
In-kind versus cash: Responding to complex family needs

(Discussion Ideas)

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If income is a major component of poverty, yet it is not the only concern when attempting to help vulnerable and disadvantaged families. Therefore, it is of utmost importance to take into consideration both in analysis and in intervention the complexity of poverty and social problems.

This brief will shed some light on the concept of asset-poverty and assets-building and in-kind versus cash transfer to the poor and disadvantaged families. In addition, the brief will allude to the need for professional workers equipped with strong knowledge base and skills for dealing with disadvantaged families in accordance with the ideas presented here.

Based on the understanding that human beings live in a social and physical world characterized by a multisystem and subsystems of social solidarity, and that families exist in a complex social world and sets of social relationships; therefore, social problems are an outcome of this interaction of human beings with their physical and social environments. Informative understanding of social problems requires a better understanding of the complexity of the social environment and the quality of interaction with it.

Families are the building blocks of society. They are considered as the primary and most important system in the social structure. Families fulfill a wide range of functions in nurturing and educating their future members and current citizens. Therefore, families experience a wide range of opportunities and challenges. Disadvantaged and vulnerable families require assistance from society in order to be able to fulfill their duties toward family members. The spectrum of family (human) needs is wide and complex in nature. Therefore, responding to these needs should be consonant to their complexity. This requires appropriate analytical and assessment approaches as well as equivalent intervention models and strategies.

From our experience with a wide range of families and individuals in need, we have found that, they assistance preference method is governmental and non-governmental cash transfer. Rightly, so, monetary assistance is an important asset that satisfy considerable family needs. However, based on extensive practical experience, and a well-established development literature, cash alone cannot respond or resolve family problems or needs. Families need more than cash to fulfill their duties and functions. Therefore, we believe that, social workers should examine deeply family needs, and refrain from confining their assessment to superficial elements of family needs. Here are some examples of in-kind services:

- Disability services
- Education
- Financial management
- Health education
- Home care
- Housing
- Income-generating projects
- Legal Literacy and advocacy
- Referral to community resources
- Social networking
- Transportation
- Vocational training

Assets assessment and asset-building:

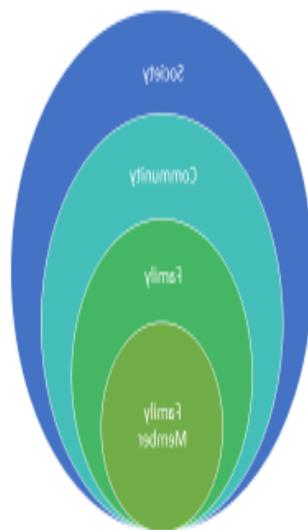
Asset poverty is more detrimental than income poverty. Assets can be of individual, family and community possessions. The major goal of in-kind assistance is to enhance and strengthen family assets and to sustain them. This kind of intervention is described as medium and long term. Usually, it requires national resolve, strategic planning, and monitoring and evaluation. Previous works have found out that government officials and practitioners are keen on applying quick and swift intervention methods, rather than medium and longer terms strategies. Elected officials want to see quick results to please their constituencies. Government officials want to show the success of their planning and operations, immediately rather than incrementally. The lingering of social problems including poverty and unemployment are the results of several factors. One major factor is the way in which government officials deal with such problems. Efficient and effective

interventions necessitate a real change in the way social problems are conceived and dealt with.

So where is the assessment and the asset-building methods... no answer is provided- vague statements

Strategy for the assessment for in-kind services

We propose a holistic approach known to social workers as the Eco-Behavioral or System Perspective. The approach assumes that families (and individuals) are viewed in their relative position in the social structure and systems in a society. (See Diagram 1). The diagram show that families (and individuals) exist in a complex and multilevel social structures. Therefore, families are influenced by their position in that structure, consequently, their needs, resources, problems, solutions for their problems are to be seen within that structure.



The poor may not be able to choose or use quality services. As put.....maintains that it “the poor...In their study, (Onwujekwe, et al 2011), they found that people from lower socioeconomic status, to use more of traditional healers in treating Malaria, rather than seeking private or public health services.

The issue is not only that poor individuals and disadvantaged families do not have the assets and capabilities to choose and to fulfill their needs, rather than not being able to utilize their assets adequately to the benefit of the whole family. Observation and experience show that often, heads of household may use the resources on their own benefits, rather than using them for the benefit of the whole family. For example, in families-ridden with poverty, some family members use the meager resources in purchasing unnecessary commodities such as cigarettes and/or pay for their smartphone. The situation in Jordan is replete with such examples, and may be other countries have similar experiences. Therefore, it

is of utmost important that families be educated to use their resources wisely, and efficiently.

The holistic case management perspective assists in better assessment and understanding of the multidimensional conditions of families in-need. It aims at a thorough assessment of families including but not limited to their problems as a collectivity and individuals, their (needs, challenges, resources, strength, promises, social networks, etc....). The emphasis is not placed on their problems and complaints; rather it should be placed on their individual and collective assets (strength points) that can be allocated to the benefits of families.



The operational outcome of the holistic approach to case management provides a “road map” on what should follow next for a family in need, and the intervention methods needs to be utilized by professionals and practitioners. The suggested solutions may include, financial assistance, educational support, health education, referral, medical intervention... housing....

This strategy will end the false dichotomy between financial aid assistance and developmental interventions. Currently in some countries, Financial Aid funds are

focused on the eligibility for cash assistance per se. Thus, ignoring fundamental concerns of families as explained above. The paradox here is that in those countries (separating Financial Assistance from other means of Assistance), the developmental interventions may not be implemented due to lack of or insufficient funding. Financial assistance requires the fulfilment of conditions relevant to income, accompanied with related documents, based on a comprehensive case management approach. Thus, what is found in (for example) poverty assessment in Jordan 2004) that the cash transfer is leaking to the non-poor families. This is a real waste of resources.

References

Onwujekwe, O., Hanson, K. and Uzockukwu, B. (2011). ""Do poor people use poor quality providers? Evidence form the treatment of presumptive Malaria in Nigeria. *Tropical Medicine and International Health*, Vol 16, No. 9: 1087-1098.