The design of household focus group discussion had to be adjusted* due to the inaccurate secondary data on livelihood zoning in NTT. From the triangulation of information, the team found two different zones (coastal agriculture and coastal fishery) in the coastal area which were not identified during the development of the study's operational plan. Another reason for the adjustment was the limited time for field work leading to a lack of flexibility to set up a committed time to conduct the focused group discussion representing different wealth groups.
- e. *A limited market system was captured*, with two critical markets chosen – rice for NTB and maize for NTT. The choice of two markets was made based on the justification that both are staple food for the community in NTB (rice) and NTT (rice and maize). There was no quantitative data on price and volumes; however, the market chains, infrastructure, and environment were generally mapped. The team visited some local markets at sub-district, district, and province levels in NTT, and visited district and provincial markets in NTB. The use of these maps for future programming should be combined with other researches and/or completed market mapping process. The knowledge of market was important to demonstrate how the market plays an important role in the CTP design and implementation.
- f. *Recommendation for future CTP application is limited to the preparedness phase and key considerations* because in designing cash transfer, there is no "one formula fits all".

1.5 Organization of the Study

The report will be organized as follows

Chapter 1: **Introduction**

Chapter 2: **Approach and Methodology**

Chapter 3: **Context of Cash Transfer Programme**

Chapter 4: **Understanding Household for Cash Transfer Implementation**

Chapter 5: **Feasibility of Cash Transfer in NTB and NTT**

Chapter 6: **Recommendations and Pre-conditions**



Photo: WFP/ Joshua Estey

Chapter 2:

Approach and Methodology

To provide some recommendations for CTP implementation in NTB and NTT province, the team developed its understanding through three main activities, namely were desk review, field study and in-depth interview.

2.1 Desk Review

The objective of the desk review was to develop better knowledge on cash transfer program application, identify key features of cash transfer program in Indonesia, and identify various lesson learned to be taken into consideration. The team reviewed relevant literatures from local, national and global level which consisted of government reports and documents, legal and policies documents, media and related research and studies.

2.2 Field Study

The study used qualitative approach to collect households' data on annual food sources, income, and expenditures. The data was collected from proportional piling exercise to identify the percentage and combination of households' access to food (whether by production, purchase, grant, donation, etc), income, and expenditures. However, no detailed calculation of annual food consumption in calories was made.

Data collection was conducted through several methods such as focused group discussions (FGD), key informant in-depth interview, review of secondary data, and simple market mapping exercises. The team considered FGD as a very important method in gathering data through the researcher's guided interaction with certain groups. The household focus group discussion was arranged with the livelihood zones as reference.

Targeted villages were identified based on consultation with WFP area representatives to specifically look at the overlapping of various interventions and at the same time referring to the livelihood zoning both in NTB and NTT.

The livelihood zoning reference in NTT was based on existing classification from NTT Join Assessment Report (2010 – WFP, UNICEF and FAO). However, during the field work the team made an adjustment to the earlier FGD arrangement in order to adapt to the following conditions:

- ⇒ The team identified two different livelihood strategy in the coastal zone (namely coastal agriculture and fishery zones). Although FGDs were able to collect data from the community with the additional characteristic zone, it was not comprehensive due to time constraints.
- ⇒ The five selected villages were located in the low-lying rain-fed zone and Timor mountain zones and the population were extensively scattered. As a result, the team experienced difficulties in setting up time for FGDs and in gathering the community in one site.

As a consequence of the adjustments, general FGDs were more appropriate than wealth group-based FGDs. Therefore, information on how different wealth groups access their food, income, and spend their expenditure was based on the feedback from a general group.

Livelihood zoning in Nusa Tenggara Barat did not exist before. Thus, the zoning classification for the study was based on the triangulation of information from key resource persons such as WFP area staff, local NGO (Koslata) and WFP partner organization (Asosiasi Mareje Bonga, Lembaga Pemberdayaan Sumber Daya Nelayan).

Table 2.1. Livelihood Zones and Focus Group Discussions List

Province	Livelihood Zone	Village/sub-district/district	Activities
NTT	Livelihood Zone 1 (Lowland rain-fed)	Benu/Takari/Kupang Nunkurus/Kupang Timur/ Kupang Raknamo/Kupang Timur/ Kupang	7 FGDs of households representing different location in a village 2 FGDs with formal and informal leader
	Livelihood Zone 2 (Timor Mountain)	Binaus/Molo Tengah/Timur Tengah Selatan Kobekamusa/ Kota SOE/ Timur Tengah Selatan	6 FGDs of households representing different location in a village. 2 FGDs with formal and informal leader
	Livelihood Zone 3 (Coastal Agriculture)	Sulamu/Sulamu/Kupang Kualin/Kualin/ Timur Tengah Selatan Toineke/Amanuban Selatan/Timur Tengah Selatan	3 FGDs of households representing coastal agriculture
	Livelihood Zone 4 (Coastal Fishery)	Sulamu/Sulamu/Kupang Kualin/ Kualin/ Timur Tengah Selatan Toineke/ Amanuban Selatan/Timur Tengah Selatan	3 FGDs of households representing coastal fishery
NTB	Livelihood Zone 3 (Coastal Agriculture)	Mangkung/Praya Barat/ Lombok Tengah Batu Jangki/Praya Barat/ Lombok Tengah	4 FGDs of households representing different location in villages 2 FGDs with formal and informal leader
	Livelihood Zone 4 (Coastal Fishery)	Pamongkong/Jerowaru/ Lombok Timur	3 FGDs of households representing different location in villages 1 FGD with formal and informal leader

2.3 Key Informants In-depth Interview

To obtain more knowledge on previous CTP applications in NTB and NTT, the team also conducted in-depth interviews with a group of actors related to cash transfer, as follows:

Table 2.2 In-depth Interview List

National Level	Provincial Level	District Level
♦ WFP country team	♦ WFP Area Office	♦ Animasi NTT
♦ National Development Agency	♦ Social Provincial Office	♦ Solidaritas Suara Perempuan (SSP) NTT
♦ People Welfare Coordination Ministry	♦ Agriculture Provincial Office, specific for Provincial Food Security Body	♦ Yayasan Pancaran Kasih (YPK) NTT
♦ Save The Children	♦ CIS Timor NTT	♦ YKSSI NTB
♦ PNPM Mandiri	♦ SOMASI NTB	♦ YPN NTB
♦ Program Keluarga Harapan	♦ KOSLATA NTB	♦ Asosiasi Mareje Bonga NTB
♦ Desa Mandiri Pangan – Agriculture Ministry (1)	♦ Handicap NTT	♦ NICE Project Local Health Agency NTT and NTB
♦ National Coordinating Team for Poverty Alleviation	♦ Save The Children NTT	♦ Local Forestry Agency NTT
♦ SEAMEO	♦ Care International NTT	♦ Social District Office
♦ SMERU	♦ PIAR NTT	♦ Agriculture District Office, specific for Food Security Body
	♦ Bank BRI NTT & NTB	♦ Anggur Merah Project in NTT
	♦ Bank NTT	♦ Program Keluarga Harapan NTT & NTB
	♦ Bank Mandiri NTT & NTB	
	♦ Bank NTB	
	♦ Bank BNI NTT & NTB	
	♦ Post Office NTT and NTB	
	♦ Telkomsel NTT & NTB	
	♦ Anggur Merah Project in NTT	
	♦ Program Keluarga Harapan NTT & NTB	
	♦ Local Forestry Agency NTB	



Photo: WFP/ Joshua Estey



Chapter 3:

Context of Cash Transfer Programme

Chapter 3 will look at different CTP modality and experiences in Indonesia, both in the humanitarian and non-humanitarian context. The Government of Indonesia adopts cash transfer approach in some safety net scheme such as BLT (*Bantuan Langsung Tunai*/direct cash transfer), PNPM, PKH, NICE, and *Anggur Merah*. A more detailed description on some of these cash based social protection scheme in NTT and NTB, good practices, and areas for improvement will also be presented in this chapter.

In the last couple of decades, cash based approach has been used to replace and/or complement the conventional in-kind distribution intervention. In the context of Indonesia where markets are integrated and well-functioning, cash has become the most important means of economic exchanges. Even after a humanitarian crisis, the market in Indonesia is resilient enough to recover within a short period of time. Therefore, the use of cash based approach in humanitarian interventions will allow beneficiaries to purchase goods and services in markets, and stimulate the recovery of the local economy.

3.1 Concept of Cash Transfer

Cash Transfer is the provision of money to individuals or households, either as emergency relief intended to meet basic needs for food and non-food items or to buy essential goods and/or properties for livelihood recovery or as a social assistance.

Based on what people receive, cash transfers are usually divided into three sources: cash grant, cash voucher, and commodity voucher. These three different forms of transfer have different characteristics for application. There are two main types of vouchers: cash voucher and commodity voucher. Cash voucher is a voucher with a fixed value, while commodity voucher is a voucher that can be exchanged with a specific commodity.

A voucher can be used to purchase commodities from certified traders who then can reclaim the voucher to a bank or the implementing agency. Commodity vouchers protect the recipients from inflation. A voucher system enables the implementing agency to represent the beneficiaries in the bargaining process with the traders. Voucher is recommended when there is an identified specific commodity with good quality and sufficient supplies in the market. A voucher program also encourages traders to enter a specific area by guaranteeing market. When there is risk of security, voucher program is also suitable as it will reduce the number of cash transactions.

Based on how people access cash transfers, there are 3 modalities:

1. *Unconditional Cash Grant/Transfer (UCT)*, people is granted with some amount of money without any specific pre-condition on how they can access and/or should spend it. During the first week after an emergency, many humanitarian agencies provide unconditional cash grant to affected community to meet their household's priorities. The Government of Indonesia provided BLT program (*Bantuan Langsung Tunai*/direct cash assistance) for people living under the poverty line, in response to the government's policy to increase fuel and gasoline price. BLT is considered as a safety net program which provides subsidy to the poor community in Indonesia. There was no restriction on the utilization of the money.
2. *Conditional Cash Grant/Transfer (CCT)*, the conditionality can be differentiated into two arrangements as follows:
 - a. Access conditionality
Beneficiaries will receive the grant after fulfilling certain conditions required by the project. For example, the *Program Keluarga Harapan* (PKH) funded by the Social Ministry Office required the beneficiaries to send their children to school before they can access the money.
 - a. Utilization conditionality
Beneficiaries will receive money with specific purposes. For example, the provincial

government of NTT provides conditional cash grant through the implementation of *Anggur Merah Project*. The purpose of the money will be to fund agreed business plans submitted by community business association in poor villages.

3. *Cash for work* is the payment of cash wages in exchange for work done either on individual projects or on public works schemes, with a purpose of creating community or individual's assets. After the Merapi Volcano eruption in November 2010, the Ministry of Social Welfare initiated cash for work project for land clearing of snake fruits plantation. The works aimed at providing income for targeted affected households and recover snake fruits farming activities.

3.2. Social Protection and Cash Transfer Adoption in Indonesia

Prior to the Asian financial crisis in 1998, social protection in Indonesia was based on informal arrangement. The government failed to protect the country from social and economic deep falling; there was no prepared scheme for solution. As a result, the government had to create solutions during the crisis by creating various formal social protection which aimed to ensure people's access to affordable food, create employment to increase people's purchasing power, maintain people's access to vital social services (particularly health and education), and sustain local economic activity through regional block grants and the extensions of small scale credits.

In July 1998, with the support from international donors including the World Bank and Asian Development Bank, the Government of Indonesia (GoI) allocated IDR 3.9 trillion on social safety nets (*Jaring Pengaman Sosial/JPS*) program, out of their IDR 14.2 trillion total development budget. The JPS program covered critical sectors such as health, education, community empowerment, employment creation, and a separate program known as special market operations (*Operasi Pasar Khusus/OPK*) which provided subsidized rice to the poor.

The GoI maintained several JPS programs which resulted in the increase of new social assistance initiatives in the years after the crisis. In 2002, the GoI modified OPK programs into Raskin programs or 'rice for the poor' by restructuring regressive subsidies on fuel and channelling budgetary savings into social safety and poverty alleviation programs.

Indonesia implemented a cash transfer program in 2005 when in early October the government raised the price of fuel (*Bahan Bakar Minyak/BBM*) by an average of more than 120 per cent. This policy was carried out in order to maintain the national budget. The cash transfer program's objective was to reduce the burden of the poor due to the increased fuel price. The cash transfer program provided unconditional cash grant (BLT) to poor households. In the same year, the Government of Indonesia also launched health insurance for the poor (*Asuransi Kesehatan untuk Masyarakat Miskin/Askeskin* - with a budget allocation of 3.9 trillion. Later in March 2008, Askeskin was renamed as *Jaminan Kesehatan Masyarakat/Jamkesmas*.

In 2007, the Government launched a conditional cash transfer (CCT) program addressed to similar target groups of BLT beneficiaries, with some additional specific criteria, called *Program Keluarga Harapan* (PKH). The program was implemented in seven provinces in 2007 as pilot areas and covered 387,928 targeted households. In 2008, seven provinces were added to the program and covered 237,171 targeted households.

The National Program for Community Development (PNPM) was introduced in 2008. However, it was not at all a new program as from 1998 to 2006 it was initiated as Sub-district Development Program (*Program Pengembangan Kecamatan/PPK*). From 2006 to 2008, a similar program was known as Poverty Reduction Program in Urban Areas (*Program Pengentasan Kemiskinan di Perkotaan/P2KP*). Since its start-up in 1998, the program has covered approximately 41.3 million active participants which formed more than 650,000 community groups, out of which 12,000 groups carried out economic activities driven by women economy groups (*Kelompok Ekonomi Perempuan*), who were facilitated by around 40,000 facilitators. In the same year with PNPM Mandiri, 2008, a second round of unconditional cash transfers (BLT) were implemented after further fuel subsidy cutbacks.

The GOI keeps moving towards a more sustainable, integrated and coherent social protection system. The policy makers developed a framework with three clusters to improve the socio-economic welfare of poor and near-poor households. The *first* cluster constitutes major social assistance programs, including Raskin, the UCT and CCT, Askeskin (health insurance) and small but growing scholarship programs. The *second* cluster consists of primarily the National Program for Community Development (PNPM). The *third* cluster aims to expand the credit availability for micro and small-scale enterprises. In some respects, the second and third clusters are outside of social protection areas because the programs are designed as long-term poverty alleviation and development strategies rather than compensatory social assistance packages.

3.3 Emergency Response and Cash Transfer Adoption

The increased number of CTP targeted groups is mainly due to the impact of a series of natural disasters in Indonesia in 2004 to 2010, such as tsunami and earthquake in Aceh and Nias at the end of 2004, earthquake in Yogyakarta and Central Java in 2006, earthquake in West Java and West Sumatera in 2009, Mount Merapi eruption, and Mentawai tsunami in 2010, which affected almost 1.2 million people.

Indonesia has many examples of successful CTP applications in response to emergencies. In Aceh, the program effectively delivered support to the affected community in rehabilitating their houses and recovering their livelihoods. The rehabilitation program provided flexible unconditional recovery grants and technical capacity building to households and achieved 20 per cent improvement in household socio-economic indicators such as income and savings.

In 2009 West Sumatra Earthquake response, Mercy Corps initiated a voucher program to provide access to men and women to purchase construction material for house rehabilitation and some other household items. Mercy Corps distributed vouchers with a total value of USD 74 per beneficiary, an amount which was determined based on the result of a market assessment on the cost of basic housing construction and household items. A voucher system was chosen to reduce the risk of fraud and ensure appropriate utilization of cash according to project objectives.

The role of suppliers is very important in a voucher project, in addition to close and high level of administrative and financial monitoring. Sufficient time should also be provided to allow beneficiaries redeem their voucher. In general, Mercy Corps considers time investment and complexity of the process as worth doing to ensure transparency and effectiveness of the response.

3.4. Cash Transfer Program in NTT and NTB

Both NTT and NTB have been a long undergoing social protection programs with cash transfer methods such as ongoing programs on poverty reduction, social safety net, community empowerment, compensatory direct cash transfer and micro and small business empowerment.

Beneficiary database is one of the concerns in a CTP application. Although local government in NTT and NTB have periodically maintained coordination with poverty alleviation actors, integrated and consolidated data of CTP beneficiaries remain unavailable. BPS data requires further verification and update from village governments as targeting agents. In case of Anggur Merah, PKH and Desa Mandiri Pangan, several diversions occurred in the implementation of the projects due to unclear guidelines for transparency and participation in beneficiary identification process.

Timeliness is another important aspect for NTB and NTT Governments. The cash transfer program should disburse the cash in a timely manner, referring to the seasonal calendar which identify the most difficult period in a year when poor households require external supports. Another important analysis was that different communities experience different challenging period; hence interventions should meet the timeline which will be most beneficial to the beneficiaries.

Another aspect of concern is related to the functioning feedback mechanisms, which in many practices are not systemically available in the implementation phase. Feedback mechanism is part of accountability; it is a necessary part of the project monitoring system. Community based organization, such as Asosiasi Mereje Bonga in NTB and Esther women group in NTT, can be poten-

tial partners in providing support to capture different feedback from the beneficiaries and community.

Cash transfer implementation in NTB and NTT is significantly integrated with government development program through Development Coordination Forum hosted by Bappeda in NTT and Strategic Alliance for Poverty Alleviation hosted by Tim Koordinasi Penanggulangan Kemiskinan Daerah in NTB. The forums provide list of cash transfer actors to avoid overlap and asymmetric communication among program implementers, government and civil society organizations. Unfortunately several cash transfer program implemented by NGO such as Plan International Indonesia Office, were not yet involved in this forum.

In more detail, five cash transfer applications found in NTT and NTB were as follows:

3.4.1 Anggur Merah (Anggaran untuk Rakyat Menuju Sejahtera/budget for people's welfare)

- Implementing Agency is Bappeda NTT in one poor village per one sub-district in all districts of NTT. In total Anggur Merah reaches 287 villages in NTT.
- The purposes of the project are: to increase economic capacity and competitiveness of rural/urban villages based on their preeminent economic production; to increase equity and justice development in rural/urban villages with high poverty households; and to increase the welfare of societies throughout the village of East Nusa Tenggara Province.
- Targeted community business association/group based on local economic production which provides a comparative advantage to the villages with criteria as follow:
 - The village has the highest percentage of poor households in the district according to the results of East Nusa Tenggara provincial BPS data collection;
 - The village is not a target of PNPM Mandiri program;
 - Basic Social Services Infrastructure is low, including: clean water, environmental sanitation and habitable housing;
 - Areas are difficult to access, both from within the region and from outside of the region; Human resources with low level of education, high percentage of school dropout and high illiteracy rates as well as poor health of the population;
 - Included in the category of lagging and isolated regions
- Uses the conditional cash grant modality, based on selection of proposals submitted by the business association/group to the government, verified by the province verification team
- Disbursement mechanism is bank transfer to group account with a total of IDR 250 million per group with total available budget IDR 71.75 trillion.
- Areas for improvement required:
 - Clear Standard Operations Procedure
 - Sufficient time and cost for selection process and administration
 - Transparency and accountability in beneficiaries selection mechanism
 - Transparency and accountability in funding management within beneficiaries group members
 - Functioning and availability of feedback mechanism
- Good practice:
 - Using local bank as delivery agents
 - Wide socialization through local media

3.4.2 PKH (Program Keluarga Harapan/Family Hope Program)

- Implementing agency is Social Ministry Republic Indonesia in 2007 in 7 Provinces, 48 Districts/Municipalities, 337 sub-districts, and covering 387,928 very poor households (RTSM). The 7 provinces were DKI Jakarta, West Java, East Java, West Sumatra, Gorontalo, North Sulawesi, and East Nusa Tenggara.
- In 2008 it expanded the coverage to 13 provinces, 70 districts, 629 sub-districts, and covering 620,484 very poor households (RTSM). The additional 6 provinces were Ban-

- ten, NAD, North Sumatra, DI Yogyakarta, South Kalimantan, and West Nusa Tenggara.
- Purposes of PKH program:
 - Improving the socio-economic conditions RTSM (very poor households)
 - Improve the health and nutritional status of pregnant women/new mothers and children less than 6 years of RTSM.
 - Improving education enrolment rate of children (age of compulsory elementary / junior high) RTSM.
 - Improve access and quality of education and health services.
- Targeted beneficiaries are households with
 - children of school age (6-15 years) or less than 18 years but have not completed primary education
 - children under five years old in the household
 - women who are pregnant or have just given birth.
- Targeting process :
 - Data of very poor household (RTSM) from national statistic bureau (BPS) survey results submitted to the Ministry of Social Affairs.
 - Data validation by consortium, and update for later data entry performed by the Operator UPPKH District/Municipality.
 - Data validation results submitted to PT Pos Indonesia to be printed in the form of cards and sent to targeted beneficiaries
- CTP Modality used is Conditional Cash Transfer (CCT) with detail as follows:

Condition	Allocation of support (IDR)/ household/year
Education support (elementary & junior high) :	200,000
Health Support:	
Children Under 5	400,000
Pregnant/Breastfeeding Women	800.000
Average support/household beneficiary	1,390,000
Minimum support/household beneficiary	600,000
Maximum support/household beneficiary	2,200,000

- In East Nusa Tenggara (NTT), the project benefited 74,831 household beneficiaries in nine districts with a total budget of IDR 100 billion. While in West Nusa Tenggara (NTB), the project benefited 65,227 household beneficiaries with a total budget of IDR 100 billion
- In the process, post office will play the role of validating beneficiaries who have already received the beneficiary card.
- Areas of improvement:
 - National Standard Operations Procedure needs to be adjusted to local conditions
 - Consolidation of data between BPS and local government will potentially exclude locally eligible beneficiaries
 - Sufficient time and cost for selection process and administration
 - Anticipation of potential conflict among the community
 - Feedback mechanism
- Good practice:
 - Using post office as delivery agents
 - Wide socialization through local media
 - Specific target with specific purpose

3.4.3 Desa Mandiri Pangan

- Implementing agency is Agricultural Ministry – Food Security Body in 74 villages in East Nusa Tenggara and 30 villages in West Nusa Tenggara.
- The objective of Desa Mandiri Pangan is to increase food security and nutrition through

the empowerment of village local resources, institution, and local indigenous people. At the outcome level, the program is expected to establish village food security and increase nutrition, indicated by decreased food insecurity and malnutrition rate in the village.

- Targeting methodology: the villages were selected as targets for Desa Mandiri Pangan based on information of food security map and poverty level. These villages were recognized as critical village category-1.
- Cash delivery mechanism: Affinity groups consisting of community member for productive economy activity to support food security are formed. These groups developed proposals and sought for approval from the village food security team (Tim Pangan Desa/TPD), who then submitted the proposal to BKP for verification and request for approval from the national level. Money will be transferred from national level directly to Village Monetary Agency (Lembaga Keuangan Desa/LKD) in 3 tranches. The first 40 per cent were transferred after approval, 30 per cent after the first phase report, and 30 per cent after the second phase report. The modality used in the project is community cash grant with a total value of IDR 100 million per village.
- Area of improvement:
 - Feasibility study on productive economy activities proposed by affinity group should be made prior cash transferred
 - More involvement from other sectors to support Desa Mandiri Pangan
- Good practice:

The provision of capacity building activity to strengthen groups which include technical support for economic productive activities (such as production, processing, marketing, etc). According to the women group in NTB, there was clear evidence on better management of fund by women than men.

3.4.4 Nutrition Improvement Through Community Empowerment (NICE)

- Implementing agency is the Health Ministry in four districts in East Nusa Tenggara and four districts in West Nusa Tenggara.
- NICE project objectives:
 - Increase nutrition status of children under 5, pregnant women, and breastfeeding women in poor household through:
 - ⇒ Improvement of institution capacity in developing policy, program, and nutrition surveillance
 - ⇒ Improvement of coverage and quality of nutrition treatment, especially for vulnerable community
 - ⇒ Improvement of community capacity to nutrition
 - ⇒ Expanding food fortification program
 - ⇒ Improvement of community nutrition communication
- Target beneficiary: Health Ministry has identified six provinces by using related indicators to under five nutrition, pregnant women, and breastfeeding women which rate was the lowest at national average. The identification of districts used the highest case of malnutrition to the targeted groups (under five, pregnant women, and breastfeeding women)
- Delivery mechanism: community nutrition cadres with ten members were formed at village level. They identify various nutrition problems in the village and develop a proposal in response to the problems, and submit the proposal to NICE team at district level. The proposal will then be verified and followed by disbursement of money to designated account belonging to the community nutrition cadres.
- Cash transfer modality used in the process was community grant with a total value of IDR 140 million per village for four years. The money depended on ADB (Asian Development Bank) policy and was treated as loan.
- Area of improvement:

Lack of transparency and accountability as the money was transferred to the account of Community Nutrition Cadres
- Good practice:

Some nutrition problems in the community were successfully managed through the provision of posyandu facilities, supplement food, and improvement of posyandu cadre welfare.

3.4.5 Community Development Plan (CDP)

- Implementing agency is Plan Indonesia in seven sub-districts, 38 villages of TTS district in East Nusa Tenggara
- The purpose of CDP is to help children in poor family to access health, education, sanitation, livelihood, and protection rights.
- Direct beneficiaries are 7,500 children. The targeting method was being done through the following process: Plan Indonesia has selected the targeted villages for the project in advance. In each village, formed a village committee which consists of some village members. Together with the whole community, the committee is responsible to identify the needs, including details of project location and beneficiaries. The value of the project is a maximum IDR 50 million per activity.
- CDP money was distributed as a community grant after Plan Indonesia has received the proposal from the village committee and verified it. Payment was made in two tranches to the committee's account, 50 per cent before implementation, and the rest 50 per cent after the reporting process
- Area of improvement:
 - To be more integrated with village planning and development plan
 - To invest on capacity building on communication in the community empowerment process
- Good practice:
 - The community found that CDP process required less time and is quick compared to similar projects implemented through government/local authority.
 - Increased community participation, transparency, and accountability in managing the project from planning, implementing, and monitoring & evaluation process

The implementation of the above cash based-projects provides evidences of suitability and acceptance to cash transfer application by government and non-government agency in regards to poverty alleviation activities. Nevertheless, it also underlines the need for improvement in the application at the implementing agency level, as well as in encouraging more community participation in the whole project cycle.

3.5 Expectations from Different Actors

The study also attempts to capture different expectation from different stakeholders related to cash transfer implementation in NTT and NTB provinces. During the interview with identified key informants, most of them raised similar concerns of various risks in the implementation of cash transfer. Despite of different relevant concerns raised, the study identified a missing factor to be taken in the reflection, which was the importance of risk analysis and mitigation activities in cash transfer.

Risk analysis and mitigation were not sufficiently conducted prior to CTP implementation. Later, in chapter 6, the study has included exercise on cash transfer risks analysis which was adopted from CaLP advance cash transfer training. Both cash transfers and in-kind distribution are exposed to risks, such as fraud, diversion, discrimination, conflict, and misuse. However cash is attractive to all people – therefore, more prone to risks compared to in-kind distribution.

Some key issues of CTP concerns and expectation from different stakeholders were mapped in the following table:

Table 3.1. CTP Concerns and Expectations

Issues	Expectation
Accountability	<ul style="list-style-type: none"> • Cash transfer implementation requires transparency in its processes, clear guidelines as well as adopting check and balance mechanisms to avoid fraud and corruption.
Utilization	<ul style="list-style-type: none"> • Cash transfer implementation should accommodate local and/or village economic system to support the sustainability of local economic transformation and minimize the risk of local market failure because of demand-pull inflation.
Sensitization	<ul style="list-style-type: none"> • Implementation of cash transfer should accommodate participation of community itself to optimize support from social capital and avoid disruption of local wisdom.
Affirmation	<ul style="list-style-type: none"> • Implementation of cash transfer should accommodate participation of vulnerable groups such as women groups, indigenous people, people with disabilities etc. in the processes.
Technical Assistance	<ul style="list-style-type: none"> • In order to ensure sustainability of cash transfer impact, technical assistance is required to accompany community transformation for better welfare condition. Actors who need capacity building are governments to increase quality of beneficiaries databases, community based organizations to increase participation and NGO and local media to ensure access to information and accountability. • In the case of community cash grant for livelihood support, failure in cash transfer intervention was usually related to the absence of technical assistance for community business association.
Beneficiaries Targeting	<ul style="list-style-type: none"> • Nowadays, actors have not yet developed a rigorous beneficiaries targeting method but according to the experience of cash transfer programs in NTB and NTT, participatory processes will be able to minimize fraud, conflict and diversion.
Sustainability	<ul style="list-style-type: none"> • Most of cash transfer applications in NTT and NTB have not been well-coordinated between different implementing agencies (both state and non-state actors). There was lack of ownership for cash transfer program from local state actors, as most projects are funded by external parties.



Traditional village in West Nusa Tenggara (NTB)
Photo: WFP/ Joshua Estey



Photo: WFP/ Joshua Estey

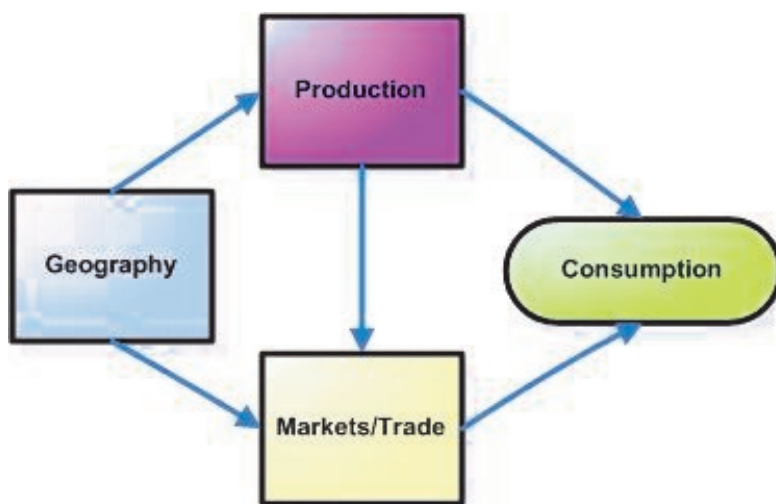
Chapter 4:

Understanding Households for Cash Transfer Implementation

The Rationale

The Food Summit Plan of Action, paragraph 1, 1996, described food security as a condition where all people at all times, have physical and economic access to sufficient, safe, and nutritious food for a healthy active life. The phrase of “all people” in the definition refers not only to every human being as the subject for food security. It also covers various manners in which people obtain their food security.

The access, availability, and utilization of food differ for people in the coastal areas and those in mountainous areas. The different geographic conditions between the two areas affect the way people produce and consume as well as access the market. A good understanding on livelihood zone influences how well and comprehensive our understanding on existing patterns and challenges for food security is.



Diversity of food security is also determined by different levels of people's wealth. The poor in rain-fed agriculture area have different patterns from the better off in terms of food and income sources, as well as expenditure. The better off secure more than 50% of their consumption from their own production, while the poor will depend more on food purchase at the market. In term of income sources, the poor will depend on labor works, while the better off will earn their income mostly from the sale of own production.

The phrase of “all time” in the definition of food security is also important to be

taken into consideration, as it maps different annual activities related to food, income, and expenditure of a community living in a specific livelihood zones. Food security should exist at all times and this should also take into consideration different hazards and vulnerability and community's varied activities throughout 12 months in a year.

The Cash Transfer Program (CTP) feasibility study in the provinces of Nusa Tenggara Timur (NTT) and Nusa Tenggara Barat (NTB) explored how people access food within a period of time. It focused at the household level as they share common livelihood strategies in four different zones. Another aspect explored was the various accesses to different foods, income and the patterns of expenditures among the different wealth groups. Comprehensive understanding on household characteristics provided some reliable evidence-based recommendations, which informed the design of food security intervention especially in determining appropriateness and proportion of cash based and/or non-cash based interventions.

The team assessed four livelihood zones during the field work, namely the Coastal Fishery Zone (CF), Coastal Agriculture Zone (CA), Lowland Rain-Fed Zone (LRF), and Timor Mountain Zone (TM). This chapter will summarize different contributing aspects within the community which influenced the CTP designs. The analysis will be done through the following means:

- Comparison of different seasonal calendars and wealth groups in the four different livelihood zones, and a review on how the diversity influences the CTP design
- Description of general topics such as gender, community perception and preferences, delivery agents, and targeting agents, and a review on how each will contribute to the CTP design
- Narrative of two critical markets, namely rice for NTB and maize for NTT, and demonstration of the importance of understanding markets prior to cash transfer application

4.1 Seasonal Calendar

The field works in the four assessed livelihood zones revealed how climate influenced people's productive activities. In the coastal fishery zone, the east and west wind seasons would determine whether or not the fisher folk were able to out fishing, earn income, and ensure food availability in the households. Meanwhile, in the other three livelihood zones which focus on agricultural production, the rainy and dry season would determine the start of their planting season. In the last three years, community also identified a slight change in the climate, marked by the unpredictable start of rainy season.

Timor Mountain and Coastal Agriculture zones shared a common pattern of experiencing only one planting season annually. The dry season was identified as the most difficult period of the year, as harvest could only last until before the beginning of dry season. Thus, agricultural production in the dry season was not possible.

Lowland rain-fed zone experienced different timeline for the most difficult period of the year. Hunger season would fall just at the beginning of the next planting/rainy season. Despite experiencing only one planting season, agriculture production activities in lowland zone was more wide-ranging. Community in the lowland rain-fed zone had bigger access to cultivated land compared to those living in the coastal agriculture and Timor mountain zones.

Social events were the peak time of when households had high expenditures. It is usually closely related to religious events, such as Christmas in NTT and Eid Mubarak in NTB.

How does the seasonal calendar affect CTP design?

One of the components to determine the success of an intervention is the timeliness of its delivery in meeting the needs of the beneficiaries. The seasonal calendar is therefore one important reference.

- **Timeliness of intervention**
By understanding the different time of hunger season in the four livelihood zones, the implementing agency will be able to better plan aid distribution depending on the objective. An intervention which aims to support the community's access to agricultural inputs should ensure distribution right before the start of planting season. On the other hand, if the intervention aims to ensure community's access to food during the hunger season, the timing for aid distribution should refer to the fall of hunger season.
- **Targeting the most vulnerable**
By comparing different seasonal calendars in the four assessed livelihood zones, different levels of vulnerability have been identified. People living in the lowland rain-fed zone have better access to food through agricultural production, while people living in the coastal fishery will have less food security. People living in the coastal fishery depend highly on external resources to access their food. In case of limited resources, the information on seasonal calendar can be used justify the prioritization of the most vulnerable community in the coastal fishery zone.
- **The most appropriate distribution mechanism (cash based and/or in-kind) and different cash modalities**
From the seasonal calendar, the implementing agency will be able to understand the demand and supply fluctuation of staple food price, based on which it can determine the appropriate distribution mechanism. If preparation period for intervention is short, cash transfer will be more appropriate as it will allow the organization sufficient time to prepare. The occurrence of inflation can also be predicted from the seasonal calendar, in which case a voucher programme will be more appropriate if high inflation rate is being anticipated.
- **A seasonal calendar helps to understand how women and men share their responsibilities in various households and communal activities.** This information will help prepare different strategies to ensure equal access, participation, control, and benefit from cash transfer programming for women and men.

4.2 Household Characteristics

The analysis of household characteristic will be divided into four topics which are wealth indicators, food sources, income sources, and expenditure patterns. Comparison of these key factors will be made in order to analyze how they influence the design of cash transfer programme.

4.2.1. Wealth Indicator

The community's interpretation of wealth indicators differed from one zone to the others, however, similar indicators might be found. It was an activity worth doing, as it would provide an opportunity to understand different existing vulnerabilities. In addition, knowledge of local wealth indicators would also help compare within zones and wealth groups. In regards to CTP design, it will enable the implementing agency to develop beneficiary-targeted and contextualized indicators and mechanism.

For example, if we anticipate the impact of flash flood in the lowland rain-fed zone, the biggest loss will be experienced by the better off as they have more cultivated land. In such specific condition, in order to help the poor (agricultural labour), the organization will firstly need to help the better off to resume their production activities as they will later create job opportunities for the poor agricultural labours. This will help develop the rationale for an indirect response in order to help the poor in the community. The field work during the feasibility study identified different wealth indicators applied differently in the four livelihood zones as follows:

Table 4.1. Livelihood zones

Coastal Fishery	Coastal Agriculture	Timor Mountain	Lowland Rain-fed
Material for house construction, the better off households the more permanent their house construction	The better off households, the more cultivated land they can be accessed for agricultural production	The better off households, the more cultivated land they can be accessed for agricultural production	The better off households, the more cultivated land they can be accessed for agricultural production
Ownership of materials for fishing activities such as boats. Wealth of a household is correlated to boat possession	The better off households, the more livestock they own.	The better off households, the more livestock they own.	The better off households, the more livestock they own.
The better-off households, the more members they have in the household. This means more people to work and earn money.	Debt is one indicator of wealth. The poorer you are the more debts you have. The debt level of the better-off is less as they have some savings for urgent needs/coping with shocks.	Wealth also determines access to public facilities. For example, the poor will be living in a pocket area which is separated from the whole village, with significant distance from public facilities	Wealth also determines access to public facilities. For example, the better off households will reside closer to the centre, near the government, water access, market, health services, etc.

4.2.2. Food Sources

Rice and maize are two important staple foods in NTB and NTT. Different from the other three livelihood zones assessed during the study, people living in the coastal fishery zone experienced more challenges in accessing staple food as production was not part of the livelihood strategies. Almost 90 per cent of staple food consumption by the community in the coastal fishery zone was obtained from the market, while the other three zones (coastal agriculture, timor mountain, and lowland rain-fed) had the capacity to produce 30 to 50 per cent of their food from their own production. The rest of food was obtained through purchase.

Agricultural production activities also allowed people living in the three zones to practice home gardening; therefore they could access more diverse food items within the households with vegetables consumption, in addition to small portion of fish consumption from market purchase. In the fisher folk community, the household's fish consumption was not always related to their occupation. The community living in the coastal fishery zone would only consume fish if there are fish remaining from sales.

What does this inform the CTP design? Understanding people's different food sources will help CTP implementing agency to include the following analysis in the project design:

- Different vulnerabilities and setting targeting criteria
Understanding how people access their food differently will build our understanding on different vulnerabilities within the community. We may consider people living in the coastal fishery area to be more dependent in fulfilling their daily staple food. Even within the community in the three zones who are able to produce their own food, we may consider the lowland rain-fed zone to be less vulnerable compared to the other two zones. People living in the lowland zone have bigger access to cultivated land that production level is higher both for consumption and sale.
- Role of market in people's access to food
Knowing how market plays an important role to ensure household food security will be a good foundation to see how intervention can link and utilize the existing markets. The food sources information collected together with market information will help the implementing agency in considering different options such as voucher or cash grant or in-kind distribution.
- Value of the amount transferred
It is strongly recommended to quantify calories of food consumption in future baseline data collection to ensure availability of a more detailed nutrition calculation. Hence the gap nutrition can be appropriately calculated and converted to the value of cash/voucher.

4.2.3. Income Sources & Expenditure Patterns

Sale of production was found to be the biggest contribution to household income in all four assessed zones. Specifically in the three livelihood zones with agricultural production, it was clearly captured that the harvest was more for sales than for household consumption. From 55 to 75 per cent of the agricultural production was sold.

In the coastal fishery zone, income was mostly derived from the sale of fish. Mostly people were sailing in a group of 8 to 12 persons on a rented boat which costs 50 per cent of the daily fish sale value. The income for each person would be shared equally from the other 50 per cent after sale income.

In all over the four zones, the community would have secondary income earning activities. In the coastal fishery zone, people who had more money have access to seaweed farming. Those who had no money would gain additional income by providing labour to salt farming or salty fish production. Community living in Timor mountain would obtain additional income from palm sugar production and women woven activity, while the coastal agriculture zone would alternate labour for tobacco farming, masonry, and carpentry as other income sources. Different from the other zones, people living in lowland rain-fed zone would earn additional income from bricks production, firewood collection, and agricultural labours.

The NTT desk review study conducted by Oxfam in 2008 concluded that food security problem in NTT was related to food access not food availability. In addition, findings from the field work showed there was sufficient amount of rice for consumption in NTB. The analysis of people's food sources conducted in the four livelihood zones during the feasibility study echoed the previous findings.

In general, the community living in the four assessed zones would spend 50 per cent of their income on food. The second biggest household expenditure was inputs for productive activities such as agricultural and fishery inputs, ranging from 22 to 30 per cent of the total expenditures. Social expenditure was the third most important expense, as community in the

four zones would allocate 10 to 15 per cent of their expenditures for social events. Health was the lowest household priority, for which they only allocated 3 to 7 per cent of their expenditure.

What does it inform the CTP design?

- Provide understanding on the underlying causes of food insecurity
Understanding that access to food is the main problem faced by the community will help the implementing agency to strategically allocate existing resources by providing a more sustainable solution rather than a temporary one. Ensuring food availability through food assistance (both in-kind and cash transfer) will only provide temporary solution; when the intervention stops, people will go back to their livelihood strategies which will again limit their access to food.
- Provide direction in designing appropriate intervention to respond to community needs at different level of time.
Such awareness will also help the implementing agency in determining the objectives of their cash transfer programs. For example, a voucher commodity to ensure availability of food in the household during a short period of time combined with a livelihood grants to resume the production activities so that people will have sufficient money/income to access food.
- Enable implementing agency to be predictive
Recognition of different income sources and structure will allow the implementing agency to predict what may happen when the community experiences a significant change/shock. For example, a drought will result in failure of agricultural production. It is then clear that the farmers will not be able to earn income from the sale of their harvest. No sale from production means no income for the household, which also means expenditure for food will be affected. With the assumption that the better off a household is, the less percentage of expenditure is spent on food, while the poorer a household is, the more percentage of expenditure is spent on food – the implementing agency can prepare a response scenario based on the understanding on the different impact the drought will bring to different wealth groups as well as the different coping strategies different wealth groups may apply.

4.3. Gender and Cash Transfer Programme

The gender analysis part in this study was done based on community sharing of existing cash transfer application, especially PNPM Mandiri and NICE projects. Four components of the analysis are the different access, participation, control, and benefit for women and men throughout the whole project cycles.

- Access
Information on cash transfer program was less accessible for women compared to men. There were various reasons for such limitation as women had more loads of domestic works, and different productive functions. All of the cash transfer applications identified beneficiaries at the household level, in which the national demographic system in Indonesia put men as the head of the household. Such practice has caused exclusion of woman-headed households and prevented them from accessing sufficient information and contributing in the projects.

There was an assumption that access to information for women had been accommodated through the PKK (Family Welfare Programme). This assumption was found invalid, as in many cases the membership in PKK was dominated by a certain group of women with connection to authority in the villages/sub-district/district.

This piece of information is very important for better targeting in future cash transfer application, as NTT and NTB are provinces with the highest women headed household population in Indonesia. The demographic census of 2010 showed the number of women headed households in NTB reached 20.41 per cent and is recognized as the second highest at the national level.

- Participation
The lack of women participation was found in existing cash transfer applications. This was

closely related to the fact that women had less access to information compared to men. In many cases, women participation was justified only by a small portion of allocation for women targeted cash transfer.

On the contrary, some of the cash transfer project such as NICE for Posyandu has given space for women to manage Posyandu activities. However, such approach would eliminate the opportunity for men to participate in the process. This has put women as the only responsible group for household nutritional status.

Understanding the above practices for future cash transfer program will be essential in creating equal opportunities for women and men to participate actively and prevent the stigmatization of a specific role to a specific gender.

- **Control**

In other cases, the team also found equal access and participation for women and men have been accommodated, yet decision making remained a gap for women. At the community level, most of the decisions for PNPM projects were made by men. Projects were mainly focused on physical works and infrastructure construction. In NICE project, instead of using the transfers to improve women and children health status, the money was used to purchase furniture.

In the condition where cash transfer was distributed at the household level, decision making for cash utilization was mostly made by men as the head of the family. In NTT there was also a practice where the decision was made by the extended family from the man's side. Such condition was related to the tradition which allowed the man's extended family to own a woman after payment of dowry and marriage.

CTP design should create an enabling environment for women and men to have equal position in decision making, where women should be able to voice their needs and priorities. Gender analysis as part of the social analysis prior any cash transfer design is a good start which will help the implementing agency in developing its gender mainstreaming strategy in CTP applications.

- **Benefit**

The combination of women's low access, participation, and control results in women's needs not being addressed appropriately yet. In the RPJMD (mid-term local development plans), the maternal mortality is still high for NTT: reaching 340 deaths per 100,000 births, while in NTB it reaches 350 deaths per 100,000 births. Food Security and Vulnerability Atlas 2009 of Indonesia showed that female illiteracy in NTB was 26.78% and in NTT 15.41%. Application of appropriate cash transfer may be able to promote and improve women lives.

Future CTP design should ensure combination of equal access, participation, and control for women and men in the project in order to address the different needs and bring more benefits and significant changes from the intervention. For example, in the PNPM implementation, a project called "Women Savings & Credit Access" was used to justify that PNPM had accommodated women participation while the portion of the project was very small. Only 15 per cent from the total budget, as stated in PNPM technical guideline, was used for the women saving and credit access project. On the other hand, physical construction, which usually provides the least benefit to enhance gender role equality, was allocated 55 per cent of the budget. This should be improved in future cash transfer application.

4.4 Perception & Preferences

Cash transfer programme is identified as a provision of support for the community/beneficiaries in the form of money. During the consultation with the community, they described their perception on cash transfer with the following terms: money distributed, grants, and for everyone equally. Community valued the approach as they had the freedom to decide how they wanted to spend the money.

The suitability however, also related to risks of fraud (e.g. 'thank you money'), horizontal conflict (e.g. jealousy), vertical conflict (e.g. with village authority as the body mainly responsible in beneficiaries selection), hidden political agenda, dependency, and damaging social/local wisdom such as "gotong royong" (mechanism of voluntarily working together).

During the field work, the community also shared their preferences for future cash transfer applications, as follows: cash transfer should not only allow the community to meet their survival need/consumption, but also to conduct productive livelihood activities. The best scenario of CTP targeting for the community is cash for all, no exclusion. They expect a CTP design which will be able to strengthen the community's solidarity through communal grants in addition to household grants. The community expect to be able to take more roles in the CTP programme. They want to be the main key actors for cash transfer, rather than the object of the intervention.

How can we adopt community preferences in CTP design?

- Shifting community's paradigm "cash for all, equally"
It is important to invest in community education on such topic. The implementing agency will need to demonstrate to the community why it is essential to look at different conditions (e.g. poverty level, wealth groups, malnutrition case, and other limitations in the community) and recognize that different people have different needs, capacities, limitation, and coping mechanism. The implementing agency should be able to show the rationale of selecting specific groups, and ensure wide dissemination of such rationale to the community.
- The adoption of participatory approach
The community's involvement throughout the whole project cycle (planning, implementation, monitoring, evaluation, learning, and preparedness) will be essential to ensure the community becomes the key actor in CTP implementation. Although in most cases project design has been developed early, it is still possible to consult the community and make adjustments to the project design, when relevant.
- Trust that "the community has the capacity to manage the cash and make appropriate use of it"
As organizations perform open opportunities of the use of cash transfer approach in delivering assistances, it will require a willingness to put aside the doubts of community inabilities to use the money wisely.

4.5 Delivery Agents

From previous experiences in cash transfer application in NTT and NTB, the study found that both government and INGO projects made use of banking system and national post offices. Most of these projects were cash transfers for social assistance.

Different from the above practices, in the context of humanitarian emergency response, many implementing agencies distributed cash directly to the beneficiaries. The West Sumatra Earthquake was the turning point at which INGOs such as CRS and Save the Children started to use post offices as their distributing agent, while Oxfam used banks as their cash distribution point. The study reviewed three delivery agents, namely banks, national post office, and cellular network operator for cash transfer distribution. In general, they have expressed their interests to participate, and were open for a more detailed discussion with cash transfer implementing agencies.

The banking system reviewed during the field work focused on state banks, which had a wider network down to the sub-district level. Among the different state banks, the study also recognized two levels of state banks, namely national state bank (Bank Rakyat Indonesia and Bank Mandiri) and local state bank (Bank NTT, Bank NTB). In NTT province, Bank NTT and Bank Rakyat Indonesia have the widest banking networks in rural areas, while in NTB, only Bank Rakyat Indonesia (BRI) has the widest network.

The potency of bank system in providing cash delivery service is their human resources which are bigger in numbers than the national post office. However, the national post office is more able to deliver the money to remote areas, while the bank can only provide their service at the

sub-district level. Quality wise, the post office in NTT has better delivery service than the post office in NTB.

The cellular network operators had the widest coverage down to the remote areas which would enable sending money through Short Message Service (SMS). Mobile phone has been commonly used by the community in Indonesia, including in NTT and NTB. To be able to use such system, it was also important to ensure the availability of cash redemption point within proximity to the beneficiaries. This can be the challenge, as people may not be familiar with the mechanism.

What does it mean for cash transfer design?

Building on the above findings, the decision on which delivery mechanism to use should take into consideration the following factors:

- Balance advantages for both implementing agency and targeted beneficiaries
In many cases, the idea of using various delivery agents was to reduce the risk of safety and security for the implementing agency. However, sometimes it is not positively correlated to the reduction of safety and security for the beneficiaries. For example, when women/elderly have to travel from the village to the bank at the sub-district level, they are exposed to security risks. Possible combined application of service provided by different delivery agents should therefore be considered.
- The opportunity to work with various delivery agents should be reviewed in the organisational preparation.
This will allow sufficient discussion and negotiation on which service will benefit the three parties; beneficiaries, implementing agency, and service provider. It is also strongly recommended to coordinate this effort with various cash transfer implementing agencies which will allow better negotiation with the private sectors.
- The community's limitation to familiarize themselves with the new system
While using the service from various delivery agents, it is also important to anticipate different limitation among the community. Some of the beneficiaries may not have ID cards, are illiterate, have physical limitation, etc.

4.6 Targeting Agents

The village authority was the main actor in the targeting (beneficiary selection) process in most of the state cash transfer programs. They were considered to have the best knowledge on community condition. The village authority would send the data of eligible beneficiaries to higher level authority for verification process and finalization of the beneficiaries list. Here is where the complexity would start as the village authority is put in conflict with the community. Consequently, to avoid possible conflict, the village leaders nowadays prefer to provide recommendation for communal grant rather than individual/household grant.

With the adoption of communal grant approach, the village leaders worked together with various groups within the community. These could be farmer groups (e.g. Mareje Bonga in NTB), women groups (e.g. Esther in NTT), Posyandu, and fishery-folk groups. However, one weakness of the approach is that one household could be a member of more than one group and could benefit from more than one intervention.

What does it mean for CTP design?

- The importance of participatory approach in the targeting process
Building on the foundation that the community knows better what they need and who are the neediest among them, beneficiary's identification should be more transparent and provide space for wider community involvement. Another way to ensure objective targeting is through the involvement of different groups. Community mobilization will be very useful in the process; therefore working with local partner organizations is essential.
- Capacity building for village authority in managing various projects in the village and ensure synergized effort with existing RPJMDs (Village Midterm Development Plan)

4.7 Markets

The role of the market is to advise if cash transfer approach is appropriate. The functioning of the market is the key consideration in determining which modality to use; whether in-kind distribution, cash distribution, or even a combination of cash and in-kind distribution. When the market does not function, cash transfer is definitely not an option. When cash is not an economic means in specific areas, CTP will be inappropriate.

The market mapping exercises was limited to rice market in NTB and maize market in NTT, as the two products were important food sources, hence significantly influence the income and expenditure patterns, and are closely related to people's productive activity. The focus of the study was to map out the market system; however, quantitative data for supplies, price, and number of potential actors in the market chains are unavailable due to limited time for the study. The use of the map should be complemented with existing WFP market research and/or to be completed with a more comprehensive market research.

4.7.1 Learning from Maize market in NTT

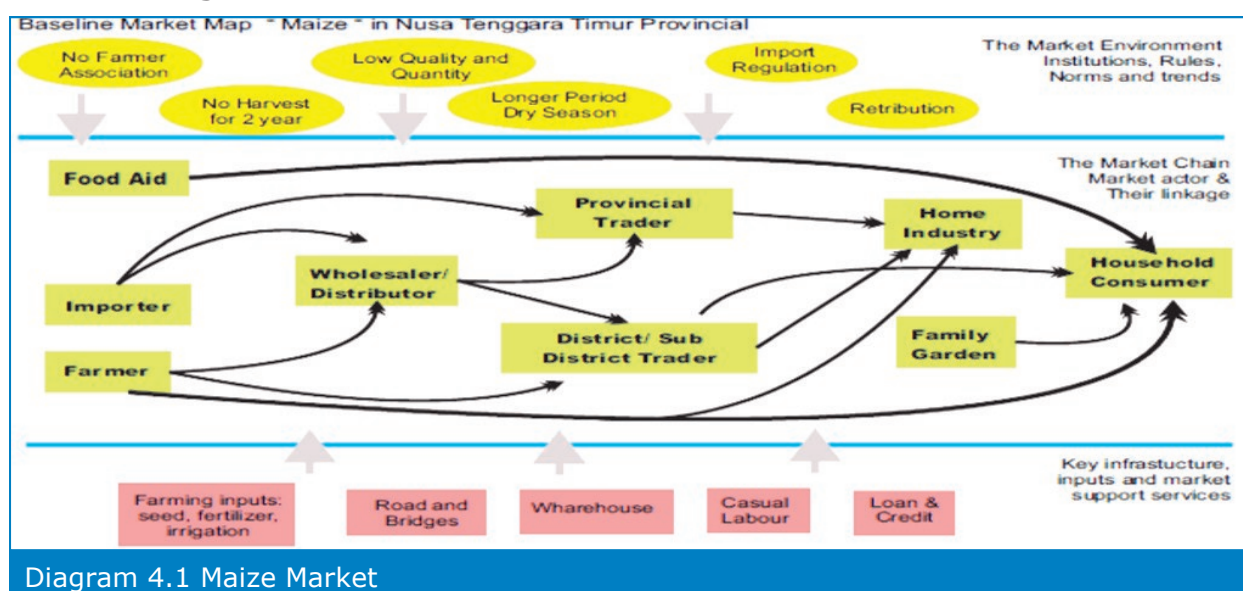


Diagram 4.1 Maize Market

Maize (local name: *Jagung*) was an important staple food of people living in the 4 assessed livelihood zones represented in NTT province. Maize is not the only staple food, as people usually combine and cook rice and maize for daily meals, twice a day. Maize is also an important raw material for home industry production. During focus group discussions, the study found the consumption of "*jagung bose*" was largely practiced despite of its higher price (due to the more elaborate preparation process), because of its nutritious value. In the last two years, maize production was low due to unpredicted rainfall during the season. The maize demand has been fulfilled through import from Surabaya, Sulawesi, and Australia. During market visits in Naikoten and Oeba in Kupang city, Oesao, and Soe, the team obtained information that people considered imported maize a better quality than its local variety.

More than 50 per cent of maize production in NTT is sold in the markets. Farmers sell the maize to distributors at the village level or traders at the sub-district/district level. Sometimes they also sell the maize directly to neighbouring households. From the maize market map, it was clear that other source for maize come from the importers and direct food aid to poor households. No maize farmer association exist in the system, leading to a low bargaining position in the market, and limited access to agricultural support such as loan/credit.

What does it tell to CTP in NTT – specifically the four assessed livelihood zones?

Although the qualitative information gives an impression that there is enough maize availability in NTT, further quantitative data for maize supply in the market will be required. WFP

may consider the use of commodity voucher, should the objective of the intervention is to promote maize consumption. Providing cash for maize purchase will be risky as people's consumption behaviour has slightly changed from maize to rice, and the money may be used for rice purchase.

4.7.2 Learning from Rice market in NTB

NTB province is very well known as one of the biggest rice producers in Indonesia. The northern part of NTB produces rice up to three times a year, while the southern part only has one rice-planting season. Some 70-75 per cent of rice production is for sale, while the rest is for household consumption.

Despite of its fame of being one of the biggest rice producers in Indonesia, NTB also imported rice from Central Java. In addition to that, WFP also imports rice from Vietnam to add to the rice supply in NTB as part of its food security project in NTB.

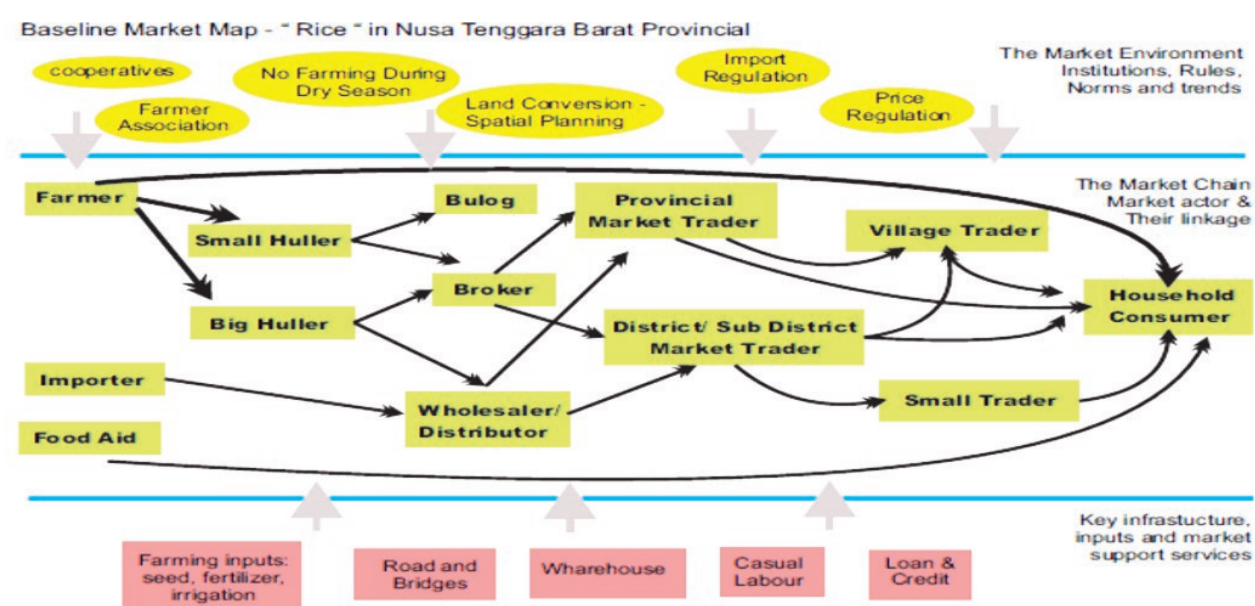


Diagram 4.2 Rice Market

Hullers play several roles in the rice market system. They provide paddy milling service for farmers and accept rice as in-kind payment. The rate varies depending on the quantity of milled paddy. The bigger the quantity, the cheaper the fee per kilogram is. On the other hand, they could also buy the paddy from the farmers with lower market price, mill it, and sell the rice. In certain condition, the huller would keep their stock when rice price is low, wait until the price increased, and then sell it to earn profit. Small scale hullers operate at the village level, while big scale hullers go beyond sub-district or district level. The rice brokers play an important role in the market system, but at the same time they are not easily identified. Big scale hullers could also play role as broker.

What does it tell to CTP in NTB?

Although the qualitative information has identified that there is enough rice availability in NTB, more detail quantitative data for rice supply in the market will be required. WFP may need to consider the use of existing rice supply in the markets. Should the objective of WFP response be to provide food access for the poor in the form of social assistance, cash (grant or voucher) provision can be an option.

In case WFP prefers to provide cash voucher, it will be good to bargain for a better price, as WFP will be able to represent the beneficiaries in dealing with traders. Other possibility is for WFP to work together with farmer's association, and refer the beneficiaries to access their rice from the farmer corporative. This way, WFP's intervention will also provide opportunity for the farmers to obtain a fair price for their rice. From the market mapping, it is very clear the farmers receive the lowest price in the chain.



Photo: WFP/ Joshua Estey



Chapter 5:

Feasibility of Cash Transfer in NTB and NTT

This chapter will elaborate the information from chapter 3 and 4 into a Strength, Weakness, Opportunity, and Threat (SWOT) analysis and map out the internal and external factors which may influence the feasibility of CTP applications. The internal factors are related to the strengths and weaknesses of WFP as an organization, while the external factors are related to the opportunities and threats that will support or prevent WFP from applying CTP. These four factors will be analyzed and used in developing the recommendation and pre-conditions for cash transfer application preparation.

The report aims to classify the opportunities and threats based on three categories of expected outputs of the feasibility study, which are

- Existing CTP application and learning (output 1)
- Identification of institutional platform and supporting systems (output 2)
- Understanding on different household characteristics (output 3)

The identification of organizational strengths and weaknesses are categorized into three groups namely:

- Knowledge and management capacities
- Organizational capacities
- Network of organization

5.1 Opportunity and threat

Opportunity represents external conditions which may provide enabling environment for CTP application in NTB and NTT. An understanding of “threat” in a positive perspective will help the organisation to be better prepared internally and able to anticipate external challenges.

5.1.1 Opportunity

Related to Existing CTP Application & Learning

- There are extensive CTP applications in Indonesia with various modalities (conditional and unconditional cash grant, voucher system and cash for work) and application with certain circumstances (emergency and non-emergency situation)
- There has been a significant change of paradigm among donor agencies for cash transfer application. Donor agencies are now increasing their CTP knowledge and preparation in response to the growing initiatives and advocacy efforts for cash transfer. ECHO is one of many donor agencies who made the most significant change in their strategy and guidelines to cash transfer. ECHO was the only donor for Cash Learning Partnership (CaLP) when it was initiated, and it still is. ECHO has also committed support for WFP “Cash for Change” project, which is an indication of ECHO’s recognition on the importance of WFP’s roles in the wide application of cash transfer programming.
- Increased interests from private sectors at global level, which may influence private sectors in Indonesia at both national and local level. In Pakistan, VISA worked together with the national government in providing WATAN smart card, which enabled displaced community to access their daily needs at the nearest local shops. In Africa, Last Mile Mobile Solution (LMMS) provided service for beneficiaries’ identification and registration system for World Vision International (WVI) food security intervention. The system can be used for both cash based and non-cash based interventions. WFP together with USAID and CIDA funded the initiative;
- Although there are areas for improvement on which WFP needs to focus its capacity, WFP can also benefit and learn from ongoing CTP-related innovations, such as CaLP Philippine’s progressing work on reviewing the possibility to work with private sectors (mobile and phone banking), Oxfam financial standard operating procedure for CTP which has now been signed off for official institutionalised process;
- WFP is very well known through its tremendous works for food security at global level as well as in Indonesia. WFP reputation and high profile will be a significant compara-

tive advantage which provides opportunities for WFP to take leadership in the coordination of CTP works and learning in Indonesia. At the same time, it will also bring more donor interests to fund WFP works and initiatives related to cash transfer development in Indonesia.

Related to Identification of Institutional Platform and Supporting Systems

- The availability of legal basis for CTP application under social security scheme and emergency response as stipulated by Law No. 40 of 2004 concerning National Social Security System and Law No. 24 of 2007 concerning disaster management in Indonesia.
- The Government of Indonesia, who is getting familiar with CTP applications, has shown their interest and is looking for support to conduct similar programme. The Government of Indonesia has also set up a more reasonable plan and allocated a large amount of budget in various departments and its agencies.
- NTT provincial government took an initiative to set up a local cash transfer programme for poverty alleviation (*Anggur Merah: Anggaran untuk Rakyat Menuju Sejahtera*). This shows a good political will from government and certainly there will be more experienced government agencies in this programme. CTP application works well when there is good combination of political and public acceptance from both the government and community. The initiative will provide learning opportunities, mechanism instrument, and integrated opportunities to enhance the impacts of poverty alleviation programme. It will be useful to further review on how existing Anggur Merah cash transfer mechanism can be adopted and used for WFP future CTP applications.
- NTT provincial government under the leadership of Bappeda has developed a mechanism on aid coordination to prevent overlapping as well as ensure appropriate beneficiaries targeting and utilisation of assistance. Such mechanism system will be advantageous for future application of CTP.
- NTB government has developed a strategic alliance for poverty alleviation which provides a coordinative support to CTP planning, programming, implementation and monitoring and evaluation.
- Local NGOs in both NTT and NTB shared perspective on how WFP should be more sensitive to local markets while designing its responses. They appreciate WFP willingness and efforts to be more sensitive to local markets while addressing urgent hunger and nutrition needs.
- There are some available numbers of experienced delivery agents, staffs and institutions in NTB (Bank Rakyat Indonesia) and NTT (National Post Office, Bank NTT) with extensive beneficiaries' coverage.
- There is an interest from a cellular network operator (Telkomsel) to assess the possibility of collaboration in CTP both in NTB and NTT. Opportunity for partnership with private sector is opened through Corporate Social Responsibilities program. Additionally, its participation in CTP implementation also means a wider marketing coverage and market penetration for the private sector.
- Basic commodities are available in a weekly market and within a reasonable distance in both provinces in general.
- Local markets have enough capacity to fulfil various community food needs. The market mapping exercise in NTB clearly identified that rice supply is secured throughout the year for both local consumption and supply to other areas in Indonesia. Rice supply for households' consumption in NTB is resourced from local production as well as brought in from Central Java. Meanwhile, rice supply for other areas outside NTB is solely resourced from local production. This estimation excludes rice imported from Vietnam for WFP programme in NTB.
- Community based organization, such as Asosiasi Mareje Bonga in NTB and Ester in NTT, women groups organization, are playing a significant role in food security programs and CTP applications. They take part in improving beneficiaries targeting processes and in reducing the risk of fake information.

Related to Understanding on Different Household Characteristics

- NTB and NTT people have been long term beneficiaries of CTP, thus CTP is highly accepted in the communities.
- Utilisation of community's knowledge on their seasonal calendar is important to set the most appropriate time for intervention; for example hunger season will be very suitable for cash

distribution to ensure people's ability to access basic essential items. Hunger season will fall differently due to different seasons for different livelihood zones. Furthermore, seasonal calendar will also provide protection from misuse of cash for other purposes which are not intended in the project design.

- Most people in NTB and NTT are familiar to mobile phone utilisation, especially men and young generation with sufficient literacy level.
- People in NTB are familiar to banking system as they access remittances from household members who are migrant workers.
- Knowledge on different household characteristics will enable WFP to set the objective of intervention then calculate the value and the modality of cash transfer. However, each CTP should be designed accordingly to the context to meet the different needs of the community. There is no "one formulation fits all".
- From the field work and FGD with communities in four livelihood zones, a simulation on cash transfer design was developed as seen in Table 2.1.
- Understanding the household livelihood strategies for their food sources, income, and expenditure will contribute to the determination of quantification formulas in order to meet different threshold, as follows:

a. Meeting survival threshold for food

In general, quantification of cash value based on the objective of meeting survival threshold will refer to the 2,100 Kcal meal plan, costs associated to food preparation, and cost of water for consumption. Such gap will be typically found in a very poor/poor households across any livelihood zones.

Thus, there will be a differentiation on the detailed calculation, because market price for essential food items will be diverse from one to another livelihood zone. In case the market prices differentiation is within acceptable range, it is possible to set an average price for standardization of cash value. Such calculation will be possible if baseline information on community food sources and expenditure (specifically for food) can be obtained in advance.

b. Meeting livelihood protection threshold

Calculation of cash value to meet the livelihood protection threshold will usually need to cover the costs for survival (2,100 Kcal fulfilment, cost associated to food preparation, and water for consumption), maintain access to basic services and productive activities, and support locally acceptable standard of living.

For example, when the survival costs are not covered, the households will possibly cope by reducing other components of this threshold. Some possible coping mechanism applied are selling productive assets, reducing access to basic services, reducing expenditures for standard of living which may damage future community livelihood.

In case the cash transfer value is set based on the objective to meet livelihood protection threshold, calculation should be made specific to the different livelihood zones and wealth groups who apply different livelihood strategies. Such approach will enable the intervention to provide the most appropriate support rather than use one general formulation for all.

c. Meeting specific food nutrition threshold

In order to calculate the value of money to meet this specific nutrition objective, a specific nutrition baseline will be required based on the required malnutrition intervention. For example, the community living in the coastal fishery zone has less access to vegetable home gardening compared to the community living in the coastal agriculture zone. At the same time both experience similar lacking of animal protein, so formulation of cash value should be differentiated.

The value set for the community living in the coastal fishery area should cover the cost of required food items with balanced vegetable and animal protein, while the value for the community living in the coastal agriculture area will only include the cost for food items

with animal protein. In addition to that, we need to take into consideration the number of household members to be included.

5.1.2 Threat

Related to Existing CTP Application & Learning

- Less availability of guideline, learning media, documentation of non-emergency CTP practices may lead to the risk of losing opportunity for better application towards a more significant impact for the beneficiaries.
- Disregarding the quality assurances, the implementing agencies prefer cash transfer.

Related to Identification of Institutional Platform and Supporting Systems

- The increasing number of CTP application in NTB and NTT is not balanced with capacity development of local government in coordinating multiple actors and providing data base system of appropriate targeting process.
- Due to the semi-oligopolistic market structure in rice and maize commodities, most of the distributors have potentially strong capacity to influence local price. Without available analysis of commodities supply of the local market, the high demand will cause inflation on the cash-grant implementation.
- Delivery agents such as post office, banks, and cellular network operators require additional administrative cost to deliver cash to beneficiary. However, early collective negotiation may provide opportunity for a better bargain.
- Potential delivery agents, such as the post office in NTB and Bank NTB have limited coverage, sufficient staff capacity, and institutional experiences.
- Local NGOs both in NTB and NTT which are playing a role as supervisory agencies have insufficient knowledge and monitoring skills in CTP. This role is essential in relation to the allocation of large amount of public fund in CTP applications.

Related to Understanding of Different Household Characteristics

- Implementing agencies, both state and non-state actors, use one fit solution for all regardless of the household economic diversity and background such as livelihood strategies for different livelihood zones.
- Socio-cultural factors in both provinces, in this case the extended family ties, could potentially cause extensive distribution – unless there is a clear set of indicators for beneficiaries identification.
- There are insufficient numbers of potential community based organisation who support a large scale CTP application in both provinces.
- The risk of political distraction by local politician in several CTP applications in both provinces.
- Implementing cash transfer without gender analysis as part of the social analysis in a highly patriarchal community will encourage further inequality of women access to essential resources.
- The beneficiaries targeting process has been using a head of household list which has two weaknesses. Firstly, it neglects women's roles in the household affairs and second, it may exclude women-headed household from the intervention. The number of woman as the head of household is relatively high in both provinces.

5.2. Strength and weakness

Strength and weakness analysis represent internal factors which contributes to WFP capacities to apply CTP.

5.2.1 Strength

Related to Knowledge and Learning Capacity

- WFP has significant experience working with food security programme in NTB and NTT. The documentation and learning from WFP's previous programs will be useful in planning and designing cash transfer programme.
- WFP has developed and maintained monitoring system on food price and food and nutrition at household level. The initiatives will assist CTP application with information on timelines and suitable cash based programs.

- WFP capacity in knowledge management and advocacy will provide an enabling environment for cash transfer programme application with a possibility to integrate with government cash transfer policies and programs.

Related to Organizational Capacity

- Availability of WFP Area offices, partner organizations, and strong connection with different government agencies at national, provincial, district, and village levels to support wider coverage areas of the cash transfer programme.
- WFP has an outstanding reputation for its commitment to work in overcoming food insecurity in Indonesia, and is well known for its dedicated and skilled staff
- WFP has an important influence on global donor agencies and leadership to other UN agencies working in food security-related sector such as FAO, UNDP, UNICEF, and WHO.

Related to Network of Organization

- WFP existing way of working which emphasizes on strong partnership with local NGOs and government agencies in NTB and NTT will enable wider institutional support in cash transfer programming.
- WFP has an influence on various key decision makers within various government agencies at national, provincial, district, and village levels.
- Long experience of working with local government will speed up the buy-in process of the government as key WFP partner, ensure sufficient support, and provide larger possibilities to integrate with government programs.

5.2.2 Weaknesses

Related to Knowledge and Learning

- WFP Indonesia should develop institutional knowledge and learning from the experiences of other organizations as well as other WFP country offices on cash transfer and social/safety net programming.
- Prior to the implementation of cash transfer programme, WFP VAM Office system, staff, and partners should be equipped with sufficient knowledge on the various needs of different community which will be helpful for cash transfer application such as household characteristic on different livelihood strategies, gender analysis as part of the social analysis, seasonality, and markets.

Related to Organizational Capacity

- WFP Indonesia should balance its cost-efficiency and effectiveness while designing an intervention. Cost efficiency may be good justification on finding the cheapest intervention option; however, it should also consider the calculation of the potential costs resulting from any compromises made.
- WFP in Indonesia will need to expand its capacities to be better prepared for cash transfer intervention. Activities should range from building staff and partners capacity, enhance organizational finance and logistic functions, invest in beneficiaries' identification and information system, innovation researches and pilot projects, etc. Most importantly, WFP needs to take more coordination function for different cash transfer applications in Indonesia.

Related to Network Capacity

- WFP country and areas offices in NTT and NTB should improve its strategic relationship with media and local NGOs to ensure public accountability. It is also essential to build its reputation and socialize WFP shifting paradigm "from food aid to food assistance" and share its new revolutionary vision in the works for food security in Indonesia.
- To some extent, in addition to sufficient coordination of its works at all level, WFP should invest in capacity building programs to support institutional capacity of community based organisations, local NGOs, governments, and media to provide enabling environments for the implementation of cash transfer programme.



Photo: WFP/ Joshua Estey

Chapter 6:

Recommendations and Pre-conditions

Cash transfer as an option of distribution mechanism in a food security intervention is feasible for implementation in Nusa Tenggara Barat and Nusa Tenggara Timur Provinces. SWOT analysis in the previous chapter has shown many opportunities, contributing organizational strengths, and manageable threats and weaknesses. Nevertheless, this conclusion was developed based on the following basic foundations:

- a. Appropriateness of a food security related-intervention refers to the needs of the targeted beneficiaries with identified gaps to food availability, access, and utilization. Thus, it is also important to recognize appropriateness with reference to implementing agency's capacities, mandate, goals, and operating environment.
- b. Both in-kind distribution and cash-based intervention have specific conditions for its applications. They are not the objectives of the project; instead they are options of delivery mechanism. Therefore, each approach has equal possibility to contribute to the success of a project when contextualized appropriately.
- c. Food security intervention should contribute to a more sustainable impact to chronic and/or acute hunger alleviation and strengthen local economy and social system.

This closing chapter presents a set of recommendation for preparedness actions and pre-condition. The utilization of recommendation should also consider there is no "one formulation fits all", each cash transfer application should be designed specifically to meet local context and needs.

6.1 Organizational Preparedness

6.1.1 Capacities & Expertise

- WFP will need to invest on staff and partners' CTP knowledge and experiences. A set of strategy for capacity building and learning should be developed.
- Training can be accessed through existing CaLP-organised trainings, which should be followed up with localised training for WFP in Indonesia, local partner organisations, and government agencies. A cross learning with existing regional/global WFP cash transfer applications is also recommended.
- Capacity building should not be limited to cash transfer subjects, but should also include other subjects such as markets, monitoring & evaluation, participatory approach and analysis, baseline data collection framework (e.g. household economy approach), etc.
- Contextualise WFP CTP guidelines to build consistent understanding and support the utilization of the guidelines as reference during a WFP cash transfer programming.
- NTB and NTT provinces are prone to disasters with various risks of rapid and slow onset disaster. Therefore, WFP contingency plan should incorporate cash transfer options and different scenarios should be built by including CTP as one option for delivery mechanism of WFP responses.

6.1.2 Support Function (Finance & Logistic)

- The involvement of non-programming staff should be initiated from the beginning as their support will be important to ensure timeliness of intervention and meet required accountability procedures with references to WFP internal policies.
- In specific condition such as emergency response related to short time period intervention and anticipated big number of beneficiaries, it is also important to prepare finance and logistics system to accommodate the needs accordingly. A pre-agreed SOP (Standardized Operational Procedures) will be helpful to ensure sufficient accountability practices.

6.1.3 Standardization of Tools & Baseline Information

- A collection of baseline data which will enable comparison between WFP working areas should be developed. Some key information to be gathered are household food sources to meet 2,100 Kcal meal plan, income and expenditure patterns, seasonality (understanding on the most appropriate time for cash distribution), different vulnerabili-

ties, and anticipated coping mechanism to respond to shocks.

- As various modalities of cash transfer can be anticipated, it is necessary to develop consistent and harmonized forms and documents to be used throughout the application.
- Effective Beneficiaries Registration System which can be beneficial not only for CTP application but also other WFP/government/INGO/NGO programming in the same areas. Possibilities for joint system should be reviewed, since cost efficiency can be achieved not only by finding a cheaper option, but also through maximum utilization of an expensive investment of a specific registration system.

6.1.4 Market & Local Economy Understanding

- The importance of understanding markets prior to a cash transfer design and application is to estimate how the market will respond to the increasing demands of a specific product in normal situation and/or a specific period of time. There is no use of applying cash transfer, whatever the modality is, unless local markets are functioning and able to absorb the increased demand. If the supplies in local market are sufficient or higher than the expected demand, in-kind distribution will undermine local markets which will impact traders (especially small traders).
- Understanding markets should also include inflation mitigation actions: an acceptable rate of inflation has to be included when calculating of the transfer amount.
- Understanding of the market system will also enable us to recognize what changes have happened after a shock, and which chains, infrastructure, and environment have been disrupted. It will help us in planning a more strategic intervention to help the community faster.
- It is also important to regularly monitor price before and after cash transfer. It will allow us to monitor and compare monthly price variation in a year, as well as annual fluctuation of a specific essential product.

6.1.5 Institutional Learning

- Given that extensive CTP applications have been carried out in Indonesia, institutionalized coordination system remains absent. The SWOT analysis has shown how WFP can potentially take this role and vision as a future leader of CTP application in Indonesia, which will cover both emergency and non-emergency cash transfer learning and partnership forum.
- Taking up leadership in coordination function can also provide a better opportunity for WFP to learn about cash transfer applications for its internal organization development.
- Innovations and relevant researches on cash transfer programming should also be institutionalized to ensure progressing and improving practices

6.1.6 Accountability Tools and Implementation

- Being accountable is more than maintaining accountability internally and externally (to donor agencies) as an organization. It is also important to be accountable to the beneficiaries, by ensuring transparency and participatory approach in the CTP application.
- One of the beliefs in the cash transfer is the shifting paradigm of beneficiaries as the object of intervention to becoming the key actors who take up roles in the intervention. The power transfer from the implementing agency to the beneficiaries is made through the decision making and utilization of the cash transferred.
- Sensitization process will be very important for the success of cash based intervention. Significant involvement of the beneficiaries throughout the whole project cycles (assessment, design, implementation, monitoring, evaluation, learning, and preparedness) will be the key determinant of the success

6.1.7 Risk Management Plans

- Equally to in-kind distribution, cash based interventions face various risks of misuse, fraud, inflation, and anti-social uses. However, years of experiences proved that there are options to manage the risks. This is to emphasize the importance of risk analysis during the CTP design process.
- In the recent CaLP Cash Transfer Program Level 2 training, two tools were introduced to compare different cash modalities and map different risks. The following table 6.1 and 6.2 present the different advantage and disadvantage of delivery mechanism options in

an intervention, which can be replicated.

6.1.8 Partnership

- There are some options for WFP partnership with other organizations and/or government agencies. Potential partnership mechanism for cash transfer application can be divided into implementing partner, community mobilization partner, and coordinating partner. The three types of partners play different roles, but will however support one another. There is space to explore possibility of combining implementing and community mobilization partners. It is important that WFP sets the policy, mechanism, mapping and assessment of its potential partnership for future cash transfer application.

Table 6.1. Exercising Cash Transfer Payment Methods Analysis

Payment method	Advantages	Disadvantages	Appropriateness to target beneficiaries	C= Cost, F= Feasibility (High/Medium/Low), Timing (Quick/Slow) Estimate date
Mobile phone cash distribution blanket	Flexibility to spend across sectors Rapid to scale up	Slow contracts Technology not ready Technology illiteracy	Most vulnerable less familiar Access to phones?	C= L F=H T=Q, Week 8
Cash through remittance offices, blanket	Partner willingness Quick agreements	Some beneficiaries may not have IDs	Familiar with system	C= H F= H T= Q, Week 6
In-Kind	Quick	Not needed	No	C= H, F= H, T=Q

Table 6.2. Exercising Risk Analysis

Risk category	Risk in detail	Impacts, likelihood (H, M, L)	Potential mitigation measures, controls
Community relations & security			
Diversion			
Standards			
Duplication			
Errors			
Market effects			
Fraud			
Conflicts with other agency objectives			
Others?			

6.2. Pre - Conditions

6.2.1. Sound Understanding of Needs

Cash transfer programming should only be implemented when agencies have sound understanding on beneficiaries needs, so that intervention is designed accordingly to respond to the gaps, deliver in a timely manner, and meet the agency's mandate and capacity. Cash transfer can be a melting pot for integration to other related programs, both in a development scheme, social safety net, and different phases of emergency.

6.2.2. Public Acceptance

Cash transfer programming should be developed based on the understanding of local perceptions, expectation, and most importantly acceptance of such approach by the community and local authorities, with manageable anticipated risks.

6.2.3. Functioning External Support System

Cash transfer application will require collaboration between cash transfer agents, local government and delivery agents in the implementation. Cash transfer should be a choice when the market functions and has capacity to respond to increased demand resulting from the transfers.

6.3. Simulation of WFP Possible CTP Application

At the end of the study, the team also tried to build a simulation on how cash transfer programming in NTT and NTB can be designed (table 6.3). The purpose of the simulation is mainly to build ideas on the needs of some follow up on researches and/or further assessment. Some key assumptions used for the following simulation are:

- There is sufficient CTP capacity and support functions within WFP
- Partners' assessment and capacity building have to be done in the future. The feasibility study excluded this assessment.
- Objectives developed in the simulation will require further exploration based on the direction of WFP programming.
- Risk mitigation should be done in reference to tables 6.1 and 6.2

Table. 6.3. WFP Programming Simulation for CTP in NTT and NTB

Intervention Objective	Meeting minimum immediate food needs and prevent from irreversible coping for community affected by disaster	To ensure balanced diet and availability of green vegetables for household in coastal fishery zone	To compliment government's school feeding programme
Cash Modality	Cash grant, assuming it is contextually acceptable, inflation rate is acceptable, market is functioning. In case the market requires time to recover its activities post an emergency, a combination of food aid (to provide sufficient time for market recovery) and cash grant injection after market is back to its function. In case the market is not functioning at all and/or inflation rate is unacceptable, in-kind distribution should be chosen.	In case there are several gaps for basic needs and WFP plans to respond to ensure balanced diet in household consumption, commodity voucher to be redeemed from local traders will be more suitable	Cash grant to targeted school by involving school committee to access complimentary food items from local market for the school feeding programme

Indicator for cash value	<ul style="list-style-type: none"> Food ratio to meet 2,100 Kcal for xxx days, for xxx household members, based on local market price for essential food items, and anticipated inflation rate (at an acceptable level) In case WFP is interested to support market normalization in order to enable community to access market, cash grant may be given to market traders to resume back their business 	<ul style="list-style-type: none"> Food ratio for required vegetable composition for xxx days, xxx household members, based on vegetable price at local market, including anticipated inflation rate at an acceptable level (if any) Please note that this type of intervention will only respond temporarily, as community access to food is the main problem faced by the community. It will be beneficial if the intervention is combined with other poverty alleviation programs from government, UN Agency (FAO), and/or other INGOs/NGOs 	<ul style="list-style-type: none"> Gap of food ration for the school feeding beneficiaries for xxx months, xxx students, based on the local market price for specific required food items and sharing cost for food utilisation. This type of intervention will be more beneficial when complemented by other poverty alleviation programs, to respond to the underlying causes.
Suggested Area	Rapid and/or slow onset disaster- affected area/zone in NTT and NTB	Coastal fishery zone, and any other areas with similar condition, where access to green vegetable is a gap	<ul style="list-style-type: none"> Schools located in the areas identified as having high malnutrition rate for children Another option is to work complementary with Programme Keluarga Harapan (PKH) by using similar baseline information
Potential Partners	<ul style="list-style-type: none"> Community Organiser (local NGOs, CSOs, CBOs) Implementing partner (INGOs/NGOs with CTP & DRR experiences previously) Coordination partner (local authorities, Bapeda, specific government agency such as local food security body, etc.) 	<ul style="list-style-type: none"> Community Organiser (local NGOs, CSOs, CBOs) Implementing partner (INGOs/NGOs with previous CTP & DRR experiences, or local health office/posyandu/agriculture office) Coordination partner (local authorities, Bapeda, specific government agency such as local food security body, etc.) Farmer association, traders 	<ul style="list-style-type: none"> Implementing partners Schools committee Coordination partners : education office, health office, posyandu

Delivery Agents	<ul style="list-style-type: none"> Assuming banking system is not affected by disaster and at a reachable distance, and there has been previous preparedness activities In NTT through Bank NTT, in NTB through BRI Direct distribution to beneficiaries by implementing agency 	<ul style="list-style-type: none"> Implementing partner (INGOs/NGOs with previous CTP & DRR experiences, or local health office / posyandu / agriculture office) Farmers group, women group 	<ul style="list-style-type: none"> Bank to school's account BRI for NTB and Bank NTT
Targeting Methods	<ul style="list-style-type: none"> Depending on the value of cash, if it is small and covers essential needs for short period of time, beneficiaries registration will require longer time, blanket distribution can be considered to speed up the process In case there has been sufficient baseline data collection, specific targeting for the most severely affected/vulnerable community. 	<ul style="list-style-type: none"> Existing malnutrition data, if reliable Local wealth indicator and livelihood strategies for the most vulnerable Poverty data at district level 	<ul style="list-style-type: none"> Malnutrition rate data, when reliable School with more than 50% students identified as malnourished
Research / Assessment Gap	<ul style="list-style-type: none"> EMMA baseline for essential food items & regular price monitoring Household profiling for livelihood strategies Participatory Vulnerability and Capacity Assessment as part of preparedness Rapid food security assessment to allow decision on intervention within 72 hours 	<ul style="list-style-type: none"> Assuming malnutrition and food intake research have been done previously, the study will focus its recommendation on the readiness of market and traders. 	<ul style="list-style-type: none"> Baseline data collection of school and children malnutrition rate

Table 6.4. Suggestion for Short Term Follow-up Actions

Preparedness & Pre-Conditions	Short Term Follow Up
Capacities & expertise	<ul style="list-style-type: none"> • Designated staff for CTP application • Capacity building strategy for CTP • Review of various CTP guidelines, adjust to context of WFP work in Indonesia
Support function (finance & logistic)	<ul style="list-style-type: none"> • Consultation with organizations (including other WFP country/regional office) with CTP experiences, obtain lessons learned • Review of existing SOP and adjustment as necessary
Standardization of tools and baseline information	<ul style="list-style-type: none"> • Contingency plan to include CTP approach • Consistent baseline data collection which enables sufficient quantification of community needs, and takes into consideration different needs for different groups • Design general tools and instrument for CTP application (step by step guidelines, form of distribution, monitoring, post delivery report, etc)
Market & local economy understanding	<ul style="list-style-type: none"> • Mapping of existing information related to market • Identify information gap on market & price monitoring • Baseline data collection on various potential markets
Institutional learning	<ul style="list-style-type: none"> • Working with other WFP offices with CTP experiences (e.g. Pakistan Kash Project) • Lessons learned workshop, initiate coordination forum for CTP application starting with NTT & NTB (for longer term, look at Indonesia coverage)
Accountability tools and implementation	<ul style="list-style-type: none"> • Internal reflection on which level WFP aims for accountability and transparency • Evaluation of sensitization and participatory approach application within WFP projects in Indonesia. Get feed back from WFP stakeholders. • In a longer term, develop a mechanism of community based monitoring, evaluation, and learning process which will be attached to all future cash transfer programme.
Risk management plans	<ul style="list-style-type: none"> • Identify various tools that can be used for risk analysis • Ensure consistent application
Partnership	<ul style="list-style-type: none"> • Reflect existing application and identify gaps • Development of partnership assessment & mechanism • Mapping of potential partners

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