

WORKING PAPER

Is Conditionality Pro-Women? A Case Study of Conditional Cash Transfer in Indonesia

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ABSTRACT

Is Conditionality Pro-Women? A Case Study of Conditional Cash Transfer in Indonesia

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Following on successes in several South American countries, Indonesia initiated its own pilot conditional cash transfer program beginning in 2007 called, Program Keluarga Harapan (PKH). The program follows a similar design to South American models in that it designates the mother (or the woman in the household) as the primary recipient of the transfer. This paper presents the findings of a qualitative study that focuses on the impact of the program on intrahousehold gender relations. It looks at how local culture and norms interact with the program at the household and community levels and how it influences the outcomes of the program. The case study which was conducted in four villages from the two different cultural backgrounds of West Java and East Nusa Tenggara found that after two years of its implementation the program had neither affected intrahousehold gender relations nor the relative position of women within the household. Given the dominant role of the husband in decision-making related to a child's education and birth delivery assistance; as well as his involvement in deciding on the use of the money provided by the program, it is important to involve the husband in the program as much as possible.

Keywords: Conditional cash transfer, gender, gender roles

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I. INTRODUCTION

1.1 Background

Conditional cash transfer (CCT) initiatives in countries around the world share a common characteristic in selecting women as the primary recipients of the transfer, and in Indonesia this has also been the case. Women, in particular mothers, dominate caring and nurturing roles in the family. Since CCT funds are aimed at dismantling existing intergenerational poverty traps by investing in children's health and education, efforts are made to ensure that the maximum amount of the transfer be correctly spent on this important investment. Thus, the transfer is given to the women in families because the money they spend tends to be concentrated on goods and services that are more likely to have a positive effect on their children's well-being (Soares and Silva, 2010).

Why should we discuss gender and CCT again? Such a question is appropriate given that there have already been many papers discussing the impact of CCT programs on women and the dynamics of gender relations (Molyneux, 2006; Quijano, 2009; Skoufias and McClafferty, 2001). However, there are a number of issues that we think still need clarification in order to gain a better understanding of the impact of CCT on women as the recipients of this assistance money.

Molyneux's (2006) pessimistic view tends to diminish the capacity of women as the recipients of program assistance and assumes that they will be fully compliant to the objectives of the program. As a result, Molyneux's conclusions are inclined to deny the benefits received by women and, by contrast, positions them merely as servants of the state. Although appreciating the capacity of women to make use of the opportunities provided by CCT, Skoutias and McClafferty (2001) do not focus enough attention on the social context where women negotiate the benefits that they can obtain. Therefore, we cannot obtain a better picture of the magnitude of the benefits provided by CCT on the bargaining position of women, especially in comparison to their husbands in the household. Quijano article (2009) had the potential to fill the gap in the discourse presented in the previous two papers. Unfortunately, the article was rather general in nature and did not touch on the crucial issues that influence the relationship dynamics between a husband and wife in the household.

By focusing on the position of women as the recipients of financial assistance, this paper further investigates the impact of CCT, particularly the Family of Hope (Program Keluarga Harapan/PKH) program on women. For this purpose, to what extent has the program affected women will be observed within a wider social context, that is, in relation to the intrahousehold division of labor, access to and control over household resources, the household decision-making process, and the socioeconomic dynamics of the household. Specifically, the study is intended to answer the following questions:

- a) Who, in the recipient household, enjoys the benefits of the program? By contrast, who has to pay the costs associated with the program's implementation?
- b) What are the implications of program implementation on the allocation of resources within the household, on the division of labor and responsibility between men and women, and on household decision-making and conflict?

1.2 Research Design and Methodology

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

While the study is focused on these sample villages, data collection is also conducted at the *kecamatan* (subdistrict) and *kabupaten* (district)/*kota* (city) levels. Even though the village is taken as the study unit, this is not a micro-study of the lives of poor women in their respective villages. Rather, the purpose of this study is to examine the implementation of a government social protection program, namely; the PKH program.² The use of the village/*kelurahan* as the unit of analysis is intended to better understand the program's implementation given that this process involves actors at the basic village level. However, because the program's implementation also involves other stakeholders at the *kecamatan* and *kabupaten/kota* levels, this study directs attention to their role and position and to the linkages between them in order to evaluate the experiences of program recipients and implementers at the village level.

The data collection adopted a qualitative approach and is carried out mainly through in-depth interviews with both program recipients and non-recipient households. In addition to this, other selected informants consisting of policymakers and implementing agents at the *kabupaten/kota*, *kecamatan* and village levels as well as community figures, were assumed to understand the situation of women and the subject of the research. Among the informants being interviewed were:

- a) At the *kabupaten/kota* level: officials or staff in the social affairs agency, the social section of the Regional Development Planning Board (Bappeda), the health agency, the education agency, the Women's Empowerment Section, official at the secretariat of the PKH Implementing Unit (UPPKH) at the *kabupaten/kota* level, as well as academics and nongovernmental institutions (NGOs) working on gender issues.
- b) At the *kecamatan* level: the heads of the education subagency and the heads of *puskesmas* (community health centers).
- c) At the village/*kelurahan* level: village heads/*lurah* (*kelurahan* heads) or village/*kelurahan* secretaries, community figures, and the PKH facilitator.

¹See Rahayu et al., 2008.

²Program Keluarga Harapan or Family of Hope Program transfers funds to the woman in the household who takes care of the children in the family and whose name is written on the PKH member card to ensure the program's effectiveness in improving the quality of education and health. Cash transfers are made to households on the condition that certain health and education-related obligations are met. The specific objectives of the PKH program are to (i) improve recipients' socioeconomic conditions; (ii) improve recipients' education levels; (iii) improve the health and nutrition status of pregnant women, post-natal women, and children under-five years of age in recipient households; and (iv) improve recipients' access to and quality of education and health services.

- d) At the health and basic education service providers: the school principals and teachers of elementary and junior high schools, village/*kelurahan* midwives, and *posyandu* (integrated health service post) cadres.

To gain an understanding of the conditions in the program recipient households, this research used the life history method. In each sample village, the study examined four recipient households and interviews were conducted not only with the wife, as the recipient of the assistance, but also with her husband and one of their children. The purpose of this was to gain a deeper and more complete understanding about the intrahousehold gender relations and the effects of the provision of assistance. The selection of respondent households was prepared by taking into account a number of household aspects such as the type of employment of the husband and wife, and their housing situation or; in urban areas, their ethnic background, the number of children, and the amount of PKH funding that they had been receiving. To support the analysis, a comparison was made between the recipient and the non-recipient households. In each village, the research involved two non-recipient households that had been selected purposively on the basis of similarity in terms of socioeconomic situation with the sample recipient households. Therefore, in total there were 18 life story interviews in each of the villages or 72 interviews overall.

In addition to in-depth interviews, data collection was also carried out through focus group discussions (FGD) at village and *kecamatan* levels. At the village level discussions were held with separate groups of men and women. Each discussion involved program recipient households (selected from households not selected as respondents for the in-depth interviews) and non-recipient households. This FGD discussed the general pattern of intrahousehold gender relations. At the *kecamatan* level, discussions were held with program implementers and the health and education service providers. The discussions were focused on PKH implementation.

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

II. WOMEN IN VERY POOR HOUSEHOLDS

In Kabupaten Cirebon, Kota Kupang, and Kabupaten TTS, the traditional view is that there is a clear gender-based division of roles in the family. Earning a living to support a family is considered the primary responsibility of a man, with domestic matters becoming the responsibility of a woman, specifically the wife. These practices have become the cultural norms that form a guide to the attitudes and behaviors that men and women must adopt when dealing with each other in their daily lives. In Cirebon, for example, a husband who interferes in his wife's affairs, especially in the matter of managing daily household finances, is called *cupar*³, which means "like a women, keeping money". Another meaning of this term refers to an attitude of insincerity or distrust towards the wife, to the point where the money that is

³Several respondents said that this is an old concept that has now undergone a shift. This term is beginning to disappear little by little.

given to the wife to run the household is not handed over in full, or even if all the money is given, its existence is always questioned. These concepts imply that a woman has her own tasks, roles, and responsibilities that a man may not interfere with. It is taboo for a man to interfere in this sphere of a woman's life.

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

For women who work to earn money, a lack of capital and/or a limited education are the main constraints in starting or expanding a business, or in obtaining a better job. With the exception of a few, most female respondents had only completed primary school. Several, in fact, had not been able to finish primary school. As a result of this, female respondents could only manage to work in the informal sector or do marginal jobs as an unskilled laborer, washerwoman, or as a petty trader. They have difficulty in obtaining employment in the formal sector. Two respondents in Kota Kupang have higher levels of education, one is a junior high school graduate and the other a senior high school graduate, but a lack of capital or the heavy burden of domestic responsibilities prevents them from expanding their businesses.

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

Meanwhile, in urban areas, women can choose from a greater range of jobs, depending on their ability, preference, and capital. The urban economic system is geared more towards trade and services, which opens up a wider range of job opportunities that do not exist in agricultural and rural areas. In many cases, however, the absence of capital is a major constraint on efforts by poor women to commence or develop a business. In Kelurahan C, for example, of the four respondents who had received PKH assistance, one stated that she had opened a simple food stall in front of her house, while the other was selling snacks and fruit in the market.⁴ In Kelurahan A, the majority of women are employed filleting fish, as the village is part of a fishing community and the economy is supported by sea fishing and fish processing industries.

⁴In addition, one other respondent stated that until a short time ago, she too had sold goods in the market, but because the health of her child received insufficient attention, she stopped selling at the request of her husband.

Table 1. Characteristic of the Sample Villages

Village (size and population)	Geographical Location		Regional Characteristics		Economic Conditions	
	Inland	Coastal	Rural	Urban	Highly Monetized	Less Monetized
Kelurahan A, West Java (area: 93 hectares; population: 6.288)		*		*	*	
Keluraha B, West Java (area: 400 hectares; population: 7.806)	*		*		*	
Kelurahan C NTT (area: 41 hectares; population: 4.661)		*		*	*	
Village D NTT (area: 1.800 hectares; population: 2.500)	*		*			*

Source: Syukri et al., 2010: 86.

Except in Village D, women from poor households who were respondents in this research worked independently and their employment had no connection with that of their husbands. The lack of land or capital to own a household business forces them to make use of their own initiative, ability, or the little capital that they do possess, to seek any type of waged labor. Apart from this, if seen from the point of view of income, these female respondents do make a significant contribution to their household finances. Their earnings do not differ greatly from, or in some instances even exceed, those of their husbands. Poor women in Village D face the opposite situation. The existence of land in an economic context that is semi-subsistent in nature (less monetized) in fact perpetuates the role of wives as their husband's helpers in cultivating their family's arable land. As a result of this their contribution to household finances is less obvious than the financial contribution of poor women in other urban or rural areas.

Even so, for the women who participate in paid jobs, the increase in their participation in these jobs is in line with the domestic work that is required to be done. The reason for this is the very limited involvement of husbands in domestic work. A different situation is experienced by women in Village D. In this village, the workload of women can be relatively the same, as those who do not have any income of their own usually help their husbands by working with them in the fields. The difference is more influenced by the number of children in the family and the season. A large number of children, especially if they are still under five years of age, requires more attention from their mother. In general, all respondents in the research villages do not have many children: 70% of them have four or less children, while the rest have five to seven children. However, almost all of them have children under the age of 15.

In terms of season, in Village D, the intensity of women's work generally increases during harvest time because women play a major role in corn harvesting. Outside the harvest period, the intensit of women's work in the fields decreases because the greater art of the work involved in field preparation is done by men. Thus, in the context of semi-subsistent rural areas, it is

apparent that the double workload of women is not static, but varies according to the season. Only those women who have their own activities, such as weaving or running a food stall, besides assisting the husbands in the fields are not greatly affected by seasonal variation. Their time is mostly occupied with waiting for people to purchase goods from their stalls.

The seasonal variation also has an effect on the poor in Kelurahan A and Village B in Cirebon. As in agricultural areas in general, workloads in Village B are seasonal in nature. However, due to the year round need for money in these areas, women—and also men—must continue to seek employment when the planting and harvesting seasons are over. Due to limited employment opportunities in these and surrounding villages, they are often forced to go to the nearest towns and even to Jakarta, which can be reached by a four hour drive. Meanwhile, in Village A, the effect of the change in the fishing season is felt during certain months when fish and sea crabs can no longer be found in the waters near Cirebon and fishers move to look for seafood in other areas, for example, in the waters off the coast of Jakarta. Usually some women from Cirebon who are involved in processing the crabs, oysters, or fish temporarily lose their jobs during this particular season.

Of the four villages that were visited as part of the research, Kelurahan C in Kupang is the least affected by seasonal conditions. In this village, which is located at the edge of the provincial capital, the majority of residents, including the poor, work in the service sector and hence do not feel any negative effects from seasonal economic variation. Those who undertake waged labor continue to do routine work throughout the year without any disruption from the change of season.

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

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

III. PKH AND THE DYNAMICS OF GENDER RELATIONS IN RECIPIENT HOUSEHOLDS

To understand the impact of PKH on women in a more comprehensive way, we shall discuss the connection between PKH and women, and not just in terms of the framework of fulfilling the program conditionality. In addition to this, we shall discuss it in the context of the dynamics of intrahousehold gender relations and the socioeconomic dynamics of the recipient households. We shall look at intrahousehold gender relations through three issues, namely; the division of labor, the control over assets or resources, and decision-making and conflict in the household. We hope that these analyses, supported by an analysis of socioeconomic dynamics in recipient households, will be able to provide a deeper understanding about the impacts of PKH on the position of women in the household.

3.1 The Intrahousehold Division of Labor

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

Table 2. Asset Management in Poor Communities in NTT and West Java

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

Source: Processed from the results of FGDs with men.

Note: The score ranges from (0) for never to (3) most frequent; (-) not relevant.

^aThis differs from house repairs, which are usually done by the husband.

Regarding household work, the tasks most frequently reported by respondents concerning their husband contributions to the family were looking after or teaching children, and collecting water or firewood. The husband's contribution, however, appears to be limited to that of being a helper. The wife is also responsible for collecting water and firewood, and children spend most of their time with their mother. Apart from looking after them every day, the task of taking the children to the *posyandu* to have them weighed or to the *puskesmas* when they are sick is also the mother's responsibility. When children are old enough to go to school, it is also the mother who gets them ready for school. Some male respondents stated that they help their wife to wash clothes or dishes. However, they only undertake these tasks when their wife was giving birth or was sick. In the context of routine activities of this kind, it can be understood why some people are concerned that the implementation of PKH could have a significant negative impact in terms of no additional workload on women or in the reinforcement of women's domestic roles by the state (Molyneux). The obligations or prerequisites that arise in connection with the financial assistance, such as taking children to the *posyandu* or to school, usually become a woman's responsibility. Therefore, it could be argued that PKH may add to a women's domestic workload. Nevertheless, in the four study villages, interviews with PKH recipients revealed that so far there had been no significant changes in the division of domestic work between a wife and her husband. A comparison of households that received PKH and those that did not also reveals no significant differences between the two groups in regard to the division of household work between men and women.

One of the reasons why the program has not had an impact on the gender division of labor is closely related to the fulfillment of the conditionality applied to program recipients. A specific feature of PKH by comparison with other programs lies in the conditions that have to be met by recipients. As seen in Table 3, such conditions are related to the health and education of children (as well as the health of pregnant women), which are normally part of wife's responsibility in their routine household chores. In fact, however, the fulfillment of these requirements has not yet been adequately monitored. The mechanism to verify the fulfillment of the requirements by recipient households has not functioned the way it was designed to.⁵ The absence of verification makes it possible for recipients to ignore the conditions, which implies that PKH assistance does not change the division of work in the recipients' household.

Table 3. PKH Conditionality

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

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

⁵See Arif and Isdijoso, 2010.

Although the monitoring of the program's conditionality has not been properly implemented, this does not necessarily mean that PKH recipients do not meet PKH conditionality. In fact, some of the recipient households had already met the conditions of the program before the implementation of PKH. That is why, for these households, there has not been much observable change after the introduction of the program. On the contrary, for those who had not met the PKH conditions before the program was introduced, as a result of a lack of a mechanism to give sanctions to those who do not meet the PKH conditions, behavioral patterns of the recipient households in terms of their family's health and their children's education had not changed. Therefore, it comes as no surprise if program implementation has had no significant impact on the domestic workload of women as recipients of the PKH money.

The findings of the field study show that the fulfillment of the PKH conditions varies between regions as well as between sectors. In the education sector, school teachers and school principals reported that the attendance rate of students from PKH recipient families was considered good, that is above 85%, and as required by the program.⁶ In Cirebon, one school that was visited by the research team reported that the average school attendance of PKH recipient students was above 95%.

A different situation, however, was found in terms of health. In Cirebon, according to a midwife in one of villages that was visited, community participation in having the health of babies, children under-five years of age and pregnant mothers checked in health facilities was basically already good. Before receiving PKH, poor households in the village had already been taking their children to the *posyandu*. The only difference is that since the introduction of PKH, there has been an increase in regularity. "It is already a necessity for them. Before PKH existed, they already had check-ups. They went to the *posyandu*. But since PKH has existed, they come more regularly because they are afraid that they will not receive PKH," said the village midwife (female, 35, Cirebon).

Contrary to the case in Cirebon, one village midwife in TTS stated that many program recipients have not changed their behavior and they still do not take their babies or children under-five years of age to the *posyandu*. Similarly, in one *kelurahan* in Kota Kupang that was visited, data from the local *polindes* (village maternity and delivery post) showed that there are many children from PKH recipient households that are malnourished. This means that the households are not paying enough attention to meeting the necessary PKH conditions. Compared to the results of the baseline study conducted several years ago, the attention given by the PKH recipient households to their obligation to take their babies or children under-five years of age to the *posyandu* has not changed.⁷

3.2 Access to and Control over Assets/Financial Resources

In general, household resources can be distinguished in two groups, namely, money and valuable possessions like land, jewelry, and other items. The difference in access to, or control over, household resources reflects and affects the patterns of power relations between a husband and wife. As mentioned previously, there is an indication that a woman's earnings

⁶According to a teacher in Kupang, the difference between students from poor households and those from nonpoor households can be seen in their concentration in receiving the lessons in class, not only in their attendance. Perhaps, this is influenced by the nutritional intake: children from poor households appear to be less enthusiastic in learning than the other students because they are hungry.

⁷See Rahayu et al., 2008.

will, to a greater or lesser degree, influence her autonomy and bargaining position with her husband. A wife, who has her own income, even if it is not very large, tends to have a higher bargaining position than those who do not make any financial contribution to the household's income.

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

Even so, unlike the impact of having their own income, receiving additional cash from PKH funds does not necessarily increase a woman's bargaining position in their household. As the cash recipient, women are restricted by the program's conditionality that directs the use of the funds towards supporting the education and health of children and pregnant mothers. They cannot use it as they wish. In addition, before becoming PKH recipients, women in the four research villages were already responsible for managing their household financial matters. As the manager of their household's finances, they have greater access to the husband's income as well as their own, if they have a paid job. Therefore, although giving women a relatively large amount of financial resources, PKH funding is not their only available cash resource.

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

Some people say that, apart from cultural considerations, the practice of letting women manage household money is based on pragmatic or practical reasons. Many male respondents said that wives are more skillful in handling moneys. Besides that, some husbands are afraid that if they handle the money, it will be spent on "negative" things. One respondent said, "If it is the man who holds the money, it could be used to play around with women or to drink tea in food stalls" (male, 47, Cirebon). Despite these views, there were also respondents who felt that their wives were not skillful in handling money. One respondent admitted that because his wife was unable to properly manage the family expenses, he put aside part of the money that he earned, not giving all of it to his wife. Once the money that he had given to his wife is used up, he then gives her the part that he had set aside and kept (male, 38, TTS). Another respondent said that he keeps the money for daily consumption because he needs it to support his business as a newspaper delivery man (see Box 1).

Besides their ability to better manage money, practicalities in going shopping are also used as a reason by some husbands in involving their wives in the management of household daily expenses. However, two male respondents in Kelurahan C in Kupang felt that it is more practical and economical for them rather than their wives to deal with daily shopping. They said that it is cheaper if they, rather than their wives, did the shopping. They can purchase rice, eggs, cooking oil, and other daily necessities on the way home from work in the city, as they do not need to spend extra on additional transport costs; if the wife does the shopping, she would spend quite a lot of money in covering the transport costs.

Box 1
Robi's Household Finances

In the research areas, household financial management is generally the responsibility of the wives. Although household income only comes from the husband (because the wife does not work, for example), it is a custom in the community that he gives his income to his wife. It is the wife who then manages the money, with permission from her husband, and uses it to meet household needs. However, in Robi's (not his real name, 38, Kupang) household, it is he who manages household finances. Robi, who works as a newspaper delivery man, says that he has to hold on to the household's finances in order to ensure continuity in his business of selling papers. In addition to delivering newspapers to regular customers, Robi also sells newspapers himself to increase his income. In this case, his agreement with a newspaper agent in Kupang states that, if he fails to sell all the newspapers that he takes on a certain day, he is responsible for paying for the papers he could not sell. This shortfall is usually cut from his monthly salary as a delivery man. Robi says that it is difficult for him to give his monthly income to his wife in full because of this situation. Instead, he normally gives her a sum of money every morning to cover the cost of the children's school requirements and in particular their breakfasts, or else a little pocket money for them if they do not have breakfast at home. Meanwhile, for lunch and dinner, Robi himself shops at the market or a food stall after he finishes selling newspapers. If he does not do the shopping, his wife buys necessities at a food stall close to their home.

Source: Interview.

Although most husbands hand over household financial management to their wives, it does not mean that the husband has no control over the family's money. The majority of respondents said that the wife's authority is limited to daily shopping. By contrast, in matters that are regarded as important or strategic and that require a large amount of money, it is usually the husband who makes the decisions, not the wife. For daily needs, up to a certain level, such as the purchase of cigarettes or *betel* for chewing, the husband also still has access to their income. A conclusion can therefore be drawn that although household finances are generally handled by the wife, in fact, her authority is limited to dealing with daily consumption only. The wife's function is more to ensure that the husband's earnings, which are limited, are utilized as effectively and efficiently as possible in order to meet the household's needs, which are unlimited. The highest decision-maker, especially in strategic matters, however, is still the husband.

Similarly, additional PKH funds provided to women does not significantly influence their bargaining position in the household. The only effect that is felt is the PKH assistance money itself. All women respondents said that it is they who have control over the use of the PKH money. It is the women themselves who collect the money from the post office and it is they who keep it. Only several respondents said that they hand over part of the PKH money to their husbands. Even so, they said that this does not mean that they let their husband use the money. Rather, they do so in order to save it so that it is not spent too quickly. They are worried that if they hold the money themselves, the money will be quickly spent. The reason is that household needs are unlimited, especially because of the limited income of their husband in meeting all household needs. Besides this, it has been specified by the government that the PKH money can only be used for their children's health and education.

3.3 Access to and Control over Assets/Non-financial Resources

With the exception of people in Village D in Kabupaten Timor Tengah Selatan, there are almost no respondents who own valuable assets. The term “valuable assets” means goods with a cash value that can be sold in the market for money with the proceeds being able to be used to pay for urgent needs. In Kelurahan A, Village B, and Kelurahan C, the assets owned by respondents are limited to a few household items like tables and chairs, cupboards, and kitchen utensils. The condition of these goods are often so bad⁸ that they have no actual value. Only several households own a radio, television set, or CD player, but FGD participants also admitted that quite a few poor households own none of these things. In these three villages, only a few poor people have their own land or house, which they have inherited from their parents and are not the result of the respondents own hard work. Those who do not have their own house or land usually live in the house of parents-in-law or else rent a house. Some respondents are in a better situation because they have built their own house in the yard of a relative or neighbor. In terms of construction quality, most respondents live in a semi-permanent house, or one made of wood, bamboo, or, in the case of NTT, palm fronds. These houses look quite old and in many cases are already in a state of disrepair.

Ownership of production equipment among very poor households is also extremely limited. In Kelurahan A and Kelurahan C, apart from two people who own a pedicab (*becak*), there were no respondents who own the means of production that constitute the basis of their household economy. Among respondents in rural-agricultural areas, no one actually owns farmland. One respondent said that he takes it in turns with his siblings to cultivate the land of his parents. Respondents who live in urban-coastal areas also do not own the means of production, not even fishing nets. As fishing nets are expensive, they cannot afford to buy one until their old one is missing or is beyond repair. Nowadays, they can only work as deck hands on fishing boats or look for work outside the fishing industry altogether. Even though some of them once owned a fishing boat they sold it when faced with financial difficulties in their lives. There were only two respondents in the sample urban villages that have their own means of production, that is, their pedicab.

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

⁸Several respondents said that certain household goods that are considered valuable, such as tables and chairs, are donated by neighbors or relatives. These given goods are second hand and are donated because they are not used by the previous owner any more.

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

In terms of the control over nonfinancial resources, there is no difference between PKH recipient households and non-recipient households. Interviews with PKH recipients show that most of the funds are spent on children’s school and health needs, besides their daily meals. Some recipients used part of the money to accumulate assets. In Village D, all recipients set aside part of the money to buy pigs, while several others in Cirebon used it to repair their houses and save for their children’s future study. In the context of the Timorese community, however, the purchase of livestock by women had little effect on the pattern of control over household assets because the control over livestock, especially small livestock such as poultry, pigs, and goats, is not dominated by the husband, as the wife has control over it. Generally, whoever spends more time taking care of the livestock gains more control. In Cirebon, although they use the PKH money received by women, house repairs do not necessarily increase a women’s control over the house, as in general control rests with the husband. In one case, Dadang’s (not his real name) household, the house repair does not only use the PKH money but also uses other household financial resources (40, Cirebon). Instead of showing the wife’s increased control over their household assets, the house repair in fact demonstrated the husband’s dominance in his decision to use the PKH money to repair the house.

Apart from the results of household dynamics, the inclination of PKH recipient households in Village D to allocate their funds to asset accumulation was also very much influenced by the presence of PKH facilitators. In other villages, there were no facilitators encouraging PKH recipient households to allocate part of their funds for asset accumulation. By contrast, in Village D facilitators “compelled” the residents to set aside part of their PKH funds for productive or asset-generating activities. As a result of this “compulsion” from the facilitators, the recipients in the village agreed, whether voluntarily or not, and purchased various assets such as livestock and a house. Nevertheless, the PKH facilitators did not specifically encourage them to buy livestock or build a house. In terms of which asset they would like to build, it was entirely up to the recipient households’ decision, which, in fact, was more often dominated by the husband.

3.4 Decision-making within the Household

In general, interviews with male and female respondents from poor households revealed that decision-making within the household is undertaken by a husband and wife together, and sometimes involves children for matters related to them such as their education or marriage. The involvement of parties other than the husband and wife in decision-making is very limited. In the case a couple still living with their parents, usually there is some intervention by the parents or in-laws (more commonly the wife's parents), mainly concerning employment. One female respondent in Cirebon, for example, complained about the presence of her mother who lived with her family (36, Cirebon). Due to the presence of her mother, she believed she could not get a job and go to Jakarta with her husband, who worked in the city selling food. Parents and parents-in-law also frequently influence decisions about the use of health services, especially when their daughter or daughter-in-law is about to give birth. Some parents also interfere in other aspects of the respondents' household matters, such as the care and education of their children. When a couple are living independently from their parents (either the husband's or wife's parents), decision-making is usually made together by the husband and wife, and sometimes the children, without involving other parties.

The results of the FGDs with poor households also confirmed that most decision-making is done together by a husband and wife. All participants in the eight FGDs⁹, four in Cirebon and two each in Kupang and TTS, revealed that the majority of household decisions are based on agreement between a husband and wife. In certain issues, indeed the husband dominates, but in other issues, the wife is dominant. In Cirebon, there is a slight difference between rural and urban communities. In rural areas, the wife tends to have a stronger position in household decision-making than her husband. In some issues such as the children's health and contributions to sociocultural activities, the husband is not involved. By contrast, in urban areas there is a strong impression that the husband is more dominant. The husband is never absent from the making of decisions and in many cases, like the lending and borrowing of money, the sale of assets, and improvements to the house; he usually makes the decision by himself without any input from his wife. In Kelurahan C in Kupang as well as in Village D in TTS, the results of the FGDs with men's and women's groups also showed that women play an important role in decision-making. Although not as strong as the women's role in Cirebon, women in Kelurahan C as well as in Village D also have input into the decision-making in many family matters.

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

In regard to the education of children, although the children's aspirations are also taken into consideration, FGD results show that the husband plays a more dominant role in decision-making. Interviews with respondents also indicate similar results. In terms of health, because

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

the use of health services is very much connected to money, the decision-making is similar to the pattern of decision-making concerning the expenditure of money. In the case of medical treatment for family members suffering from a minor illness with relatively low medical costs, decisions are normally made immediately by the wife. But, when a family member is seriously ill or when the wife is about to give birth, which may cost the household a substantial amount of money, the decision is completely in the husband's hands. This is not only because the wife is about to give birth and cannot make a decision, but because in a situation of serious illness, that will inevitably cost a large sum of money, it is the husband who will have to seek out a loan to cover the costs of medical treatment.

In terms of the use of money, as has already been explained, for outlays that require a large sum of money the role of the husband in making the decision is usually greater. Such expenditure usually occurs only in certain circumstances, such as the buying or selling of assets, medical expenses in a hospital like at the time of childbirth, or when paying for a child's school tuition. In the case of small expenditures, which usually involve purchasing items for daily consumption, decisions become the full responsibility of the wife. The expenditures that are decided by the wife account for the greatest portion of total monthly household expenditure. For this reason, even though the husband is more dominant in decisions involving large amounts of money, the wife is far more dominant in managing the large portion of daily purchases made by the poor household.

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

3.5 Conflicts within the Household

One of the concerns raised during the PKH implementation was the possibility of conflict occurring between a husband and wife as a result of the wife being the sole recipient of PKH money. This concern was quite reasonable considering the fact that in the majority of Indonesian households husbands are dominant in their control over the various household resources, including assistance provided by the government as well as nongovernmental organizations. In terms of other government social assistance programs such as Raskin (subsidized rice for the poor) or BLT (unconditional cash transfer), the husband or the head of the family is determined to be the recipient of assistance. One male respondent stated at the beginning of the PKH implementation, that he wondered why the PKH assistance was given to his wife and not to him as the head of the family (42, Cirebon). From his perspective, it should be given to the husband. The deliberate policy of channeling PKH funds to the wife was considered to undermine the husband's traditional position in the household.

The results of the present study, however, show that no household conflict has occurred as a direct result of the PKH assistance. There are a number of reasons why the program did not cause any household conflicts. First, as explained previously, the household's financial management is essentially the traditional responsibility of the wife. This is particularly related

to the wife's responsibility to buy the family's daily necessities. This responsibility is further supported by traditional values such as *cupar* in Cirebon. Therefore, although in the beginning several husbands questioned the programs disbursement mechanism through their wives, they could gradually accept it because the assistance was primarily designed to meet household needs.

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

IV. PKH AND THE SOCIOECONOMIC DYNAMICS OF RECIPIENT HOUSEHOLDS¹⁰

Due to low levels of education and limited capital, almost all respondents are working in marginal sectors. In Kelurahan A and Kelurahan C, which are situated in urban-coastal locations, respondents work across a range of available marginal jobs, from employment as fishing and harbor laborers to working as pedicab drivers for men; and as cleaning staff, fish traders or petty traders for women. In Village B, which is an agricultural village, the lack of land ownership forces the respondents, both men and women, to obtain work as farm laborers. During the intervals between planting and harvesting seasons, they seek work outside the village or even go to other cities or provinces to get additional income to supplement their very limited income as farm laborers. While men work as unskilled laborers, pedicab drivers, or construction workers, women might work as domestic helpers or sellers of fried food.

Respondents in Village D, which has the characteristics of an agricultural area and is less monetized, enjoys a slightly better situation. Although small, the pieces of agricultural land that they own enable them to cultivate their own crops. For staple food supplies, respondents rely heavily on the corn produced from their own land. They can also harvest other seasonal vegetables from their farm land. Even so, similar to the situation of Village B respondents, they must look for other work outside agriculture to support their own household economies. The cash income from agriculture is still too small to meet family needs. Even though they own a piece of land, often this land cannot yield satisfactory amounts of agricultural produce often as a result of dry soil and no access to a direct supply of water. After the planting or harvesting season, many male respondents go to the city to work as carpenters or construction workers. This is done to meet non-food needs such as the purchase of children's school equipment or clothes.

¹⁰This section is based on Syukri et al., 2010: 84-94.

With the exception of respondents in Village D, who are effectively living in subsistence with many residents depending on their own produce to meet their daily food needs, all respondents in the other villages are dependent on wages to buy their daily necessities. Using rough calculations, respondents said that on average they needed around Rp25,000 to meet their household daily needs. In fact, if the total earnings of a husband and wife are added together, a household on average has a monthly income of around Rp500,000. However, some respondents said that their monthly household income was usually between Rp200,000 and Rp300,000 only. Those who work as laborers said that their daily wage was Rp25,000, which is enough to cover their household needs for only one day. In one month, however, they normally find work for around 15 days, which means that their overall income is far from sufficient. Among the fishing laborers, one laborer in Kupang who handles fishnets (*lampara*) said that he receives an average monthly wage of Rp300,000 from his employer. To earn extra income while waiting for fish to be caught in the nets, he catches fish for his family to eat or to sell.

Having such a limited income, it can be understood why many respondents said that they often reduced their consumption of food or even reduced the frequency of daily meals from three to two times per day. In many cases, respondents said that they often fell into debt in their efforts to meet household daily needs. Although it varies between households, the frequency of borrowing money is quite high, ranging from one to four times a month. They usually borrow money from the food stall owners located near their houses to buy food from them or from their relatives and close neighbors. This goes on from month to month due to the uncertainty of their job status and monthly income. A better income in one particular month is used to settle debts incurred during the previous months. As a result of this, on average, the poor are never really free from debt.

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

In relation to the use of the fund, the general guidelines for the program's implementation do not clearly specify how the money is supposed to be used. The guidelines only give general advice on what the recipients have to do to meet the program's conditions (Table 3). People may believe that the PKH assistance money is only allowed to be used to address these specific conditions. According to the respondents, PKH facilitators placed a lot of emphasis on this particular issue, with several of the facilitators asking for receipts for money spent to ensure that the PKH money was being used in accordance with the program's conditionality. As an example, if the money was used to buy children's shoes or a school uniform the receipt for the purchase of these items must be presented to the PKH facilitators.

However, as shown in Table 4, program recipients also have their own considerations that do not necessarily follow the program's conditions. In the context of chronic poverty, the fulfillment of basic necessities continues to be a serious everyday problem. As mentioned previously, due to limited household income, the recipient households often owe money to food stalls or relatives to meet their daily needs. To obtain government assistance in the form of subsidized rice, namely Raskin, several respondents said that they have to borrow money from relatives or other people. In a situation of this type, it can be understood that

out of the 16 recipient households that were interviewed, 13 of them (81%) said that they had used part of the PKH money to meet their household daily needs. On one hand, this is still related to meeting the primary conditions of the program, especially those concerning health, as regular food consumption is a basic and essential way to maintain a healthy family. However, on the other hand, the fact that several respondent households used most of their PKH assistance money to meet consumption needs raises concerns, as this means that the opportunity for the recipients to invest in their children’s education and health is significantly reduced.

Table 4. Numbers of Households by Use of PKH Funds

	Education and Health	Daily Meals	Asset Accumulation	Other Expenses
Urban: Kelurahan A (n=4)	4	3	2	2
Urban: Kelurahan C (n=4)	4	3	-	1
Rural: Village B (n=4)	4	4	-	2
Rural: Village D (n=4)	4	3	4	1
Total (n=16)	16	13	6	6

Source: Syukri et al., 2010: 89.

In addition to this, although all recipient households said that they had used their PKH funds for the education and health expenses of their children who ranged from under-five years of age up to those attending junior high school (the target demographic of PKH assistance), they also used the money to meet the educational needs of their other children or household members who are not specifically targeted by the program. It is difficult for a mother, who manages the household’s financial affairs, to limit the use of the specified PKH money to certain targeted children, while ignoring the consumption and education needs of her other children.

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

Another interesting observation is that six recipient households also reported that they used part of the PKH money for something that can generally be categorized as “asset accumulation”. This includes saving money, house repairs and improvements, as well as buying livestock. One respondent who admitted to using part of their PKH money to repair his house said that for his family it is better if the money is used for “important and strategic” matters such as house repairs because for them it is impossible to be able to build a house with their income, which is often insufficient to meet even their daily needs (male, 42, TTS). Even so, it also needs to be acknowledged that not all respondents who use the PKH money to build assets share the same opinion. Several respondents admitted that they made such spending decisions based on the recommendation of their PKH facilitator.

V. CONCLUSIONS AND POLICY RELEVANCE

The results of the qualitative study in the four villages shows that the implementation of PKH assistance does not in fact bring about significant changes to either the position of women or to intrahousehold gender relations. Women's access to an additional financial resource does not alter their bargaining position in their households because the use of most of this money remains in the realm of routine household expenditure; and this has always been the responsibility of women. Access to PKH funds does not alter the established decision-making pattern that has long been entrenched in the households of Indonesians; meaning that while generally the wife has authority in daily financial matters, decision-making in matters regarded as important or strategic remain in the hands of her husband.

In regard to the gender relations and division of labor within the household, the PKH design implicitly orientates women as the agents responsible for fulfilling the obligations associated with being a recipient of the assistance program. This is primarily related to the idea of channeling the assistance through women's guardianship. The results of this study show that so far there have been no significant changes in the household tasks of women in connection with the implementation of the PKH program. Apart from the fact that meeting these requirements is closely tied to the normal daily tasks of women, such as caring for children or taking them to the *posyandu*, many of these matters can be related to the fact that there has been no formal monitoring mechanism to evaluate the fulfillment of program conditionality that forms the basic principles of the PKH program.

Due to weak coordination between the various institutions and stakeholders involved in the programs implementation, the PKH program does not operate to its maximum potential. More specifically, a malfunction in the mechanisms that enforce the implementation of the PKH's conditional assistance occurs. In relation to the program recipients, this malfunction loosens the control over them to fulfill their PKH obligations.

The findings of the present study also show that while the PKH program is specifically intended to increase the quality of human resources amongst very poor households, particularly the education and health of children, the benefits of the PKH are actually being used to meet general household needs. All respondents in the four research villages said that their PKH money is beneficial in meeting a range of household needs, in particular buying food and other necessities on a daily basis and as payment for debts or electricity bills. In a number of households the allocation used to pay for food or other necessities actually accounts for the greatest portion of the PKH money.

Given this usage pattern the benefits arising from PKH assistance are being felt not only by children (under 18 years of age as long as they are still in junior high school) and pregnant or nursing mothers, as the main targets of this program, but also by other family members, such as older children, who are not the specific targets of the program. In this type of situation it is extremely difficult for mothers to ensure that PKH financial benefits are directed towards certain children while ignoring the needs of her other children who do not fit the criteria.

Therefore in reality, PKH funds also help to make up for some of the budgetary shortcomings that exist in recipient households. The availability of PKH assistance funds directly increases the access by recipient households to ready financial resources. However, since the use of this money is linked to certain program conditions, the role of women is seen more as that of a fund manager, although women cannot act completely independently in the allocation of the

money. The study revealed that if PKH funds were not used to fulfill the obligations of program participants, much of the money was used to meet urgent household needs, especially those related to daily food requirements.

The research findings show that besides being used to improve a child's education and health, and meeting their essential daily needs, the PKH assistance money is also being used to accumulate assets, such as paying for home improvements or the purchase of livestock for breeding purposes. The recipient's decision to accumulate such assets is, among other things, influenced by PKH facilitators who suggest setting aside part of their assistance money to build assets in the hope that when the program ends they will own something that has an overall greater value. In addition to this, the ability for PKH recipients to accumulate assets is also influenced by the prevailing economic situation and demands of daily life. The fact that the needs of the rural poor for cash are relatively low in comparison to those of the poor in urban areas enables them to use a larger part of their PKH money to accumulate assets. Meanwhile, for the urban poor who require a high level of access to cash to meet the costs of living in urban areas, this often results in most of their PKH assistance money being used to meet daily needs, aside from meeting program obligations in the areas of their children's education, and health, and those concerning pregnant or nursing mothers.

Based on these findings, there are several policy recommendations that can be offered to improve the quality of the program's implementation, and they are:

- a) Increase the role of women beyond merely managing the PKH funds. To obtain the maximum benefit from a conditional assistance program like PKH, it is advantageous to link the implementation of the PKH program with other programs like BLT, Raskin and PNPB Generasi, which directly or indirectly assist in increasing the economic participation of women.
- b) Avoid any negative impacts that could potentially be produced by the program in terms of the division of labor or gender relations within the household; the husband as a part of the recipient household must also be involved in the implementation of the program.
- c) If a comparison is made between the extent of benefits from PKH assistance and the daily needs of program participants in rural and urban areas where the value of benefits was seen to be greater in the former than in the latter areas it is necessary to give thought to the idea of increasing the amount of assistance for program recipients in urban areas. The aim of this would be to enable urban program participants to fully meet the needs of their children's education and health and, if possible, undertake investment like the PKH recipients in rural areas.
- d) Related to this, PKH facilitators do not need to limit the use of money by program participants too tightly. The most important concern is that the government is perceived to be doing more to strengthen the sanction mechanism in connection with PKH recipients who are not meeting their obligations, so that the latter gives more attention to meeting the program's conditions. At the same time, this would enable the government to know whether the intended objectives of the program are being achieved.

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