

Working Paper Informal Social Protection

Towards Future-Proof Society: Adaptive Social
Protection Against Climate Change

Working Paper No : RDI Working Paper No. 3 (KONEKSI) 20250417
Date : April, 2025

Authors:

Hestin Kezia Octalina Klaas [1] [2]
Dr Maklon Felipus Killa [3]
Elsa Christin Saragih [3]
Dr Saut Aritua Sagala [4]
John Petrus Talan [1][5]
Rahmah Aulia Zahra [4]
Debby Paramitasari [4]
Farijzal Arrafisena [4]
Victoria Fanggalda [6]
Darmawan Prasetya [6]
Dominiggus Elcid Li, PhD [1]
Andreas Hapsoro [7]
Ayu Krishna Pribadi [8]
Sylvinus Jowi Pedor [7]
Kerstin Zander [9]
Jonatan Lassa [9] [10]

[1] Institute of Resource Governance and Social Change; [2] University of Sussex, UK;
[3] Wira Wacana Christian University; [4] Resilience Development Initiative [5] University College London;
[6] The PRAKARSA; [7] (Habitat for Humanity Indonesia) [8] Indonesia University of Education;
[9] The Northern Institute, Charles Darwin University [10] GNS Science

Suggested citation:

Klass, H.K.O., Talan, J.P., Killa, et. al. (2025). Working Paper Informal Social Protection: *Towards Future-Proof Society: Adaptive Social Protection Against Climate Change*. Working Paper No. 3 (KONEKSI) 20250417. Bandung: Resilience Development Initiative.



Disclaimer:

This working paper aims to delve into informal social protection practices and to gain insights into their role in empowering communities and bolstering resilience amidst disasters and climate change. This research activities is supported by KONEKSI on behalf of the Resilience Development Initiative (RDI), Charles Darwin University, Indonesia University of Education, The PRAKARSA, Wira Wacana Christian University, Habitat for Humanity Indonesia, and the Institute for Resource Governance and Social Change (IRGSC).

Financial support:

This project was supported by KONEKSI (Collaboration for Knowledge, Innovation, and Technology Australia and Indonesia), Australia's flagship program in the Indonesia knowledge and innovation sector, funded by the Department of Foreign Affairs and Trade (DFAT) Australia. KONEKSI supports partnerships between Australian and Indonesian organisations to increase the use of knowledge-based solutions for inclusive and sustainable policies and technologies.

Cover design and Layout:

Grehasta Rerhalika B

Publisher:

Yayasan Inisiasi Pengkajian Resiliensi

Redaction:

Jl. Sidomukti No.99e
Kota Bandung, 40123
Email: rdi@rdi.or.id

Informal Social Protection

Abstract

Adaptive social protection (ASP) measures include climate and disaster-related social transfers, cash transfer programming and broader social security intervention anticipating shocks from extreme weather events due to the effect of climate change and increasing disaster risks. Existing literature tends to view ASP as experimental and highly formal as it relies on interventions from governments and to some echoed and advocated by international organisations and donors, as well as NGOs. There is less exploration around protection from local communities and institutions.

This paper hypothesises that understanding informal social protection is key to building adaptive capacity. It examines informal social protection (ISP) arrangements in the context of adaptive climate protection and how ISP arrangements can create pathways towards (1) adaptive social protection and (2) how formal and informal social protection can avoid mutually exclusive scenarios. This paper utilises data from both quantitative and qualitative approaches, including at least a survey with 300 respondents, key informant interviews with 23 respondents, a transdisciplinary workshop with 26 participants, and household interviews with participant observations in 17 families at the grassroots levels.

The findings suggest that despite imperfect, informal social protection arrangements can be a reliable measure to complement formal social protection in general. This paper identifies 36 types of 36 ISP arrangements. Two out of 36 of these informal arrangements have inclusive dimensions that can be used to inform formal ASP. Faith-based organisations and local organisations, such as NGOs and cooperatives, have the most promising pathways of building transformative impacts that would open ways to create a more adaptive community. Furthermore, there are gaps and areas of improvement of ISP arrangements that complement the roles of the governments in addressing the issues of poverty, vulnerability and marginalisation. We argue that ISP shares the basic features of community-based initiatives and adaptation.

Keywords:

Adaptive Social Protection; informal Social Protection; community-based protection; informal institutions; semi-informal social protection; Sumba; Indonesia.

1. Introduction

1.1. Social Protection

There is a growing consensus around the view that social protection is a successful approach to address poverty and vulnerability in developing countries (Sánchez-Ancochea & Mattei, 2011) and is an important factor of economic and social development strategies. One of the most widely utilised definitions of social protection is that of Devereux and Sabates-Wheeler (2004, p.9) that expands its previous scope of public safety net into:

“Social assistance to extremely poor individuals and households; social services to groups who need special care or would otherwise be denied access to basic services; social insurance to protect people against the risks and consequences of livelihood shocks; and social equity to protect people against social risks such as discrimination or abuse.”

Social protection has evolved as the key strategy of development policy that highly depends on the architecture of policy and the state actors (Martínez Franzoni & Sánchez-Ancochea, 2016), as it is also able to generate transformative results in empowering communities and initiating social justice (Carswell & De Neve, 2019), as well as gender equalities (Carswell & De Neve, 2013). Advancements made in social protection can be viewed as a ‘quiet revolution’ (Barrientos & Hulme, 2009). It challenges the notion that safety nets, with growth, are enough to alleviate poverty (Pattenden, 2011). Social protection has emerged as the key development policy instrument in the development agenda and has a wider focus on providing the basic needs for the most vulnerable families, as well as developing human capital and other productive assets to create solutions to the multi-generation poverty problems (Ananta, 2012).

However, according to ILO (2021), only 46.9 percent of the global population is protected by at least one social protection program, while the remaining 53.1 per cent (approximately 4.1 billion people) are left unprotected. Also, around the world, only 26.4 percent of children, one of the most vulnerable groups, receive social protection benefits, with huge regional disparities (ILO, 2021; Gao & Wang, 2021) in areas broadly divided by the South and the North (Sud & Sánchez-Ancochea, 2022), while 82.3 percent of children in Europe and Central Asia and 57.4 per cent in the Americas receive benefits; this is true for only 18 percent of children in Asia and the Pacific (ILO, 2021). The disparities also show that in high-income countries, 85.4% of the population is covered by at least one social protection program, excluding healthcare. Meanwhile, only 13.4 percent of low-income countries are more prone to the adverse effects of disasters (ILO, 2021). Shaefer et al. (2020) also highlight that the reduction of cash assistance has a negative impact towards families, including children’s food intake and adequate shelter. Meanwhile, inadequate administrative structure and system can generate crucial setbacks in ensuring wide outreach, targeting, registration, and implementation (Banerjee et al., 2021; Deken and Clasen, 2013; Devereux et al., 2017; Sabates-Wheeler et al., 2015). Poole et al., (2022) also highlights that there are gaps in the examination potential interlinkages between social protection systems and anticipatory action in relation to disasters and climate change risks in many countries.

1.2. Adaptive Social Protection

As the world witnesses rapid and severe changes in weather and the effect of climate change, as well as the COVID-19 pandemic and social conflicts, it is pivotal to leverage social protection in responding to both slow-onset and sudden-onset disasters (Davies et al., 2008). Devereux (2021) states how the recent unprecedented impact of various restrictions during COVID-19 highlighted the importance of ‘shock-responsive’ principles in the social protection mechanism including ‘horizontal expansion’ (adding more recipients) or ‘vertical expansion’ (provisionally adding the amount of assistance), alongside ‘design tweaks’ (making minor changes to the design of the main program), ‘piggybacking’ (utilising elements of a current program while implementing a separate program), and ‘alignment’ (aligning social protection and/or humanitarian programs with one another) (O’Brien, et al., 2018a; O’Brien, et al., 2018b). This supports the need of being anticipative towards the possible shocks and anticipatory action has become ‘a growing area of humanitarian action’ (Poole et al., 2022) and it utilises forecasting in order to plan for the calculated steps, oftentimes through cash transfers, in developing more resilient communities by reducing the risks and losses due to disasters. Thus, ensuring social protection, that usually lies under a fixed, regular, state-led mechanism, to be more adaptive is critical.

Social protection should aim to diminish the vulnerability of the deprived by providing protective, preventive, promotive, and transformative measures (Devereux & Sabates-Wheeler, 2004), and it can enhance climate change adaptation (CCA) and disaster risk reduction (DRR) approaches through Adaptive Social Protection (ASP), as follows:

Table 1. Social Protection Approach in Reducing Vulnerability

| Approach to social protection | Example of social protection tools | Benefits for CCA and DRR |
|-------------------------------|---|--|
| Provision | <ul style="list-style-type: none"> • Social service provision • Basic social transfers (food/cash) • Pension schemes • Public works programmes | Protection of those most vulnerable to climate risks and disaster risk reduction who have low levels of adaptive capacity. |
| Prevention | <ul style="list-style-type: none"> • Social transfers • Livelihood diversification • Weather-indexed crop insurance | Prevents damaging coping strategies as a result of risks to weather-dependent livelihoods. |
| Promotion | <ul style="list-style-type: none"> • Social transfers • Access to credit • Asset transfers/protection • Starter packs (drought/flood-resistant) • Access to common property resources • Public works programmes | Promotes resilience through livelihood diversification and security. |

| | | |
|----------------|---|---|
| Transformation | <ul style="list-style-type: none"> • Promotion of minority rights • Anti-discrimination campaigns • Social funds | Transforms social relations to combat discrimination underlying social and political vulnerability. |
|----------------|---|---|

Source: *Davies et al., 2008, 2009a, 2009b*

Bowen et al. highlight the aim of adaptive social protection to improve the resiliency of households by addressing the capacity to prepare, cope, and adapt by building “the resilience of poor and vulnerable households by investing in their capacity to prepare for, cope with, and adapt to shocks: protecting their wellbeing and ensuring that they do not fall into poverty or become trapped in poverty as a result of the impacts.” (2020, p.6)

Table 2. Role of Adaptive Social Protection

| | Preparedness | Coping | Adaptation |
|--|--|--|--|
| A more resilient household | <ul style="list-style-type: none"> • More savings (cash, assets) to draw upon if a shock occurs. • Access to public (social protection) and private (insurance) instruments if needed after a shock. • Access to information on their own exposure and vulnerability to shocks (including early warning information) to inform action. | <ul style="list-style-type: none"> • Activates coping mechanisms: acting on information (including early warning information), leverages savings, assets, and public and private instruments to smooth consumption and to supplement lost income. | <ul style="list-style-type: none"> • Capable of making long-term investments to reduce exposure and vulnerability over time. • Adjustment of asset and livelihood portfolios away from sources of risk and vulnerability. • Planned movement and migration away from areas of spatially concentrated, chronic risk. |
| Poor and vulnerable households | <ul style="list-style-type: none"> • Limited savings and assets to draw on if a shock occurs. • Limited or no access to public (social protection) and private (insurance) instruments if needed should a shock occur. • Limited access to information on their exposure and vulnerability (including early warning information) to inform action. | <ul style="list-style-type: none"> • In the absence of adequate savings and access to social protection and/or private insurance, resort to negative coping strategies: cutting consumption, removing children from school, distress sale of assets, among others. | <ul style="list-style-type: none"> • Fewer resources with which to make long-term investments in adaptation through adjustments in livelihood and asset portfolios can lead to. • Maladaptation and chronic vulnerability. • Forced displacement and unplanned migration. |
| Role of safety net programs in supporting preparedness, coping, and adaptation among the poor and vulnerable households | <ul style="list-style-type: none"> • Increased access to safety nets among the poor and vulnerable, especially those identified as at-risk from shocks. • Transfers to at-risk households before shocks occur to support savings and asset accumulation. • Safety nets are leveraged to transmit information on exposure and vulnerability, enabling the increased anticipation of shocks and informing actions in support of preparedness, coping, and adaptation. | <ul style="list-style-type: none"> • Support to post-shock coping through continued delivery during and after a shock to existing beneficiaries. • Shock-responsive are programs capable of adjusting benefit packages and temporarily increasing the number of beneficiaries as needed based on post-shock needs. | <ul style="list-style-type: none"> • Support to long-term adjustment of asset and livelihood portfolios, including through cash, cash plus, and productive inclusion interventions. • Community asset-building projects through public works programs that address key drivers of community-level vulnerability. • Support for human capital accumulation for intergenerational adaptation through increased opportunity. |

Source: Bowen et al., 2020, p.

Furthermore, Bene et al. (2016) differentiate the absorptive coping capacity, adaptive capacity provided, and transformative capacity based on the shock intensity scale and responses' degrees. Adaptive Social Protection falls into the long-term programmes, covering the short-term reduction impact of vulnerability towards addressing the structural causes of vulnerability.

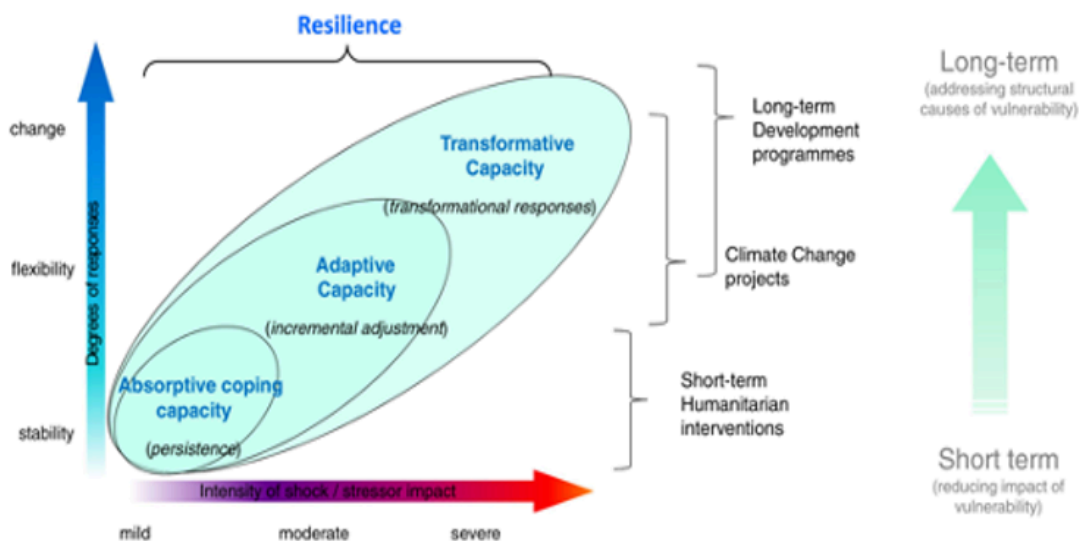


Figure 1. Diagrammatic Representation of the Ability of the Concept of Resilience to Play the Role of Bridge between Humanitarian Interventions and Longer Term Development Programmes

Source: *Béné et al., 2016, p. 128.*

This article contributes to this less-explored literature by conducting research in the East Sumba district, East Nusa Tenggara Province, Indonesia, to understand its effects on transformative resilience capacities and well-being outcomes as perceived by its beneficiaries.

1.3. Social Protection in Indonesia

Social protection programs have increased vastly in the developing world in recent years. The Asian Financial Crisis in Indonesia, among other Southeast Asian countries, in the 1990s intensified the realisation of vulnerability to poverty and how the state can protect families from an unexpected loss of work and income or from various other vulnerabilities (Cook & Pincus, 2014, p. 1). Indonesia enacted Law No. 40 in 2004, which mandates universal social protection to increase support for people experiencing poverty. The law highlights that social protection programs would cover pensions and savings for senior citizens, as well as national health insurance, work injury insurance, and survivor benefit plans (Widjaja, 2012). This has been a tremendous improvement from the earlier Social Security Law No. 11 year, 1969, which covers only civil servants and the military. The National Health Insurance Programme (Jamkesmas) kicked off in 2008, and the Law No.24 year 2011 introduced the Social Protection Agency (*Badan Penyelenggara Jaminan Sosial*) that covers health and pension policy in both contributory and non-contributory schemes (Widjaja, 2012). The conditional cash transfer effect on human capital investment in Indonesia also shows various outcomes, such as an increased

number of newborn deliveries using trained health workers, a dramatic decrease of under-15 children dropping out of school, and a stunting rate decreased by 23 per cent (Cahyadi et al., 2020).

In 1998, during the Asian Financial Crisis, 24.2% of Indonesia's population lived below the poverty line, and this has decreased to 9.7% in 2018 (OECD, 2019). Over the past two decades, the Indonesian government's perception of social protection has advanced rapidly, and it has strategically included it in the National Medium-Term Development Plan (RPJMN) since 2015. In the RPJN (long-term development plan) 2005-2025, the problem of poverty is seen in a multidimensional framework, therefore poverty is not only related to the number of income, but involves several things, including: (1) the vulnerability of Indonesia citizens to fall below the poverty line; (2) the presence of the fulfilment of the basic rights and the presence of equal, dignified treatment of Indonesia citizens. In order to achieve the goal, the social protection programs strategy on ensuring the fulfilment of basic needs, increased income, and reducing the risks of disaster and climate change (SDGs Desa, 2012). Social assistance has been managed and distributed by various ministries and agencies, including the Ministry of Social Affairs (MoSA), the Ministry of Religious Affairs, the Ministry of Health, the Ministry of Education and Culture, the Ministry of Villages, Development of Disadvantaged Regions, and Transmigration in the face of COVID-19 pandemic. The mechanism for beneficiary targeting and selection in Indonesia utilises The Unified Database (UDB).

OECD (2019) further highlights that Indonesia's social protection program for families (*Program Keluarga Harapan*) has covered up to 10 million vulnerable households as of 2020, increasing from 6 million in 2016. Other than that, 21.5 million households received food assistance, 12 million employees received wage subsidies, 32.1 million households enjoyed electricity bill subsidies, 42 million teachers and students received internet quota as virtual learning support and 5.6 million job seekers received cash transfers and training. Furthermore, Indonesia's social protection spending was 1.4% of GDP in 2016, an increase from 1% of GDP in 2007. Social protection spending was 15.4% of total central spending in 2016, which increased from 10.7% in 2012. Since its beginning in 20025, PKH has been the second largest program of this kind in the world by targeting the bottom 10% of people in poverty (McCarthy et al., 2023)

It can be concluded that Indonesia shows a growing commitment to providing a budget for social protection spending as well as improving the targeting and implementation of its social protection programs. This is the strategy taken in order to alleviate poverty in the country and contribute to the first Sustainable Development Goal (SGD). However, addressing the poverty rate and inequality presents significant challenges. The improvement of the poverty rate has also provided an increasing inequality as poverty is found mainly among children and people aged 65 or older, with women more likely to be poor than men. There is a need to develop a more adaptive social protection policy facing various shocks, including disaster, climate change, pandemics, ageing population, and global crisis. The mechanism should also ensure the reduction of equality issues and sustainable financing, as well as decrease the dependency on aid.

There are various challenges regarding the implementation of social protection policy in Indonesia. There has been a minimum strategy for developing a more impartial, equal, sustainable, adaptive, and anticipative social protection system and financing. The strategy should address not only economic but also social, political, and cultural problems and risks in Indonesia. It is urgently necessary to ensure that Indonesia's social protection strategy evolves in a fashion that aligns with its social and political-economic situation and cultural practices. The provision of basic health and education services has been uneven with challenges such as financial globalisation, rapid urbanisation, high levels of informal employment, rising dependency ratios, and a highly unequal gender division of labour (Cook & Pincus, 2014), and further exacerbated by natural disasters, climate change, conflict, and forced migration (Ohlenburg, 2020).

1.4. Social Protection in the Context of Sumba

This research takes place in the context of a very distinctive Sumbanese social system formed by social stratification, the caste system that places local people into classes with specific power relations. The caste system in Sumba recognises three castes with specific power relations. The three social classes in Sumba society are commoners (Tau Kabihu), servants (Ata), and nobles (Maramba). In addition to these three castes, there is also Ratu, a figure who acts as the leader of their local beliefs. There is a correlation between social stratification and the local belief system called Marapu. Ratu is a prominent leader who has authority regarding faith functions, inheritance and relationship issues, and is a landowner (Twikromo, 2008).

The main part of this social system is maintaining pure bloodlines through endogamous marriage (Reku Raya & Resosudarmo, 2024). This effort is carried out through a complex process and demonstrates its grandeur so that it involves large resources. Reku Raya and Resosudarmo (2024) argue that the existence of traditional local institutions in a country undergoing a democratic transition process causes social injustice and unequal access to resources in local communities. Tau Kabihu are both commoners and freemen in East Sumba society. In times of war between noble clans, Tau Kabihu can offer their services to the nobility as allies against the enemy. In return for this service, they were often rewarded with land or became advisors to the king. Tau Kabihu are also ritual speakers (Wohangara, 2013).

Ata is the main part of the dualistic relation/representation system between *Maramba-Ata* in the East Sumba society. Their position is at the base of social stratification in East Sumba as servants of the nobility. Two categories form the *Ata* who serve the nobility: *Ata Bokulu* and *Ata Kudu*. *Ata Kudu* primarily comes from captives of feuds between noble clans. *Ata Kudu* can be exchanged or traded. They occupy the lowest strata in the social system in Sumba. Meanwhile, *Ata Bokulu* refers to servants bound to their master, the *Maramba*. *Ata Bokulu* and its *Maramba* are always interlinked, their identities forming a pair within Sumbanese society. An *Ata* is recognised as a servant to a particular noble, while a *Maramba* derives his/her identity from being the master of the *Ata Kudu*. An *Ata Kudu* lives and serves a *Maramba* in the master's house and usually manages the wealth and assets owned by the *Maramba*. An *Ata Bokulu* woman usually follows her female master, *Rambu*, when the *Rambu* marries a nobleman from

another clan to continue serving the Rambu. Maramba inherits social recognition for their status as political leaders and ownership of key resources in the region. Land and livestock make up their main assets.

These stories about social stratification illustrate several things. First, not everyone in Sumba has access to land. Some families depend highly on other families who they serve as their masters. On the other hand, the Maramba must be responsible for providing food for all Ata who serve them. Second, as everyone in Sumba accepts this social position due to their birth, not everyone can access existing resources. Thus, each family's ability to deal with risk is different.

Maramba's noble class, despite having greater access to accumulating wealth through their socioeconomic capital, land, labour, and networks (Twikromo, 2008, p. 21), also faces greater challenges than others, particularly when their assets are disrupted. Losing assets means they lose their ability to provide for their families and servants. They are vulnerable to risks, especially when these disruptions become more frequent due to climate change, in the context of East Sumba, such as drought, flooding, landslides, cyclone, earthquakes, forest fire, locust pests, rodent pests, high tides and abrasion, and animal diseases.

2. Objective/Research Question

This paper aims to map existing community-based protection arrangements in the context of understanding existing adaptive climate protection and understanding how adaptive social protection can be achieved with or without an empowerment agenda. The research questions are:

1. Mapping of existing community-based protection arrangements (informal social protection) in NTT province selected region
2. Identify pathways of developing alternative protection to support ASP outlined based on the GEDSI group
3. Identify gaps and areas for improvement of ASP in empowering vulnerable groups.
4. Develop potential pathways of ASP that can be achieved with or without an empowerment agenda.

3. Literature Review

This part analyses the growing literature on adaptive social protection. The analysis finds several emerging themes:

3.1. Transformative impact and collective agency

There is still a limited resource on analysing the transformative impact of social protection, specifically in addressing the adaptive capacity of society in the face of disaster and climate-change risks (Kundo et al., 2023). Specifically, there is limited evidence on

transformative analysis in the implementation of informal social protection (Oppel, 2022, p. 408). There is also an emerging need for research to understand social factors, including social structure, norms, and beliefs (Della Guardia et al., 2022; Kundo et al., 2023). A call for right-based interventions and their impact is needed to analyse how ASP might address the vulnerability of people experiencing poverty (Davies et al., 2013, p. 44).

In addition, communal agency is an important aspect to be looked at, especially in terms of “ways of strengthening collective agency of marginalised groups and local institutions to effectively promote rights, equity, empowerment and social justice to reduce climate-induced vulnerability of marginalised groups sustainably. Such research would benefit from incorporating participatory approaches to understand better underlying factors that influence human resilience capacities and to measure resilience in social-ecological systems better” ([Kundo et al., 2024, p. 22]). Religions and indigenous belief systems also have their own practice in forming social capital, charity, and communal assistance and how this may affect climate change adaptation (Devereux & Getu, 2013, p. 287; Sattler et al., 2023, p. 6). The findings from Fitrinitia and Matsuyuki (2022, p. 9) also show a form of social capital in the implementation of PKH through:

“Its other activities — mentorship through family development sessions — are expected to improve the social interaction ability of PKH beneficiaries. Additionally, regular workshops provide beneficiaries the opportunity to interact with several people and organisations and participate in several collective actions, with these social networks expected to strengthen social capital. These results indicate that PKH especially generates a double impact on both financial and social capital. Effect on financial capital is a consequence of cash delivery. Whereas effect on social capital is expected from routine mentoring and workshops delivered during the family development sessions provided as companion programs of the cash transfer. Therefore, linking the main activity of cash transfer with such companion programs is effective in improving poor households' coping strategies for natural disasters.”

3.2. Inadequacy and beyond short-term

In addition to various targeting errors and interventions (Artur, 2022, p. 164), there is a growing call for acknowledgement of informal social protection due to the inadequacy and short-term focus of formal social protection. It is also widely known that most formal social protection mechanism neglects the existing component of informal social protection in the community, as mentioned by Devereux and Getu (2013, p. 288):

“Informal social protection is important because formal social protection has inadequate coverage, especially of people whose needs for social protection are greatest. In particular, formal social protection is largely confined to urban employees. However, informal social protection mechanisms do not necessarily reach all the poor and vulnerable, because participation is not free: “reciprocity, exchange and contributions are some of the factors that exclude the poorest of the poor from joining the schemes. For this reason, informal and formal social protection mechanisms complement each other, and should continue to do so. They cover similar groups of people and meet overlapping needs, but each fills gaps that the other cannot reach.”

However, it is important to note that mutual assistance also has barriers, and the system is prone to breakdown due to changes in society, as well as risks that hit all social classes, as further argued by Muiruri in Devereux and Getu (2013, p. 289):

“Traditional’ social protection in Africa was based on ‘social capital’— “the processes between people which establish networks, norms and social trust and facilitate coordination and cooperation for mutual benefit but are informed by long standing values of solidarity. However, these systems and mechanisms are breaking down under pressures of socioeconomic change, including urbanisation, where social capital among neighbours is generally weaker than that of villagers in rural areas. Nonetheless, Muiruri finds that, “Notions of solidarity and mutual help were strong in traditional African societies and, despite urbanisation and changes in the nature of the family, they still remain an important institution for social protection” in the informal settlements of Nairobi.”

3.3. Informal Social Protection (ISP)

ASP is surely closely related not only to formal social protection but also to informal social protection. In fact, it is crucial to analyse the existing informal social protection in order to align better and design a well-functioning and sustainable formal social protection, as argued by Calder and Tanhchareun (2014, p. 6):

- **Limitation**

Informal social protection is limited in both coverage and resources. It is also frequently based upon unequal social structures that reinforce poverty and vulnerability in the community. Thus, it is important to understand who is included and excluded from the existing informal social protection system. Formal social protection might better address social exclusion.

- **Harmonisation**

Informal social protection mechanisms picture the existing social relations and social networks in various contexts. In implementing a harmonious social protection mechanism that accommodates both formal and informal mechanisms, it is pertinent to understand and map the existing gaps in informal social protection in the community.

- **Social Cohesion**

Targeting error has been one of the most complex challenges in the implementation of formal social protection. It is important to understand that local citizens, arguably, can better comprehend who is the most vulnerable in their surroundings. Therefore, considering how informal social protection is targeted and implemented is essential. It can potentially aid the improvement of targeting accuracy in the formal social protection system and convey prospective social cohesion.

- **Prone to collapse**

Informal social protection may be incapable of functioning due to several reasons, such as:

- Prevalent poverty and inequality that limit reciprocity.

- Covariate shocks hit all members of the community, including the affluent community members.
- The transition towards a cash-based society and urbanisation areas may create a gap in how society operates between those who still adhere to the traditional way of living and those who migrate.
- Changing principles and customs in the contemporary economy may alter the way mutual support is given and received.

Furthermore, in analysing informal social protection, it is important to see the social structures created by social relations in a community, such as support from family, community, and other group members (Calder & Tanhchareun, 2014, p. 4). Despite a limited clear and comprehensive definition of informal social protection, Mumtaz (2022) manages to compile a working definition as:

“The set of informal private interventions by the family (extended and immediate), religious organizations, NGOs (local and international) and neighbourhood, friends, and village communities aimed not only for supporting the poor and more vulnerable members of the family for meeting their basic needs but also helping them to improve their risk administration and assisting them towards building their human capital by acquiring skill or technical training.”
(Mumtaz, 2022, p. 398)

Mumtaz analyses informal social protection through three main pillars of informal social assistance, informal social insurance, and informal labour market measure, following the definition of social protection from the World Bank, which sees social protection with protection, prevention, and promotion aspects (Mumtaz, 2022, p. 397). There are four main institutions utilised in the framework: family (immediate and extended), religious organisations, NGOs (local and international), and communities.

The concept can be seen in detail below:

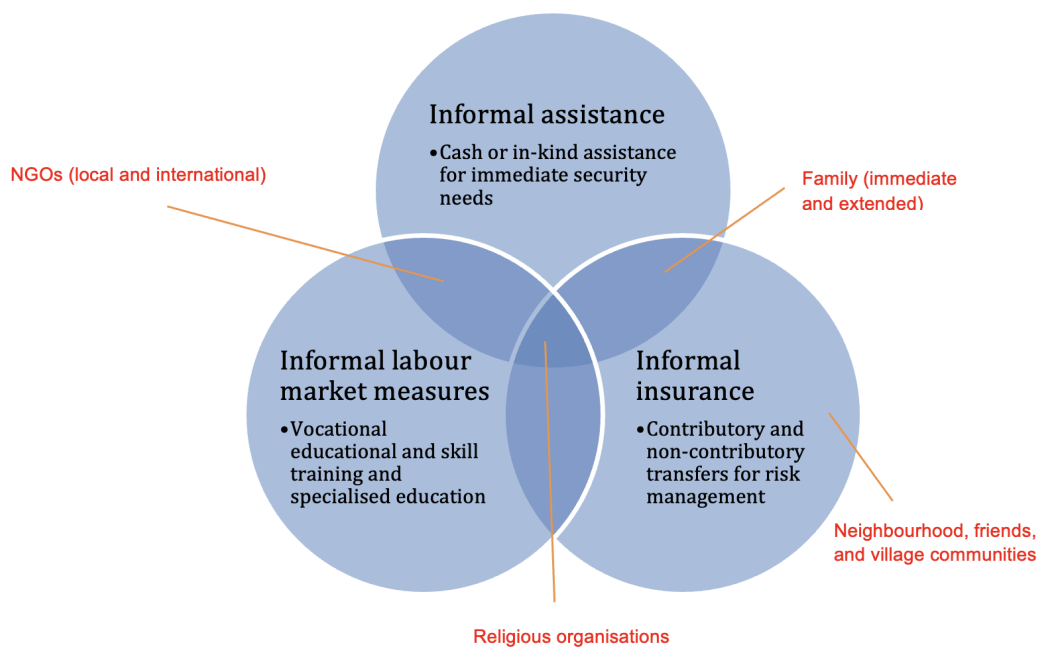


Figure 2. Three Main Pillars of Informal Social Protection
Source: Mumtaz, 2022, p. 397

Table 3. Components of Informal Social Protection

| Components of informal social protection | Definition | Usage |
|---|--|---|
| Informal social assistance | Assistance provided in cash and in kind through sources such as family (immediate and extended), religious organisations, and NGOs (local and international) to the households for meeting their consumption and immediate security needs. | Widely used for consumption smoothing and meeting the immediate security needs. |
| Informal social insurance | Informal risk management measures such as forming informal associations/societies, taking collective action, sending remittances and providing continuous support over a long period of time are undertaken by informal networks such as neighbourhood and village communities, family (immediate and extended) and religious organisations. | Largely used for managing health, income risks and disaster risk management. |
| Informal labour market measures | Provide vocational educational and skill training, specialised education, and financing small interest-free loans by NGOs (local and international) and religious organisations to the poor and vulnerable in society for the purpose of getting a job in the labour market or starting a business. | Primarily used for income generation or increasing employability in the job market. |

Source: Mumtaz, 2022, p. 399

This paper will utilise the type of institutions mentioned above as a starting point of analysis.

The institutions are:

1. Family (immediate and extended);
2. Faith-based organisations;
3. Local organisations;
4. Neighbourhood, friends, communities.

If remapped, the institutions can be categorised as follows:

Table 4. Institution Categorization

| No | Institutions | Informal social assistance | Informal social insurance | Informal labour market measures |
|-----------|-------------------------------------|-----------------------------------|----------------------------------|--|
| 1 | Family (immediate and extended) | x | x | |
| 2 | Faith-based organisations | x | x | x |
| 3 | Local organisations | x | | x |
| 4 | Neighbourhood, friends, communities | | x | |

In addition, this paper will use the transformative lens to analyse the role of informal social protection mechanisms in the adaptive social protection framework before updating the institution types and informal social protection map based on the empirical findings from the context of East Sumba. The following section will explain the chosen methods.

4. Methodology

4.1 Data Collection

- **Desk and Literature Review**

The study began with a comprehensive desk and literature review. This review covered information from various sources, including journals, reports, regulations, articles, books, documents, and other relevant online resources. The review topics include social protection, disaster risk reduction, and climate change adaptation. Further, the concept of adaptive social protection was also introduced, along with interlinkages between social protection, disaster risk reduction, and climate change adaptation.

- **Household Survey**

The household survey was conducted with about 300 participants in ten different villages in East Sumba. Multiple aspects were investigated through the household survey, including respondent and their family data, environmental and facilities conditions, social and economic conditions, respondent preparedness for disaster and climate change, and formal and informal social assistance and social security each respondent experienced.

Table 5. Household Survey Respondents

| No | Sub-district | Village | Sample |
|--------------|---------------------|---------------|------------|
| 1 | Kahaungu Eti | Kotak Kawau | 30 |
| 2 | Pandawai | Mau Bokul | 30 |
| 4 | Kambata Mapambuhang | Marada Mundi | 20 |
| 5 | Umalulu | Watu Hadang | 40 |
| 6 | Wula Waijelo | Lumbu Menggit | 30 |
| 7 | Tabundung | Tarimbang | 30 |
| 8 | Pinupahar | Wangga Mbewa | 20 |
| 9 | Haharu | Wunga | 20 |
| 10 | Nggaha Ori Angu | Tana Tuku | 30 |
| Total | | | 300 |

- **Key Informant Interviews**

The interviews were conducted with government officials in the East Sumba Regency. From the non-governmental side, interviews were conducted with private companies, community organisations, community groups, and individuals.

- **Focus Group Discussion through Transdisciplinary Workshop**

Focus Group Discussions (FGDs) were conducted as a transdisciplinary workshop. It consisted of three sessions with government officials, local scholars, non-governmental organisations, community organisations, academia, and people from the community.

Table 6. Key Informant Interviews Respondents and Transdisciplinary Workshops

| | |
|-----------------------|---|
| Government | Regional Research and Development Agency (Balitbangda) |
| | Social Affairs Agency (Dinsos) |
| | Regional Financial and Asset Management Agency |
| | Cooperative and SMEs Agency |
| | Agriculture and Food Agency |
| | Marine and Fisheries Agency |
| | Livestock Agency |
| | Regional Disaster Management Agency (BPBD) |
| | Housing, Settlement and Land Agency |
| | Women's Empowerment Child Protection and Population Control and Family Planning Agency (DP3AP2KB) |
| | Environmental Agency (DLH) |
| | Community Empowerment and Village Development Agency (DPMD) |
| | Manpower and transmigration Agency |
| Non-government | Pawnshop (Pegadaian) |
| | Amil Zakat National Agency (BAZNAS) |
| | Credit Union (CU) |
| | Cooperative Group |
| | Arisan group |
| | Loan Sharks |
| | WVI |
| | Individual |

- **Household Interviews**

Household interviews and participant observations were done in two selected villages, Mauliru and Tarimbang village.

Table 7. Household Interviews Respondents

| Village | Respondent | Identity |
|-----------|------------|----------------------------------|
| Tarimbang | R1 | Male, 51 years old |
| Tarimbang | R2 | Female, 46 years old (R1's wife) |

| Village | Respondent | Identity |
|-----------|------------|-------------------------------------|
| Tarimbang | R3 | Male, 57 years old |
| Tarimbang | R4 | Female, 54 years old |
| Tarimbang | R5 | Male, 57 years old |
| Tarimbang | R6 | Male, 44 years old |
| Tarimbang | R7 | Male, 41 years old |
| Tarimbang | R8 | Male, 38 years old |
| Mauliru | R9 | Male, 70-74 years old |
| Mauliru | R10 | Female, 70-80 years old (R9's wife) |
| Mauliru | R11 | Female, NA, (R9's child) |
| Mauliru | R12 | Male, NA, (R9's child) |
| Mauliru | R13 | Male, 65 years old |
| Mauliru | R14 | Female, NA, (R13's wife) |
| Mauliru | R15 | Female, 38 years old |
| Mauliru | R16 | Male, 63 years old |
| Mauliru | R17 | Female, 39 years old |

4.2 Data Analysis

Several methods were used to analyse the gathered data, as follows:

- **Content analysis**

The content analysis method was used to conduct a literature review on the concepts of social protection, disaster risk reduction, climate change adaptation, and adaptive social protection.

- **Coding method analysis**

After obtaining informed consent from participants, data was collected through audio recordings and field notes in the local Bahasa Indonesia language (primarily using the Kupang Melayu dialect). The data were transcribed and coded thematically for analysis. Coding method analysis was utilised for key informant interview transcripts using NVIVO.

5. Findings

5.1. Volatile lives for all social classes

“Yes. Everyone raised their hands in surrender. Everyone around Tarimbang was helpless”. – (A man from the noble class in Tarimbang Village) – (R1)

Located in a tropical savanna climate, the livelihood of most of the citizens in both villages are mainly subsistence farmers, livestock keepers, and fishermen. In Mauliru, a semi-urban area close to the district's capital, people can diversify their income with options such as trading, *ikat* weaving, vegetable trading, and selling *pece* (local alcoholic drinks). This is supported by the proximity to the markets and dense household dwellings, making it easier to trade and obtain daily income. Meanwhile, those who live in rural areas with difficult access to towns, such as Tarimbang, are mainly switching between farming and fishing, in addition to regular livestock keeping. Only a small case showed trading as an alternative option. The number of livestock owned also defines social and economic status, as animals play an important role in various principal ceremonies.

“Oh, if you raise livestock in Sumba, it's not only economic, it's a standing position. Someone will be prouder of having lots of livestock than having lots of land. If they have 100 hectares of land, they will stay quiet ... According to data, in East Sumba, the largest, there are at least 24,000 goats, 3,000 horses, 551 cows, and 769 buffalos.”

(Livestock Agency)

Q: So, Ibu, do you have chickens and pigs at home?

A: Yes, I have chicken. I also have pigs.

Q: What year did your 32 pigs die? Why did you keep so many livestock and not sell them before the disease came?

A: Well, we Sumbanese people, we have to keep pigs at home.

(R4)

It is imperative to examine the innate livelihood choices based on social class. As previously mentioned, there is a social hierarchy in the form of castes in East Sumbanese culture. *Maramba*, or the nobleman, sits at the highest caste, followed by *Kabihu*, or priest, in the middle class, and *Ata*, commoners, often regarded as helpers or slaves to the *Maramba*. In the interviews, the relationship is, however, quite subtle and often referred to as family or brotherhood rather than an impaired social structure.

In its patron culture, *Maramba* people are expected to be responsible for protecting their *Ata*. Over time, the practice has slowly vanished and is no longer practised as rigorously as it once was. Extremely volatile lives apply to the higher and lower castes, even worse for the noble families who own the most livestock.

Maramba, as the highest-class citizens, could fall into poverty in one generation or even in a short period once they lose livestock due to animal diseases such as Surra (caused by *Trypanosoma evansi*) and African Swine Fever (ASF). Researchers found that these phenomena are related to climate shocks, as highlighted by Benaissa et al. (2020, p. 8), “in the context of global climate change, trypanosomiasis, recognised as a re-emerging disease and a serious and economically important health issue with particular interest for Africa and Asia.” Furthermore, the research found ASF to be “directly associated with climate changes” as an effect of “the precipitation in the driest month” and the “annual mean temperature” (Tiwari et al., 2022, p. 1; Londres et al., 2023, p. 7). Research shows no vaccine exists to exterminate ASF;

therefore, improving biosafety procedures is presently the safest option for averting ASFV (Tiwari et al., 2022, p. 8). Furthermore, communities seem to have little understanding of why disasters happen and how to mitigate the risks, be anticipative, or find solutions. This is not only for the community but also for government officials.

The lack of budget also occurs in this area, with the local health department confirming these are crucial problems and have not yet been found. For instance, one of the reasons for the unavailability of vaccines for Surra disease is the lack of funding.

Q: Do we already have vaccines for ASF nationally, Pak?

A: Nationally or even internationally, there is no vaccine yet. A vaccine was found but when it was tested the results were still 50-50. So, the chance of recovery is 50%, the chance of dying is also 50%.

...

Q: Is the vaccine [for Surra] available and being disbursed, Pak?

A: We are still providing vaccines but there are difficulties in terms of funding. So, we often must cut funding because our district is struggling with the budget. The vaccine is limited. Funds are limited.

(Livestock Agency)

A household could severely fall into extreme poverty within days after the livestock died. One *Maramba* household even stopped contributing to the traditional ceremonies as they did not have anything to bring to the ceremonies.

Q: Since when did you stop keeping livestock?

A: This, it's been a long time since the Surra disease.

A: Buffalo. Wiped out. All died.

Q: What year was that?

A: 2016.

Q: How many died that year?

A: Dozens.

Q: Dozens of buffalo?

A: Yes, around 14 buffalos.

Q: Were they female or male?

A: Yes, female, male.

Q: So, since you lost your buffalo, did you feel you are poor?

A: Of course, I feel I am poor.

Q: Did you feel that?

A: Yes, for sure.

Q: What did you do then?

A: We could not eat the meat because they contracted diseases.

Q: Did you not know that there was a buffalo disease at that time?

A: Yes, we knew, It was not just us who were affected. Everyone who owned buffalo has suffered and lost all their buffalos.

Q: In this village?

A: Yes. Everyone raised their hands in surrender. Everyone around Tarimbang was helpless.

(R1)

This would bear a lot of pressure and shame, as the customary system is memorised, mostly written in books, through generations. One family could not save anything other than themselves and a couple of certificates once the flood attacked the village. The traditional book was also unfortunately swept away by the flood. However, when asked how they would remember and keep the notes of livestock and assets brought in their ceremonies by other families, the respondent answered that they could still remember and recall who comes and brings what, as this pattern has been internalised and used intergenerationally.

A: Yes, if there were quite a lot of piglets, we sold them. We only kept the big ones. We need to be prepared for the traditional ceremonies, like when someone dies. We can't stay still and be quiet. We must keep pigs. If it's a close family, we must bring pigs to the ceremony.

Q: Mama, do you have a traditional book too (custom books, records of donations received during traditional ceremonies)?

A: Flood has taken away ... Since the flood, I don't know any more books.

Q: So, Mama, you can't keep track of who has contributed?

A: That's it. I will try to remember the faces of those who came to my ceremony. We need to continue like this.

(R14)

However, the national social protection targeting mechanism for the social classes seems to be sourced nationally, mainly based on the proxy means test (PMT). Thus, any social class might receive government aid if they fit the targeting criteria. This can mean two things, the aid is addressed to the right recipients despite the social class, or there is also a possibility of targeting error when the noble class with abundant livestock but live in a traditional house without a toilet might still be targeted as impoverished.

"There is no appropriate standard for stating whether a person is poor or not. For example, the house is made of dirt floor because it is a traditional stilt house, but in the field there are 50 cows. Is that categorised as poor? Second, He built a nice traditional house, but he didn't have a toilet, he will be considered poor. Third, someone has a house with brick walls but he wasn't the one who built it. It was his son who worked in Hong Kong who sent the money to build the house. But the father is actually poor."

(Livestock Agency)

5.2. Informal Social Protection Institutions

Since all classes are prone to poverty, this paper will further analyse the existing institutions that provide informal social protection for all classes in the East Sumba context.

From the household survey, the data shows that despite 95.7% of respondents not having emergency funds, 79.7% acknowledge that they receive help from their social relations when facing financial adversity. Family stands as the first channel of aid (76%), while help from communities is the second at 17.3%, followed by extended family (6.6%). The assistants usually include food staples and money. A similar composition of help also applies when respondents

are in the face of disasters. However, it is worth noting that the percentage falls by 21%, as only 58.7% of respondents confess that they have received aid from their social relations during disasters, while 41.3% did not receive any aid. A prevalent theme emerges in respondents' motivation to seek assistance, mainly to cover basic needs, mostly food and children's education.

Despite the significant proportion of help coming from social relations, the majority of respondents (77.9%) mention that they only occasionally receive aid (55.2%) or seldom receive aid from social relations (22.7%). This stark reality highlights the challenges faced by the East Sumba community, where assistance from relatives or communities is not always available, accessible, or adequate. This has been supported by the data that shows that 84.6% respondents say that the amount aid is ranging from small to medium, even though the majority (91.7%) acknowledges that the assistance is appreciated and helpful.

Further from the qualitative interviews, the data shows the nuance of various existing mutual supports and institutions sourced from social relations in the community, listed alphabetically below. In times of crisis, poor households choose to borrow from relatives and neighbours, sell their assets, or change the pattern of food consumption. The table also shows whether the institution or assistance type is inclusive and specifically designed to accommodate the needs based on gender and disability.

Q: What do you give your children to eat now during this season?

A: If there is corn or sweet potatoes, we buy them at the market. If we can't sell ikat weaving, well, then we just eat those. Where else can we look for rice? If the dam is repaired, we won't complain as we can plant rice paddy as the water continues to flow smoothly. For two days we didn't eat, there was no rice, we had to cut bananas to give to the children. Since March, there has been a real crisis, we haven't gotten any money.

(R16, R17)

The table also shows whether the institution or assistance type is inclusive and specifically designed to accommodate the needs based on gender and disability.

Table 8. Existing Mutual Supports and Institutions sourced from Social Relations In The CommunitySource: *Compiled by Authors, 2024.*

| NO | Institution/type of protection | Examples | Specific intervention based on genders | Specific intervention based on disabilities |
|----|---|--|--|---|
| 1 | Adat: Cost-sharing for traditional burial ceremony | Mutual reciprocity in bringing livestock, ikat weaving, and other needs for the ceremony. Contribution is written in a book. | No | No |
| 2 | Adat: Cost-sharing for traditional wedding ceremonies | Mutual reciprocity in bringing livestock, ikat weaving, and other needs for the ceremony. Sometimes mentioned as “arisan” too, in terms of the rotating scheme. Contribution is written in a book. | No | No |
| 3 | Adat: Kabihu support (clan-based) | Mutual reciprocity in one clan (Kabihu) | No | No |
| 4 | Adat: Maramba-Ata relationships | Patronage system based on caste. Slowly vanished in the modern society of Sumba. Mostly appears during traditional ceremonies in the form of seating and food arrangement and not too visible anymore in the daily lives. Marambas have protection responsibilities toward their atas. | No | No |
| 5 | Aid from NGOs | In the form of cash transfers, in-kind, training, capacity buildings, etc. | Yes | Yes |
| 6 | Arisan: Area-based (rotate saving association) | Rotating saving scheme based on geographical location, sometimes overlapping with clan-based relations | No | No |
| 7 | Arisan: Clan-based (rotate saving association) | Rotating saving scheme based on clan or tribes (Bataknese Arisan, etc.) | No | No |
| 8 | Arisan: other types | Rotating saving scheme based on other relationships such as friendships | No | No |

| | | | | |
|----|---|---|-----|-----|
| 9 | Communal vigil during sickness in the hospital | Emotional support during difficult times. Relatives (5-10 people) would leave their jobs and join the family waiting for the sick in the hospital usually located in the capital of the district for days and weeks. They would stay in relatives' houses nearby. | No | No |
| 10 | Credit Union or cooperative | Semi informal social protection providing services such as saving, loan, insurance, financial management training. The access is decided based on memberships and willingness to contribute. | No | No |
| 11 | Diakonia fund for vulnerable groups from church | Church programs in helping vulnerable groups such as: widowers, women-headed household, orphans, people with disability | Yes | Yes |
| 12 | Education sponsorship | Support for education from other family members (siblings, in-laws, uncles/aunts, etc.) | No | No |
| 13 | Farmers group | Groups for farmers in a specific geographical area, usually planting similar agricultural products. Mostly created by the agricultural department to receive assistance but can function in other settings too. | No | No |
| 14 | Fishermen groups | Groups for fishermen in a specific geographical area, usually with the same type of livelihood. Mostly created by the fishery department in order to receive assistance but can function in other settings too. | No | No |
| 15 | Gifts or donations during religious holidays from local organisations/communities | Done by local societies, local arisan groups, local organisations for general audience (sometimes based on the religious holidays type) | No | No |
| 16 | Ikat weaving as collateral (pawnshops) | Ikat weaving in Sumba still hold value and the price range can be estimated based on the colouring technique, size, and quality | No | No |

| | | | | |
|----|--|--|----|----|
| 17 | Ikat weaving groups | Weaver's groups usually made for receiving orders, marketing, trading, or as administration requirements in receiving assistance from the local SMEs Department | No | No |
| 18 | Infak and Alm (sedekah) | Provided generally in the Muslim community without specific criteria | No | No |
| 19 | Labour-sharing: agriculture | Mutual sharing of labour in agricultural settings, usually during planting or harvesting season. Labour sharing is also done for addressing the issue of pests in the farm, such as locusts. Usually done by alternate/rotating system | No | No |
| 20 | Labour-sharing: cooking or butchering in ceremonial events | Mutual sharing of labour in ceremonial events, with roles such as cooking, serving, butchering, cleaning, etc. Usually done by alternate/rotating system | No | No |
| 21 | Labour-sharing: fishing | Mutual sharing of labour in fishing settings, usually during planting or harvesting season. Usually done by alternate/rotating system | No | No |
| 22 | Loan from local moneylenders | Fast disbursement, high interest (around 20%), often expected to be paid back daily, or weekly. Generally, no collateral needed and built on based on trust and familiarity. | No | No |
| 23 | Loan from shops | Shops located in the neighbourhood sometimes allow their customers to take goods home and pay later when they have money. | No | No |
| 24 | Loan write-off after death (provided by credit union) | Debt forgiveness and not being charged into the heirs/successors | No | No |

| | | | | |
|----|---|--|----|----|
| 25 | Lodging for students who are members immediate or extended families | As schools and universities often are located in the capital or city, many villagers have to send their children to school far away from home. Often the children will stay with their relatives in the city, usually providing labour for the household chores. | | |
| 26 | Mandara | Traditional barter mechanism within a clan, usually done during harvesting seasons with a specific rules, regulations, and ceremonial steps | No | No |
| 27 | Pawnshops | State-owned pawnbroker. Collateral usually in the form gold or ikat weaving | No | No |
| 28 | Pooled fund from parental committee to pay for additional temporary teachers in schools | Informal pooled fund mechanism to support schools and teachers in delivering their duties | No | No |
| 29 | Pooled-fund insurance for burial (provided by credit union) | A small monthly contribution by the member of credit union/cooperatives for bereavement/burial purposes. Usually mentioned as a solidarity fund as the family/heir of the member will receive the fund on the passing of the registered member. | No | No |
| 30 | Pooled-fund insurance for health (provided by credit union) | A small monthly contribution by the member of credit union/cooperatives for health purposes. Usually mentioned as solidarity fund and can be claimed once member is sick (usually for in-patients scheme) | No | No |
| 31 | Remittance/support from children | Informal support from children to parents or immediate family. Sometimes provided to extended families as well | No | No |
| 32 | Sharing food (rice, corn or fish) | Usually done by neighbouring communities, which are also sometimes overlapping with clan-based sharing | No | No |

| | | | | |
|----|--|---|-----|-----|
| 33 | Small barter | Related to Mandara but done in a lighter manner, flexible in time, and items. Mostly still done based on kinship relations. Items bartered such as: rice from farmers communities with livestock from pastoralist communities, or vice versa. | No | No |
| 34 | Support from in-laws | Usually done for women headed households. In-laws from father's side (or mother's side as well) would take turns in supporting the needs of the children, mainly educational expenses. | No | No |
| 35 | Unpaid extra voluntary effort from TAGANA (Taruna Siaga Bencana) or social volunteers managed by social department | Service during emergency and post-natural disasters usually in the form of public kitchens, etc. | Yes | Yes |
| 36 | Zakat maal | Provided in the Muslim community based on 8 criteria the needy (fakir), the poor, the amil (people who administer the zakat), the converts, the fisabilillah (people who are on their way and then need help), gharim (people who borrow for their daily needs), slaves, and people who struggle in the way of Allah such as Al-Quran teachers. | Yes | Yes |

These categories will be regrouped into four main institution types based on the East Sumba context: Kinship, faith-based organisations, local organisations/arrangements, and semi-formal organisations. The following section will analyse each type of institution in detail.

Family and kinship support

From the survey, most respondents recognise that they have close family (63.3%) and extended family (20%) who live nearby (88.6%), out of town (10.2%), or out of country (1.3%). Their families' livelihood is mainly in agriculture as farmers, employees of private sectors, and work in service. 60.8% of the respondents say that they received assistance from their family in the form of money, food, and various goods. It is worth noting also that in a crisis, respondents' coping mechanisms are borrowing money (21.6%), conducting barter of goods (20.5%), and accessing the pawnshop (16.8%). Regarding those who access loans, almost a quarter (23.7%) of them retrieve loans from their family or neighbours for food consumption, education, and business capital.

There is quite a strong presence of kinship relationships in assisting in adverse situations. Based on the more in-depth interviews, several forms and patterns of kinship assistance of Kabihu (clan), especially the systems that are embedded in the tradition and customs (adat), such as **Maramba-Ata patronage relationship** and **Kabihu (clan-based)** support. There is, supposedly, the support provided by the noble class, Maramba, to the commoners, Ata, in traditional East Sumbanese lives. However, due to prevalent poverty, covariate shocks affecting all classes, and a change in economic society, traditional guardianship has been slowly eroded. It seems that informal social protection from existing social structure, nowadays, is quite unreliable, perhaps showing a stark difference from the old times.

“In Tarimbang we don't have different status anymore. There is still indeed Maramba status and Ata status but our individualism is not so strong anymore. It has started to fade because when it comes to Maramba and Ata relations even the plate has to be different, the drinking glass has to be different. But, now in Tarimbang we all use the same plates and drinking glass. Whether we are maramba or ata, if we drink from beaker, everyone will drink from beaker, if we drink from cups, everyone will drink from cup.”

(R7)

Another practice eroding is **Mandara**, or bartering basic needs, such as crops, livestock, or both. In the past, relatives went from one village to another to request that they return agricultural crops in the same manner at another time. Harvest time typically sees the practice of Mandara, involving several specific steps and dedicated barns. This highlights the reciprocity systems built in Sumbanese culture. Most respondents acknowledge they rarely observe the practice in current times.

“Currently, the mandara in our village has decreased because there is a lot of assistance. Sumbanese cultural traditions drain a lot of money and the village has provided cash assistance to maintain the community's economy.”

(Head of Lumbu Menggigit Village)

Despite this, some evidence suggests barter persists on a small scale, often in a less strict manner.

Q: There used to be something called Mandara. Is Mandara still practised here?

A: If we hear that there is a family with good income then it is possible.

Q: How much did you take from there?

A: It depends on what they give us. We can't determine.

Q: When was the last time you did Mandara with your relatives?

A: Not this year.

Q: Last year?

A: Last year, by chance. There was a family who could.

Q: 2022?

A: Yes.

Q: What did you barter?

A: Rice paddy.

Q: How much?

A: 3 tin cups.

Q: Have you returned it yet?

A: Because it's a family, we do not have the term of returning. We just complement each other.

Q: Oh, I see. Are they in one kabihu (clan) or different kabihu with you?

A: Different.

(R1)

Q: So, do you usually share your catch of fish with him or not?

A: Sometimes, when he's in his village we will give him food. He lives in Waingapu.

(R6)

Other forms of sharing: cost and labour

However, other forms of **cost-sharing** and mutual aid for two of the most important ceremonies in East Sumba, **funerals and weddings**, are still quite strongly present. Families would bring resources to each other's ceremony as a mutual system, in the form of livestock, *ikat* weaving, jewellery, and other things important in the rite. This process is well-documented in a book, with the purpose that the household who receives it will be able to repay it in the giver's ceremony in the future. Some also mentioned this as an **arisan adat** due to the nature of rotating funds/savings. This process acts as a provision and protection for the clan members.

Q: How is the family relationship here? How do people help each other if our relatives are in difficult times according to the local culture?

A: If we have reserved assets then we will support and help each other. But, if the family does not have anything left, what can we do?

Q: So, it is impactful. If one does not bring livestock to a traditional ceremony, then maybe one can help and share the labour?

A: Sometimes if it is the event of your in-laws or close neighbours, then you have to bring livestock.

Q: Is it a must?

A: Yes, whatever it takes you must bring it.

(R3)

“Yes, indeed culture has positive and negative sides, the culture was created by our ancestors under the conditions of the situation at that time, we cannot use the culture they created in the conditions at that time now.

“Indeed, I think for NTT culture, for those who grieve, we help the tents, we help everything, those who grieve just cry, other needs are helped by the community. That's a good one. But as time goes by, the world changes, there are also cultures that need to be eliminated and not maintained, because the culture of our ancestors was different from our culture. Like, gotong royong (mutual cooperation) is the one we need to maintain, but if it is related to bringing pigs, it can be abolished/eliminated, to provide convenience.

The cost of getting married is not small. Belis. I have a friend, who was asked by his wife's family, 35 animals, a combination of horses and cows, imagine they had to borrow more than 100 million and 35 animals. Some were bought by themselves; some were helped by the family. So, for example, when his uncle helps him, when his uncle has an event, he is obliged to return it to his uncle later. And, I think this culture of bringing so many animals to the event was because our ancestors used to have lots of animals, now with climate change, animals are sick, there aren't as many animals as before, that's why this culture has to change. We need to adopt other people's cultures to be able to adapt and improve.”

(Sangosay Credit Union)

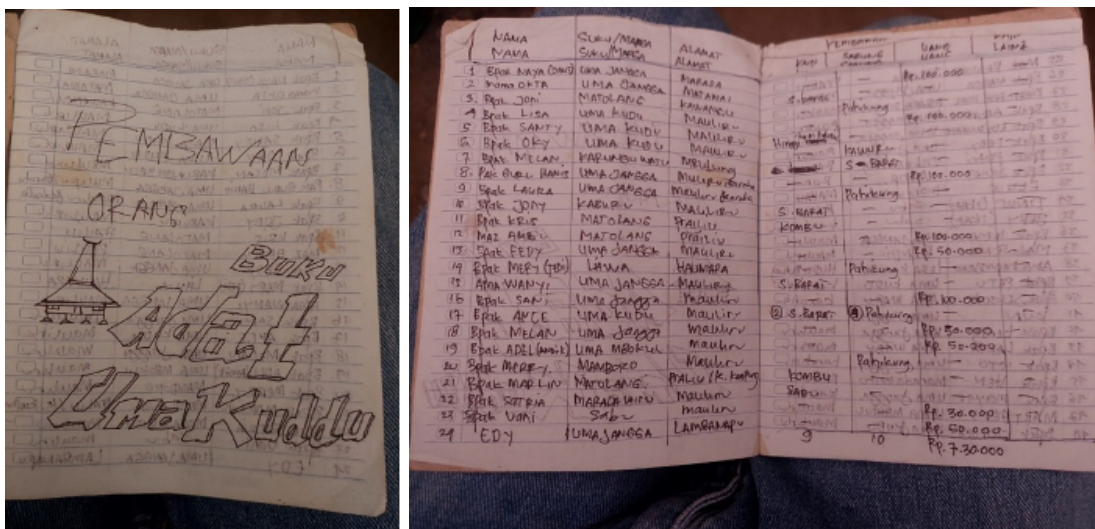


Figure 3. Photos of a Book Written All Goods Brought to Traditional Ceremonies by Relatives

In addition, **labour-sharing in traditional ceremonies** is also counted as a contribution in these events, where men are mainly responsible for tasks such as equipment preparation and butchering the livestock. At the same time, women are mainly responsible for cooking in the temporary public kitchen, serving, and cleaning. Other than general tasks, during funeral ceremonies, most families and communities commonly would also mourn together and keep

watch of the family. This has become an opportunity to contribute to those who are in extreme poverty and have no assets or livestock to bring.

Q: So, what will you do if there are relatives who hold traditional ceremonies?

A1: We give up. We do not have any livestock anymore.

A2: For example [in traditional ceremonies], when people ask for pigs, we should bring pigs.

A1: Where can we get it? We don't have pigs anymore.

Q: So, in local tradition, if there are relatives hold marriage ceremony, or funeral

A1: Yes, it's the custom here. If only we have, but if we don't have anything like now because no animals anymore. For example, just recently, my two relatives held funeral ceremonies, I just could fold my hands. I could bring just my labour, because we don't have livestock.

Q: Did they understand that?

A1: Yes, they understood.

Q: Because all the children are also still at school.

A1: Yes.

(R1)

Labour-sharing is prevalent in traditional ceremonies and daily livelihood activities, such as **agricultural settings or fishery**. Kin members commonly help each other, among other times, in the two most laborious agricultural phases: planting and harvesting. The system is coordinated in a rotational manner, where each member of the kin helps work in the other fields once the time comes. This mutual reciprocity eases the burden of paying extra labour and saves productive time for other work.

"When the regent instructed one day of holiday for everyone in the district to catch the locusts together, it built people's enthusiasm and drove attention to the environment issues. In 2022, the impacted areas of locust pests were around 3,000 hectares. In 2023, there was no report of field loss. Based on the mapping, we are at around 0% of no locust found. Even though last year it was very bad, especially when it rained and stopped, it was the moment for hatching the eggs."

(Agriculture and Food Agency)

Meanwhile, in fisheries, fishermen would share their resources, from fishing tools and boats to labour. For those who do not own the boat, they will share their catch of the day with the boat owner. The fishermen will share the catch with other households in their *kabihu* (clan) who are not able to go far in the sea. Despite being in proximity to the sea, the villagers learnt the seafaring skills in Tarimbang. Most fishermen would catch the fish with simple fishing rods on a wooden canoe. However, those who are more trained through time, mainly commoners, and can access bigger ships may be able to fish farther than the coastline, thus more accustomed to sea waves. Meanwhile, noble families, even though they have fallen into poverty, are sometimes restrained with seasick symptoms and thus cannot make fishing one of their main livelihoods.

Q: Sir, do you go fishing with people who have ketinting (boat)?

A: I usually join my friends who have boats. We left at 5 and returned at 6 in the morning. I don't have my own boat so that's why I joined with my friends. If I catch 5 natok (a hook of around 15 fishes), I will pay him by giving him 1 natok.

(R8)

Q: Sir, who taught you to do fishing?

A: I, well, we observed who have good experiences. So, I could learn how to do it. After I know how, then I could do it by ourselves. So, we made a wooden boat, and invited friends to join us because we know how to go fishing.

Q: So, Rp3 million is your net income? Rp500,000 each time you go fishing? If it is a gross income, how much should you share between your friends?

A: Around Rp1,000,000. I feel pity for my friends too. They worked hard and got tired too so I shared it with them.

(R5)

Physical presence, thus possibly providing emotional support, is seen not only during economic activities but also through difficult times such as illness. Some respondents were in Waingapu, the district's capital, supporting a hospitalised extended family member by holding some sort of **communal vigils** where they would wait in standby mode for any possible upcoming needs. Approximately 5-7 working adults, mostly men, left their income-generating jobs for days to support the families going through difficult times. In Waingapu, they stayed with relatives who provided everyone with housing and food, which was regarded as a standard practice in mutual support from family. Housing and food will never be a problem when travelling to Sumbanese, especially if they belong to the same clan. This would also apply if families from the city come to visit the villages as rest assured that they will always provide accommodation and food.

In the topic of providing accommodation, this practice is also common among students. As most advanced schools and universities are located in the capital or other cities and islands, family members usually provide lodging for the children who belong to their clan. This has helped children continue their education and not drop out of school due to distance and difficulty in access. Commonly, these children will, in return, help with household chores in the house. Sometimes, the children who migrate for education or work and stay with families would be regarded as official members of the family.

Q: Sir, how many children do you have?

A: Three.

Q: They are all adults?

A2: There are four children.

Q: Where are they?

A3: Yes, she is a child of a relative. So, we counted four with her. My father raised her so she sees him as her biological parent.

Q: So, we count all four as children, or maybe five children?

A: Yes, maybe five, or even six. There is one more, but that one is still away celebrating Christmas at another place.

(R9, R11, R12)

Q: Sir, how many children do you have at home?

A: Well, actually, for me and my wife, we are a family of four. But, as a Sumbanese we have relatives, so we are in total a dozen.

Q: *Well, because, sir you are categorised as well-off*

A: *Hahahaha*

Q: *So, you have many children of relatives who live with you. How are your children now?*

A: *My children work at the hospital now*

Q: *They are all nurses?*

A: *Yes, two nurses.*

(R3)

In addition to housing support, **education sponsorship** is also predominant among families. A better-off household usually helps pay the education fee of the less advantaged households, especially those who are orphans. A widower with three school-age kids, seeing all her children in school, even went to the main island of Java to pursue further education, with support from her in-laws.

Q: *So, for buying soap and other basic needs you will buy for yourself, Mam? So you are doing your own business.*

A: *Yes, I work for it myself.*

Q: *Only for children's education then you will ask for help?*

A: *Well, my in-laws saw the condition themselves. I did not ask for help. Even they pay for my other child who goes to university, other than my other two daughters. I said to my in-laws that they don't have to do this as they also have their own problems. But, my in-laws told me that if my children's father is still alive then they would never be neglected. They would also be in university. My brother, Umbu, in Malang told me that my brother-in-law, who is a teacher, wanted to send my daughter to study at a university in Malang (a city in Java island). I said no they don't have to let her work on the field helping his uncles back in our village. My brother-in-law told me no, he said why don't you send your daughter to school? I told him, maybe she can go to a nearby university here, UNWINA. He said, not we will send her to Malang to study public accountancy. So, I said yes. Even if I said no, they will not agree, they want my children to go to university ... That's why I say I am grateful because my husband's family still pay attention and care for my life. As a human, I can't provide for my children. My in-laws are caring towards my children, they take care of my children, they raise them too. They take care of me too; they send me money. There are three siblings, my husband, and one uncle in the village. If they get some money, they will share the money with me, and with my children.*

(R4)

This, unfortunately, excluded the widower from the formal social protection system, as she is seen as capable due to the indirect aid she received from the in-laws. This is another phenomenon of crowding out. Crowding out has sadly not only been seen in this practice but there is also a case of exclusion of elderly parents from the formal social protection systems because they are deemed to be supported by one of their children who has got a job. Sometimes, in cases like these, children who have gotten married and then moved out of the house or migrated to different cities and countries still bear the burden of supporting their parents. Exclusion errors can also happen when the parents are seen as better off due to their children's success. The process by which families receive support remains unclear. Support

from children to parents usually utilises methods of remittances, purchasing basic household needs, and paying bills, among others.

Q: *So, your daughter is now a contract civil-servant (PPPK), sir?*

A: Yes.

Q: *So, she is a teacher at?*

A4: *At the Elementary School.*

Q: *Being a PPPK means she gets a good salary too, sir. How much is her salary?*

A: *Rp3 million.*

Q: *Right, Rp3 million. So, Mam, how much do you get approximately? How much do you get from your daughter?*

A3: *Nothing.*

A1: *She does not buy us something but she buys the needs in our house .*

Q: *Do you get maybe around Rp1 million?*

A3: *She covers all the basic needs in the house.*

Q: *Currently?*

A2: Yes.

Q: *Ohh, I see. Oh, that's how we count it. Sir, if you are sick, or, Mam, if you are sick, where do you usually go?*

A2: *My daughter will take us.*

Q: *But, you don't pay for health expenses right?*

A3: *No, we have the BPJS insurance (national insurance).*

Q: *BPJS insurance. The Indonesian health card (free insurance from the government), right?*

A2: Yes.

(R9, R10, R11, R12)

Faith-based organisations

Furthermore, based on the household survey, the data shows that the religion of respondents is mostly Christian protestant (74.7%), followed by Marapu (13%), Catholic (11.3%), and Islam (1%). In terms of participating in religious activities, 79.1% of respondents tend to actively participate with a frequency ranging from once a week, once a month, to more than once a month. It shows that East Sumba communities are keenly engaging with local faith-based organisations. Thus, it is important to analyse the role of religious organisations in relation to informal social protection.

In the qualitative interviews done with the local, biggest church congregation, Sumba Christian Church (*Gereja Kristen Sumba*/GKS), it is known that there is a programme called **Diakonia** that provides social assistance to vulnerable groups such as widowers, women-headed households, orphans, and people with disability. However, there is no specific programme dedicated to disaster relief. The aid usually goes naturally with the collective action of the congregation. In addition, the scope is quite limited. In one church congregation (usually located in a sub-district or a village), approximately only 30 to 50 people are being covered by the Diakonia fund, or about 1% of the total congregation.

“But in every congregation or every church there are members of the diaconia. Diaconia members include, for example, widows, widowers, and also those with disabilities, orphans, who are the targets of our service. Yes, if you want to say that, there are almost dozens in every congregation. Yes, there could be dozens, up to 30 or 50, just multiply it, sir, by the number of existing congregations. The current number of congregations is 267, all over Sumba.”

(Sumba Christian Church (GKS) Representative)

On the other hand, BAZNAS (Amil Zakat National Agency), a non-structural government institution, receives and distributes **zakat, infak and alms (sedekah)** to people in need based on Islamic values. Zakat is an assistance targeted towards the Muslim community based on eight criteria, such as the needy (fakir), the poor, the amil (people who administer the zakat), the converts, the *fisabilillah* (people who are on their way and then need help), *gharim* (people who borrow for their daily needs), slaves, and people who work in the way of Allah such as Al-Quran teachers. Meanwhile, *infak* and *alm (sedekah)* are more general within the Muslim community without any specific criteria.

A repeating pattern found in the GKS congregation is also shown in BAZNAS. Even though these faith-based organisations have nearly ideal and undisputed criteria and targeting mechanisms, the coverage and the aid are relatively small compared to the population and the emerging needs. The social assistance administered by BAZNAS covers approximately 100 - 120 households in the whole district of East Sumba, with the population of Muslim people amounting to more than 18,000 people. This means the programme covers around 0.5% of the local Muslim congregation. Each household, on average, receives cash of IDR 300,000 per month. In the face of disaster, such as the Seroja Cyclone in 2021, BAZNAS, for example, managed to distribute aid in the form of bamboo slats and tin roofs to only three impacted households. It was confirmed that the limited amount of aid is caused by inadequate funding, mainly sourced from donation boxes placed in mosques.

Q: OK, sir, if I may know, was there a change in the number of recipients and the number of benefits when the Seroja cyclone happened yesterday, sir? Because the situation is special after a disaster?

A: Yes, that means, as we said earlier, we have been operating only for three years, right? At that time, yes, the number was still large because we no longer focused on the poor but everyone who was affected. It means, maybe those who affected still have income but because of the disaster they might need assistance. Yes, if I'm not mistaken, there were 2 or 3 families that we helped with in-kind, such as tin roofs and bamboo slate. Tin roofs and bamboo slate to cover the house. This is related to our limited funds because our funds come from community donations and charity boxes that we leave in mosques and Muslim shops. And the total donation to date is still very low, not much, that's why our program is adjusted to the existing funds.

(BAZNAS)

When talking about targeting, BAZNAS highlights an important perspective they hold regarding being a recipient (*muzzaqi*) and a giver (*mustahik*). This perspective helps target the programme to those who are really poor and reduces jealousy among congregations, as the norm

encourages someone to act as a giver to those in need, when one is able, rather than expecting to always receive.

"Yes, in Islam there are the terms muzzaqi and mustahik. Mustahik is the person who has the right to receive, muzzaqi is the one who gives. So we hope that with the help we provide, in the future that person will no longer receive but give. That's why we provide education and assistance through visitation and so on." (BAZNAS)

In addition to these two institutions, other streams of donations and gifts related to faith or religious ceremonies are also found in local informal associations, such as clan-based *Arisan* (rotating saving) groups. These groups utilise the moment of religious holidays such as Christmas or Easter to gather donations from the members, mainly in-kind, and share with people who might need it. The motivation for sharing is mainly based on the givers' internal values and personal faith. However, the recipients are not always limited to a specific faith or beliefs; they are universal.

Q: OK, does that mean, for example, are there other social or economic problems experienced by arisan members?

A: We sometimes feel like yes there are, between us nomads [Bataknese is a tribe from Sumatra and not originally from Sumba], but not just us, the local Sumbanese too. This Christmas or Easter, we collect rice or money, like yesterday, we collected tonnes of rice in the less developed village, such as the need to rebuild a church. We donate from our families and ask from donors who have worked in East Sumba in the past, that's us. So, like last Easter, we brought several tons of rice to Lewa to help.

Q: Okay, Grandma, who coordinated and who distributed the rice?

A: For that case, it is the chairman, we'll just send whatsapp messages. Even if there's no rice, we'll collect the money and give it to the less fortunate people. We'll also look at churches with unfinished buildings.

Q: So the aid was taken to the church, right?

A: Yes, through the church, but it was intended for the community.

Q: OK, so that means the community is the member of the church congregation.

A: Yes, but not only the congregation, there may be Muslims too. So, the aid was distributed through the church. It was targeted for everyone in the community.

Q: OK. That means society as a whole, not just members of the congregation, right? So there are Muslims and others too?

A: Yes, the priest usually already has the list of names who are in need in that community.

(Batak Arisan Group)

Neighbourhoods/communities

The household survey shows that the majority of respondents (79.4%) agree that they can depend on their neighbours during a crisis. Regarding social activities, 74% tend to actively engage in social activities, meetings, or celebrations with their communities outside of their own clan/family. The meetings range from community, sub-village, and village meetings to religious activities. There is also limited knowledge of, and perhaps the impact of, social assistance managed independently by local communities. Only 10.3% of respondents are aware of this

type of aid scheme, usually distributed in the form of money, food, livestock, and house renovations. Respondents testified that the community-based assistance is usually managed by and within the farmer's groups, *kasih* group, and village government. The target beneficiaries are mainly the impoverished and people aged 65 or older or those who might need it.

Further explored through qualitative interviews, several community groups in East Sumba provide assistance and reciprocity, such as *arisan* (rotate saving informal association). In addition to economic purposes, the use of *arisan* is mainly for getting closer to each other. From the interviews, there are at least three types of *Arisan*. First, *arisan* is formed based on geographical area. People living nearby or from the same area tend to gather and bond through *arisan*. Second, *arisan* that is formed through kinship. Extended family members often agree to meet up at a specific time and add the component of rotating savings to the meetings. Third, *arisan* is formed through friendships or other commonalities.

“Yes, so our gathering started from when a family member or relative passed away in public hospitals, or private hospitals. Also nowadays, we would spontaneously come to the hospital when we received the information from the family. Our gathering is based on the same place of where we originally come from, for example our gathering is named Wula Waijelu Family Solidarity ... And then, another thing, because we are all busy working here in the capital, so it is very rare to meet each other even though we are related by blood. So, with this gathering, at least we could meet once a month. Then, so that we don't only gather and sit together, we thought that every month we could start Arisan (rotate saving).”

(Wula Waijelu Arisan Group)

Other than *arisan*, other types of groups are formed in the neighbourhood. Some of the evidence that is evident from the data collection process is from livelihood-based community groups, such as **women's ikat weaver groups, farmer's groups, and fishermen's groups**. These groups are usually created for economic reasons, such as receiving collective orders, collective marketing, collective trading, and labour-sharing, as well as for administrative reasons, such as fulfilling the basic requirement of receiving assistance from the local government. Usually, local government targets livelihood assistance in the form of facilities, tools, or training that should be utilised collectively within a group of people in the community.

Q: This cooperative, is this a weaving cooperative, right? Are there also agricultural cooperatives and livestock cooperatives?

A: There are farmer groups, but not routine like a cooperative. They only gather once there is an agriculture venture. It is not like us; we have a regular meeting each month.

(Weaving Cooperative Group)

The survey shows that neighbours are households' second resort to getting assistance, after immediate family, when experiencing crises and disasters. People tend to go to their neighbours to fulfil their urgent needs. Although the traditional *mandara* custom of barter has been diminished in recent years, **small acts of barter** still can be found in the neighbourhood settings. One story describes a family facing hunger who would approach a nearby neighbour,

possibly with familial ties, to request a few cups of rice. This is not considered a loan, but they expect reciprocity in the future. In addition, fishermen would share their abundant catch of the day with the nearby neighbours.

Q: Have you ever experienced no food at home, sir?

A: Yes, two years ago.

Q: When was that? Which month?

A: January.

Q: So how did you manage?

A: I could only ask my relatives for help.

Q: How much did they give?

A: Around 5 kilograms [of rice].

Q: How long does 5 kilograms last?

A: At least 2 days, in addition to borrowing money from relatives. But, we don't have to return it.

Q: So, you didn't have to return it? They didn't ask for the money?

A: Yes, no. It is like we complement each other. It is only rice that we did not have to return if we asked for 5 kilograms. But for the money we paid back, sir.

A: Yes No. The terms complement each other. If we don't return the rice, if we ask for 5 kilos, the money will be returned, sir.

(R8)

In terms of getting access to resources from nearby neighbours, a particular role is emerging, namely **moneylenders**. The survey data confirmed that households would resort to taking out loans from their family or neighbours as their third option, after cooperatives and banks. These moneylenders, sometimes negatively associated with the word loan shark because of their high-interest rate, would hand out loans to people they are familiar with, including, or especially, their neighbours. The interviews show various motivations and patterns of this practice of lending money. One moneylender would give out loans only to those he knows well, specifically those who live or operate in the place he would operate or work, such as those who trade in the nearby markets and have stalls in the markets.

Q: What kind of collateral do you need if people want to borrow money from you, sir? Or, is there no collateral needed?

A: I don't use collateral.

Q: Does this apply for someone new?

A: No, I will not let new people borrow from me.

Q: Oh, you would not let them borrow?

A: Well, we don't know them well.

...

Q: Sir, if someone wants to borrow money, let's say I want to borrow some money from you in the morning then when will you provide me the money?

A: If you need it today, then I will give it today.

Q: Right, so the rule is that if you trust the person, yes, you know them well.

(Loan Shark 2)

In addition, there is also an option to get a loan from nearby shops/kiosks in the neighbourhood. These shops sometimes allow customers to take goods home and pay later when they have money.

Q: When you need something, how do you fulfil it? For example, if you have any urgent needs?

A: Usually, we will borrow at the kiosk.

Q: Debt?

A: Yes, if we do not have money, we will borrow at the kiosk.

Q: Is it possible?

A: Yes, they are still our family. People will help us.

Q: What do you usually borrow?

A: Rice.

Q: Usually how many kilograms do you take?

A: 5 kilograms based on our capacity.

Q: Once you have money then you will pay?

A: Yes.

(R17)

Trust, familiarity, and proximity seem to be the currency used in these social dynamics.

These factors provide a form of security as the moneylenders would know how to find the borrower or where they should collect the instalment. Interestingly, kinship or tribal relationships do not really play a determining role in these relationships. One moneylender testified that he would avoid people from his tribe as they would cause many problems, compared to giving out loans to people who clearly have predictable business or trades even though this means they are outsiders, such as people from the neighbouring island of Bima, East Nusa Tenggara Province.

Q: So, your capital is used to start the money lending business? You give out loans to traders in the market, are they local people or people from other places?

A: I am not quite sure about the origin, but there are people from Bima, Java, Ende, West Sumba, East Sumba. Everyone came to me.

Q: Savu people?

A: Yes, savu people too. But, I usually don't give out loans to Savu people.

Q: Oh, why?

A: Because they create troubles.

Q: Oh, troubles because they don't payback regularly? Why is it, sir? Because they know that you are also a Savunese?

A: Sometimes because of this, I can't work.

Q: Oh, so you prefer outsiders/migrants?

A: Yes, I prefer outsiders/migrants. They usually have business and trades. Javanese people usually sell junks or second-hand items or sell food like soto. They are.

(Loan shark 2)

The data also shows that one of the main purposes of taking out a loan is for educational purposes.

A: Some even pawn their goods until their children finish university. Yes, once their children graduate then they come to redeem their goods. So, it is a fast way out, going to the pawnshop. So, as long as their children are still in university, the goods stay here, then they add more, add more, after that they will pay the interest. They pay the interest only, so they extend the pawn term.

Q: So, until their children graduate?

A: Yes, until graduation, then the parents come, they will redeem their food. They say my child has graduated, so I will take my goods out.

(Pawnshop)

A: I usually feel sorry for people, also if they are nice to me.

Q: So, when people come to you to take out a loan, according to your experience, Mam, the reason is because they really have no money left, their business is going down, or because that's just their habit to take out loans?

A: Emm, if I see them, they are the type of people who are hesitant to take out a loan but because they need money to pay for their children university's expenses.

Q: So, the majority is because they want to send their children to university, yes, Mam?

A: Education, yes.

(Loan Shark 1)

The increasing rate of people taking out loans is usually at the time of parents need to pay for school expenses. And the reason for bad credit, I mean when people are late paying the instalments, is usually related to the bad weather.

(Pintu Air Credit Union)

Seroja cyclone, yes, well, at that time, some members took out loans for their farm, for education, but also for their houses.

(Sangosay Credit Union)

Two additional, unique social relations founded in a voluntary spirit support the existing state-based system. First, the social volunteers, such as **TAGANA** (*Taruna Siaga Bencana*), are usually founded and managed by the local social department. However, from the interviews, it is found that social volunteers during disaster response often work beyond the allocated work package or budget from the government and devote their time and energy to helping people around them. Social volunteers usually work to provide food in public kitchens. Also, there is apparently a prevalent pooled fund managed by parents in public schools. The state budget funds schools; however, some expenses seemingly are not fully covered, such as adequate salaries for additional temporary teachers (non-public servants) and others to support the schools' overall teaching process.

The degree of ethical decision towards these options is another debate and beyond the purpose of this paper. However, these phenomena are quite prevalent and worth noting in order to map the existing social dynamics better and share resources.

Local organisations, including semi-formal service/institutions

As discussed, from the household survey, the data shows three coping mechanisms chosen by households in crises, like taking out loans (21.6%), barter (20.5%), and pawn goods (16.8%). Almost half of the respondents who took loans usually had access to cooperatives (47.9%), banks (25.8%), and family or neighbours (23.7%). The purposes of taking out loans are mainly for food consumption (36.5%), education (26.9%), and capital (13.6%). It is also pertinent to see how education comes in second, besides the basic needs for survival. In this subsection, the paper will explore various local organisations, including institutions providing semi-formal social protection.

As stated, households access cooperatives and pawnshops during critical times. One widespread form of cooperative in East Nusa Tenggara province is a **Credit Union (CU)**, which could be categorised as a semi-informal social protection institution providing various financial services such as savings, loans, insurance, and financial management training. Accessing CU is a bit different from accessing financial services in banks. Access to CU is based on memberships and willingness to contribute, thus forming the pattern of reciprocity. Communities seem to have greater confidence towards CU when accessing loans compared to banks. Some of the reasons mentioned are due to the less complicated systems and requirements, as well as the affordable rate of 2%.

Q: Mam, so, you trust cooperative more? Mom, do you have more confidence in cooperatives?

A: Yes ...

Q: Is it a savings and loan cooperative, or?

A: Yes, it is like a bank. It is already, what is it, it's legal too. If you don't become a member, then the interest is 5% and you have to bring a collateral, such as a motorbike, land certificate

Q : How much is the interest for you, Mam?

A: Two per cent.

Ria : No collateral needed, right?

A: Yes, without collateral. Only if we borrow for a high amount, then we need to bring a collateral. This is my life. It is not that I don't want to borrow from the bank, but it seems complicated.

Q: So the process is simple in cooperation?

A: Not complicated, if I go today, they will call me to take the money the next day.

Q: And the bank is complicated?

A: Emmm, people say we need to bring business licences, this, and that.

(Loan Shark 1)

Social capital in the form of trust plays an important role in accessing financial services and loans, both formally and informally. To access loans in the credit union, one has to gain trust by registering as a member who pays for various monthly fees and solidarity funds, which also act as a form of health and life insurance. The same pattern is also shown when accessing loans from local loan sharks or other informal moneylenders. The difference with CU is that the access

to become a member is not limited to a certain neighbourhood or familiarity. Once registered as a member, one can save and apply for a loan in any branch of CU. However, in accessing loans, members should still undergo a survey, such as house or work visits, in order to prove their eligibility. Usually, one should be a member for a certain period, around more than three months, before they can apply for a loan, which is also limited to three times their savings.

Q: *Where did you take out the loan from?*

A: *From the cooperative.*

Q: *Which credit cooperative was this?*

A: *Swastisari Cooperative (CU).*

Q: *How much did you borrow, Sir?*

A: *Rp10 million.*

Q: *Have you paid back all?*

A: *Yes. But I took out a loan for a second time for the graduation of my second child. I took out another Rp10 million.*

Q: *So, you borrow two times?*

A: *Two times already.*

Q: *Are you willing to borrow to fix the house?*

A: *No. Currently we are still paying for the education of our children.*

Q: *Can you take out a loan to buy pigs?*

A: *Yes, we can, but now we focus for our children's education.*

(R1)

The features that are interesting to see are the pooled funds that act as insurance for the members. At least two insurances are provided to each member once they register, and they routinely pay a small amount of monthly membership fees: **health insurance** and **life insurance**.

"The mandatory contribution fee per month is Rp50,000... which consists of mandatory saving of Rp20,000, voluntary saving of Rp10,000, and these two savings will be printed in their account book. The total of Rp50,000 is for mandatory saving of Rp20,000, voluntary saving of Rp10,000, condolence solidarity fund of Rp10,000, health solidarity fund IDR 5,000, and food solidarity fund IDR 5,000."

(Pintu Air Credit Union)

The pooled-fund insurance for burial is a small monthly contribution by the members of credit unions/cooperatives for bereavement/burial purposes. Usually mentioned as a solidarity fund, the family/heir of the member will receive the fund on the passing of the registered member. Meanwhile, the pooled-fund health insurance is a small monthly contribution made by the members of CU for health purposes. It is usually mentioned as a solidarity fund and claimable once a member is sick (usually for an in-patient scheme). In addition, there is a scheme for forgiving the loan after the member's passing. The loan will be written off; thus, it will not be charged to the surviving family and the next generations.

"Members of 3 months to 24 months are categorised as Class 1. The fund can be claimed once the member passes away. The condolence fund for class 1 is Rp5,700,000. For those having

membership less than 3 months can still get the fund if the member passed away due to an accident. They will still receive the fund. Then, the class 2 category is for those with membership of 24 months plus 1 day to 48 months. The condolence fund is Rp9,200,000. Then, the class 3 is for those with membership of 48 months plus one day onwards. The condolence fund is Rp11,700,000. This is the right of each member if they pay the contribution fee of Rp50,000 regularly every month. Especially for the condolence solidarity fund of Rp10,000.

“Then, what’s next is the health solidarity fund. Members can also claim their health expenses. For example, if they are hospitalised for 1 x 24 hours, they will be entitled to a total fund of Rp1,000,000. This fund can only be claimed once a year. The health solidarity fee is only Rp5,000 per month. Yes, next is a food solidarity fund of Rp5,000 every month. We have a monthly meeting with members here so the fund will be used for our monthly meetings. The core value of this institution is financial education. So, there must be a meeting each month. Members should attend. The spirit of this cooperative is from members, by members, and for members. It is not an aid.”

(Pintu Air Credit Union)

Another loan service is the one provided by pawnshops. A state-owned pawnbroker, **PT Pegadaian**, provides the most prominent and trusted pawn service. Even though the institution itself is state-owned, the service it provides can be considered semi-formal, as there are no provisions or transfers made from the government. In the context of East Sumba, the capital in the form of tangible assets that the people own is mainly livestock, gold, jewellery, *ikat* weaving, and land. These assets are mainly used in traditional ceremonies and, therefore, play a central role in the community dynamics. Thus, collateral is mainly in the form of gold and *ikat* weaving. Rural people, especially the nobles, possess gold as part of their customary ritual, such as *Mamuli*, a jewellery symbolising women's fertility. It is quite interesting to examine that the pawnshop accepts **ikat weaving as collateral**, while other forms of moneylending, such as credit unions, banks, or loan sharks, do not.

Q: So, people pawn it, sir? The gold?

A: Yes, they need money for holding the traditional ceremonies. For funerals.

Q: What kind of things do people mostly bring?

A: Gold and ikat weaving fabric.

Q: How do you calculate the value of an ikat fabric?

A: We calculate the size of the fabric and the colouring technique, such as the original colouring technique sourced from nature, and the colouring bought from the shop. For fabric with natural colour, they take a longer time, compared to the ones coloured with the colours bought from the shop.

Q: So, it can be estimated by the appraiser here?

A: Yes, they know. Once we touch the fabric, we know what kind of colouring is used. Natural colouring is not too bright. The artificial colouring looks way more strong and striking.

(Pawnshop)

Another imperative informal relation is the assistance given by local organisations received by respondents, such as private sectors (29.3%), non-government organisations or NGOs (26.8%),

and community groups (15.9%). From the survey, respondents mentioned that aid received from these local organisations is in the form of basic needs (84%), cash, and in-kind.

“One of the NGOs that helps in East Sumba is WVI, World Vision Indonesia in collaboration with the local NGO Wahana Visi Indonesia and several NGOs. But their programs are limited to only 15 villages. But there is also capacity building carried out by the ministry of villages in collaboration with IFAT and that is why it is called TEKAD, Integrated Village Economic Transformation. There are three districts out of 22 city/districts in NTT that receive the TEKAD program. One of the districts is East Sumba and one of their activities is how to increase the capacity of BUMDES (village-owned enterprise) directors, village heads and others.”

(DPMD)

“Apart from cash (cash voucher program), we provide assistance to the community in the form of insurance in collaboration with BPJS Ketenagakerjaan. So those are the 3 modalities, cash, insurance, and food items/non-food items.”

“I am happy to hear the explanation from the Head of Tarimbang Village about the musyawarah (discussion forum) process for targeting the assistance. So, the decision made is known widely by the community. The discussion is key to ensuring that all the vulnerable are included and inclusive. We call it Participatory Wealth Ranking (PWR), where the process involves all people/representatives, we make a map, and we list and agree on the type of vulnerabilities. It has been a challenge also for us when we are asked why this person receives assistance, and I don't receive anything. Accountability is important here. It is important how we respond and explain carefully. Even if the process is flawless, there will always be a question. And, as a provider, it is our duty to explain until it can be understood well.”

(WVI)

6. Discussion

6.1. The map of existing community-based protection arrangements

As discussed in the introduction, this paper follows the transformative social protection lens in examining how informal social protection brings about change in society, as well as how it can create pathways for better-designed formal social protection delivered by the state.

In this section, the paper will examine and strategically categorise each informal social protection institution group based on its protective, preventive function, promotive function, and transformative functions. In terms of building resilience, protective and preventive measures are assumed to bring absorptive capacity, while the promotive element could bring adaptive capacity. Lastly, a transformative element will bring about the transformative capacity in society.

Based on the findings, the informal social protection arrangements can be mapped and categorised as follows:



Figure 4. Informal Social Protection Arrangement Mapping

Source: Authors, 2025

Table 9. Categorization of Informal Social Protection Arrangement

| No | Institutions | Protective | Preventive | Promotive | Transformative |
|----|---|---------------------|------------|-------------------|-------------------------|
| | | Absorptive capacity | | Adaptive capacity | Transformative capacity |
| 1 | Family/kinship | x | x | x | |
| | <ul style="list-style-type: none"> • Adat: Cost-sharing for traditional burial ceremony • Adat: Cost-sharing for traditional wedding ceremonies • Adat: Kabihu support (clan-based) • Adat: Maramba-Ata relationships • Arisan: Clan-based (rotate saving association) • Communal vigil during sickness in the hospital • Education sponsorship • Labour-sharing: agriculture • Labour-sharing: cooking or butchering in ceremonial events. • Labour-sharing: fishing • Lodging for students who are members of immediate or extended families. • Mandara • Remittance/support from children • Small barter • Support from in-laws | | | | |
| 2 | Faith-based organisations | x | x | x | x |
| | <ul style="list-style-type: none"> • Diaconia fund for vulnerable groups from church • Gifts or donations during religious holidays from local organisations/communities • Infak and Alm (sedekah) • Zakat maal | | | | |
| 3 | Neighbourhoods/communities | x | x | x | |

| No | Institutions | Protective | Preventive | Promotive | Transformative |
|----|---|------------|------------|-----------|----------------|
| | <ul style="list-style-type: none"> ● Arisan: Area-based (rotate saving association) ● Arisan: other types ● Farmers group ● Fishermen groups ● Ikat weaving groups. ● Labour-sharing: agriculture ● Labour-sharing: cooking or butchering in ceremonial events ● Labour-sharing: fishing ● Loan from local moneylenders ● Pooled fund from parental committee to pay for additional temporary teachers in schools ● Sharing food (rice, corn or fish) ● Small barter ● Unpaid extra voluntary effort from TAGANA (Taruna Siaga Bencana) or social volunteers managed by the social department. | | | | |
| 4 | Local organisations, including semi-formal service/institutions. | x | x | x | x |
| | <ul style="list-style-type: none"> ● Aid from NGOs ● Credit Union or cooperative. ● Gifts or donations during religious holidays from local organisations/communities ● Ikat weaving as collateral (pawnshops) ● Loan from local moneylenders. ● Loan write-off after death (provided by credit union) ● Pawnshops ● Pooled-fund insurance for burial (provided by credit union) ● Pooled-fund insurance for health (provided by credit union) | | | | |

Source: Authors, 2025.

Each arrangement will be analysed through the lens of the agreed definition of transformative social protection mentioned in the introduction, as follows:

Protective

Social assistance provides protective functions and is widespread across various institutions. It manifests in the form of income transfers (cash) or consumption transfers (food, vouchers, subsidies, in-kind, and emotional support) to people facing poverty. This function is not limited to a single type of institution but is prevalent in a range of settings, from education sponsorship, *diakonia*, *infak*, *zakat*, gifts, donations, remittances, and lodgings to aid from NGOs and other local organisations.

Preventive

Social insurance brings preventive functions such as security against vulnerability of life-cycle events and livelihood risks or shocks. This function is also prevalent in each four informal institutions, in the form of contributing some resources in the hope of receiving the same assistance in the future when needed, such as labour-sharing, cost-sharing, barter, *mandara*, loan, *arisan*, to various informal and semi-formal pooled-fund and insurance.

Promotive

This function is linked with livelihood promotion to help the poor graduate out of poverty. From the empirical data, this function is linked specifically with access to education, livelihood training, and improved capacity building. These activities arguably can provide choices and freedom for poor households, specifically the next generation, to have a better life. The next section will specifically discuss how education is also one way to promote intergenerational sustainability.

Transformative

Transformative functions link with social justice efforts in addressing the structural driver of poverty and vulnerability and bring about social inclusion. Not all items seem to address the function of social justice and inclusion, except for assistance provided by faith-based organisations and local organisations, such as NGOs. Specifically, it is noteworthy to see how faith-based organisations utilise their beliefs in targeting people experiencing poverty, helping reduce the resentment among communities, changing perspectives, and opening spaces for those who can help those who are less able in society. The criteria seem to be less debatable and socially acceptable compared to poverty-level targeting done by the government, which is based mainly on economic indicators. This should be a beneficial pathway for building more adaptive social protection programs.

6.2. Gaps and Areas for improvement of ASP in empowering vulnerable groups

1. Kinship dynamics are changing, unreliable, and sometimes exclusive

The vanishing patronage relationship of *Maramba* and *Ata* in the current East Sumba time shows that informal social protection arrangements are ever-changing and, oftentimes, unreliable. From the empirical data, covariate shocks and prevalent poverty act as some of the main factors contributing to this situation. Both the noblemen and commoners are equally poor. However, reciprocity is still prevalent in major life events such as weddings and funerals. This reciprocity happened based on intergenerational memory, decency, and well-kept written notes. This shows that the option to exclude oneself from the arrangement, most likely, is not based on personal willingness but on unavoidable exogenous factors. This applies specifically to those who still dwell in the original clan-based community.

Another traditional arrangement that is gradually disappearing in the East Sumba context is *Lippi Mandara*, the traditional act of barter between villages and *kabihu* (clan). The data indicates that it has not completely vanished but has evolved into a simpler form of exchanging goods in times of need, often not simultaneously. This evolution highlights the adaptability of traditional arrangements. However, it also underscores the potential for vulnerability to persist if impoverished households rely solely on social structures and informal assistance. In such cases, the state's presence and provision of protection for all citizens, regardless of social class or crisis, becomes imperative.

Exclusion is also present, however, in the existing social structure. While some practices are vanishing, others are still strictly observed, such as *belis* (dowry from the groom to the bride) in the traditional wedding setting. Thus, from the empirical data, there is a case where a couple who have not been traditionally married according to the local cultures, due to the inability to bring the right amount of *belis*, unfortunately, have to be excluded from the wife's clan and village. They got married by eloping and can only visit the wife's family again once the dowry is paid, and the case is solved according to the local customs and regulations. This means they will no longer have access to assistance and mutual reciprocity. Vulnerable groups might experience exclusion as well. Accessing informal arrangements, which are mainly built on reciprocity, often excludes people who do not have enough economic capital, such as people with disability, women in general, and women-headed households. Therefore, for vulnerable households like these and beyond, the state, again, should be present. Social structure can sometimes create another pattern of exclusion; thus, a neutral intervention from the government is crucial.

2. Limited budget, reach, and timespan: Faith-based organisations and NGOs

Even though the data shows that faith-based organisations and local organisations are two arrangements that are the closest to adhering to the transformative standards of social protection, their services are tremendously limited. Budget-wise, they operate mostly based on donations, and most of the time, donations are not abundant. Consequently, this means that the assistance they can provide is small and limited. Also, these organisations have to make hard

choices in deciding where they would operate and who would receive the aid. The reach is, therefore, also excruciatingly limited. Some NGOs operate only in selected villages with pilot project approaches and thus can not provide universal coverage. This is where it is pertinent that the state must be present in providing right-based, and hopefully universal, coverage without any geographic limitations.

Timewise, similarly, these organisations are also severely limited. An exception for church congregations that have the possibility of operating longer than NGOs is that these local non-state organisations usually operate within only a specific, short timespan. With this limitation, states must be present in providing coverages that surpass specific time limits or generations.

3. Limited services for vulnerable groups in the semi-informal and informal social protection

The table above shows at least 36 types of informal social protection arrangements. This paper has added two specific columns to the table in order to evaluate how each informal mechanism deals with vulnerable groups, such as women and people with disability. Overall, the concept of gender equality, disability, and social inclusion (GEDSI) is not ubiquitous in semi-formal and informal social protection arrangements, specifically within informal systems with economic reciprocity purposes. For example, there has been almost no dedicated service for people with disabilities to access financial services at credit unions.

However, the GEDSI issue has recognised the formal social protection provided by the state, usually due to the standardised top-down program designs, mostly initiated by international donor agencies.

However, faith-based organisations show some prevalence in catering to the needs of various vulnerable groups and developing criteria acknowledging various vulnerabilities that can be a good entrance for building the social protection criteria and targeting. Financial literacy and access to financial services are also relatively scarce, except for the service provided by credit unions for members who aim to take out loans so that they understand how to pay back better. These loopholes should be a doorway for the state to cover up the gap and provide a more inclusive service, as well as financial literacy campaigns or courses for the citizens.

Vulnerable households, such as women-headed households or elderly, are oftentimes excluded from informal social protection once they have a family member who supposedly can support them, such as a working child, even though they live in a different house or city and work with in-laws. It seems that the targeting is based on clan-based views. There are no clear standards on this, and it is seemingly based on subjective feelings, as those who are excluded have no clear idea why they are not included in the list and receive regular transfers. Once asked about the possibility of raising the issues, most are reluctant to insert quotes.

There is no clear evidence as to how the basic needs are fulfilled in the clan-based system, but based on the interviews, it can be known that there are selected needs that perhaps will be helped by relatives, such as children's education. Meanwhile, day-to-day needs, such as food,

health, or hygiene products, would not always be taken care of. There is a potential neglect due to exclusion from formal social protection with this approach.

6.3. Potential pathways of ASP that can be achieved with or without an empowerment agenda

Based on the findings, there are several pathways of informal social protection to strengthen the implementation of adaptive social protection, such as:

1. Collective action for building adaptiveness

Collective action is pivotal while facing disaster and climate change risks. Adger (2003) argues that "collective action is at the heart of many decisions on the management of natural resources" (p. 389) and "societies have adapted to climate change over the course of human history and will continue to do so-climate is part of the wider environmental landscapes of human habitation" (p. 388). Based on the empirical data, it is clear that informal social protection encourages labour-sharing and cost-sharing in daily activities, including in times of crisis. One climate risk quite prevalent in East Sumba is locust pests eating away the crops. Data show that communities gather in order to chase away and catch the locusts. Disaster and climate-change risks oftentimes are covariate and bring about massive impacts. Therefore, poor households can only prepare, cope, absorb, adapt, and transform the threatening situation with well-coordinated, community-based and collective actions.

Other good findings are that these existing reciprocity systems can also be adapted for other purposes, such as educational purposes or emotional support in times of difficulty. One case shows that there is an effort to adjust the cost-sharing system, usually done for weddings or funerals, into paying for children's education. This creates a great pathway for expanding the function for the greater good. The way the community understands who needs what at what time can improve the targeting system if it is sourced in the right mechanism by limiting the risk of elite capture.

Adger (2003) further argues that "at its core, social capital theory provides an explanation for how individuals use their relationships with other actors in societies for their own and for the collective good" (p. 389). Data show that altruism exists, and there is a spirit of giving and a willingness to contribute to various informal social protection arrangements. Thus, informal social protection may encourage social cohesion if done correctly. This is a great pathway for formal social protection in disbursing the aid while also aiming to create social cohesion and avoid

Understanding informal social protection is important in implementing adaptive social protection that aims to improve adaptive capacity. Adaptiveness is closely related to community-based actions. Only by understanding how communities value relations, initiate collective actions, and structure socially can the utmost purpose of adaptive social protection be achieved.

2. Targeting mechanism based on faith-based organisations and NGOs' best practice

The pattern of developmental and humanitarian aid given by local organisations, especially NGOs, is important to be understood so that formal social protection mechanisms can learn, such as how local organisations build trust and relationships with the community they assist, deliver their aid while adhering to the international humanitarian standard, build their targeting mechanism and being inclusive towards vulnerable groups, such as people with disability, women, children, orphans, indigenous groups, and elderly, as well as how local organisations build their accountability and evaluation mechanism, such as receiving and deal with community feedback and conducting project evaluation.

Formal social protection systems should be designed with a do-no-harm principle by utilising good norms and eradicating social injustice in order to achieve transformative purposes. Social cohesion can also be achieved once the targeting criteria are aligned with a general understanding of people experiencing poverty based on local values, faith, and indigenous customs.

3. Contributory insurance

Understanding how membership, reciprocity, and benefits received from informal and semi-formal social protection institutions can help to design formal social protection better, especially the contributory insurance mechanism. It is crucial to see how households working in the informal sector willingly contribute to insurance by examining the pattern of membership and reciprocity inside CU. The willingness to pay contributory fees towards the stand-alone state-owned insurance, such as *BPJS Ketenagakerjaan* (the national work and life Insurance), or other private insurance tends to be very low within the informal community. *BPJS Ketenagakerjaan* also has various insurance products, such as a pension scheme, work accidental insurance, and life insurance, targeted to informal workers, with a relatively small monthly insurance fee of starting from around Rp16.800 per month based on the salary rate (BPJS Ketenagakerjaan, 2024).

4. Intergenerational sustainability

Following, Chambers and Conway (1991), it is important to analyse intergenerational sustainability in the context of East Sumba. Intergenerational sustainability is defined in two forms:

“In its direct form, intergenerational sustainability takes the form of the inheritance of assets and/or skills: land or the tools of a trade are passed onto the next generation; skills and knowledge are transmitted from parents to children through family apprenticeship. In its indirect form, intergenerational sustainability is achieved through children moving to other places or into other occupations. There they find or create new livelihoods which may be the same or different from those of the earlier generation. To enhance this form of sustainability, households often invest in education and the acquisition by children of skills other than those available within the household. As rural populations rise, farm sizes diminish, and change accelerates, so dynamic livelihood capability and inter-generational sustainability become more critical.”

(Chambers and Conway, 1991, p.12)

From the interviews, respondents aligned the well-being concept with children with advanced education when asked about well-being. Recurring themes from both local communities and government officials mention education as the standard of progression and well-being. Some parents would take out loans for their children's education in local schools, in the capital of the district, and even on the neighbouring main islands such as Bali and Java, which have more advanced education facilities and options for schools and universities. This would mainly mean households should finance more than one house's needs, as their children live in various different places, often boarded in private accommodations or living with relatives.

To some extent, one of the ways to move out of current economic status and classes or as an investment is through education. It is important to note, however, that the daughter is still young and single, thus being able to support her parents, and one must understand that spending might change once children start their own families with new responsibilities. The local crafts include ikat weaving fabric and stone carving. Weaving has become one of the income diversifications with the increase of tourism in the region due to the promotion in the mainstream media.

It can be argued that all social classes are prone to poverty and may bring about a more severe impact towards the first generations of the higher class who fall into poverty and seemingly have no additional skills for livelihood diversification. This was found in one case in which a Maramba household fell into poverty after all the livestock contracted diseases and died. For Ata, they would interchangeably be both farmers and fishermen based on the seasons. It also seems that the cash flow and income are higher for fishermen. However, Maramba, who grew up without any proper working or seafaring experience, might not have the freedom to join the force. This household tries to work around the suffering by doing a small trade of selling gasoline and groceries. The business capital comes from a loan from the local cooperative, which was used to pay for the education of the children as well. One of the children has a dream of going to midwifery school, but since funding is not available, the parents try to sell their land and still wait for buyers.

Despite being regarded as the most stable livelihood with a regular payroll and pension, government officials have also faced struggles. One of the respondents mentioned that the predictability of income helps them access lump-sum loans from banks to pay for their needs, including building houses and paying for their children's education. Their salary then would be deducted monthly as instalments. As one of the local dream jobs, government officials are not better off either. It can be seen, however, the sense of fatalism in the responses, except if the struggles are related to sending their kids to schools and universities.

This shows that all social classes are prone to crisis and volatile lives. Indeed, investing in human capital such as education seems to be an intergenerational asset that can be passed down and can help a household transition into a better social and economic status.

7. Conclusion

The aim of this paper is to answer the research questions of mapping the existing informal social protection arrangements, identifying gaps and areas for improvement, and developing potential pathways of adaptive social protection.

It can be concluded that, firstly, understanding informal social protection arrangements is important in designing FSP in general, including social structures, exclusion, and inclusion of the existing system, as well as targeting. There are at least 36 arrangements found from empirical data, which are categorised into four main categories: informal institutions of family, faith-based organisations, neighbourhood/communities, and local organisations. The arrangements then are examined in terms of the inclusivity of gender and disability before being analysed based on the protective, preventive, promotive, and ultimately transformative functions. It is found that only two out of 36 of these informal arrangements have inclusive aspects to them. Faith-based organisations and local organisations, such as NGOs and cooperatives, have the most promising pathways of building transformative impacts that would open up ways to create a more adaptive community.

Secondly, there are gaps and areas of improvement found in the informal social protection arrangements that call for a clearer presence of the state in addressing the issues of poverty and vulnerability in the community. The gaps, such as the kinship arrangements, are changing, unreliable, and sometimes exclusive; despite being the most promising channels in bringing about the transformative agenda of social protection, faith-based organisations and NGOs commonly operate with a limited budget, reach, and timespan, thus also unreliable; there are extremely limited services for vulnerable groups in the semi-informal and informal social protection arrangements. Some institutions even avoid the issues altogether. Therefore, the state should cover inclusive social protection mechanisms. These gaps should be understood carefully and acknowledged before the right finding of solutions that can lead to a robust adaptive social protection mechanism.

Lastly, understanding informal social protection is key to building adaptive capacity. Being adaptive to disaster and climate change risks is closely related to community-based initiatives. Only by understanding how communities value relations, initiate collective actions, and structure socially can the utmost purpose of adaptive social protection be achieved.

This study also has limitations, as it is conducted only in East Sumba Regency, East Nusa Tenggara Province. Examining the dynamics of informal social protection in different contexts will benefit further research.

References

- Adger, W.N. (2003) 'Social Capital, Collective Action, and Adaptation to Climate Change', *Economic Geography*, 79(4), pp. 387–404.
- Ananta, A. (2012). Sustainable and Just Social Protection in Southeast Asia. *ASEAN Economic Bulletin*. Retrieved August 16, 2021, from <http://www.jstor.org/stable/43184879>
- Anderson, S. G. (2014). *New Strategies for Social Innovation Market-Based Approaches for Assisting the Poor*. Columbia University Press.
- Banerjee, A., Finkelstein, A., Hanna, R., Olken, B.A., Ornaghi, A., and Sumarto, S. (2021). The Challenges of Universal Health Insurance in Developing Countries: Experimental Evidence from Indonesia's National Health Insurance." *American Economic Review* 11.9: 3035-3063.
- Barrientos, A and Hulme, D. (2009). Social Protection for the Poor and Poorest in Developing Countries: Reflections on a Quiet Revolution. *Oxford Development Studies* 37(4): 439-456.
- Béné, C. *et al.* (2016) 'Is resilience a useful concept in the context of food security and nutrition programmes? Some conceptual and practical considerations', *Food Security*, 8(1), pp. 123–138. Available at: <https://doi.org/10.1007/s12571-015-0526-x>.
- Benaissa, M.H. *et al.* (2020) 'Seroprevalence and risk factors for *Trypanosoma evansi*, the causative agent of surra, in the dromedary camel (*Camelus dromedarius*) population in Southeastern Algeria', *Onderstepoort Journal of Veterinary Research*, 87(1). Available at: <https://doi.org/10.4102/ojvr.v87i1.1891>.
- Cahyadi, N., Hanna, R., Olken, B. A., Prima, R.A., Satriawan, E., and Syamsulhakim, E. (2020). Cumulative Impacts of Conditional Cash Transfer Programs: Experimental Evidence From Indonesia. *American Economic Journal: Economic Policy* 12.4.
- Calder, R. and Tanhchareun, T. (2014) 'Informal social protection: Social relations and cash transfers'. DFAT. Available at: <https://www.dfat.gov.au/sites/default/files/informal-social-protection.pdf>.
- Carswell, G. & De Neve, G. (2013). Women at the crossroads: Implementation of Employment Guarantee Scheme in Rural Tamil Nadu. *Economic and Political Weekly* XLVIII(52): 82-93.
- Carswell, G. & De Neve, G. (2014). MGNREGA in Tamil Nadu: A story of success and transformation?. *Journal of Agrarian Change* (First View: DOI: 10.1111/joac.12054).
- Chambers, R. and Conway, G. (1991) 'Sustainable rural livelihoods: practical concepts for the 21st century'. Institute of Development Studies.

- Cook, S., & Pincus, J. (2014). Poverty, Inequality and Social Protection in Southeast Asia: An Introduction. *Journal of Southeast Asian Economies*. Retrieved August 16, 2021, from <http://www.jstor.org/stable/43264696>
- Davies, M., Guenther, B., Leavy, J., Mitchell, T., Tanner, T. (2009a). 'Adaptive Social Protection': Synergies for Poverty Reduction. *IDS Bulletin*. 39. 105 - 112. 10.1111/j.1759-5436.2008.tb00483.x.
- Davies, M., Guenther, B., Leavy, J., Mitchell, T. and Tanner, T. (2009b), Climate Change Adaptation, Disaster Risk Reduction and Social Protection: Complementary Roles in Agriculture and Rural Growth?. *IDS Working Papers*, 2009: 01-37. https://doi.org/10.1111/j.2040-0209.2009.00320_2.x
- Davies, M., Leavy, J., Mitchell, T., Tanner, T. (2008). Social Protection and Climate Change Adaption.
- Deken, J. D. & Clasen, J., (2013), 'Benefit Dependency: The Pros and Cons of Using "Caseload" Data for National and International Comparisons', *International Social Security Review*, vol. 66, no. 2, pp. 53-78. <https://doi.org/10.1111/issr.12009>
- Devereux, S., Masset E., Sabates-Wheeler, R., Samson, M., Rivas, AM., Lintelo, D., (2017) The targeting effectiveness of social transfers, *Journal of Development Effectiveness*, 9:2, 162-211, DOI: [10.1080/19439342.2017.1305981](https://doi.org/10.1080/19439342.2017.1305981)
- Devereux, S. (2021). Social protection responses to COVID-19 in Africa. *Global Social Policy*, 21(3), 421–447. <https://doi.org/10.1177/146801812111021260>
- Devereux, S. & Sabates-Wheeler, R. (2004) Transformative social protection. Working paper series, 232. Brighton: IDS.
- Gao, Q. & Wang, Y. (2021). Child Multidimensional Poverty in China: From 2013 to 2018. UNICEF. <https://www.unicef.cn/en/reports/child-multidimensional-poverty-china>.
- Loundras, E.-A. et al. (2023) 'The Effect of Temperature on the Stability of African Swine Fever Virus BA71V Isolate in Environmental Water Samples', *Pathogens*, 12(8), p. 1022. Available at: <https://doi.org/10.3390/pathogens12081022>.
- Martínez Franzoni, J., & Sánchez-Ancochea, D. (2016). *The Quest for Universal Social Policy in the South: Actors, Ideas and Architectures*. Cambridge: Cambridge University Press. doi:10.1017/CBO9781316410547
- Mumtaz, Z. (2022) 'Informal social protection: A conceptual synthesis', *SOCIAL POLICY & ADMINISTRATION*, 56(3), pp. 394–408. Available at: <https://doi.org/10.1111/spol.12772>.

- McCarthy, J. *et al.* (2023) 'The Politics of Knowledge and Social Cash Transfers: The Constitutive Effects of An Anti-Poverty Regime In Indonesia', *Journal of Contemporary Asia*, pp. 1–24. Available at: <https://doi.org/10.1080/00472336.2023.2217820>.
- OECD (2019). Social Protection System Review of Indonesia, OECD Development Pathways, OECD Publishing, Paris. Retrieved December 2021, from <https://doi.org/10.1787/788e9d71-en>
- O'Brien, C., Holmes R. & Scott, Z., and Barca, V. (2018b). Shock responsive social protection systems toolkit. Appraising the use of social protection in addressing large-scale shocks. Oxford: OPM
- O'Brien, C., Scott, Z., Smith, G., Barca V., Kardan, A., Holmes, R., Watson, C., and Congrave, J. (2018a). 'Shock Responsive Social Protection Systems research: Synthesis report', Oxford Policy Management, Oxford, UK.
- Pattenden, J (2011). Social Protection and Class Relations: Evidence from Scheduled Caste Women's Associations in Rural South India. *Development and Change*.
- Poole, L. B., Easton-Calabria, E., Lendelvo, S.M., Van Rooy, G., Pinto, M., Litwayi, T.K., Artur, L., Sitole, R., Shampa, Salehin (2022). "How Can Social Protection Systems Be Leveraged for Anticipatory Action?" Boston, MA: Feinstein International Center, Tufts University.
- Raya, U. R., & Resosudarmo, B. P. (2024). Traditional slavery institutions and democratization: Insights into intercaste human capital disparities in Sumba Island's rural areas, Indonesia. *Regional Science Policy & Practice*, 100011.
- Sabates-Wheeler, R., Hurrell, A., and Devereux, S. (2015) Targeting Social Transfer Programmes: Comparing Design and Implementation Errors Across Alternative Mechanisms. *J. Int. Dev.*, 27: 1521– 1545. doi: [10.1002/jid.3186](https://doi.org/10.1002/jid.3186).
- Sanchez-Ancochea, D., & Mattei, L. (2011). Bolsa Família, poverty and inequality: Political and economic effects in the short and long run. *Global Social Policy*. 11. 299-318. 10.1177/1468018111421297.
- SDGs Desa. (2020). [SDGs Desa Nomor 1: Desa Tanpa Kemiskinan](https://sdgsdesa.kemendes.go.id/sdgs-desa-no-1-desa-tanpa-kemiskinan/). Retrieved December 2021, from <https://sdgsdesa.kemendes.go.id/sdgs-desa-no-1-desa-tanpa-kemiskinan/>

- Shaefer, H.L., Edin, K., Fusaro, V., & Wu, P. (2020). The Decline of Cash Assistance and the Well-Being of Poor Households with Children. *Social Forces* 98(3), 1000-1025. <https://www.muse.jhu.edu/article/750457>.
- Sud, N. & Sánchez-Ancochea, D. (2022), Southern Discomfort: Interrogating the Category of the Global South. *Dev Change*, 53: 1123-1150. <https://doi.org/10.1111/dech.12742>
- Tiwari, S. et al. (2022) 'Climate Change Influences the Spread of African Swine Fever Virus', *Veterinary Sciences*, 9(11), p. 606. Available at: <https://doi.org/10.3390/vetsci9110606>.
- Twikromo, Y. A. (2008). The local elite and the appropriation of modernity: a case in East Sumba, Indonesia. [SI]:[Sn].
- Widjaja, M. (2012). Indonesia: In Search of a Placement-Support Social Protection. *ASEAN Economic Bulletin*. Retrieved August 15, 2021, from <http://www.jstor.org/stable/43184880>
- Wohangara, B. R. (2013). ACCESS RITUAL IN EASTERN SUMBA, INDONESIA. *Celt: A Journal of Culture, English Language Teaching & Literature*.