

**RESTLESS  
DEVELOPMENT**

# **YOUTH IN A TIME OF CRISIS:**

**Livelihood diaries from Nepal  
and Indonesia during COVID-19**



**Rutgers**

Ruang Temu  
Generasi Sehat  
Indonesia



**UNIVERSITY OF  
CAMBRIDGE**

INSTITUTE FOR  
SUSTAINABILITY LEADERSHIP

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# INTRODUCTION



The COVID-19 pandemic has had unequal and devastating impacts on young people, made worse by pre-existing vulnerabilities such as government instability, uneven economic transition into 21st century work, a lack of transportation and digital infrastructure, and a scarcity of formal social safety nets. It is well documented that young people face specific and additional constraints in the labour market, and are worse affected than older adults by the social and economic stresses of the COVID-19 pandemic.<sup>1</sup>

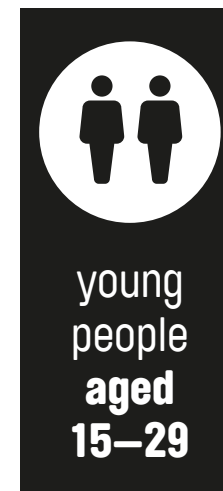
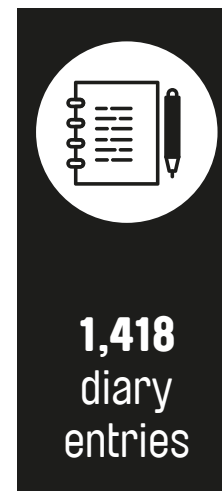
To deepen understanding of the youth experience in Indonesia and Nepal, the **Youth Specific Livelihood Impacts and Responses to COVID-19** project worked with cohorts of disadvantaged young people. This innovative, youth-led, diary-based research pilot was led by Restless Development in partnership with Rutgers WPF Indonesia, the

University of Cambridge and the Asian Development Bank (ADB).

The aim of the project was to assess the livelihood impacts and responses of young people during COVID-19, and learn more about pandemic-safe, qualitative research – captured through four months of diary entries written by young people (age 15–29) across Indonesia and Nepal.

**This research complements existing, mainly quantitative studies on youth employment and COVID-19 by focusing on specific groups of vulnerable young people and seeking to understand their everyday lives during the pandemic.**

Rich and detailed diary entries, collected over 16 weeks, provide nuanced longitudinal data on vulnerable groups' lives throughout the pandemic, and they also offer an avenue for pandemic-safe and climate-friendly social science research. Analysis of 1418 diary entries gives a view of pandemic impacts among vulnerable young people a year into the pandemic, offering direct insights for policy makers, supporting them to prioritise the needs of little-heard and disadvantaged young people.



**Rich and detailed diary entries, over 16 weeks, provide longitudinal and nuanced data on vulnerable groups' lives throughout the pandemic**

<sup>1</sup> ILO and ADB. 2020. Tackling the COVID-19 youth employment crisis in Asia and the Pacific.



Diarists typically wrote their diaries on paper and submitted photographs of their entries to rapporteurs using mobile phone apps (i.e. Messenger, WhatsApp or Viber). Flexible options for diarists whose digital access, connection, or literacy may have inhibited them from submitting a digital diary, included audio-based diaries (i.e. recorded by the rapporteur through a phone call) or in-person conversations (this was only necessary for diary entries and focus group discussions among migrant waste pickers in Indonesia).

Diary entries were supplemented by one-on-one check-ins from rapporteurs, as well as focus group discussions led by rapporteurs at the beginning, middle and conclusion of the study. Focus group discussions served to validate data, go deeper on certain aspects of diary entries, as well as to contextualise individual diary entries.

The peer-to-peer approach between young rapporteurs and young diarists created a structure whereby all insights of the project first passed from the young diarist to the young rapporteur, and through the rapporteur to the respective country coordinators, and to the international research team. Young rapporteurs translated raw diaries upon submission, and performed a first layer of thematic coding and analysis on diary data, creating a baseline of codes for international researchers in the second phase of data analysis.

This project serves as a case study for performing research that is pandemic-safe, prioritising the health and well-being of researchers and research participants, yet still enabling rich data collection during a crisis.

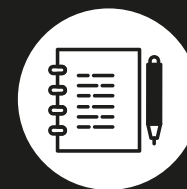
The ability to collect rich data remotely has benefits for social science research which may otherwise be handicapped by movement restrictions domestically and internationally, as well as potentially contributing to climate change mitigation by reducing air travel of international researchers.

**This project served as a case study for performing research that is pandemic safe**

# RESEARCH AT A GLANCE

Data collection took place between March and July 2021 with a total of 1418 diary entries submitted across both countries. Individual diary questions and data analysis relate to the focal research question of this study, with key questions including:

- **What are the main drivers of youth livelihoods precarity and resilience and how are various impact channels affecting youth livelihoods?**
- **How do young people cope and adapt?**
- **How are young people's labour market opportunities, pathways and aspirations impacted?**
- **How are young people experiencing access to and relevance of schemes/support programmes?**
- **What value do ethnographic research approaches in crisis situations bring compared with other methods?**
- **How are potential risks in ethnographic approaches best mitigated?**
- **What lessons can be applied to inform the upscaling or replication of this research approach in other crisis contexts?**



## Diary questions

Diarists answered the same eight diary questions each week. Questions were formulated based on academic and grey literature on the impacts of COVID-19 in Indonesia and Nepal. The study adds depth to existing research by seeking to understand the experiences and intersectionality of the specific obstacles faced by certain demographics of lower income young people.



## Youth-led approach

A young researcher, referred to as a 'rapporteur', worked with each of the clusters (ten rapporteurs total) to guide diarists through the research process and monitor diary submissions. Rapporteurs were also involved in key elements of the design, such as formulating diary questions and developing options for diary flexibility (written, audio, in-person), and in performing an initial analysis of data.

# BACKGROUND



Young people make up nearly a quarter of the population in Indonesia (overall population 268 million)<sup>2</sup> and a third of the population in Nepal (overall population 29.2 million).<sup>3</sup> Both Indonesia and Nepal are expected to reach peak labour market participation in the next 15 years, as changes in the age structure of both countries' populations transition from high to low birth and death rates.<sup>4</sup>

Before the pandemic, young people were participating in a gradual shift from subsistence agriculture to modern industry and services in both Indonesia and Nepal.<sup>5</sup> In Indonesia, the service sector grew by 6.7 million jobs between

2013–2016, while the agricultural sector simultaneously lost nearly 1.8 million people.<sup>6</sup>

Young people's engagement in school in Nepal has seen optimistic growth in recent years; enrollment ratios<sup>7</sup> have increased in the last four years among secondary school students (14% increase among women and 15% increase among men) as well as students in tertiary education (2.3% for women and 1.4% for men).<sup>8</sup> In Indonesia, enrolment ratios also increased from 2014 to 2018, increasing by 8% for women and 5% for men in secondary school, and 6% for women and 5% for men in tertiary education (despite an increase in absolute numbers of out-of-school adolescents, particularly for men, during this time).<sup>9</sup> Human capital

development has been identified as a key development focus in Indonesia to leverage the working population's productive capability, prior to a projected decline in population rates in around 15 years.<sup>10</sup>

Due to their labour market involvement, the 'progress' and 'productivity' of young people have direct effects on wider social stability and progress such as GDP, innovation, and social cohesion. Discouragingly, the young people of today are threatened by the prospect of becoming a 'lockdown generation' who will struggle to recover from job disruptions in impacted industries and pandemic policies such as mobility restrictions and school shutdowns.<sup>11</sup>

2 ADB. 2020. Indonesia, 2020–2024—Emerging Stronger. Country Partnership Strategy. Asian Development Bank.

3 ADB. 2019. Nepal, 2020–2024 —Promoting Connectivity, Devolved Services, And Resilience. Country Partnership Strategy. Asian Development Bank.

4 UNFPA. 2020. Nepal – United Nations Population Fund.; UNFPA. 2020. Indonesia – United Nations Population Fund.

5 Bulmer, E., Shrestha, A., Marshalian, M. 2020. Nepal Jobs Diagnostic. Job Series:No. 22. Washington, DC. © World Bank.; ADB. 2018. INDONESIA Enhancing Productivity Through Quality Jobs. Metro Manila: ADB.

6 ADB. 2018. INDONESIA Enhancing Productivity Through Quality Jobs. Metro Manila: Asian Development Bank.

7 For all enrolment ratios gross ratios are cited rather than net due to data availability

8 UNESCO. 2021. Nepal. UNESCO UIS. Available at: <http://uis.unesco.org/en/country/NP>

9 UNESCO. 2021. Indonesia. UNESCO UIS. Available at: <http://uis.unesco.org/en/country/ID>

10 ADB. 2018. INDONESIA Enhancing Productivity Through Quality Jobs. Metro Manila: Asian Development Bank.

11 ILO and ADB. 2020. Tackling the COVID-19 youth employment crisis in Asia and the Pacific



Nepal

Both countries' populations are transitioning from high to low birth and death rates



Youth (15-24) unemployment rate **14.8%** [Adult (25+) unemployment rate 2.4%]



Share of youth NEET **20.5%** (2019)

Both Indonesia and Nepal are expected to reach peak labour market participation in the next 15 years

Indonesia

Youth labour underutilization rate **32.5%** (2020)

Share of youth NEET **15.3%** (2019)

Youth (15-24) unemployment rate **21.4%** [Adult (25+) unemployment rate 8.8%] (2017)

Youth labour underutilization rate **55%** (2017)

Source: Data are from ILOSTAT using the latest available statistics from both countries (2017-2020)\*.

# METHODOLOGY



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Qualitative methodologies offer researchers the opportunity to view the world through multiple, dynamic lenses. Particularly in cross-cultural realities, qualitative data works to align the researcher closer to the norms, beliefs and behaviours of study participants situated in their local and structural contexts. The qualitative methodology for this study centered on diary data as an avenue for mapping young people's lived experience during the crises.

The study captured weekly diary entries from young people over 13 weeks in Indonesia and 16 weeks in Nepal between March and July 2021. A robust three-phase literature review informed the vulnerability definition and cluster selection, the diary process and project design, and the approach to data analysis.

Five demographics or 'clusters' of young people were selected as the focus of the project:

- young mothers
- low-level tourism and trekking workers
- waste pickers
- health care workers
- chronically vulnerable groups: lesbian, gay, bi-sexual, trans-sexual, inter-sex and queer (LGBTIQ) in Nepal; and persons with disabilities (PwDs) in Indonesia.

Diarists were recruited for each cluster using snowballing techniques and open recruitment, resulting in 100 young diarists in total across Indonesia and Nepal.

To facilitate the youth-led approach, young researchers – referred to as 'rapporteurs' – were assigned to work with diarists in each cluster, to guide them through the research process and monitor their diary submissions. Rapporteurs were involved in designing the diary question formation, developing options for diary flexibility (written, audio, in-person), and cascading research training to diary writers through instructions and focus group discussions.

**The study captured weekly diary entries from young people over 13 weeks in Indonesia and 16 weeks in Nepal between March and July 2021.**

# FINDINGS

Results of the research are first grouped in line with the three shock transmission channels of COVID-19 on youth livelihoods, outlined in the joint ADB and International Labour Organisation report on effects of the pandemic on youth employment in the Asia Pacific region:<sup>12</sup>

- 1. Disrupted work due to layoffs**
- 2. Disruptions to education and training**
- 3. Complications to school to work transitions.**

<sup>12</sup> ILO and ADB. 2020. Tackling the COVID-19 youth employment crisis in Asia and the Pacific.



## Diary-based Findings on Labour, Education and School-to-Work Disruptions

**1.1 Diaries showed that informal workers moved more quickly from job to job than those in the formal sector. Yet the consequences of labour disruption persist for informal workers despite increased flexibility, including hunger (due to market closures and economic hardship), an inability to afford daily necessities (e.g. rent and internet for homeschooling), increased family difficulty within the home, and debt.**

Young workers in both the formal and informal economies experience disrupted work in a variety of ways, not only due to layoffs but also largely due to government restrictions and the fluctuation of COVID-19 infection rates.

Low-income diarists were often presented with a dilemma of whether to follow movement restrictions (and therefore sacrifice the ability to work) or pursue work to enable survival. Diaries show that informal workers were able to navigate this decision with more flexibility and opportunity than those in the formal sector in this study, primarily healthcare workers and former low-level tourism workers. Informal workers living a subsistence livelihood continued to search for work throughout the March–July 2021 months of the pandemic, while formerly employed formal sector workers were more likely to wait in hope their sectors would open again, or turn to small gig employment. In contrast with work stagnation, informal workers frequently were pursuing multiple jobs, such as cleaning others' houses as well as selling vegetables.

**“Everyone in my village is unemployed due to COVID and many of them have started farming.”**

Trekking Guide, Nepal, Urban Male, Age 27

**“COVID-19 has affected my daily life. We are daily wage based labour workers. So we do not have savings. Our earnings are spent on meeting daily needs. Who knew that such a situation would come and from where to have savings? And so since we did not have money, it was so difficult to even manage food. On the other hand, the market price is getting high and so it is difficult to buy food. This week as well we faced difficulties because of the COVID-19. It has been difficult to feed two families in a single household. There is no job and no income.”**

Young Mother, Nepal, Urban Female, Age 25

**“It becomes rare for me to pick waste after COVID-19. COVID-19 making the prices of used goods decreased. In the past week, my income decreased. The obstacles in the past week have made me rarely waste picking.”**

Migrant Waste Picker, Indonesia, Peri-Urban Male, Age 18



Indonesia

## Labour market and education disruptions



Nepal

Youth unemployment increased **150%**

Education moved online for **68M** students

Youth population **45.4 million**

In Indonesia, youth unemployment rates increased by 150% between 2019 and 2020 (from 17% to 25.5%) with **nearly 1,881,000 job losses among young people**. Sectors which young people traditionally turned to for their first job have been impacted most by the COVID-19 crisis: manufacturing (20% of new youth jobs), market services (43%).

Contract workers in the health care sector in Indonesia are especially vulnerable, as contract workers' salaries are dependent on the number of patients in the 'Puskesmas', or government-mandated community health clinics. Due to social distancing, the number of allowed patients at the Puskesmas was cut in half resulting in the shedding of staff, many of whom are young people.

During the pandemic, education moved online for over **68 million students** in Indonesia.

Youth unemployment rates year on year are estimated to have tripled, with **youth job losses estimated at 186,000** attributed to the 'long containment' of this ongoing pandemic. Sectors which young people traditionally sought for a first job are those which have been impacted most by the COVID-19 crisis: manufacturing, wholesale and trade.

Young health care workers were also impacted by market and restaurant closures, reporting a lack of alternatives to going hungry through shifts of work because there were no food options available. Health care workers in Nepal reported salary delays and failing to receive Government allowance, impacting their families' security.

Education moved online for **8 million students** in Nepal during the pandemic.

Youth unemployment increased **300%**

Education moved online for **8M** students:

Youth Population **6.3 million**



## Diary extract of an informal young worker: the stop-start pandemic



**Diarist #4 is a young mother in rural Nepal. Before lockdown, Diarist #4 used to clean 5-7 homes for paid work.**

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Week of March 27, 2021

Diarist #4, “I used to work at others’ homes but due to corona they told me not to come to theirs. That affected my capacity of earning money.” Her husband works abroad and his income has been cut as well.

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Week of April 10, 2021

She reported that she was able to sell vegetables to her neighbour and clean someone’s house again. The fluctuation of lockdown measures also impacts whether or not local markets are open to buy food, which changes diarists’ ability to buy vegetables from week to week.

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Week of April 27, 2021

By April 27th, the ‘threat of corona [had] increased’ and Diarist #4 could only visit a few homes, ‘People said not to go to others’ homes and now I go to only a few people’s homes to work.’

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Week of May 1, 2021

Diarist #4 couldn’t go to anyone’s home, and could only rely on wages from selling vegetables in her community and her husband’s income. She also is homeschooling her children, which affects her work. She mentions her children not getting enough food.

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Week of May 22, 2021

The diarist’s daughter became ill and she could not work, needing to care for her. She feared it was COVID-19 but the PCR test was negative. The diarist’s brother also passed away and she could not go to the funeral because lockdown measures had closed transportation. It was also difficult to cook food without gas, and the monsoon season made the firewood wet.

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Week of June 5, 2021

Diarist #4 fell ill, still suffered from a lack of food, still sold vegetables, and could not travel for cleaning houses.

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Week of June 12, 2021

By June 12, “[the] threat of corona has been decreasing” and diarist #4 has been going to 1-2 houses to clean.

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Week of June 19, 2021

Diarist #4 was unable to work again due to lockdown restrictions and monsoon rain. By the final week of diary writing, July 10th, Diarist #4 was able to clean houses again.

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**1.2 Non-frontline workers in the formal economy experienced longer spells of unemployment as a result of pandemic labour disruptions, causing these groups to turn to entrepreneurial side work and re-skilling opportunities to fill employment gaps.**

Diarists whose industries are marked by formal governance and more severe industry impacts, such as trekking and tourism workers, were more likely to be economically inactive throughout the diary study due to the hope their industries would re-open, and the lack of information on where to turn to find new jobs during the pandemic.

With fewer customers due to limited international and domestic travel, some trekking and tourism workers reported turning to activities such as offering services to friends, selling goods, turning to sex work, and performing online work (e.g. gaming, investing). Sex work was most common among other gender individuals who had previous connections with people engaged in prostitution livelihoods; therefore, they could secure this work more easily than seeking formal opportunities.

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**“I still work online by doing surveys and playing games that generate coins, which can later be exchanged for money.”**

Low-level Tourism Worker, Indonesia, Rural Female, Age 19

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**“I’m using my hobby as a business opportunity. In short, I look for in-game currencies like Gold, Silver, Copper, and other in-game currencies to then sell it or to change them into rupiah or turned them into real money. You can sell it to foreigners too, but you must have a PayPal account. So that’s it.”**

Low-level Tourism Worker, Indonesia, Peri-urban Male, Age 21

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**“My village is surrounded by high hills and jungle from all the sides. Covid has impacted our lives because I am unemployed and all the schools are closed and everyone is at home helping the other family members.”**

Trekking Guide, Nepal, Urban Male, Age 27



**1.3 For some frontline workers, working hours more than doubled compared to their pre-COVID shifts, resulting in increased emotional labour, fear of COVID-19 exposure, physical isolation from friends and family, as well as stigma and discrimination from members of the community.**

Throughout the period of diary writing, some young workers in frontline health care settings experienced a dramatic increase in working hours, reporting shift lengths from 8 to 24 hours, as well as working on Saturdays and holidays during the lockdown. On top of the physical demand of an increased workload, young health care workers are also aware of the greater risk of infection they experienced in their frontline positions.

Young health care workers reported fears of being infected by COVID-19, a lack of adequate personal protective equipment (PPE), sadness due to discrimination by neighbours and isolation from family and friends.

Several studies have reported on the emotional and physical labour health care workers' additional time and courage to face COVID-19 requires. Yet few studies have documented the lack of supplementary pay to cover extra hours. Workers in Nepal reported salary delays and failing to receive Government allowance, impacting their families' security for whom they provide. Contract workers in Indonesia were especially vulnerable as their salaries were dependent upon the number of patients in the 'Puskesmas' or government-mandated community health clinics across Indonesia. In centres with limited beds, workers had a ceiling on how much money they could earn, despite the hours of effort being put into caring work during the pandemic.

**“Initially, due to the unavailability of the protective barriers, we provided services through windows by closing the doors... the equipment like a mask, gloves were also being bought by our own money for the use which made us angrier. These are the problems which arose last week.”**

Health Care Worker, Nepal,  
Rural Female, Age 21

**“I am a contract employee whose salary depends on how many patients visit the Puskesmas for medical check-up. Before COVID-19 outbreak, the hospital bed capacity is 12 for patients and 2 for obstetric patients, we had 14 beds in total. But, since we have to do social distancing, the hospital bed capacity is now only 6 beds. Consequently, the income of Puskesmas has decreased drastically, because it is occupied only less than half of the normal capacity. Moreover, the room is not always full, on average, there are 2-3 beds with patients.”**

Health Care Worker, Indonesia,  
Rural Female, Age 27

#### **1.4. Education and training disruptions were partially absorbed through digital solutions, which presented new challenges in and of themselves to both digitally literate and less-literate families.**

The impact of education moving online during the pandemic for over 68 million students in Indonesia and 8 million students in Nepal has affected the quality of the education, as well as the quantity of students who can access education fairly. Young people in this study were impacted by education disruptions from multiple perspectives, both as students of secondary school and higher education, and as parents of students in primary school. The shift to online learning created additional caring responsibilities for parents of primary school aged children, disproportionately placing new burdens onto women.

Older students who experienced exam delays were pushed to enter the workforce earlier. University students experienced difficulties accessing the same resources as they could on campus, staying engaged with lectures, and comprehending lecture materials. Those experiencing disrupted education and accepting informal work as an alternative risk long-term career stagnation due to their lack of education credentials, threatening their ability to move into higher paying, more skilled jobs in the future.

**“Due to COVID-19 I spent most of my time at home which hampered my studies. It was difficult to do work due to COVID-19. COVID-19 affected my capacity of working.”**

Young Mother, Nepal, Rural Female, Age 19

**“You can imagine when you are doing thesis in times of pandemic. Ahh... I don't know what to say. I just cry myself and keep it for myself. I don't want my parents know about this condition. I just want them to see me healthy. I really do not communicate my problems to them. At the time I had to finish my thesis soon so that I wouldn't need to pay any tuition fees in the next semester, I found difficulties in accessing the data, and I didn't know what to do. Do I regret it? Yes, I do.”**

Health Care Worker, Indonesia, Peri-Urban Female, Age 23

**“Dear Diary, As usual, I'm with my daughter and her virtual school. Her online school was supposedly starting, but there's a student positive with corona so it's been postponed again. It worries me so much hearing it... It's better for face to face school to wait until COVID truly disappears.”**

Young Mother, Indonesia, Rural Female, Age 23

**“Last week, COVID-19 affected my baby and my sister's lifestyle more than my activities. It has greatly affected their studies. Their schools were also closed last week. Due to that, their studies were stopped. Due to the new virus of COVID-19, all the schools in Nepal were closed as there will be lockdown and thus, everyone's education was disrupted.”**

Migrant Waste Picker, Nepal, Rural Male, Age 28

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**1.5 Young people facing school-to-work transitions in this study struggled with increased competition, insufficient labour market information and a lack of formal credentials; as a result, transitioning diarists settled for informal, lower paying work despite articulated aspirations for ‘decent’ or ‘office’ work.**

Young people transitioning into the labour force encounter higher competition and fewer vacancies compared to more experienced adult workers who may have been laid off during the pandemic.

Among young diary writers, being forced to enter the labour market early, along with lacking education credentials coincides with accepting lower paying, informal work. Several diarists report leaving school to find work earlier, only to be confronted by a lack of job opportunity due to a need for more education, or formal credentials.

This is demonstrated particularly among tourism workers in Indonesia and LGBTIQ individuals in Nepal, six of whom (two former tourism workers and four LGBTIQ) have resorted to online and in-person sex work due to the declining work opportunities. Language used by diarists indicates this work is new to them, and therefore an experience related to the pandemic.

**“Whereas I am not being able to do or think anything. Due to my study I even can’t do the labour work. In order to collect the expenses for my study during COVID-19 I had to wash dirty dishes. I keep thinking my family will be in such a pain if they find out that I am working like this.”**

LGBTQI, Nepal, Rural Female, Age 21

## Diary-based Findings on Social Protection and Debt among Young People

**2.1. By and large, diarists did not directly benefit from COVID-19 response measures. Half of the diarists received some form of social aid throughout the 16-week diary period, but the average duration of this social protection was only a single instance (e.g. a local food donation).**

Key COVID-19 protection programmes had extremely limited reach among vulnerable young people in this sample. Among those who did benefit from state-led protection, the majority were indirect beneficiaries (i.e. received support through a family member). Our research found that young people are underestimated as household contributors and even as household heads, meaning they rarely receive welfare directly.

This research supports the need for direct youth targeting in social support, particularly as young people in this study were often primary household economic contributors, in addition to their disproportionate vulnerability to social and economic impacts of COVID-19.

Women in rural areas had more frequent access to social protection than men, yet almost none of the 100 diarists had access to consistent protection week by week. Informal sources of social protection are the most reliable form of ‘safety net’ which exists in the lives of vulnerable young groups in this sample, including financial, food and moral support from colleagues, neighbors, family and kinship networks.

**“There is assistance from family, support from people around us, helping to take care of children, helping to feed children, providing assistance. I cut chillies, tomatoes, carrots, pick water spinach, cut potatoes when the neighbours have a celebration or an event.”**

Migrant waste picker, Indonesia, Urban Female, Age 20

**“During covid, though we could not meet friends and other people of community members regularly but in this condition all the members and family helped each other to cope up this situation by keeping themselves safe. We did not get any support from outside except from a few foreign trekkers through one of the trekking professionals.”**

Trekking Guide, Nepal, Urban Male, Age 27

**“Now we Nepalese are fighting two pandemics, COVID-19 and hunger. I really wish we all Nepalese get freed from this COVID-19.”**

Trekking Guide, Nepal, Urban Male, Age 27

**“One of the sisters in my neighborhood had no rice at her home and I had a sack full of rice. I asked her to eat from there and give me back when the situation would be normal or not to pay it back.”**

Young Mother, Nepal Urban Female, Age 25

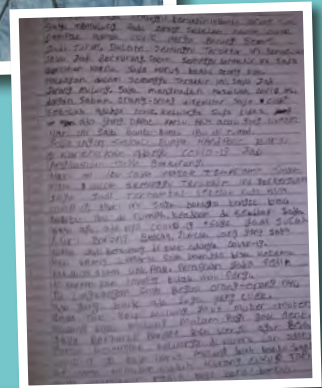
## Social protection and debt

Cash assistance positively impacted nine young diarists in Indonesia. Five diarists reported their families benefiting from the Family Hope Programme (PKH), two received Bantuan Sosial Tunai (BST) assistance, and two referenced generic government cash assistance. Some diarists reported cash assistance stopping abruptly, and not understanding why.

Cash assistance distribution was reported by a rural female diarist to work well when it is led by the RT (Neighbourhood Unit). This diarist shares that neighbourhood officials know the people in the neighborhood who need aid the most. In other neighbourhoods, however, RT distribution is reported to be biased in favor of those with social connections. While local distribution may be a possible channel for equitable aid distribution, objective guidelines should be enforced by national governments to ensure distribution is fair and on time.

Additional informal forms of cash assistance mentioned include the practice of receiving THR (Tunjangan Hari Raya), or a holiday allowance, from friends, family and colleagues. There was more borrowing reported among urban women, especially kinship and colleague borrowing.

Indonesia



Some diarists reported cash assistance stopping abruptly



## Social protection and debt

Diarists who indicated benefiting from local food distribution in Nepal include young mothers, migrant waste pickers, health care workers and the urban community of a member of the LGBTIQ cluster, who mentioned other families having access to this aid as well. In addition to a diverse beneficiary reach, the food-focus of this local programme is well suited for many young people as one of their biggest concerns from lockdown and income loss is access to food.

The timeliness of this programme in the beginning of the pandemic was complimented by a rural female migrant waste picker, “the government of Nepal has done good preparation before the situation became severe and circulated the information on time”.

Despite the benefits of the local food programme’s reach, it did not sufficiently meet diarists’ needs over the course of the pandemic diary writing period, declining in availability from May to July 2021. During the second wave particularly, diarists were extremely

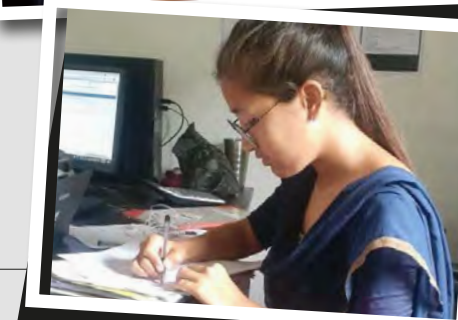
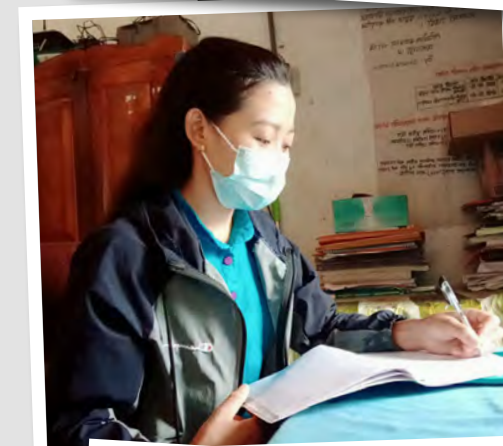
concerned with hunger and survival. An urban diarist emphasised the centrality of food scarcity to the pandemic by calling the COVID-19 pandemic a second pandemic of hunger, “Now we Nepalese are fighting two pandemics, COVID-19 and hunger. I really wish we all Nepalese get freed from this COVID-19”.

A young mother mentioned that people around her received the employment programme benefits, but that they only received it “because of party influence”. She believes that if the government were to perceive her as living “hand-to-mouth”, she would receive the benefits, however her father tells others that he is providing for her. One diarist confirms the relationship between social connections and receiving relief by discussing times when they were able to receive relief due to their social connections with a police officer.

In addition to perceived bias due to social connection, diarists struggle to register for social protection due to confusion and the need for formal identification. The requirement for identification is particularly impactful among sexual and gender minorities (SGMs), some of whom no longer look the same as the photograph in their identification documents. In addition to social protection bias, this keeps SGMs from receiving work and vaccination in Nepal.

There are three times as many mentions of borrowing money across formal and informal institutions in Nepal than in Indonesia. Above formal financial institutions, diarists borrow most frequently from friends, family and colleagues. This might have been impacted by the closure of banks during the pandemic period, noted by a peri-urban female diarist.

Nepal



## **2.2 Diarists reported several narratives on ‘what works’ in social protection. These benefits include cash-based assistance sustained over several months and distributed by neighborhood officials in Indonesia, and local government food distribution programmes in Nepal.**

Despite the lack of social protection programmes specifically targeted toward young people during the COVID-19 response, several examples stand out from young people’s diaries describing what may work in social protection. Diaries spotlight experiences of (a) informal, communal support, (b) formal government and organisation cash assistance in Indonesia and (c) local government food distribution in Nepal, opportunities which reflect both the state’s involvement in young people’s recovery, as well as the necessary reliance on non-state actors in the absence of the effective distribution of government aid.

Cash assistance positively impacted nine vulnerable young diarists in Indonesia. Cash assistance is significant for vulnerable diarists, because beneficiaries are able to have more financial margin to handle health expenses and daily needs in the absence of daily wages. This financial assistance supports their physical and mental health, and ability to save money. Financial assistance was also reported through internet subsidies. An Internet subsidy package by the Indonesian government attempted to mitigate the costs for students in school, though this package was only mentioned by 1 of 50 diarists in Indonesia. Given young people’s reliance on digital education and work, this programme could be a strong programme for young people, if it reaches them successfully.

Local food distribution in Nepal reportedly worked well among our diarist sample because of its reach across rural, urban and peri-urban geographies as well as across genders. However, while the programme is described by diarists as a 15 day distribution programme, Nepal has experienced 15 months of varying lockdown restrictions, and many of those lockdowns led to market closures or the lack of access to markets. Diarists failed to be substantially supported by food distribution, despite the burden they face to secure food for their families.

**“My friends saw me fighting and rushed to pick me up and took me to the hospital. When I was admitted, the money was not enough and they took money from the organisation and treated me and the state also helped me.”**

Migrant Waste Picker, Nepal, Rural Male, Age 19

**“Last week one of my foreign friends added me in WhatsApp and helped me with cash and I hope more help will come in future.”**

Trekking Guide, Nepal, Urban Male, Age 22

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**2.3 Key obstacles that inhibited more consistent social protection for young diarists included (i) a strong sense that aid does not go to the most vulnerable, (ii) lack of trustworthy information on where to get aid and how to register and (iii) the requirements for formal identification to receive aid in some circumstances.**

All clusters, geographies and genders discuss a strong sense of government mistrust or perceived bias in relation to social relief, most strong among rural individuals in both Indonesia and Nepal. There is a lack of understanding about how aid is distributed and by whom. According to young people, receiving aid depends on social connections and having formal entitlements (e.g. education or identification); two requirements which discriminate against the most vulnerable.

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**“There were not many ways we could help others since I was in danger myself but me and my family circulated information about COVID prevention and healthy foods and other information regarding contact information of health experts and such.”**

Trekking Guide, Nepal, Urban Male, Age 25

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**“We also do not have BPJS Health (National Health Insurance) or other health insurance, because we haven’t found the right insurance (we still have a sense of distrust with insurance companies due to some cases on rejected health insurance claims).”**

Young Mother, Indonesia, Urban Female, Age 28



**2.4 Debt was a short-term financial solution among diarists, with long-term social consequences, observed through diarists' engagement with multiple indebted relationships across market and interpersonal loans. Risk mitigation tactics such as cooperative borrowing and investing were utilized among diarists, although diarists often reported negative repercussions associated with borrowing alongside cooperative loan groups.**

Given the lack of comprehensive social protection for vulnerable groups before and during the pandemic, young people sought formal and informal debt as a solution to financial insecurity and poverty despite the short and long term difficulties it brings them. Difficulties observed included financial stress, the inability to pay back loans on time, and the added burdens of assuming others' payments for group loans.

Group loans were predominately a female borrowing practice among this sample, demonstrating gendered targeting of such credit sources. Cooperative loans as a form of risk mitigation occur only among women, and are often associated with negative repercussions, such as an individual leaving the loan group and requiring the existing members to pay back the remaining debt.

Diarists who took out formal loans were also forced to take out informal loans throughout the formal loan period in order to make repayments on time, creating burdensome situations of multiple indebtedness with repayments that compound over time.

**"I was myself running household by borrowing money from others, so I couldn't help others."**

Young Mother, Nepal, Rural Female,  
Age 22

**"If there was no COVID-19 and lockdown, I would have the work and I could be able to pay the loan earlier. But, due to COVID-19 I was unable to clear the loan on time. Thus, I am facing such obstacles."**

Migrant Waste Picker, Nepal, Rural Male,  
Age 28

**"I have taken Rs 100000 as loan on 36% interest which has been difficult to pay back due to lockdown."**

Young Mother, Nepal, Urban Female,  
Age 25

**"One sister-in-law fled, not being able to repay the loan of the group where I'm a member. There is the scene of fight that who would pay her installment in the coming meeting. My husband has also said not to stay in any microfinance thereafter or it won't be good."**

Young Mother, Nepal, Rural Female,  
Age 25

## Diary-based Findings on Mental Health and Coping

### 3.1 Mental health disturbances are catalysed through work-hour disruptions of both frontline and non-frontline work, largely due to isolation and financial insecurity among non-frontline workers and the physical and emotional burdens placed upon frontline healthcare workers.

This research builds on previous studies which acknowledge heightened mental health problems in vulnerable groups in both Indonesia and Nepal, by exploring young people's mental health journeys explained by young people themselves through their diary entries.

Mental health concerns arose for both informal and formal workers in non-frontline industries, associated with the decline in productivity and increase in economic hardship experienced across diarist demographics. Negative feelings expressed by diarists include frustration, shame, fear, and uncertainty around when the lockdown measures will stop disrupting their ability to work and survive. This study supports previous research which demonstrates that negative mental health experiences have livelihood consequences, leading some diarists to question themselves, experience thoughts of self-harm, and feel unable to be as productive in their search for work.

**“Being unable to pay the interest amount on time has impacted my mental wellness immensely.”**

LGBTIQ, Nepal, Rural Male, Age 24

Nepal

## Mental health

The availability of personal protection equipment (PPE) for health care workers is correlated with their mental health. Many health care workers did not have adequate protection and perceived their degree of risk from COVID-19 in direct correlation with their access to PPE. Health care workers in rural Nepal had to purchase their own PPE due to inefficient provisions by the rural municipality. Heat also impacts the willingness of health care workers in peri-urban Nepal to wear PPE.



**3.2 The news and social media have negative and positive influences on young people's mental health, depending on content and delivery. Young people responded positively to campaigns encouraging increased hygiene during the pandemic, but struggled with the uncertainty of pandemic news, occasionally stopping news consumption altogether.**

In both Indonesia and Nepal, diarists reported higher stress levels after consuming COVID-19 media, occasionally resulting in the need to stop listening to the media altogether. Some diaries discuss how it is not the mode of delivery of the news, but the content, which provokes fear and uncertainty.

Mass media may not be the most effective way to get important information to young people, given the possibility that young people may tune out the media when news content gets too negative and stressful. This creates complications for essential public health messaging on how mitigate the impacts of COVID-19. Channels which were effective in consistently engaging young people in health education include local organisations who educate on preventing the spread of the virus and provide PPE. Young people have responded well to knowing what they can do to control the spread of the virus, and have demonstrated increased cleanliness and hygiene over the course of the lockdown period.



### **3.3 Vulnerable young people lacked formal resources to cope with mental health crises, frequently stating they didn't know where to turn. Young people coped with a lack of mental health support through digital, social connection and giving help to each other through economic and food support.**

In both Indonesia and Nepal, diarists report not knowing where to turn with their mental health concerns.

Despite the lack of formal mental health resources available to young people, young people are benefiting from digital connection through their phones and social media. Young women connect with their friends through phone calls, tourism and trekking workers through the use of social media, health care workers through Facetiming friends and family, and LGBTIQ through online communities. This shows the importance of connection for young people to carry on, and cope, through times of isolation.

In addition to digital connection, young people are 'giving back' to their communities by sharing resources, food and money with those in their community who need it most. All clusters, genders and geographies mention giving help and sharing resources at a nearly equal rate.

**“In the first lockdown, I got 1-2 helping hands but if the lockdown happens again with whom I should ask for help?? Who will provide me sessions related to mental health and who will help me through relief? These were the thoughts that went through my mind”**

Health Care Worker, Nepal, Urban,  
Other Gender, Age 26

**“Once I was so depressed, not because of physical violence, but because of lack of inner peace. I don't know what to do. Everything is out of my reach, out of my hand”**

Health Care Worker, Indonesia,  
Peri-Urban Female, Age 23

**“I had to discontinue my studies because of my mental pressure. My mental pressure increases after leaving my studies. What to do, how to do it and how will I survive? Thinking these made me weak. During COVID-19 I went to Kathmandu for a job, but I did not get a job as my education was below average. During my visit to Kathmandu, the humiliation, problems, and not getting the job I need hurt me. In order to fight the challenges faced in Kathmandu I first need to have a strong education. I returned back home after the torture. I had little money. I took admission in college borrowing money. I want to read and write while remembering the problems. But due to my physical and mental health I could not continue my study. If I leave my studies, I will have more mental problems. There is no other option than to commit suicide. Can't focus on anything.”**

LGBTIQ Cluster, Nepal, Rural Female,  
Age 21

# RECOMMENDATIONS

The recommendations are divided into two sections,

1. **direct requests from young people asking for government policy responses, and**
2. **youth-focused policy and programming recommendations which combine young people's requests with our analysis of existing government policies in Indonesia and Nepal.**



# Young People's Policy Recommendations in Indonesia and Nepal

1.

**Provide more training and employment opportunities.**

2.

**Increase accessibility and decrease discrimination for young people living with disabilities.**

3.

**Expand financial support to enable access to the basics young people and their children require.**

4.

**Rebuild trust in government through transparency and accountability with COVID-19 funding.**

5.

**Improve information and signposting to direct young people to existing and new forms of support.**

# Recommendations for Youth-informed, Youth-focused Policy and Programming

The youth-focused policy and programming recommendations build on youth-led diary data, with specific recommendations targeted to government and international organisation officials. Many of these recommendations would be relevant even without the socio-economic impacts of COVID-19, yet the pandemic has made the interventions more urgent, as challenges faced by young people have become more acute.

1.

**Ask young people how they are affected by COVID-19 and government policy responses, ensuring that the most marginalised and vulnerable groups are included.**

It is vital that young people's experiences, challenges and aspirations inform COVID-19 policy responses. Our diary-based research has demonstrated the value of longitudinal qualitative studies to engage with the protracted and fluctuating nature of the COVID-19 pandemic. Similar research methods could be used to track the rollout of new policies to understand their uptake, impact, and the experiences of welfare recipients.

2.

**Connect the most vulnerable young people to quality livelihood opportunities through labour market reactivation and reattachment activities and investment in sectors employing large numbers of young people.**

Support is needed in the forms of education and skills training, job creation, and funding sectors where young people are disproportionately over-represented. Informal workers can be supported through more hands-on and targeted skills development and job matching support. Formal front-line workers require regulation in the work environment such as decreased shift hours, increased pay for overtime, and mental health resources to avoid burnout. The new forms of work young people have turned toward, such as digital work, can be supported via targeted skills training and capital investment activities.

**3.**

**Ensure social protection reaches the young people who need it most. Young people are often not served well by programmes which target heads of households. Social protection programmes need to take a proactive approach to assessing whether young people are being reached.**

The COVID-19 pandemic has heightened young people's need for social protection, as opportunities to earn a living have contracted and been disrupted. There is a general assumption that young people are not the main earners in their households, which impacts their eligibility for social protection. However, in some households, young people have significant financial responsibilities. Social protection needs to reach those in most need, backed up by information campaigns to encourage its use. This will require a 'youth lens' on social protection, to proactively assess whether vulnerable young people are being reached, and to remedy this where needed.

**4.**

**Interventions should address multifaceted challenges, including employability, and areas such as financial literacy, self esteem and civic engagement.**

Young people have faced multiple simultaneous challenges due to the COVID-19 pandemic and associated restrictions. Our research has shown the intersection of events in individuals' lives: disrupted education leading to people taking on lower-level jobs, disrupted training schemes, increased caring responsibilities, the difficulties in accessing health care for themselves and others (due to cost, inaccessibility, and COVID-19 risk), and two-way effects of poor mental health on worsening livelihoods. A broad and interconnected approach to youth economic empowerment must be adopted. This goes beyond employability and employment, incorporating dimensions of financial literacy and inclusion, self esteem, livelihood aspirations and civic engagement.

**5.**

**Build stronger trust between state and society. Young people have struggled during COVID-19 without easy access to state support. A stronger sense of social contract could strengthen democracy and civic engagement.**

The lack of state support during the pandemic has eroded trust between state and society. Recommendations 1-4 will help to rebuild trust and accountability. Once more opportunities exist and the social safety net is stronger, young people should no longer be compelled to take on private, high interest debt to get by. Stronger trust in state institutions would help young people to feel more secure, and the support that this entails could create opportunities for education, training and career development. Feeling well-supported by the state could also reduce anxiety and other mental health difficulties associated with struggling to make a living. Ensuring young people can effectively inform policy-making will promote resilient recovery and strengthen the social contract with state initiatives and ensure post-pandemic governance is responsive, accountable and inclusive.



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