Get ready for the flood! Risk-handling styles in Jakarta, Indonesia

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Risk-handling styles in Jakarta, Indonesia
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About half a year after I had begun my fieldwork in the flood-prone riverbank settlement that I describe in this dissertation, I e-mailed some photos of a recent flood in the neighbourhood to my parents, back in the Netherlands. Prior to that day, my mother had always been able to hide away her concerns about my job from me as best as she could, but this time she could not help herself from calling me on my cell phone and bluntly exclaiming: "I wish I could take you away from there and bring you back home, now!" The urge to protect her child from the poverty and riskiness that she associated with this specific fieldwork area had at that point in time defeated her other wish for me – the wish to feel free to pursue my anthropological work, on a topic that I deemed academically and socially relevant.

Luckily for me and for my mother, I was not alone during my fieldwork in Jakarta. In fact, I was surrounded in the kampong by people who were perhaps as equally concerned about my safety and well-being as my biological parents. These people were my neighbours and my study participants at the same time, and, more than that, they often jokingly referred to themselves as my orang tua adopsi – my adoptive parents. My new neighbours did not take on an easy task when they ‘adopted’ me. They soon noticed that I was so unexperienced and ignorant that I needed to be supervised in nearly all of the daily practices that they deemed crucial for a safe and comfortable life in their kampong. My neighbours decided that I had to be taught how to bargain on the local market; how to sell a rice meal to bypassing customers on the street; how to attach the mattress to the ceiling in case of a medium-sized flood; where to evacuate in the case of a more severe flood; how to treat stomach aches; and how to take care of a baby – just to name a few examples of the topics on which they lectured me tirelessly. ‘Tell your parents in the Netherlands not to worry’, they encouraged me, ‘tell them that we take care of you now’. It is thus my neighbours, my orang tua adopsi, whom I should thank in the first place for enabling me to carry out this research project in a safe and comfortable manner. Without their lessons, this dissertation could not have been written. And without them, my mother could not have trusted that I would be healthy and well. Now she did – or at least she acted as if she did.

But how does one thank people who live in a neighbourhood that is not registered, and who are therefore considered ‘illegal’ residents of Jakarta by their government? They will, for instance, not find their names or even the name of their kampong in this dissertation: I have had to anonymize all of these names to avoid increasing the many problems that this marginalized group of people already have in their daily life in the slums of Jakarta, and hence I cannot honour them personally in this dissertation. And, most problematically, how does one thank people whose houses
are evicted by the city government any time soon as part of a larger ‘development’ or slum-clearance project in Jakarta? The next time that I plan to visit my informants, it is likely that the riverbank settlement that I describe in this dissertation may no longer exist. So, to my great regret, the following sentence might be the best I can do to thank my neighbours for their help, their care, their tips and advice, and their participation in this study: teman-teman, orang tua adopsi saya, terima kasih banyak: buku ini tentang anda dan untuk anda semua. Or, for those youngsters who so diligently followed my weekly English classes in the kampong: thank you, my dear friends, this book is about you and for you.

There were also other people in Jakarta who have helped me greatly to carry out my fieldwork: Charina Chazali proved to be an intelligent and skillful research assistant; Dr. Erwiza Erman and Yetti Rochadiningsih helped me to get through the lengthy, bureaucratic process of obtaining a research permit; and Amis Boersma and Melanie Miltenburg, both Dutch and long-term Jakarta residents, introduced me to the wider city and its inhabitants.

When I left the kampong, I did not only leave behind the helpful residents of the riverbanks, but I also exchanged the many risks and problems that are inherent to their kampong life for a radically different, and on many levels no doubt easier, life in the Netherlands. Back behind my university desk, my main concern was no longer how to stay dry from floods or how best to collect data; from then on, my mind was mainly occupied with writing a dissertation that would do justice to the complexities and realities of my former neighbours’ lived experiences, but at the same time it would still have to be coherent enough for readers to grasp my findings and academic arguments. Although academic work is of course absolutely incomparable to the daily dilemmas of riverbank settlers, it needs be said that this seemingly simple ‘problem’ of analyzing and writing provoked a fair amount of worrying and pondering. I was therefore happy to learn that I was – again – not all alone in facing this problem. Instead, there were many colleagues and friends who helped me out.

At the Amsterdam Institute of Social Science Research (AISSR), there were, first of all, my two supervisors Professor Mario Rutten and Doctor Gerben Nooteboom who supported me. They challenged me to go beyond the empirical data and find my own position as a social scientist. While they constantly pushed me to take further steps in my thinking and analyses, they also always gave me the idea that they had faith in me as an academic researcher. That combination of criticism and support is precisely what I needed during my PhD-trajectory, and in fact, it seems to me that every PhD student needs precisely that.

There were also other academic colleagues, both from the University of Amsterdam (UvA) and beyond, who have been incredibly helpful in the process of my PhD trajectory. Professor Gregory Bankoff and Professor Willem van Schendel read and commented upon the research
proposal that I wrote in the first year of my PhD trajectory, which greatly helped me to prepare for my fieldwork. Professor Ben Wisner inspired me through many e-mail discussions about his and my work, and never became tired while he critically yet enthusiastically reflected upon whatever I wrote. At AISSR and UvA, several colleagues read early drafts of individual chapters and helped me to improve them by discussing them with me: Tina Harris, Christian Broër, Bart van Heerikhuizen, Bowen Paulle, Ward Berenschot, Laurens Bakker: thank you for sharing your experience and insights with me. I look forward to exchanging many more ideas with you in the future! Jonna Both, Anick Vollebergh, Sanneke Kloppenburg, Sylvia Tidey – a special thanks to you for the coffees and conversations about the ups and downs of doing PhD research. Dr. Michel Handgraaf and Marije Cornielje of Wageningen University have helped me tremendously with carrying out statistical analyses of my data. In later stages of the statistical analysis, my sociology colleagues Marc van de Wardt and Elmar Jansen have also been of great help.

On a personal level, there were my friends and brother who always reminded me that there is more to life than work. They stubbornly kept on inviting me for dinners and birthday parties and a glass or wine (or two) over the past years, even though they must have been annoyed by the fact that I looked at my agenda in panic each and every time they did, muttering that "I had to work," or that there was "a deadline coming up that I..." Luckily, they were not impressed at all by these panic attacks, and in fact, whenever we finally met, they usually managed to distract me from all my anthropological dilemmas and concerns.

There are two reasons why I want to thank my parents especially. For one, thank you for not taking me away from the kampong, and for acting as if you actually like the fact that I am already planning new anthropological fieldwork. Your efforts are much appreciated ;-) Secondly, and most fundamentally: thank you for letting me feel that you would be proud no matter what - whether or not I had ever finished this dissertation.

My final thank-you goes to Benno: my colleague and my love. You were close by, even when we could only communicate through the lousy internet-connection that the kampong had to offer. You have helped me collect and lose and collect again the courage and lust to write, and saw me struggle with field work experiences both in Jakarta and back home again. If I may ever continue research in Jakarta or another place in the world, it can only be with you beside me.
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'The kampong will be flooded! Prepare!'

It is two o'clock early in the morning of 6 October 2010 when seventeen-year-old Ambran keys this warning text message into his cell phone. Instantly the alarming message disturbs the sleep of his fellow residents.

Ambran lives with his family and several hundred other families in Bantaran Kali, a poor, flood-prone riverbank settlement in Jakarta. As he was on his way home, after he had finished selling cigarettes at the night market (pasar malam), he stumbled upon a neighbour who spoke to him in an anxious tone: 'I have just been informed that it has been raining for days uphill and that the water is coming our way.' Ambran understood that the enormous amount of rainwater that gushed down from the highlands of West Java towards Jakarta Bay would probably cause a large flood in the riverbank settlement where Ambran and his family members live. One experienced look at the river and he felt sure that his neighbour's prediction was accurate: the water level was much higher than when he had left the kampong earlier that day. He immediately typed the text message on his mobile phone warning of the risk of a flood.

When dark rain clouds above the neighbourhood burst open, the SMS messages that Ambran sends around echo in what resembles a musical wave throughout the many houses in the kampong. With various beeps and melodies, the flood warning is transmitted through asbestos and bamboo house walls, first digitally and later via loud human voices that resonate in the streets: 'We will be flooded! Get ready for the flood!' The kampong leaders are alarmed; they call the kelurahan (the kampong administration); then they call the gate keepers from the Manggarai and Depok sluices in Jakarta and get the risk expectations officially confirmed: 'the rumours are true,' they are told, 'water from the Ciliwung river already gushes over the sluice doors and it will reach your kampong within hours from now.'

Ambran has already experienced many floods in his young life: small ones that come and go within a day, medium-sized floods when children can swim in the streets, large ones that turn the kampong into a mud pool full of drifting waste, building materials, dead cats and chickens... Ambran has grown accustomed to most of the floods. As do most of his neighbours, he considers floods a part of life. They are a worrisome part of life because they damage goods and make it hard to

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1 See Photo 1 for the version of this text message that Ambran sent to me, and Photo 2 for an impression of this flood (p. 17).
2 In order to protect the anonymity of my informants, I have chosen to use a fictive name for the research area. Bantaran Kali is the name that the participants of this study came up with. It translates to 'riverbanks.' In consultation with respondents, their names have also been changed.
continue business, but one can even get used to worries. This is reflected in the saying, ‘We’re familiar with floods,’ (banjir sudah biasa) which is popular in the kampong. Ambran can hardly imagine a life without floods: ‘They are normal, to me and my neighbours. People here have found their own ways to handle floods and stay safe,’ he says.

But that does not count for all of the floods. Some are too large to handle. Too sudden. Residents never know when these ‘sudden floods’ (banjir tiba-tiba) come, but there have been at least four of them in the past fifteen years, and newspapers often carry scary headlines at the start of the wet season that suggest that another one may again be on its way.³ Ambran still has regular nightmares of the largest flood that he ever experienced. When he was twelve years old, Ambran survived a seven-meters high flood that inundated the kampong’s alleys in 2007. The house of his family collapsed completely, the family members lost all their possessions, his baby sister Melisa cried for days and nights, and Ambran’s coughing and itchy skin lasted for weeks after the flood had receded; but they survived and were able to rebuild their house and life ‘stone by stone, step by step.’

This 2007 flood was a trauma for Ambran and his family members. None of them had ever before experienced such a high flood. The grandmother of Ambran often tells him about the times when she and the other children in the kampong would throw coins in the river and dive in and bring them up again. Back then, residents were never afraid of floods, his grandmother remembers. During heavy rains in the wet season, the water from the river would come up to their knees at most. It was nothing like the threatening floods that Amban experienced during his young life, where the river rose meters high, and strong currents made their devastating way through the kampong, dragging along furniture, houses and inhabitants. In grandmother’s times, the river water was clear, deep and wide. Now, it has become black, smelly, narrow, shallow and dangerous. As a result, the ways in which kampong residents respond to them has also changed. Ambran says:

When my grandmother was young, the community just stayed calm during floods. But nowadays, the riverbanks turn into chaos when we are flooded. Some people even disobey the kampong leaders’ safety instructions. It’s everyone for themselves. Everyone just does what they deem right.

Ambran expects many more such chaotic situations to occur in his future life: ‘Because if you live on the riverbanks, you will always have to survive more floods. It is the risk that we take by living here.’

In order to get an insight into the riverbank settlers’ current experiences with floods, let’s return to the 2010 flood that was described at the beginning of this introduction. Soon after Ambran sent around the warning text message, the neighbourhood buzzes with activities. Bags are packed; zippers are pulled; windows are slammed; televisions and refrigerators are stored on upper floors;

³ In 1996, 2002, 2007 and 2013. Later in this chapter I will elaborate more on the causes and effects of these large floods.
bundles of clothing are attached to ceilings with strings and nails. Local community leaders and volunteers walk around at a fast pace and routinely bang on each and every front door to make sure all inhabitants are awake. ‘Prepare yourselves for the flood,’ they instruct residents: ‘Get out of here as soon as you can! Quickly evacuate to the safe area!’ Everyone knows what they mean by ‘the safe area.’ It has become usual during large floods for residential volunteers and civil servants working for the kelurahan to set up a canvas evacuation shelter just outside the kampong. They count who is there and who is not, and cook rice and boil eggs. Later a team of rescue workers from the kelurahan will arrive to provide evacuees with more support and free facilities, such as public toilets, food and water, free medication, and a solid roof that protects them from rain.

But far from all residents of Ambran’s kampong make use of the provisions in the shelter. In fact, many of them do not even head in the direction of the safe area, hence disobeying formal safety instructions. Instead, everyone seems to act in very different ways. If there is one description that portrays what happens along the riverbanks after a message warning of the risk of flood is spread, then it must be ‘heterogeneity.’ Some evacuate, but others clamber on top of their roofs with the use of self-built stairs, while some seem to take no action at all. One of my main aims in this study is to try to make sense of these heterogeneous practices and understand why different people handle risk in different ways. Before I present arguments for the social and academic relevance of such a research topic, I will describe in more detail the heterogeneous practices that Ambran and his neighbours exhibited – practices I witnessed when the flood hit the kampong in 2010.

It has just turned five o’clock in the morning as the call for morning prayer blasts from the speakers of the local mosque.4 I notice that only a few inhabitants have followed the instructions of their kampong leaders and are hastily wading through the ankle deep water towards the evacuation shelter, carrying luggage on their heads and backs. Teenager Ambran is among them, struggling to hold on to the hand of his sister Melisa (six years old) and, at the same time, to his cigarette cart and the large cd-player that he wants to keep dry. Luckily, neighbour Yusuf offers to carry Ambran’s sizeable grandmother to the evacuation shelter. The woman lies over his shoulder and complains out loud about her uncomfortable position. ‘You cannot carry an old person hastily like this!’ she screams, ‘you will break my bones!’ Yusuf sweats and pants for breath under the weight of Ambran’s grandmother, but he doesn’t mind, he says. He considers it his personal duty to act quickly and help other residents to stay safe during floods. Ambran agrees with that felt responsibility: ‘Of course he helps us. Strong people like Yusuf have the task to help us to survive floods here.’

4 Fajr prayer starts between dawn and sunrise.
Yusuf, Ambran, Melisa and their grandmother pass by tens of other neighbours, who nod and wave at them to indicate that they have heard the news about the flood and the nearby shelter – only to close their doors and disobey instructions to evacuate. Through their windows, some of them shout that they prefer to find a safe spot of their own. Many anxiously climb on roof tops with the help of rope ladders or the knotted hands of family members.

I accompany Ida, a widow in her forties, as she works her way up onto the roof of her house. Drops of sweat run along her face as she prepares a private evacuation space for herself and her four children (the youngest is eight years old; the eldest thirteen) on the rooftop of her house. She has built the tiny shelter herself during past years, from wood that she collected from the river. Ida gasps as she pulls up her valuables to the rooftop. During floods, electric devices are not safe downstairs. Her rice cooker must be protected against floodwater, just as her fan. She looks around the two square meters where she plans to stay with her children during the flood and decides to put both devices on top of a stack of clothing and shoes, furthest away from the side where water might enter. Ida does not own many other valuables. She has little income and cannot afford to buy much apart from her basic needs. ‘That is the only advantage of being as poor as I am,’ she grins, ‘if you don’t have much, floods can’t take away much either.’ Ida puts batteries in a plastic flashlight, then tests the device, turning it on and off again. She carefully places a paper bag with salted eggs aside – the cheap yet nutritious side dish that is known in the neighbourhood as ‘flood food’ (makanan banjir). She sticks her birth certificate and identity card in her bra. Also a little brown envelope filled with Rp 300,000 in cash, money she has saved in anticipation of expenses that usually come along with a flood.

One look at the river and she calculates: ‘The water rises fast, and people say that it is raining extensively uphill, so I think that I only have about half an hour before my house is completely flooded.’ Time enough to pray first, she decides. She bends her body to the floor and prays to Allah, asking Him to protect her goods and herself from drowning. Ida has reasons to fear such a risk: earlier floods in her neighbourhood have damaged her house severely and caused injuries, illness and even death among co-residents. Drips of rain trickle through the canvas that functions as Ida’s improvised ceiling. She predicts what will happen in the next hours:

I won’t keep dry here. I never do during large floods. My children might get ill from the water and the cold, and I will get scared for sure, because I can’t swim, but I am ready to make it through yet another flood. I have learned how to survive all by myself. I have become clever at surviving floods.

Others appear less confident that they can protect themselves against floods. Moustached Mr Kurdi (forty-eight years old), for example, who lives only two houses away from Ida, sighs when he sees neighbours wading through the water in the direction of the shelter. He will not follow them any
time soon, because ‘that is just not what I do if there is a flood.’ Nervously, Kurdi pours himself a small glass of a locally brewed alcoholic beverage. His hands tremble. ‘Even good Muslims need one of these a day,’ the man explains, ‘it calms the mind. During floods, we might even need more.’ Unlike Ida and many other riverbank settlers, Kurdi has not saved any of the income he earns as a vegetable seller to be used for problems like floods; nor has he stocked foods, a flashlight, batteries or important documents. Rain batters against the windows of Kurdi’s dwelling, and the ceramic floor tiles are already covered with floodwater that enters his house through cracks in the walls. Still dressed in light blue pyjamas, Kurdi places his bare feet across the furnished sofa and leans back. ‘No need to hassle,’ he remarks laconically:

Waiting for assistance from the government is my best chance to stay safe. All I must do is keep calm and be patient. I’m definitely not evacuating, like the kampong leader wants me to do. Instead I will be rescued by kelurahan rescue workers any time soon. This is how I always survive large floods.

When I ask him what he plans to do if the water would rise even higher and no helping hand would reach out to him in time, Pak Kurdi thinks for a moment, then shrugs and says:

Rescue workers from the kelurahan will come to this house for sure, because they know that I need them to survive floods. We are not just regular poor people, you know. The government does not care for regular poor people. But in this riverbank settlement the situation is different. We are flood victims. Our neighbourhood is famous for floods. We are on the news, in the newspapers! That is why we can get all the help we need from the kelurahan. They send out boats to rescue us and even rebuild our houses to compensate for our losses after floods. If we suffer, they give us blankets, food, milk, new clothing, furniture, even money! I have even made a profit during former floods – I was able to buy a new television from the financial help I received afterwards! Thanks to floods, the spotlights are on us. All we must do to get helped is stay calm and wait.

Clearly Kurdi has a very different strategy to handle floods than Ida: she tries to find ways to survive a flood autonomously, while he acts as if he is completely dependent on external assistance. While the water in the kampong rises, Kurdi sits, drinks and waits. When the electricity shuts down, Kurdi pours himself some more jamu and drinks it in the dark. When the currents force open his door and water gushes in faster, he rises, places his bare feet on his sofa and continues the waiting in standing position. By the time his furniture is covered with muddy water he is finally saved. Not by a governmental rescue worker, as Kurdi expected, but instead by Yusuf, the volunteer neighbour who also carried the grandmother of Ambran to the evacuation shelter. Yusuf paddles his way through the alleys on a raft that is normally used for transporting residents crossing the river.

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5 This beverage is sold in the kampong by a jamu-trader—a woman who brews a drink from traditional herbs and spices. Jamu is alcohol-free, but inhabitants know well that the trader also sells alcoholic versions of the drink, in which the jamu is mixed with locally made palm wine. Kurdi drinks the alcoholic version of jamu.

6 At this point, I left the house of Kurdi to seek shelter myself and warned other people that Kurdi was still inside his house. He refused to join me. The rest of his story, I only heard from him afterwards. It was confirmed by several other neighbours, including Ida.
Later that day Yusuf reflected on how frustrated he felt on that raft, as he had just heard that the kelurahan was not going to assist flood victims to evacuate during this flood. The water level in the kampong remained too low for residents to ‘deserve’ external help. A few days after the flood a civil servant of the kelurahan explained to me why his superiors refused to help the residents of Bantaran Kali:

We are only obliged to help flood victims during disastrous, severe floods, not when a flood is just a few meters high. Residents of the riverbanks are used to medium-sized floods like this. They experience them all the time. They can save themselves.

This flood that inundated the houses of Ambran, Ida and Kurdi eventually rose only two meters high, and so governmental spotlights remained off the victims. Therefore it is all up to Yusuf and his neighbours to help each other.

‘Anybody need assistance?,’ Yusuf shouts from his raft. ‘Anybody need help to evacuate?’ Kurdi replies by first crying out a word of thanks to Allah, then to ‘those good people who are strong enough to save my life every time we have a flood.’ Yusuf assists Kurdi to enter his raft and takes him along to the shelter. On their way out, he calls out one more time to other residents potentially in need. Neighbour Ida remains behind in silence as she watches Kurdi evacuate. She does not want to be saved by Yusuf, nor by others. The day after the flood receded, she explained her reasoning to me:

I used to be just as reliant on other people as many of my neighbours still are. During past floods, I used to hope that the government would solve my problems. I waited for them to help me. But I have learned my lesson. If you are as poor as I am, it is better not to depend on anyone. We never know whether they will show up to save us or whether they will let us down. And even if a regular neighbour offers you help, they might want something in return that disadvantages you... That man Yusuf; maybe he helps me today, but then tomorrow he might come back to demand a favour in return! People who are as poor and needy as we are in this neighbourhood only give in order to take. Therefore I refuse all help that is offered to me by others. I never owe anything to anyone. I would rather protect myself against the floods in my own way.

Research problem

One river. One settlement. One flood. Yet the local practices that were exhibited in the face of the coming flood were diverse. Some residents took autonomous and preventive measures; others saw chances to profit financially from the flood; others perceived it as their duty to assist their neighbours in staying safe, and others accepted such assistance. Clearly, the residents in the kampong that is called Bantaran Kali in this dissertation exhibited highly heterogeneous risk-handling practices in the face and aftermath of floods. Through a combination of qualitative and quantitative

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7 The height depends on where it is measured: houses closest to the riverbanks were flooded by up to three meters; houses a bit higher up the riverbanks were only flooded by two meters of water.
methods used in the field (discussed in chapter 2), I observed and have defined eighty-two different risk-handling practices exhibited by riverbank settlers before, during or after flood events. For example, spreading the flood-risk message (Ambran), building an improvised evacuation shelter on the rooftop (Ida), helping others evacuate (Yusuf), or just ‘waiting for help’ (Kurdi).

The heterogeneity in risk-handling practices that I observed during my fieldwork in Bantaran Kali is not incidental or arbitrary. Instead, similar patterns of behaviour by the same people arise each and every time the settlement is flooded. The narratives of respondents indicate that riverbank settlers have typical ways of handling flood risk. For example, Ida never evacuates during large floods, while Ambran always does. Kurdi has waited in his house for help to arrive during each of the past larger floods, while Yusuf usually assists others to evacuate during floods. Hence, their risk-handling practices are structured along lines of habit and strategy. In technical terms, we might say that actors have heterogeneous risk-handling styles.8

As I have indicated, I want to understand what brings about this heterogeneity of risk-handling styles. What is different with my study is that I offer a view from below on experiences and responses to flood and risk. A perspective from below is important because, as I argue later, it has remained under-exposed in studies of flood and risk in Jakarta. Further, such a perspective might help policy makers to implement more effective flood-management policies. This latter argument for the academic and societal relevance of this study topic becomes even stronger if one considers that the consistent heterogeneity in risk-handling styles of different individuals in Bantaran Kali is not unique to their community. Indeed, it reflects a phenomenon that is recognized by many scholars who examine risk in different places around the world.

My data confirms the data of scholars who have studied flood responses by human actors in Europe and other areas in Asia (Grothmann & Reusswig, 2006; Few, 2003; Harries, 2008; Febrianti, 2010). They too observed that different people handle flood risk in different ways. Moreover, in 2007, social geographer Pauline Texier (2008, p. 365) observed that Jakarta flood victims in other neighbourhoods than the one I studied used highly heterogeneous risk-handling practices, of which she described many as ‘risky’ – in the sense that they go against formal safety advice. Studies about the ways in which people react to other types of risk (for instance, non-natural hazards) consistently point to similar findings: different people exhibit heterogeneous practices to handling risk.9 The question that remains unsolved in all of these studies is: why? If people share a similar risk, what explains the consistent heterogeneity of their risk-handling practices? Why would Kurdi typically

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8 I will explain more precisely what I mean by ‘risk-handling practices’ and ‘risk-handling styles’ in chapter 1. For now, it is most relevant to know that, in line with Smith (2001), I define ‘risk’ as exposure to uncertain and potentially unfavorable consequences, and use the term ‘hazard’ synonymously.

exhibit such a different way of handling floods than Ambran, Yusuf or Ida? Those are the questions that lie at the basis of this dissertation.

I will argue in the next section that these are complex and crucial questions that need to be answered for both academic and societal reasons, especially in an age when exposure and vulnerability to natural hazards has increased dramatically (Deltadiologues 2008; Marfai, Yulianto, Hizbaron, Ward & Aerts, 2009; Wisner, Blaikie, Cannon & Davis, 2004; Wisner & Caressi-Lopez, 2012; World Bank, 2011).

Relevance of the research project

Published studies dealing with environmental risks in Jakarta focus mainly on the impact on the city, without investigating how kampong inhabitants and other residents are affected. Several researchers before me have paid attention to how households in Jakarta experience flood risks (Spies, 2011; Wilhelm, 2011; Febrianti, 2010; Marschiavelli, 2008; Texier, 2008). Their studies provide at least four significant analyses of local responses to flooding in Jakarta that are insightful for this thesis and will therefore be discussed briefly here.

A short geographic study by Texier (2008) provides some insights on how poor and middle class households were affected by and coped with the severe flood in 2007, while Marschiavelli (2008) conducted a more detailed, though rather technocratic, vulnerability assessment in Kampung Melayu, a flood-affected neighbourhood close to the study area in this dissertation. Two other small studies report on human responses to floods. Wilhelm (2011) and Spies (2011) provide brief yet insightful analyses of kampong dwellers’ practices in the face and aftermath of floods. Nevertheless, there is to my best knowledge no long-term study that offers detailed insights into the heterogeneous ways in which riverbank settlers in Jakarta experience flood risk, nor one that offers emic insights into the reasons that may lie behind such heterogeneity.

I have noted above that one of the values of such a study would be that it could help to improve the effectiveness of flood-management policies in urban, flood-prone centers. At present, the heterogeneous ways in which people handle flood risk in Jakarta make it hard for policy makers to impose effective coherent safety policies in flood-prone communities. The insights gained from a study such as this would help them develop strategies to overcome some of the problems that they currently struggle with. A kampong leader in Bantaran Kali explained to me the difficulty he has in implementing effective flood-intervention measures. His efforts have remained unfruitful up to now, because of the enormous variety in riverbank settler’s risk behaviour:

10 Firman, Surbakti, Idroes & Simarmata (2011) and Steinberg (2007) have argued that in most studies of natural hazard in Jakarta, socio-economic conditions have been neglected, while most attention is given to the physical aspects of risk-event impacts.
It is clear to all inhabitants what we want them to do when a flood occurs. We have taught them over the past years that they should pack their goods and evacuate to the shelter immediately after a flood warning. They also know that they must stay together as a group, so that officials can count who is safe and who is not, and so that kampong leaders can offer help quickly. I repeat those two messages to the community time and time again. My residents can dream such safety-constructions! But while in theory all seems safe and organized here, in practice very few obey our safety advice. Many choose to ignore our warnings; some go and play hero; yet others lock themselves in the house. It doesn’t matter what you tell people or how often you warn them of the dangers of disobeying safety instructions, every time we have a flood, they all insist on handling it in their own way. There is no coherent action at all!

So while flood-management policies that bureaucrats try to implement in Bantaran Kali are largely homogenizing, people’s responses are certainly not. At present, formal risk managers understand little about the factors underlying people’s heterogeneous risk-handling styles, and hence, not much is understood about the potential reasons for the ineffectiveness of homogenous risk policies either.

Perhaps as a consequence of this lack of knowledge, policy makers generally interpret the ineffectiveness of their policies as the result of the ‘chaos’ or ‘anarchy’ that is said to exist in riverbank communities during flood events. For example, a civil servant at the kelurahan in Jakarta describes the problem of ineffective policies as follows:

It is difficult for a government to stop flooding, but it is even more difficult to stop flood victims from behaving dangerously during floods. Over the past years, we regularly instructed them how they should respond to flood-warning messages. They must all know our safety advice by heart now, but still, the riverbanks turn into anarchy as soon as the water rises! All of them prefer their own way of responding! I can only fear a future in which more floods are expected.

The concerns of the above quoted policy maker become more pressing if we consider them in the context of two broader problems. First, as touched upon above, not just formal risk managers are puzzled by the reasons underlying heterogeneous risk behaviour, but also scholars of risk handling have been unable to this point to understand what brings about human heterogeneous risk behaviour. I will discuss this academic problem further in chapter 1. Second, the concerns of policy makers about their present inefficient flood risk management policies need be considered in the context of a fast urbanizing and modernizing Indonesia in which the number and severity of natural hazards are ever increasing; simultaneously a growing number of the urban population in Jakarta is becoming more and more vulnerable to these dangers.

In the next paragraphs I show how the threat from natural hazards and the increase in urbanization are related; I then elaborate on the specific situation of floods in Jakarta.

**Natural hazards in the city**

The year 2007 marked a so-called ‘urban turn’ (Kraas, 2007, p. 8) when, according to the United Nations (UN), for the first time in human history the majority of the world population was expected
to live in urban areas (UN, 2004, p. 13). The joint World Bank-United Nations publication Natural Hazards, UnNatural Disasters: The Economics of Effective Prevention, predicts that growing urbanization will increase the risk of natural hazards for urban citizens (World Bank & United Nations, 2010). By 2050, the number of people exposed to natural hazards in large cities could more than double to 1.5 billion, with the largest concentration of at-risk people living in Asia and the Pacific (World Bank, 2011, p. 3).

There are two reasons why experts believe that the risks in these urban environments are increasing. One is related to the exposure of cities to greater hazards, the other to the high vulnerability of specific segments of an urban population to these hazards. According to the Intergovernmental Panel on Climate Change, more than two-thirds of the world’s largest cities are currently exposed to rising sea levels, posing millions of people at risk of extreme flooding and storms (Yohe et al. 2007). Asian cities, especially, are threatened by potential floods and other environmental hazards, such as Tsunamis and hurricanes, because of their large numbers of inhabitants. Asia accounts for two-thirds of the world’s urban population, and almost three-quarters of the region’s total population live in so-called ‘low elevation coastal zones’—in areas located less than ten meters above sea level (Emilia, 2009; Firman, Surbakti, Idroes & Simarmata, 2011).

The second reason for the increased chances of urban inhabitants being affected by natural disasters has to do with the fact that most urban areas are located in developing countries. In 2000, two-thirds of the world’s megacities were located in developing countries (UN, 2004, p. 89). In these urban areas, the poor masses are particularly vulnerable to natural hazards because they often have to reside in high-risk areas and faulty shelters, have limited access to basic and emergency services, and have a general lack of economic resilience (World Bank, 2011, p. 3). Studies on natural hazards in cities often identify poor and marginalized city dwellers as the group most exposed and vulnerable to acute risks such as landslides, earthquakes, hurricanes or floods (e.g. Pelling, 2003; Wisner & Pelling, 2009; Dyson, 2006). Moreover, an often-stated characteristic of megacities is a pronounced socio-economic inequality within the population. This also comes with a lopsided distribution of influence and power. Likewise, there is a highly unequal sharing of exposure to and vulnerability to natural hazards among the city population. In sum, poor and marginalized population groups with relative little political power are often found to be especially vulnerable to a variety of hazards.

Of all urban areas at risk worldwide, Indonesia’s capital, the megacity Jakarta, is deemed one of the most vulnerable in terms of exposure to natural hazards (Marfai, Yulianto, Hizbaron, Ward & Aerts, 2009; Ward, Pauw, van Buuren & Marfai, 2013). Flooding (banjir) of the city’s rivers is one of its main risk problems. In Jakarta, floods are now occurring more often and they are more severe
than ever before (Steinberg, 2007; DeltaDialogues, 2008; Ward, Pauw, van Buuren & Marfai, 2013). Even in an average year, 10,000 to 15,000 inhabitants are forced to flee from medium-sized floods, but experts are predicting that the severity of floods will increase by about 5 to 10 per cent in the next years as compared to earlier years (Brinkman & Hartman, 2009). Simulations of possible future flooding events foresee inundations of up to a quarter of the city, thereby threatening the physical and social security of over five million inhabitants. In line with the above-mentioned considerations about the increased vulnerability of the urban marginalized, it is predicted that future urban floods will be felt most severely by Jakarta’s many poor inhabitants (Brinkman, 2009, p. 50).

Below I explain more about the causes of the current increasing flooding in Jakarta, but first it is important to consider the consequences of floods for the city’s inhabitants. While in rural areas flooding often brings ecological benefits to households (Blaikie, Cannon, Davis & Wisner, 2003, p. 203; Few, 2003, p. 45), urban floods are usually overwhelmingly negative events. First of all, floods can lead to the destruction or damage of property. Second, according to Few (2003, p. 46), the impact on health is ‘one of the most significant […] effects of flooding.’ That is not only because strong currents and electrocution can cause injuries or death, but also because floods often pose a high risk of the rapid spread of communicable diseases, such as diarrhea, influenza and skin infections (Few, 2003, p. 46; Blaikie, Cannon, Davis & Wisner, 2003, p. 220). Besides, floods may induce severe mental stress and anxiety (Green, Tunstall & Fordham, 1991, p. 234). Such effects of flooding on health are complex and difficult to measure (Few, 2003, p. 46); however, the impact of floods on urban livelihoods is more direct – for people with informal occupations and no fixed income, the interruption caused by floods can be very costly (Zoleta-Nantes, 2000, p. 77).

Flooding in Jakarta

Part of Jakarta’s flood problem can be explained by its geographical exposure to natural hazards. Jakarta is prone to flooding from water draining through the city from the hills in the south, and also from coastal tidal flooding. Jakarta is located in a deltaic plain criss-crossed by thirteen natural rivers and more than 1,400 kilometres of waterways that were constructed at the orders of the colonial Dutch.11 About 40 per cent of the city, mainly the most northerly area near the Java Sea, is below sea level. Periodical floods were already a common phenomenon during colonial times; however, in recent years the severity and frequency have seriously increased, due to local environmental and infrastructural issues (Brinkman, 2009; Caljouw, Nas & Pratiwo, 2005).12

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11 Soon after the founding of Batavia (Dutch colonial name for Jakarta) in 1619, a canal system was constructed similar to those of Dutch cities at the time (Caljouw, Nas & Pratiwo, 2005; Ward, Pauw, van Buuren & Marfai, 2013). I return to this topic of (colonial) water management later in this dissertation.

12 See Table 1 for an historical overview of flooding in Jakarta.
There are three main reasons for the increase of flood risk. First, rapid urbanization has aggravated the situation over the course of time. In 1811 Jakarta had a population of about 47,000. By the early twentieth century the city had expanded further south, and that number had increased to about 500,000. In 2010 Jakarta had an official city population of almost ten million and a metropolitan area with more than twenty million inhabitants. It is now the world’s fourteenth largest city and is likely to move into the top ten by the year 2015, with a projected city population of more than seventeen million (McCarthy, n.d.). In recent years the population growth rate has declined, but Jakarta’s population is still estimated to increase by about 130,000 to 250,000 per year (World Bank, 2011). These urbanization dynamics lead to more extensive use of the built environment, more garbage clogging the sewerage system, and greater numbers of humans potentially affected (Kadri, 2008).

Second, the city’s governmental services cannot keep up with the demands of the fast growing population. For example, the provision of housing for the poor and lower-middle class continues to be inadequate relative to demand. Skyrocketing land prices and rampant private sector development that is under-regulated has resulted in a booming real estate market that excludes the poor. Consequently, large informal settlements have grown over many years along waterways, natural rivers, sluices and reservoirs, contributing to the pollution and clogging of these flood-prone areas. Moreover, the city’s drainage system has been poorly maintained by the government and hence cannot channel floodwater to the sea fast enough during heavy rains (Sagala, Lassa, Yasaditama & Hudalah, 2013). Another area in which governmental services prove to be largely inadequate is the provision of piped water (Kooy & Bakker, 2008, p. 383). The lack of piped water is driving large multi-use developments and small residential communities alike to drill wells to access groundwater. This extraction of groundwater is causing areas of Jakarta to sink, particularly in the north of the city. Along with sea level rise, land subsidence is one of the greatest challenges facing Jakarta and further increasing the risk of flooding.

Third, while some authors describe the economic development in Indonesia as ‘booming’ (Hussain, 2013), poverty and income gaps between the population persist. In fact, despite a growth of 6.5 per cent in Indonesia’s economy in 2012, inequality has increased (Hartono & Irawan, 2011, p. 44; Hussain, 2013). I have already posed above that marginalized and poor inhabitants of urban

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13 http://www.bps.go.id/eng/tab_sub/view.php?kat=1&table=1&daftar=1&subyek=12&notab=1 Retrieved 11 October 2013 from the website of Statistics Indonesia (Badan Pusat Statistik, BPS). It needs, however, be noted that the official census figures only tell part of the story. How many people actually live in Jakarta is a matter for speculation (McCarthy, n.d.).

14 This ranking is based on a comparison of city populations. Other lists include metropolitan population and rank Jakarta as second largest city in the world with a metro population of approximately 26 million. For example, see http://www.worldatlases.com/citypops.htm (retrieved 11 October 2013).

15 See Figure 1 for a map that includes the sluices and waterways in and around Jakarta.

areas are generally the population groups most vulnerable to natural hazard; but we must now also conclude that this marginalized part of the Jakarta population is increasingly vulnerable to flooding.

This dynamic can already be felt during flood events. During former large floods – in 1996, 2002, 2007 and 2013 – the effects were certainly spread unevenly over the city, with poorest neighbourhoods affected most severely (Schonhardt, 2013a; Texier, 2008; Vltchek, 2013). The last major flood that occurred during the writing of this thesis was in 2013. The water engulfed around 30 per cent of the city, including its business district centre and the presidential palace. But again the poorest neighbourhoods were most severely affected. In the neighbourhood under study, the water level reached three to five meters high, and all houses were damaged by the flood. Many riverbank settlers lost their assets and became ill afterwards.18

It is becoming harder for poor people to protect their well-being against flood water that is continually increasing in volume. The recurrent floods worsen the economic situation of the poor, which in turn increases their physical vulnerability to floods. This vicious circle is extremely hard to break out of. Unfortunately, it is likely that the expected increase of floods in the future will worsen the vulnerability of the poor (Haryanto, 2009; Haryanto, 2010) – especially when the flood interventions of the Jakarta government remain as ineffective as they are.

Since flood victims together form an enormous voter bank for Jakarta’s politicians, it comes as no surprise that the issue of flooding has become a major concern for policy makers in Jakarta. The recently-elected city governor Joko Widodo (popularly known as Jokowi) has called the issue of flooding in Jakarta one of the major problems that needs be solved in order to achieve the ‘new Jakarta’ that he has promised his supporters: a city where residents are safe from floods. For him to achieve this ‘new’ city, it is crucial that the flood intervention programmes of Jokowi’s political institutions become more effective than those of previous governors.

Politics of flooding in Jakarta

Jokowi, sometimes called the ‘Obama of Jakarta,’ (Vaswani, 2013) was elected governor of Jakarta in September 2012, thanks to overwhelming support from the city’s urban poor and middle classes. Many voted for him because of his clean reputation and his promises to listen to the poor. Mr Jokowi’s main challenge, analysts say, will be finding solutions to the flood problems that previous administrations failed to address. In an interview that was published in the New York Times, Jokowi

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17 For a detailed description of the effects of the 2002-floods, see Caljouw, Nas & Pratiwo (2005); for a detailed description of the effects of the 2007-floods, see Texier (2008); for a report on the 2013 floods, see OCHA (2013); for a critical article on the unequal consequences of the floods, see Vltchek (2013).

18 This flood event took place after the fieldwork for this thesis had already been completed. Data about the flood experiences in Bantaran Kali were derived through personal communication by the author with respondents over the Internet. I have interviewed five young key-respondents over email and through Facebook on 21, 23, 29 January and 5 February 2013.
emphasizes that flood problems are among his main concerns and was quoted as saying that he is ‘full of hope and optimism. These problems can be settled’ (Schonhardt, 2013a). He has taken several steps towards a solution; for example, some parts of the city’s rivers have been dredged, and different riverbanks have been cleared in order to widen the river. Furthermore, he has made an effort to improve the effectiveness of the Provincial Disaster Management Agency (Badan Penanggulangan Bencana Daerah Tingkat Kabupaten/Kota, BPBD), the institution that coordinates and mitigates disasters such as floods on the city level.

Despite the fact that the flood problem currently receives much attention from policy makers, and some first structural measures to decrease flooding have been taken over the past few years, it seems that a solution to the flood problem is nowhere near. One reason why the flood problem in Jakarta has not yet been solved is the aforementioned ineffectiveness of flood-management policies. Additionally, despite recent government promises to increase spending on infrastructure in order to decrease floods, most structural flood-management projects have been held up by corruption, political infighting, problems with land acquisition or by public resistance (Schonhardt, 2013b). A third reason why governmental measures have not yet led to an actual solution to the city’s flood problem is that its urban risk planning has largely been concerned with physical infrastructural measures, such as engineering, while there have been limited efforts to reduce the vulnerability of poor inhabitants (Texier, 2008; Sagala, Lassa, Yasaditama & Hudalah, 2013). Finally, the functioning of BPBD remains inadequate despite of governmental efforts to improve it (Marfai, Yulianto, Hizbaron, Ward & Aerts, 2009); Indonesian scholars concerned with urban risk have called the institution ‘powerless’ and ‘incapable’ of implementing effective flood interventions (Firman, Surbakti, Idroes & Simarmata, 2011; Sagala, Lassa, Yasaditama & Hudalah, 2013).

That the flood problem is still acute in Jakarta became clear in January and February 2013, when governor Jokowi was challenged by the worst flooding that hit Jakarta in six years. At least forty people were killed in this flood; more than 40,000 people were displaced; and more than 100,000 homes were under water (Philip, 2013; Schonhardt, 2013a). It thus seems fair to state that the promises of Governor Jokowi to his voters on the riverbanks are not easy to fulfil.

Next to floods, a second major concern for the city government revolves around the possibility of social unrest, which is feared to arise from a growing dissatisfaction among masses of

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19 For example, after the floods in 2013 president Yudhoyono of Indonesia told reporters that the national government would spend the equivalent of 208 million US Dollars on the flood problem. Of this amount spent, 300 million Rupiah would be spent on mobile toilets and water pumps; another 500 million Rupiah on improvements to the channeling of the Ciliwung river and the east flood canal; and the remaining 1.2 trillion Rupiah on dredging. See [http://www.thejakartapost.com/news/2013/01/20/president-promises-rp-2-trillion-flood-mitigation.html](http://www.thejakartapost.com/news/2013/01/20/president-promises-rp-2-trillion-flood-mitigation.html) (Retrieved 11 October 2013).
poor flood victims. In 2013 H.S. Dillon, the presidential special envoy for poverty alleviation, remarked in an interview that the current economic inequality in Jakarta is ‘socially corrosive and socially divisive’, and feared this would instigate ‘social unrest’ (Hussain, 2013). A similar argument can be made about poor and flood-prone neighbourhoods versus those that are wealthier and less flood prone. Dillon’s observations must be a worry for the city’s recently-elected governor, especially since residents of Jakarta have openly blamed the government for mismanagement in relation to past flooding. Social scientists Caljouw, Nas and Pratiwo (2005, p. 12) reported about a large flood that occurred in 2002 that ‘corruption and flooding were portrayed side by side in every event during the tragedy. Flooding was considered the result of the mismanagement of the city that has been taking place for decades.’ Jokowi still remains fairly popular in Jakarta, but the media reported public dissatisfaction with the flood interventions in 2013 (Dewi, 2013).

Memories of the economic crisis of the late 1990s – which led to massive protests, riots and violence, and eventually to the fall of President Suharto – are still not forgotten by Indonesia’s elite. It may be because of such memories that small uprisings of tens of poor people protesting the flood problem at the Manggarai sluice in Jakarta in 2002 and 2007 were immediately beaten down by the military. An advisory of the then governor, Fauzi Bowo, explained in an interview that it was a political decision to intervene harshly in these uprisings, because social unrest was feared:

Small groups of poor riverbank settlers came to protest the fact that their neighbourhood was under water. They demanded a solution to the flood problem. We ordered the military and the police to chase them away. We need to take hard action before such small groups of protesters grow and the protest gets out of control [...] Poor flood victims have nothing to lose, so they are willing to fight and die if they become overly dissatisfied with their situation. It is a big problem for the government to stop those people from creating anarchy along the riverbanks. They might start war in the city all over again.  

With this information in the back of our minds, let us reconsider the words from the earlier quoted policy maker who is directly involved in flood management in Bantaran Kali: ‘[these riverbank settlements] turn into anarchy as soon as the water rises! I can only fear a future in which more floods are expected.’ It now becomes clear that Jokowi’s government is threatened not only by floods but also by the ways in which Jakarta’s poorest flood victims may respond to the local government’s flood management. Will an increase in the number of floods further aggravate their dissatisfaction with the Jakarta government’s mismanagement? Or will Jokowi be able to overcome the problem of flooding, either by decreasing floods or by making flood-management policies more effective and thereby decreasing the potential risk to himself of social unrest in his city? While

20 We will meet one of the protestors in chapter 6.
21 Personal communication with senior bureaucrat (name withheld), working as a flood risk manager for Jakarta’s Public Works (PU), 14 July 2011, in Jakarta.
Jokowi’s plans for a ‘new Jakarta’ are certainly ambitious, it remains uncertain what will happen to his popularity if floods increase over the next years.

What has become absolutely clear from the discussion thus far is that for flood-management policies to become more effective, politicians at least need to know what drives riverbank settlers to a certain action in the face of floods; they need to understand what drives so many of them (all in different ways) to disobey formal safety advises. And in order to answer such complicated questions, it is necessary to grapple with what might explain the plurality of risk-handling styles within groups at risk. This dissertation aims to contribute to an understanding of human behaviour when faced with risk and natural hazards, by analyzing in detail how and why Jakarta residents handle flood risk in such heterogeneous ways. While the elite in Jakarta generally interpret the behaviour of riverbank settlers as ‘disobedient behaviour’ or even as ‘anarchy,’ I wish to point out that little is in fact known – by both policy makers and academic scholars of risk – about the perceptions of the riverbank settlers themselves. Perhaps as a consequence, flood management policies remain homogenous and largely ineffective. This thesis aims to contribute to a solution to this problem by offering a perspective from below; that is, by describing how riverbank settlers view, experience and handle the increase in floods in their living environment. These descriptions are based on one year of empirical fieldwork in one of the most flood-prone neighbourhoods in Jakarta.

In the next chapter I consider to what extent the current dominant theories of risk are useful in answering my questions – and why I believe that we must eventually move beyond them to understand the heterogeneous risk-handling practices of Jakarta’s riverbank settlers. Next, I describe and analyse in the empirical chapters the heterogeneous risk-handling practices that are exhibited by inhabitants of Bantaran Kali in relation to floods. Before we head into these chapters I want to introduce the reader to this research area and explain which methods have been used to obtain relevant data.
Photo 1: Risk-warning message as received by author for the medium-sized flood described in this book. The name of the kampong as well as the name of the person who sent me this message have been erased in this picture in order to protect the anonymity of my respondents (unless otherwise indicated, all photos by author).

Photo 2: Impression of the medium-sized flood described in this thesis.
As I mentioned in the introduction, social scientists acknowledge that human beings tend to exhibit heterogeneous ways of handling risk. However, scholars studying response to risk have until now been unable to offer satisfactory explanations for such heterogeneity. In this chapter, I elaborate on this problem and propose a solution to it. The chapter is divided into two parts. The first part presents a critical review of the most important academic literature that has been published on the problem of risk and risk-handling practices. In the second part I propose an alternative theoretical approach to help us to interpret human heterogeneous risk handling – and this leads me into my definition of my research question.

Part 1. Review of the literature

Although risk and disaster research has gained momentum and established itself as a separate field of study over the past decades, no comprehensive way of understanding risk-handling practices has been established in the social sciences (Dowie, 2000; Renn, 2008). For example, there does not exist an agreed definition of risk, which hampers studies of risk and risk handling (Aven & Renn, 2009, p. 1). In fact, the current state of the art in risk research has been accused of being in ‘no state at all’ (Douglas, 2002, p. 1). At utmost, the field of risk research can be described as a ‘patchwork of many different schools and perspectives’ (Renn, Burns, Kasperson, Kasperson & Slovic, 1992, p. 38) and analyses are usually ‘estimated or calculated according to different disciplinary approaches’ (Cardona, 2004, p. 48).

However, I argue that even if several steps have already been taken in recent years towards the more unifying interdisciplinary approach that the topic of risk demands, it is still fair to say that a lack of comprehension presently hampers our academic understanding of how people handle risk. There are two main reasons for such continuous lack of comprehension: one has to do with the theoretical limitations of the dominant risk perspectives in the social sciences, and the other has to do with the fact that studies of risk are currently limited by what we might call methodological isolation. I begin by addressing the topic of methodological isolation first.

By methodological isolation, I mean that scholars from different disciplines generally focus on different factors that influence risk-handling practices: either social contextual factors or psychological factors. I here agree with Mary Douglas, who wrote that ‘the central core of interest in social influences on risk perception is missing’ (2002, p. 1). This is problematic because it has long
been accepted in the social sciences that both social and psychological processes affect the ways in which human actors handle risk and uncertainty; therefore both these processes should be taken into account in an adequate analysis of human risk handling (Skinner & Zimmer-Gembeck, 2007, p. 137; Taylor Gooby & Zinn, 2006, p. 408). Many scholars from different disciplines have called for an interdisciplinary approach to research risk and risk perception (Eagly & Chaiken, 1993; Jessor, 1993, p. 125; Skinner & Zimmer-Gembeck, 2007, p. 137; Taylor Gooby & Zinn, 2006, p. 408), but in practice most risk research continues to be undertaken by separate disciplines in isolation from each other.

This is certainly the case for risk research that focuses specifically on risk-handling practices – a field that is clearly most relevant to the aim of this thesis. Generally, this field is divided into two main disciplines: psychology on the one hand and anthropology/sociology on the other. To give the reader an impression of the way in which methodological isolation characterizes this field of study: psychologists traditionally have been more concerned with cognitive risk-handling practices, which are measured in the laboratory via self-reports and questionnaires; while sociologists and anthropologists mostly emphasize behavioural risk-handling practices that are observable in the field. So these scholars from these two different backgrounds not only focus on different types of risk-handling practices (cognitive or behavioural), but they also use different methods to measure these practices. Most importantly, their research findings are published in disciplinary-specific journals and so rarely shared.

The result is that relevant psychological findings are seldom integrated into anthropological or sociological theories of human action, which has led to simplistic versions of human actors within larger, structural models about institutions and societies (Kohn, 1989). At the same time, psychologists' paradigms for studying human risk management have not been particularly attentive to the social context (Eagly & Chaiken, 1993; Douglas, 2002). This fact is problematic when psychologists attempt to apply their theories in natural settings, where social norms and other structural factors affect psychological processes. In sum, most studies of risk and its human handling only tell one side of story. However, in recent years there is a growing acknowledgement among both psychologists and anthropologists/sociologists that a comprehensive understanding of the multiple influences on risk behaviour demands a unifying, interdisciplinary framework. First attempts have already been made towards this aim (Evans, Schoon & Weale, 2012; Van Huy, Dunne, Debattista, Hien & An, 2012). This dissertation might be regarded as another such attempt. I aim to pick up the challenge of integrating anthropological/sociological and psychological insights, by integrating psychological methods and foci-points into my anthropological analysis of flood and risk. I will elaborate further on this integrated approach in chapter 2.
As noted above, methodological isolation is by far not the only reason why the academic knowledge on heterogeneous risk handling has remained limited until now. I pose that there is a more fundamental problem that underlies the current gaps in our understandings of heterogeneous risk behaviour: a theoretical problem that is inherent to the main academic approaches that have dominated past decades of social scientific studies of risk. While some of these approaches have been hampered by what I call a ‘disaster-lens’ problem, others have remained limited by what I call a ‘problem of abstractness.’ I will elaborate these arguments in the following paragraphs by discussing four dominant theoretical approaches towards risk and the ways in which human actors handle it: a techno-scientific perspective, a vulnerability perspective, a risk-society perspective and a cultural perspective.

Each of these approaches has a different view on the extent to which risk is an objective phenomenon and to what extent it is socially constructed. We might say that on the one extreme there exists an objectivist understanding of risk, and on the other extreme we find theorists who have an interpretative, constructivist understanding of risk. While objectivists hold that technical estimates of risk constitute true representations of observable hazards that can and will affect people regardless of the beliefs or convictions of actors involved; constructivists argue that risk assessments constitute mental constructions that cannot assume validity outside of a group’s or individual’s logical framework (Klinke & Renn, 2002, p. 1073). I will next critically examine the fruitfulness and limitations of each of the four dominant theoretical approaches on risk analysis and the extent to which they are relevant to the aims of this study of making sense of human actor’s heterogeneous practices in relation to risk.

**Techno-scientific perspective**

The techno-scientific perspective emerged from and is expressed in such disciplines as the natural sciences, engineering, economics, medicines and psychology (Lupton, 1999, p. 1). In these studies, risk is treated largely as an objective phenomenon that can be calculated with the use of statistical formulas based on probability of hazard events and the magnitude of consequences. Such research may be described, therefore, as adopting an objectivistic approach to risk. The aim of the techno-scientific perspective is the identification of risks, mapping their causal factors, building predictive

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22 A further distinction can be made between ‘strong’ and ‘weak’ forms of constructivism. Strong forms would reject the existence of an objective reality that constitutes a social problem. Weak forms do not deny that there is a ‘real world’ of disaster and hazard, but they are concerned with how we come to know about and construct this world (Lupton, 1999, pp. 28 – 35; Lister, 2010, p. 144). Concerning the two constructivist perspectives discussed in this thesis, the risk-society perspective wavers between a realist and weak constructivist perspective, while the cultural risk perspective tends slightly towards the stronger end of the spectrum.
models of people’s responses to various types of risk and proposing interventions that may help to decrease risk or to limit the negative consequences of risk.

These inquiries are undertaken adopting a rationalistic approach that assumes that expert scientific management and calculation is the most appropriate standpoint from which to proceed. Lay people’s judgements on risk are typically portrayed as biased or ill-informed compared with the experts’ more accurate and scientific assessments. The topic of ‘cognition’ is important in the techno-scientific perspective, because it is assumed that the cognition of risk influences people’s behaviour. A widely accepted theoretical prediction is that rational risk perception is negatively correlated with risk-taking behaviour. To put it in other words: the higher the perceived risk of a particular behaviour, the lower one would expect the tendency to engage in that risky behaviour (Mills, Reyna & Estrada, 2008).

Hence, human handling of risk is typically regarded in a dualistic manner: either people respond to a hazard in a rational way, which means that they engage in risk-averse behaviour in the face of natural hazards, or they act in an irrational way, which means that they do not display risk-averse behaviour. For this dissertation it is important to understand that if the techno-scientific approach recognizes heterogeneity at all, it can only understand it in terms of irrationality: there is only one rational strategy or practice to handle risk and, as a consequence, deviations from such a strategy (that is, heterogeneous practices) are considered an expression of irrationality.

Underlying such techno-scientific understanding of risk behaviour is the universal view of the human person as a rational actor. This assumption is elaborated in the traditional sociological ‘Rational Choice Theory,’ in which it is assumed that human actors are Homines Economici who, in cases of risk and uncertainty, respond to hazard by rationally deciding what their best options are to diminish risk. Therefore, according to the techno-scientific perspective, people are 1) principally risk-averse, and 2) they are capable of acting in a strategic fashion by linking decisions with predictable outcomes (Renn, 2008; Gibbs van Brunschot, 2009).

These rather firm assumptions about Homo Economicus in the techno-scientific perspective have been somewhat weakened over the past few years, due to two findings, which came from the behavioural sciences, on the topic of human decision making. First, it is nowadays acknowledged that human actors make decisions in an environment of information scarcity, uncertainty and complexity, rather than in the context of perfect information. In most techno-scientific research, the initial view of the rational human has made way for a more modern economic framework, that considers people at risk as acting out of ‘bounded rationality’ (Gardner, 2009, p. 372). Second, some scholars in the field have allowed into their theoretical framework the insight that the ways in which people respond to risk depend not only on some ‘objective’ or even ‘bounded rational’
understanding of this risk but also on people’s ‘intuitive’ understanding of that risk (Loewenstein, Weber, Hsee & Welch, 2001; Paton & Johnston, 2001; Paton, 2003, p. 213; Sjöberg, 2000; Slovic, 1987, p. 280; Kahneman, Slovic & Tversky, 1982).

Even if it is accepted in modern techno-scientific approaches to risk that people are not as rational as they once seemed, what remains is the belief that an actor’s ‘irrational’ risk handling strategies are explained by a low cognition of the risk – be that due to information scarcity or due to a person’s irrational intuition. It follows that in order to increase the effectiveness of human coping responses, the public needs be convinced of the scientific, objective risk ‘reality,’ and people must be taught how to act rationally in the face of hazards (Bankoff, Frerks, & Hilhorst, 2004, p. 52). In other words, the solution for irrational or risk-seeking behaviour is the increase of accurate information to inform people, in order to enable them to take better decisions that reduce risk. The techno-scientific perspective, therefore, advocates systems that can predict hazards, such as equipment to monitor seismic activity or drought, technologies for detailed weather forecasting, and building code regulations, as well as improved communication methods to inform the public about these findings. In these analyses, human actors tend to be conceptualized as reactive objects and passive victims of the external risk, while the hazard is generally treated as exogenous to society.

The techno-scientific perspective has remarkable clout in the applied sciences and in policy practices. In these fields, risk studies generally implicitly emphasize the rational hazard agent and individual behavioural risk strategies adopted (Cardona, 2004, p. 39; McLaughlin & Dietz, 2008, p. 100). This was, for instance, a trend evident during the first years of the International Decade for Natural Disaster Reduction, declared by the United Nations General Assembly in 1990 (Cardona, 2004, p. 2).

Because of the continuing academic influence of the techno-scientific perspective, it is relevant to consider two examples of the ways in which it is applied in studies of risk. One influential field of risk studies in which this perspective is dominant is that of psychometric risk studies. For those working within this field, people are viewed largely as responding individually to risks, according to various heuristics—that is, frames of perception and understanding that structure judgement. Examining the judgements that individuals make when they are asked to characterize and evaluate hazardous activities and technology, psychologists found that lay people tend to hierarchize risks in a way different from risk experts: the latter judge risk merely on the basis of the number of possible victims, while the layperson’s perception of risk appears to be influenced by other factors as well, such as whether exposure to the risk is voluntary or involuntary, and whether the risk is familiar or instead unknown (Slovic, 1987; Renn & Rohrmann, 2000; Renn, 2004; Paton, 2003). This work assumes that those who promote and regulate health and safety need to
understand how lay people think about and respond to risk. Without such understanding, well-intended policies may be ineffective. The core of this field of research then is that lay people need to be taught to adjust their beliefs in line with the objective assessments of the experts. As such, the perspective has a strong normative and prescriptive goal. Accordingly, the aim of this type of psychometric research in the techno-scientific field is to improve risk analysis and policy making by providing a basis for understanding and anticipating public responses to hazards and improving the communication of risk information among lay people, technical experts and decision makers.

Another field where the techno-scientific perspective is commonly used is in the field of medicine, where the topic of risk is employed to discuss the possible hazards to human health; an underlying assumption being that, given the right kind and quantity of information, risks can be either avoided or their possibility reduced by human actors.

If what is intended with risk research is the estimation of the level of risk, then the study and evaluation of risk events is indeed an important step towards achieving such an aim. Moreover, one must agree with the argument that for an effective response to risk, it is crucial for people to have access to relevant information about the risk. However, the techno-scientific perspective can be criticised for three main limitations that hinder our understanding of the heterogeneous practices that human actors exhibit in the face of risk.

The first criticism concerns the strong normative bias of the techno-scientific perspective. As noted, the estimation of risk – as well as the advice about the most rational risk response – is based on the point of view of risk experts. No room is left for the risk perceptions of the lay people at risk – for an insider’s view of the level of risk and how to effectively deal with that risk. By not taking into account the view of insiders, the outsider’s view is limited. It demands excessive reliance on expert knowledge and technological solutions; further and most relevant for the academic aims of this study, a limited outsider’s perspective is problematic for an accurate understanding of heterogeneous risk-handling practices. The relation between what is an effective way of handling risk as defined by outsiders and the risk-handling strategies that are deemed valuable by human actors faced with a risk should not be assumed to be univocal (Bhatt, 1998). Instead, what can be considered the most effective way of handling risk must be regarded to some extent as ‘a matter of perception’ (Heijmans, 2001; Green, Tunstall & Fordham, 1991). Hence, if we accept the widely-supported idea in social scientific approaches towards risk that people’s risk perceptions at least partly determine their behaviour, then it follows logically that the key to understanding
heterogeneous risk-handling styles would imply being sensitive to insiders’ perceptions of the hazard.  

Second, it was already noted that a techno-scientific perspective on risk conceptualizes human actors as reactive objects and passive victims of risk. The focus is on the hazard, so to speak, and less on the agent faced with that hazard. Such a view pays no attention to human agency, or for the capacity of people to creatively cope with, handle or recover from risk.

Third, the perspective portrays risk as though it were an exogenous event that can be analysed separately from objective social structures. The techno-scientific approach, which deems disasters as solely the result of natural, exogenous events, has critics. These critics recognize that disasters also are a product of the social, political and economic environments (as distinct from the natural environment), because of the way they structure the lives of different groups of people (Blaikie, Cannon, Davis, & Wisner, 2004, p. 4). In this line of thinking, it appears that the techno-scientific perspective sidesteps the political and moral questions which must be confronted in relation to human vulnerability to risk (McLaughlin & Dietz, 2008, p. 100). Hence, it appears equally important to analyse people's vulnerability to risk and to consider risk events as one of the many factors that may lead to disaster.

Vulnerability perspective

Beginning in the 1970s, sociologists began to critically analyse the techno-scientific approaches to risk studies and developed an alternative vulnerability perspective. The vulnerability perspective to risk analysis is an important expansion of the objectivist, techno-scientific perspective. It emphasizes that risks are not simply external or natural events; rather it recognizes that people's opportunities to handle them effectively are systemically interlocked in both physical and social space, to use their term 'geographies of vulnerability' (Hewitt, 1997, p. 164). For example, people’s adverse economic situations may oblige them to inhabit areas that are affected by natural hazards – be they flood plains of rivers, the slopes of volcanoes or earthquake zones (Blaikie, Cannon, Davis, & Wisner, 2004, p. 11).

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23 It must be noted that, while most social scientists agree that risk cognition has an impact on people’s risk strategies, there remains much disagreement about the severity of this impact. For example, psychologists have convincingly showed that there are many factors involved in how people behave in response to risk, such as people’s perceptions of self-efficacy or their trust in other actors involved in the risk event (Slovic, 2000; Bandura, 1977a; Bandura, 1986; Schwarzer & Renner, 2000, p. 187; Paton, 2003; Schwarzer & Fuchs, 1995). We will further consider the impact that risk cognition and perceptions of self-efficacy or trust have on the risk-handling practices that are exhibited in the face of floods throughout the empirical chapters.

24 The concept of vulnerability was first introduced within the discourse on natural hazards and risk-handling practices when Phil O’Keefe, Ken Westgate and Ben Wisner (1976) published a landmark article in Nature, called Taking the naturalness out of natural disasters. Many years later the main argument was pointedly expressed by Blaikie et al. as: risk = hazard x vulnerability (Blaikie, Cannon, Davis, & Wisner, 2004, p. 40).
These researches concluded that actor’s risk-handling styles are not solely determined by cognition or lack of cognition of the specific hazard, but mainly by contextual economic, social, political and cultural structures that limit people’s options and their ability to handle hazards – most notably economic deprivation, political marginalization and social isolation (Torry, 1979; Hewitt, 1983; Chambers, 1989; Burton, Kates & White, 1993; Cannon, 1994). The importance of the vulnerability perspective is that it underlines the fact that the effectiveness of human actor’s risk handling practices cannot be understood without reference to the capacity of a population to absorb, respond to and recover from the impact of the event (Pelling, 1998, p. 471; Blaikie, Cannon, Davis, & Wisner, 2004).

In recent decades, vulnerability has become the central concern of much social scientific research on risk (Mclaughlin & Dietz, 2008, p. 108). Since then, the dominance of hazard-oriented or techno-scientific approaches has been increasingly challenged by another paradigm which uses vulnerability as the starting point for risk reduction (Birkmann, 2006). The increasing centrality of this concept is a direct response to a growing academic and political consensus that people, communities and ecosystems face an increasing number of significant natural hazards as a result of environmental change in coming decades (Bankoff, Frerks, & Hilhorst, 2004; McLaughlin & Dietz, 2008, p. 99).

The main insights of the vulnerability perspective have now become widely acknowledged in academic fields of risk research, and the popularity of this approach has spilled over to global political debates about natural hazards and human coping. There is a growing interest to quantify vulnerability as a tool of planning and policy making (United Nations Development Programme [UNDP], 2004; United Nations [UN], 2005; Birkmann, 2006). For example, when the International Decade for Natural Disaster Reduction was initiated in 1990 to serve as a catalyst for global disaster reduction, one of its major goals was reducing vulnerability to natural disasters. Vulnerability

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25 Although poverty can be regarded an indicator of vulnerability, it should not be considered its equivalent: poverty refers to basic unsatisfied needs and restriction of access to resources; vulnerability refers to ‘defencelessness, insecurity and exposure to risk, shocks and stresses’ (Chambers, 1989, p. 2). Vulnerability can also refer to long-term political or social factors which affect the ability of a community to respond to risk events (Anderson & Woodrow, 1998, p. 10). Many sociologists have adopted the term ‘vulnerability’ as an alternative means of characterizing dimensions of poverty not ordinarily captured by money-metric measures. They identify vulnerable groups as children, female-headed households, the elderly and disabled.

26 The vulnerability approach provides two concepts that may serve as methodological means to measure such capacity: on the one hand, risk scholars should measure vulnerability or the reduced capacity of people to adapt or adjust to environmental circumstances; on the other hand, the analyses should take into account resilience. Resilience is a measure of the rate of recovery from a stressful experience, which can be judged by people’s capacity to anticipate, cope with, resist and recover from the occurrence of a hazardous event (Blaikie, Cannon, Davis, & Wisner, 2004, p. 85). Since vulnerability refers to the exposure to stress and people’s difficulty in managing it (Chambers, 1989, p. 2), resilience may be understood loosely as an antonym for vulnerability; that is, resilience refers to people’s capacity to manage a hazard. A person or group is considered ‘resilient’ if they have ‘buffer capacity’ that enables them to absorb a hazard event or to adapt so that their vulnerability to that risk is diminished (Adger, 2003, p. 1; p. 359).
assessments were considered essential for such an aim (UN, 1992). Most global disaster agencies also make use of the vulnerability perspective in their risk analysis (Heijmansi, 2001).

Typically, social structural characteristics, such as gender, age, health, status and disability, ethnicity or race or nationality, caste or religion, and socio-economic status are included in vulnerability indexes, as these are considered the determinants of people’s risk-handling practices (Blaikie, Cannon, Davis, & Wisner, 2004). Not all of these indicators need be measured in every vulnerability analysis. Rather, the theory provides lists of possible indicators from which risk scholars can select, per case study, the factors that are most relevant to developing a local vulnerability index. For instance, in one region the elderly may be less able to protect their physical security when confronted with a natural hazard than the young; in another area a marginalized group in society may experience more difficulties in receiving assistance from local disaster agencies than members of an elite community (for more examples, see Cutter, Boruff & Shirley, 2003; Adger, 1999).

There are three main reasons I prefer a vulnerability approach over a techno-scientific approach for my study of risk and risk handling. First, the vulnerability perspective shows that a risk, such as floods, should not be considered only as a natural hazard but instead also as a consequence of unequal structures in society and livelihood differences. Hence, it widens the scope of the risk scholar away from focusing on the risk towards the circumstances that created the risk, and how these circumstances contributed to the risk.

Second, vulnerability scholars make the convincing point that structural characteristics of groups and individuals limit people’s repertoire of risk strategies. In a vulnerability framework, people’s risk-handling practices are usually not described as rational or irrational, but rather they are evaluated on the basis of their consequences for human security; they are instead regarded as more or less effective. However, as I stated at the beginning of this section, the vulnerability approach contains the implicit assumption that people’s risk-handling styles can be rational and ineffective at the same time: people might want to take risk-averse action in the face of a natural hazard because their cognition of the risk is accurate, but structural circumstances might still limit their options to handle the risk effectively. Thus this approach is an important addition to the technocratic dualism of rational and irrational risk behaviour, as it proves that such a theoretical dichotomy is too simplistic to understand human action. After all, if poor people have little access to assets that may

NGOS have produced more detailed lists, to take account of the particular needs and vulnerabilities of specific groups, that are useful for busy administrators and case workers in the chaotic situations of post-disaster (Blaikie, Cannon, Davis, & Wisner, 2004, p. 15), and several social scientists have also insisted on refined models, indicators and clear measurements of vulnerability (e.g. Benson & Twigg, 2004, p. 5). However, most scholars who make use of vulnerability frameworks in their risk analysis are wary about fixed-measurement practices. Generally, there is a movement away from simple taxonomies or checklists of vulnerable groups to a concern with vulnerable situations, which people move into and out of over time. At the same time, it has been argued that way too often a community at risk is still regarded, from the vulnerability perspective, as a homogeneous unit full of victims, and different scholars have urged for a more nuanced appreciation of vulnerability factors in analyses (e.g. Fordham, 1999, p. 16).
help them to cope with a hazard, one can hardly explain their risk-handling behaviour using the logic of rationality versus irrationality. It is much better to try to understand their risk-handling practices using a theory of structural inequality, where vulnerability serves well as an analytical concept to shed light on structural factors that limit responses.

A third merit of the vulnerability perspective is that it emphasizes the capacity of human actors to actively decide and act in the face of hazards – rather than considering them only as passive victims, as the techno-scientific approaches do. With its explicit focus on capacities, vulnerability perspectives underscore the fact that people handling hazards are never simply victims but also survivors (Fordham, 1999, p. 20; McLaughlin & Dietz, 2008, p. 102). Hence, more than the techno-scientific perspective does, the vulnerability approach offers a useful tool to gauge the ability or inability of human actors to protect themselves against or to cope with hazard (e.g. Oliver-Smith & Hoffman, 1999; Chambers, 1989). It affords more agency to the human actors handling risk (Cannon, 2008, p. 1).

While I endorse the advantages of the vulnerability approach over a techno-scientific approach towards risk-handling practices, I nevertheless argue that the vulnerability approach is not particularly fruitful in providing an actual understanding of the heterogeneous risk-handling styles of riverbank settlers facing flood hazards. This is because the main assumptions underlying this perspective are based on the perception of risk by outsiders; as a result, vulnerability analyses generally fail to recognize emic perceptions of risk and risk-handling practices. This critical argument needs some careful consideration, because some influential scholars in the field do recognize the problem and have tried to overcome it. However, I will show that, despite their efforts, they have not been able to solve the problem.

In 1989, Chambers, a scholar of the vulnerability approach, had already warned that poor people have their own priorities which may diverge from those of researchers and relief agencies. In line with this view, Wisner, Blaikie, Cannon & Davis (2004) have underlined the need to learn how vulnerable people experience, for example, well-being and deprivation, in order to understand and mitigate vulnerability. While I agree with this, I underscore that such emic perspectives of risk and vulnerability remain lacking in far most vulnerability studies. I here agree with Twigg (1998, p. 9) and Bhatt (1998, p. 68) that frameworks for studying vulnerability generally do not mention explicitly how respondents themselves perceive or experience hazard. While there have been several calls for the recognition in vulnerability analysis of lay people’s risk perception (McLaughlin & Dietz, 2008; Bankoff, Frerks, & Hilhorst, 2004; Heijmans, 2001), in practice the analysis remains based on an outside, expert objectivist perspective of risk (Fordham, 1999; Birkmann, 2006; Ebert & Kerle, 2008; Marschiavelli, 2008; Fekete, 2010).
This approach is problematic for an actual understanding of heterogeneous risk-handling practices: for example, while outsiders might label two actors living in apparently similar structural conditions as equally vulnerable in the face of natural hazard, the actors themselves might perceive the risk event very differently, and, as a consequence, prefer different strategies to handle it. Therefore I would argue that the vulnerability perspective reflects an expansion of the techno-scientific view of the rational human being and not a rejection of it. I contend that, as with the techno-scientific perspective, the vulnerability perspective is also inherently biased – informed only by etic assumptions about what people at risk experience. Even if it is acknowledged in vulnerability perspectives that people do not always have the assets to act rationally, these scholars still maintain that if human actors faced with a certain hazard are provided with all means needed for a risk-avoidance response, they will naturally choose to act accordingly. In vulnerability perspectives, effective risk strategies seem to be equated with risk-avoidance strategies, and people are regarded as inherently risk averse. Poor riverbank settlers, according to this line of thinking, would immediately move away to a non-flood area if they had the means. Thus the vulnerability perspective springs from normative assumptions about people’s rational risk perceptions and related risk-handling styles.

In sum, in comparison to the technical perspective, the benefits of a vulnerability perspective are clear, as it incorporates the social context and perceives actors as active agents. However, when it comes to heterogeneous risk-handling practices, the theory seems unfit to explain plurality in people’s ways of handling risk, observed worldwide. This is because it can only understand heterogeneity in terms of inequality. To these scholars there is still only one rational response to risk, which people more or less effectively execute, depending on the available material resources they have access to. Differences, as a consequence, are an expression of ineffective material resources – if not just of irrationality. Thus, this allows this approach to portray the risk behaviour of affected populations as in terms of universal norms (Heijmans, 2001).

The disaster-lens problem

Up to now, I have discussed two dominant theoretical perspectives of the ways in which human actors try to handle risk. I have argued that both perspectives view risk as an objective phenomenon. I consider that both perspectives shed light on important factors that affect people’s behaviour in the face of risk: the techno-scientific approach underlines the relevance of cognition as the factor which influences the response of human actors to risk; and the vulnerability perspective sheds light on the structural or material circumstances that create vulnerability towards risk. These objectivist perspectives are important contributions and are acknowledged and relevant to this study. In the
second part of this chapter I show how in this study I will take into account both these factors – risk cognition and material vulnerability.

However, I have also argued that the normative, outsider point of departure of both the techno-scientific perspective and the vulnerability perspective is problematic. An objective view can only provide a limited understanding of human experience of risk. I argue that the root problem present in both the above discussed perspectives is scholars’ understanding of risk. Both the techno-scientific and the vulnerability perspective tend to view risk through what has been called a ‘disaster lens’ – an epistemological lens of (mostly Western) social sciences (Bankoff, 2001; Heijmans, 2009). Scholars who regard risk through a disaster lens tend to regard the impact of risk events on daily life as abnormal and irruptive. Whether they explain people’s risk-handling practices by referring to cognition or to structural vulnerabilities, it became clear already in above literature discussion that they envisage risk as an exogenous abnormality that invades the normal day-to-day lives of people.

I argue that the disaster-lens approach leads to two types of bias in the study of risk in the context of the riverbank settlement under study. First, it is clear from the literature that a disaster-lens view leads researchers to regard people’s practices in the face of hazards as reactive practices, situated outside normal life. In other words, people’s practices in the face of risk are assumed to be strategic responses to the abnormal risk threatening normal life. However, for most of the people in my study who live on the riverbank settlement, risk and hazards are regarded as habitual and regular aspects of daily life (Bankoff, 2003, pp. 179-183; Bankoff, 2007; Benda-Beckmann, 1994). In Jakarta, for example, floods have become an expected, frequent and recurring risk for riverbank communities (Spies, 2011; Wilhelm, 2011). If we consider that these communities are used to living with the constant threat of the unpredictable, it can be argued that such hazards should not and cannot be perceived as abnormal, exogenous occurrences – which would, in fact, appear as an outsider perspective - but instead must be perceived as normal. In Bantaran Kali, I therefore propose that floods must be regarded as part of what I call in this dissertation ‘normal uncertainty,’ and what other scholars have called a ‘normalization of threat’ (Bankoff, 2004, p. 102; p. 109) or ‘normal abnormal events’ (Netelenbos, forthcoming).

If we accept that risk must be understood as part and parcel of normal life, then it follows that scholars also have to understand people’s practices in the face of risk in a different light from that of the two currently dominant objectivist perspectives. Thus I argue that the practices that people exhibit in the face of flood risk should no longer be presented as a distinct behavioural form; instead, how people act in the face of risk must be understood, at least partly, as expressive of normal life. Hence, from a normal uncertainty perspective, we can anticipate that riverbank settlers find themselves largely acting according to their routine and daily practices.
We can recognize the problem with the disaster lens approach most clearly in the technoscientific perspective, as this blatantly explains people’s behaviour in the face of risk as reactive to external circumstances. It assumes that people are put at risk because they are in the wrong spot at the wrong time; and it considers the behaviour of human actors in the face of risk a rational response, as long as these actors are supplied with the necessary scientific expertise and technological knowledge (Bankoff, 2006, p. 3).

Scholars working within the vulnerability perspective take a much more critical position – they do not view risk as an abnormality that penetrates normal life, as their framework arose from the experience of research in situations where normal daily life was itself difficult to distinguish from disaster (Blaikie, Cannon, Davis, & Wisner, 2004, p. 10). Hence, their perspective rejects the assumption that disasters are caused in any simple way by external events; instead it emphasizes the various ways in which social systems operate to generate disasters by making people vulnerable. However, just as for the technoscientific perspective, the vulnerability perspective still tends to consider human actor’s behaviour in the face of risk as reactive to an exogenous risk event. Both approaches thus regard the risk-handling practices that people exhibit as determined not by normal social order but by exogenous circumstances.

A second bias within disaster-lens risk theory is its mono-focus on a single natural hazard. This often appears too narrow for the contextual reality in which many people around the world live. Indeed, in the daily life of respondents in a given research area, there might be many more risks, as well as other problems and events, that have to be coped with, handled by or responded to – and not just the single risk scientists or policy-makers with this narrow focus find interesting. For example, Jakarta riverbank settlers are threatened not only by the risk of flooding but also by an adverse economic situation, which may any time create or increase poverty-related risks, such as illness or economic stress. Whatever might be their specific way of handling these risks, it is clear that they are concerned with different hazards at the same time. Moreover, they are involved in social networks which bring both obligations and advantages, and they may hold on to specific cultural beliefs or social habits that impact their practices. This means that it would be unrealistic to envisage the practices that these people exhibit in the face of flood risk as a response to the one, isolated risk under study (in this example, floods) – as is common in both technoscientific and vulnerability studies. Rather, I argue that people’s practices in the face of risk must be regarded as

\[28\] Lavigne et al. (2008), in their study of volcanic hazards, offer another clear example of the plurality of risks that are faced and balanced by people in Java.

\[29\] Again, this tendency may be more easily recognizable in the technoscientific perspective, but it is certainly also to be seen in vulnerability studies. Even if vulnerability scholars have a broader scope on risk, taking into account the impact of poverty and inequality on people's behaviour when facing risk, in most studies there remains a - in my opinion misplaced – clear focus on one specific disaster and people's vulnerability in relation to that disaster only. Not much attention is paid to the other factors (e.g. people's dilemmas, commitments and obligations) that make up people's 'normal uncertainty'.
expressive of the heterogeneous ways in which people balance and overcome the multiple risks that are part of their normal uncertainty.

Based on the above critiques it seems to me that, in order to grasp heterogeneous practices in the face of flood risk in Jakarta, an analysis must look beyond the disaster-lens view and take into account the different risks and problems that are characteristic of the daily life of respondents. It becomes apparent, then, that we need a better understanding of emic perceptions of these risks and how they are embedded in a context of normal uncertainty. In other words, we need to understand how people perceive, select and interpret risk in their social and cultural environment. I will offer a first step in that direction by discussing two influential perspectives of risk that aim to shed light precisely on the ways in which risk is socially and culturally constructed and embedded in the uncertainties of daily life: the risk-society perspective and the cultural theory of risk.

Both these perspectives can be contrasted with objectivist approaches, because they do not accept a risk as an unproblematic matter of fact – a phenomenon that can be isolated from its social, cultural and historical context. Rather, experts – just as lay people – identify and treat risk as the outcome of sociocultural processes. The risk-society perspective and the cultural risk perspective take into account the broader social, cultural and, in some cases, historical contexts in which risk as a concept derives its meaning and resonance. In what follows, I will examine the strengths and weaknesses of each of these two important theories, and then reflect on the fruitfulness of these perspectives for the specific aims of this study.

**Risk-society perspective**

The risk-society perspective wavers between an objectivist and a constructivist position on risk (Renn, 2008, p. 3; Taylor Gooby & Zinn, 2006, p. 403). This theory has been developed in relation to late modernity and is contrasted with the way people in early modernity or in traditional societies may have experienced risk. It describes the current human experience of risk as characterized by uncontrollable contingencies.30

The problem of uncontrollable contingency is related, first of all, to the nature of risks that citizens in late-modern society face. Now citizens face new types of risks. Globalisation and modern technologies have created less obvious, invisible risks – for instance in the domains of health, food and pollution. For example, environmental pollution, accumulated during decades of economic development, now threatens the health of citizens globally – only this hazard remains invisible in daily life, and its possible negative effects for present and future generations remain to be

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30 This is not to say that the human experience of risk necessarily is the central concern of scholars working from the risk society perspective. They focus generally on the macro level, rather than the micro level, and distinguish between contingency and experience. However, during large-scale crises they recognize that contingencies need to be accounted for in understanding human behaviour. Later in this section I will elaborate on this topic.
speculated upon. Other new types of risks arise from sophisticated technologies, such as the possibility of an accident in a nuclear reactor (Luhmann, 1993, p. 89). These new risks will almost certainly have negative consequences for human society, but no one can predict whether they will actually occur; and if a disaster does occur, when and how will it be manifested, and who will be affected by it. Thus the current age is characterized by insecurity and uncertainty.

Both the above examples of new risks connote the idea that if things go wrong – however unlikely – the disaster is so inconceivable that it threatens the very existence of society (Beck, 1992, p. 22). We cannot even foresee the boundaries of its possible consequences: it can threaten not only the health and wellbeing of current society but possibly also that of future generations, and not only individual risk takers but also global society as a whole – even the people who had nothing to do with the circumstances of the creation of the situation that lead to the disaster.

What is so new about these risks is the fact that they cross social, cultural and generational boundaries. While traditional risks were local, personal and time bound (as an example, we could think of a brave hunter falling off board a boat during a hunting trip), the new risks of late modernity are de-bounded from social responsibility by the sheer scale and irreversibility of possible disasters that may occur in society (Luhmann, 1993, pp. 89-95; Beck, 1992, pp. 22-23; Beck & Beck-Gernsheim, p. 41). According to Ulrich Beck, this universality of new risks will have far-stretching political consequences. He points out that these new risks are capable of cutting through traditional class distributions in society, as they will affect wealthy citizens as well as poor citizens. Beck, therefore, contends that ‘poverty is hierarchical, while smog is democratic’ (Beck, 1995, p. 60).

For Beck, these new, border-crossing types of risk will have such an impact on global society that they demand a radical paradigm shift in risk analyses. Risks such as environmental pollution can create ‘traumatic experiences’ that ‘threaten everyone’s existence’ and that, consequently, will unite a community of world citizens faced with global risk (Beck, 2009, p. 51). Therefore, Beck argues that risk researchers should stop focusing on national risks and the risk experiences of national citizens, and the primary focus must now be the ‘global social constitutive conditions of risk’ (Beck, 2009, p. 52). He advocates that new research should take a global approach.

Risk-society scholars have already taken the first steps in that direction, and are exploring theoretically the social consequences of these new types of risk for global risk society. In the work of Ulrich Beck and Anthony Giddens the main point is not whether a risk exists or not, or whether modern citizens face more risks than before, or what is the best way to handle risks effectively; rather, the point that they want to make in their theories of the risk society is that in late modernity what is perceived as the truth about risks is constantly challenged by new or other types of information. Truth as we learn it from science and from experts proves to be contingent: what is
true today may be untrue tomorrow. Over time, there are shifting boundaries between validity and invalidity in relation to truth (Netelenbos, forthcoming). The risk-society perspective holds that, although life in the modern world is not necessarily more dangerous than it was in previous times, people’s feeling of insecurity is increasing.

This ‘risk paradox’ (Giddens, 2000, p. 55) can be explained by three trends. First, human perception of the cause of risk – and hence of blame and responsibility – has changed. In pre-modern societies, risks remained in essence ‘blows of fate’ that threatened human beings from outside and were mostly attributed to external gods, demons or nature (Beck, 2009, p. 6). In late modernity, the blame and responsibility for risks are very differently evaluated. ‘In God’s absence,’ writes Beck, ‘risk unfolds its fateful and terrible, inscrutable ambiguity. The world is not as it is; rather its existence and its future depend on human decisions, decisions which play off positive and negative aspects against one another’ (Beck, 2009, p. 4). Hence, risks are now seen as the result of human decisions – and thus humans are blamed for the negative consequences of risk. At the same time, as already noted, it remains unclear who can be held formally responsible or accountable for a universal risk, such as environmental pollution. This has led to a change in the way risk is managed and perceived, which Beck has called ‘organized irresponsibility’.31 The institutions of modern society on the one hand recognize the existence of these global risks and offer increasing legislation to regulate these risks, but on the other hand these institutions are not equipped to deal with the risks of late modernity. In such ‘organized irresponsibility’, a process of sub-politicization arises. Decisions about how to manage risks are dispersed, partly in reaction to the complexity of these new risks and partly as a strategy of shifting responsibility from the state to other actors. This means that citizens not only perceive risk differently from the way they would have in earlier times, but they also are more intensively involved in management of issues that are highly uncertain.

A second trend that explains the current ‘risk paradox’ has to do with the fact that people have become more aware of the risks they face: for example, mass media reports about accidents and disasters alert them, and also nowadays there is the trend in society to wanting to create a safe and secure environment by taking out insurance against all sorts of risk.

Third, official knowledge about risk is becoming more and more contested by different actors in society. A new moral climate has developed in politics, in which arguments for and against real or possible consequences of technical and economic decisions are conducted publicly (Beck, 2009, p. 6). For example, there are often reports in the media of individuals and societal organizations that accuse governments and scientific experts either of underestimating a certain risk or of scaring people unnecessarily by over-emphasizing it (Giddens, 2000). The result of such public

discussion is that there is a ‘politics of knowledge’ (Beck, 1999, p. 58) – depending on what type of information is considered valid at a certain moment in time, a risk becomes more or less accepted in society, but only temporarily.

Hence, while in late modernity, people have become more aware of the many different risks that life poses them for, at the same time they believe that ‘when it comes to hazards, no one is an expert’ (Beck, 2009, p. 35). Consequently, in making decisions about risk individual citizens are forced to find out for themselves what they deem risky and then act upon it – in a context of constant uncertainty (Giddens, 2000). Other scholars have also described the unsettling feelings caused by risk and uncertainty, which presently dominate modern life. For instance, sociologist Frank Furedi speaks of a current ‘culture of fear’, in which more and more people are trained to manage and calculate risk, while experts in different professions draw up profiles of who is at risk. Youngsters with criminal friends, for example, often are believed to be at risk, just as people with unhealthy lifestyles and the inhabitants of environments that are prone to natural hazards (Furedi, 2002). In a similar fashion, American financial historian and economist Peter L. Bernstein has argued that in modern society ‘uncertainty, and its handmaiden luck, have moved to center stage’ (Bernstein, 1996, p. 213).

We might thus summarize that a risk society is a society that has developed a systematic way of dealing with the hazards and insecurities that are mainly induced and introduced by the social organisation of modern society itself (Beck, 1992, p. 21). In late modernity, the nature of risk has become more uncontrollable and contingent than before. Modern development and technologies have created new types of risk; and while human actors are aware of the possible negative consequences of such risks turning into disaster, they also are cognizant of the limitations of modern science to predict such disasters.

So while both the perspectives on risk discussed earlier, the techno-scientific and the vulnerability perspectives, contend that there is a single reality (an actual risk out there) that can be captured, studied, and understood by scholars, those who argue for the risk-society approach emphasize that there are multiple realities that are socially contested – uncontrolled contingency, for them, is inherent to modernity. Therefore, the risk-society perspective succeeds precisely where the latter two traditions fall short, because it emphasizes that what may be perceived as rational or effective risk behaviour by experts, may appear absolutely irrational or ineffective to other actors in society. Risk-society theorists have thereby successfully recast the debate on risk and its handling by their criticisms of the tendencies in both the techno-scientific and the vulnerability perspectives to objectify risk.
However, I would argue that the risk-society perspective itself has two main shortcomings. First, the risk-society perspective does not tell us much about the ways in which individual actors in society perceive and experience risk. Its analysis focuses on macro structural factors in society, which are deemed to create an intensification of concern about risk; however, it offers no in-depth understanding of the heterogeneous perceptions and responses to risk that may be exhibited within society.

One exception is Anthony Giddens, one of the most important contributors to the risk-society perspective, who has written extensively about the possible responses of individual members of a global risk society. He postulates four possible ‘adaptive reactions’ adopted by individual actors in order to deal with the feeling of uncertainty that characterizes a risk society, ranging from political radicalism to emotional withdrawal (Giddens, 1990, pp. 135-137). But with these hypotheses he tends to reduce human behaviour to individual, psychological processes. A second weak point of this aspect of Giddens’ work is that his predictions are not grounded in empirical observations. He has come up with these categorizations of coping behaviour based on his engagement with a wide range of theoretical literature that deals with human behaviour in society. This means that the theory should be treated with caution; if, as seems likely, human actors do make use of cognitive coping mechanisms in order to deal with a feeling of uncertainty, then Giddens’ list is rather arbitrary. So what is lacking, besides empirical testing of his theoretically-based micro-level predictions, is an analysis at the mid-range level that explains for us the underlying factors influencing the many different ways in which human actors, living in a risk-society, experience risk.

In the final analysis, the risk-society perspective remains a sociologically abstract and universalist theory which tells us little about empirical practices. It focuses on the macro level, emphasizing social processes but overlooking the ways in which human actors perceive and experience risk. And it relies on theoretical predictions of human behaviour in response to risk, and then only at an individual, psychological level – the micro level. Other than their analysis at macro and micro levels, the risk-society perspective does not seem to offer any useful tools to help us grasp the heterogeneous risk-handling practices of human actors in the face of hazards. I would argue that what we need is an analysis that is at neither the macro nor the micro level. Only such a mid-range level analysis will help us to understand why heterogeneous practices are so commonly exhibited within societies at risk. In this way we will avoid reducing these practices merely to psychology.

A second disadvantage of the risk-society perspective is its explicit focus on ‘late modernity’, which makes it questionable whether its arguments are relevant for an analysis of risk in the non-
Western world. For risk-society scholars, an increased awareness of risk may be a novel outcome of the project of modernity, but, as argued earlier in this literature review, for those at the periphery of the project of modernity, risk often has a less exceptional status. When people’s daily lives are characterized by serious life-threatening hazards, such as floods, illness and deprivation, I question the relevance to my respondents of more abstract, universal risks, such as climate change and environmental pollution. At the same time, we must consider that illness and deprivation are itself types of risks that can be typically produced by modernity. In that sense, they fit very well in the risk-society perspective. Only the relevance of my respondents’ experience of more abstract, ‘universal’ risks such as climate changes and environmental pollution is thus questioned by me, not at all their direct experiences with risks that can be called negative consequences of risk-society as well. I here agree with scholars such as Caplan that analysis of risk should take into account cultural differences and is thus contextualist rather than universalist (Caplan, 2000). So I will now turn to a discussion of the cultural risk perspective, in which more attention is given to the cultural context in which risk perceptions are constructed.

But first let me end this section by emphasizing that, even though I have argued that the risk-society perspective is less applicable for the specific aim of this study, my criticisms do not mean that I regard the risk-society perspective as irrelevant. By contrast, I believe that it makes us sensitive to three important aspects of risk. For one, it shows us that risks in a globalizing, modern world may be distributed differently from those in traditional societies. Second, it shows us that we should be wary of the objectivist claims of risk experts. The risk-society perspective alerts us to the fundamental political nature of knowledge, technology and policies that come to the fore when attempts to eradicate or control risks fail and new risks emerge. Finally, it suggests that, at least so in late-modern societies, heterogeneity in risk-handling practices is explained not by rationality or irrationality, nor by material vulnerability alone, but rather by uncertainty that results in conflicting perceptions of risk held by different actors in society.

Cultural risk perspective
Deborah Lupton noted in a review of risk literature that theorists within the risk-society perspective and the cultural risk perspective have been able effectively to ignore one another’s contributions and only sparingly refer to one another – without commenting on or even critiquing one another’s work (Lupton, 1999, p. 6). This is quite remarkable, because the theorists share many of the same

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32 This problem was recently acknowledged by Ulrich Beck himself, who, in the British Journal of Sociology, admitted that his theory initially had ‘universalist aspirations’ and that it was ‘very much a theory of Western modernity itself.’ Beck now emphasizes that his theories of late modernity and risk cannot and should not simply be applied in different contexts in different parts of the world; neither does he believe any longer that they operate at the global level (Beck & Grande, 2010, p. 416).
concerns and interests. Similar to the aim of Beck and Giddens, the cultural risk perspective focuses not on the objective reality of risk, but rather on how risks are socio-culturally constructed.

Questions that typically might concern theorists of the cultural risk perspective are: why is it that Chinese citizens are often found to be much less concerned with financial risks than citizens in the United States? (Weber & Hsee, 2000, p. 35); why did some groups in Western society become highly fearful of HIV after the 1980s, while many other health risks remained neglected? (Douglas, 1992). Anthropologist Mary Douglas, who is widely perceived as the founder of the cultural risk perspective in the 1980s, would answer in a general response to such questions that it is ‘not about the reality of dangers, but [about] how they are politicized’ (Douglas, 1992, p. 92). More specifically, the cultural risk perspective assumes that risk perceptions reflect a local group culture, where culture is defined as the group’s shared interpretative framework. Theorists of the cultural risk perspective want to understand how and why culture leads communities and organizations to select some objective (real) hazards as risks, while others are neglected or become accepted risks in society.

Their Cultural Theory holds that, in order to understand why some risks become politicized and emphasized in society whilst others remain latent, it is crucial to develop a framework that explains how risks are both constructed and singled out. For cultural theorists, risks function to maintain social order by drawing cultural boundaries around groups in society. Mary Douglas and the proponents of the Cultural Theory developed a structural-functionalist analytical framework to map the responses to risk by a cultural group, entitled the ‘grid-group’ model (Douglas & Wildavsky, 1982; Thompson, 1989; Schwarz & Thompson, 1990; Wildavsky & Dake, 1990; Dake, 1992; Ellis, 1993). In this framework, people are categorized as belonging to one of four distinct cultural groups: hierarchists, individualists, egalitarians and fatalists. Groups are characterized as being culturally biased according to the ways in which their social commitments towards a preferred social organization predispose them to adopt a particular view of society and nature. Hence, typifications of cultures are associated with ‘typical’ risk perceptions and responses towards risk.

The cultural risk perspective, just as the risk-society perspective, criticizes the apparent depoliticization of risk issues; it provides us with a cultural and political reality of risk perceptions by highlighting ‘the subtle process of taking for granted the link between hazard identification and the normative choices that follow’ (Tansey & O’Riordan, 1999, p. 73). In this way, these theorists show how risk is often used to legitimise the ‘safety’ policies of the cultural groups in power.

Notwithstanding these overlaps between the risk-society perspective and the cultural risk perspective, they differ in at least three important ways, thus the two approaches would benefit from learning from each other’s insights. First, more than the risk-society perspective, the cultural
risk perspective pays specific attention to the selection of risks by cultural groups in society and especially it pays attention to whom in society are able to identify hazards. Cultural theorists argue that social debates about risks cannot be reduced to concerns about safety (which tends to happen in the risk-society perspective) and demonstrate instead how they are inseparable from issues relating to power, justice and legitimacy.

Second, where the risk-society perspective emphasizes the rise of the risk society as a result of the technological-scientific hazards that characterize late modernity, Douglas highlights elements of continuity between human risk experiences in our present society and experiences of risk in any other period in human history (Wilkinson, 2001, p. 3). Some background on the intellectual development of Douglas's thesis is enlightening here. The cultural risk theory has its origins in the earlier work of Mary Douglas (1966; 1969) on purity and contamination: she argues these notions construct cultural boundaries between social groups within a community and between communities. What people perceive as contaminating - and therefore as dangerous as it may threaten social order - is culturally specific and works to establish and maintain ideas about the Self and Other. For example, Douglas describes how the Hima people of Uganda believed that contact between women and cattle would result in cattle becoming sick and dying. Douglas concluded that this myth functioned to reinforce the differentiation of gender roles, thus helping to maintain the social order (Douglas & Wildavsky, 1982, pp. 40-48). She thus argues that perceptions and actions of pollution by cultural groups play an intelligible role in maintaining a society's particular forms of social order (Tansey & O'Riordan, 1999, p. 74). Douglas, writing later on risk and culture, also considers the topic of risk using a similar functionalistic argument.

In her writing, Douglas analyses risk in modern secularized societies as functionally equivalent to danger and blame (Zinn, 2008). She argues that risk is a means in contemporary western society to maintain cultural boundaries. It acts primarily as a locus of blame, in which ‘risky’ groups or individuals are selected as dangerous. A ‘risky’ Other may threaten the individual member of a group, or the symbolic body of the whole community. In order to maintain social order, communities therefore single out some objective hazards as risky, while they accept others. The hazards that are defined as risks, then, provide explanations for things that have gone wrong, or unfortunate events that are deemed to threaten community (Douglas, 1992). Hence, while Beck observes an emergent ‘risk consciousness’ that gives rise to a new risk politics and culture, Douglas proposes that we conceive perceptions of risk as determined by prior commitments towards different types of social solidarity (Wilkinson, 2001, p. 3).

This is a third main difference between the risk-society perspective and the cultural risk perspective: while Beck and Giddens hold that perceptions of risk are the result of political and
economic conflict, for Douglas, culture – and the risk perceptions that typically can be associated with this culture – has a relative autonomy. As we have seen, in the structural-functionalist approach that Douglas proposes, culture depends on social forms of collaboration, and risk perceptions depend again on such culture. Her thesis supports the proposition of the risk-society perspective that human actor’s perception of risks and the strategies to handle them are fundamentally socially and culturally construed; however, the focus of research that flows from her ideas is very different from that of Beck or Giddens. Douglas suggests that if we want to understand human risk behaviour we should not focus on the individual, nor should we focus only on the macro structural forces in society; instead she asserts that we should aim to understand the local culture in which an actor is embedded. Consequently, more than the risk-society perspective, the cultural risk perspective allows for cultural diversity and therefore accommodates the heterogeneous perceptions of what constitutes risk that inevitably will be observed. These points are well taken.

Douglas’s model of risk responses is often criticized for its rigidity (Lupton, 1999, p. 3) and its oversimplification of reality (Renn, 1992; Wilkinson, 2001; Boholm, 2003; Boholm, 1998; Rippl, 2002) – and I will elaborate more on these criticisms shortly. What is valuable in the Cultural Theory is that it offers a view beyond the focus on the individual and on individual, psychological mechanisms to cope with risk. By offering a structural-functionalist analysis which takes cultural differences and principles as its starting point, this theory sensitizes us towards an interest in the sociocultural context in which individuals are sited and through which they construct perceptions of risk (Lupton, 1999, p. 3).

Nevertheless, I will argue in the following section that the cultural risk perspective, just as the risk-society perspective, tends to operate at the meta-level of grand theory and, consequently, obscures the complexity of the social reality in which human actors perceive and handle risks in daily life. Both perspectives offer an overly abstract and therefore partial explanation of the heterogeneous perceptions and interpretations of people facing risk, and I now turn to my arguments in support of this.

The problem of abstractness

By emphasizing how risks are socially and culturally constructed, both the risk-society perspective and the cultural risk perspective offer a valuable political interpretation of the significance of human actors’ risk consciousness in current modernity and succeed in avoiding the ‘disaster-lens’ problem. However, it needs be underlined that they also provide us with very abstract and consequently

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33 Instead of discussing the disadvantages of Cultural Theory separately here and repeat parts of these again below, I will critique the risk-society perspective and the Cultural Theory together in the following section. I am aware that this is a style break in the text; however, it has the advantage that I need not to tire my reader with unnecessary repetitions of my argument.
partial accounts of the processes that form peoples experiences of risk. As a result, the two theories have a problem, which I call the 'problem of abstractness': they are unable to provide an analysis on a mid-range level – one that focuses on the heterogeneous risk practices of individual human actors, while taking into account the social processes and the structural context in which they are embedded. I here agree with Iain Wilkinson, who warns that any attempt to mask the complexity of the social experience of risk in rigid conceptual abstractions may lead us further away, rather than closer to, a more intimate understanding of the day-to-day reality in which people experience risk (Wilkinson, 2001, p. 11). I have two criticisms related to this problem of abstractness: the lack of validation in empirical research, and a tendency to underemphasize or completely overlook agency in the analysis.

Theorists of both the risk society perspective and the cultural risk perspective have made little effort to validate their theories in relation to the vast amount of empirical research on risk experiences in the daily lives of human actors. That becomes especially problematic when we consider that there is a large empirical dataset which complicates – and sometimes even counter poses – the theses of Beck and Douglas.

The majority of studies which have attempted to apply cultural risk theory in empirical settings discovered only a weak correlation between the dimensions of cultural biases and the risk perceptions of their respondents. Following a review of such studies – which applied Cultural Theory in their empirical risk research – from the 1990s, and also based on his own studies of risk judgement in Sweden and Brasil, Lennart Sjöberg concluded that only a small share of the variance observed in the differently held perceptions of risk could be explained by Cultural Theory (1997, p. 113). Several years before him, Ortwin Renn had already come to a similar conclusion, arguing that risk perception is far more complex than the categories Douglas’s grid-group model suggests. For Renn, people may be identified as belonging to not one out of four cultural groups but rather to a range of cultural groups, according to the many different social roles that they adopt throughout each day (1992, p. 139). Åsa Boholm took this argument even further and claims that people change their ways of life – and hence their perceptions of risk – throughout daily life; even while participating in a risk study project, people may change how they perceive the uncertainty about their futures (1996, p. 78).

Regarding Beck’s thesis, empirical research has counter-posed some of the main assumptions that form the spine of the risk-society perspective. For instance, Dickens shows that even if many citizens of late-modern society are aware of the existence of health and environmental hazards, they do not all necessarily perceive themselves to be at risk from these. Rather, many individuals hold a range of ambiguous and contradictory views about these risks. Dickens therefore
claims that Beck is simply projecting his own critique of society onto the general population with little regard to what they actually think (Dickens, 1992, pp. 12-17). Irwin, Simmons and Walker also criticize the risk-society perspective. They argue that people construct risk on the basis of information derived from the mass media and risk experts, as well as from individual experience, local memory, moral convictions and personal judgements. According to these scholars, Beck underestimates the level of contradiction, incoherence and disagreement in the ways in which lay people make sense of risk (Irwin, Simmons & Walker, 1999, p. 1312). Hence, both the theoretical assumptions from the cultural risk perspective and the risk-society perspective find significant counter evidence in the field.

Of course, we must acknowledge that sociological theories of risk appeal mostly because of their critical views of societal trends in risk consciousness, rather than because of the extent to which they provide detailed conceptions of the social reality in which people acquire and create interpretations of risk. The goal of Beck and Douglas clearly never was to embark upon an empirical investigation of the complex reality of risk perception. Instead, these scholars wanted to offer a critical view of the role that risks plays in late modernity. For such an aim, their simplified and abstract view is most useful indeed.

It is necessary, however, to point out that their simplifications of reality can actually obstruct an in-depth understanding of human risk handling. Both these perspectives mask the cultural complexity of the ‘everyday social contexts in which people may be revealed as possessing a range of heterogeneous understandings of the reality of risk’ (Irwin, Simmons & Walker, 1999, p. 1325). While these researchers continue to accept that abstract theories of risk are not validated in empirical research, they also continue to fail to recognize valuable insights about the complicated ways in which human beings perceive and handle risk.

I have remarked above that next to the lack of validation in empirical research, a second reason that accounts for the problem of abstractness inherent to both the risk-society perspective and the cultural risk perspective is that these macro theories pay very little attention to human agency. Beck and Douglas argue that the structural forces of society shape the risk perceptions of human actors; there remains little room for any analysis of the manner in which individual actors within society are creative and autonomous in handling risk. This not only underemphasizes individuals potential to challenge social and cultural norms, but it also has the disadvantage that in-group heterogeneity is overlooked.

For example, while Douglas’s Cultural Theory certainly recognizes the presence of conflict between differently socialized cultural groups, it largely neglects the potential for in-group differences to exist. Beck, then, does not offer an explanation for the heterogeneous responses of
individual human actors to risk, because that is not his intention; rather his aim is to observe and predict systemic changes in the risk consciousness of global citizens in a late-modern risk society. In other words: the risk-society perspective and the cultural risk perspective help us to understand on a macro level how political conflict or culture impinge upon people’s risk perceptions; however, an agent’s deviating perceptions (or experiences that deviate from researchers’ definition of normal) receive no attention from them and hence remain unexplained. Beck and Douglas’s lack of attention to these risk experiences that do not accord with the norm suggests that we should understand in-group heterogeneity in risk experience as the result of the degree to which political forces or culture has impacted individual actors’ worldviews. If people act differently from what is normatively considered safe, then, apparently, the norm just does not fully apply to them; they must be an exception and the reason for that exceptional practice needs no further attention. But such assumptions overlook the dynamics that take place between an individual and social structures.

Hence, the two constructivist perspectives towards risk that are currently dominant in the social sciences, remain silent on the mid-range level on which actors interpret and experience risk, on their agency, and consequently, also on the potential for in-group heterogeneity. Since in this study my aim is to understand precisely these complex, heterogeneous risk practices that people exhibit to handle the risks that make up their normal uncertainty, I need to adopt a different, less abstract approach from that offered by these two perspectives on risk.

However, these theories are able to demonstrate that the way in which an individual perceives and handles risk must not be regarded a result of a purely autonomous decision, but needs instead be assumed to be severely influenced by the social and cultural context. Hence, a risk is not only an objective thing ‘out there’, it is also a subjective perception that is embedded in the social and cultural structure. A constructivist vision such as this strongly undermines the objectivist stand of the techno-scientific and the vulnerability perspectives discussed earlier in this chapter, and must be valued for that. Nevertheless, there are two reasons why I believe that human agency should not be abandoned as the focal point of an analysis of heterogeneous risk-handling practices either.

My first argument is that agency must remain central in an analysis of risk and the way human actors handle it, because human interpretation and meaning giving is not a static event but rather a continuous process. Put differently, in each and every new instance where human actors must deal with changes in the environment, they reinterpret it and give new meaning to it. Even if they generally do so within specific structural frames of interpretation, this also means that scholars

34 This idea is widely supported in sociological literature on meaning-making. It corresponds closely, for example, to one of the three primary premises that form the base of Herbert Blumer’s Symbolic Interactionism (1969). Blumer states that an interpretive process is used by a person in each instance in which one must deal with things in his environment. (The other two primary premises are: human beings act towards things on the basis of the meanings those things have for them, and second, that such meanings arise out of the interaction of the individual with others.)
must consider the option that every time people encounter a new risk there is a room for manoeuvre – room for the actor to break with patterns of former interpretations and experience. In fact, if there is one moment in people's lives where we could expect that human actors are forced to interpret meaning in new ways – times when opportunities open up to question traditions and when innovation might be welcome – it seems quite likely to be the moment of punctuating or looming disaster: risk.\textsuperscript{35} Hence, in risk situations or in contexts of disasters, we may assume agency plays a considerable role in human risk-handling practices. Put this way, it might even be that agency is a determining factor in heterogeneous risk-handling styles. Therefore, in line with scholars such as Lash (1993), Wynne (1996) and Lupton (1999), I argue that if we want to understand human risk perceptions and risk behaviour, we need an understanding of how risk logics are produced and operate at the level of situated experience (Lupton, 1999, p. 2). Hence, it is on the level of the lived experience of social agents that we should investigate how cultural constructs are adopted, rejected or altered by human actors through their agentic practices in daily life.

A second reason for a more central role for human agency in an analysis of risk-handling practices than is currently offered by the dominant risk-society perspective and the cultural risk perspective is that every cultural group is ambiguous and internally inconsistent; therefore, transmission of values and beliefs in cultural communities cannot be treated theoretically as a straightforward matter. Within each culture, we might define innumerable sub-cultures or alternative cultures. If we reject homogeneous understandings of society and culture, it becomes all the more important to study how individual members of a culture grasp risk, and hence how they may contest and negotiate apparently socially accepted risk perceptions. This means that it is not enough to recognize the shared interpretations of risk in a given social context – the analysis should also engage the potential of internally differentiating views on risk. Such analysis should not confine itself to the psychological, micro level. If we want to understand what happens in between the social structures and the individual, we should look in between, to the social dynamics that take place in this in between or mid-range level.

The importance of this second argument is confirmed by the empirical findings of risk scholars, who, as mentioned earlier, observe in the field again and again that different people within social and cultural groups interpret and handle risks in highly heterogeneous ways. My own data clearly accords with such empirical findings. As noted repeatedly in the introduction to this dissertation, during fieldwork I did not encounter one 'typical' cultural-specific way of handling hazards. Instead, in my study, individual actors perceived hazards in highly differing ways, and

\textsuperscript{35} This idea is reflected in the seemingly paradoxical notion 'creative destruction', which is regularly used in economic literature. In these writings, 'creative destruction' at its most basic refers to a process of continuous innovation, and describes the way in which new economic development arises out of the destruction of some prior economic order.
handled them in heterogeneous ways as well. Remember that Ambran evacuates, but Ida refuses to; that Yusuf believes that he is able to help others; that Kurdi believes that he can be safe only if he is helped by others. It follows, then, that it is unsatisfactory to conclude that risk perceptions are culturally constituted, for that does not answer to what extent action is culturally determined within a social group, or what explains heterogeneous risk-handling styles within a cultural community. For that reason I agree with Claudia Strauss, who wrote that analyses of human risk management need to reject not only the rational determinism that we have encountered in objectivist risk perspectives but also the sociocultural determinism of overly abstract risk theories – if the latter is taken to mean that private interpretations of risk are replicas of cultural messages (Strauss, 1992, p. 1).

It would be disappointing if the benefits of our newly acquired ability to understand risk as a social construction, as well as an objective hazard, are diminished by the loss of agency altogether, due to the ‘problem of abstractness’ that limits the theoretical analysis of the highly influential risk-society perspective and the cultural perspective on risk. Therefore, after recapturing briefly the main lessons that were drawn for the review of risk literature, I present in the second part of this chapter an alternative approach towards risk that focuses on the heterogeneous ways in which human actor’s risk practices are experienced in daily life, and which pays as much attention to social/cultural structure as to agency.

**Part 2. Theoretical approach**

In the first part of this chapter, I outlined my views about what I consider currently hampers our academic understanding of heterogeneous risk-handling practices. I argued that part of the problem is caused by the methodological isolation that presently characterizes the state of social scientific risk research. Scholars from different disciplines involved in risk research – most notably psychology, and anthropology and sociology – rarely share insights and new findings. Each discipline sticks to its own, partial, methods of investigating the ways in which human actors handle risk, focusing on cognitive risk-handling practices or only taking into account behavioural risk-handling practices. This is problematic, as it is widely acknowledged in the social sciences that people normally use a combination of cognitive and behavioural practices in the face of risk. I therefore concluded that most current studies of risk offer only partial explanations for what determines the heterogeneous risk-handling styles they observe among populations at risk. In chapter 2 I will explain how this study tries to avoid such partiality, by defining both the behavioural and cognitive risk practices that are exhibited by respondents and by integrating methods from psychology into my anthropological analysis.
The theoretical analysis offered another, perhaps more fundamental, explanation for the current lack of academic understanding of heterogeneous risk-handling practices. I have argued that the approaches to risk that are at present dominant in the social sciences are insufficient to explain what determines heterogeneous risk-behaviour. In order to develop this argument, I critically reviewed the four main current approaches to risk handling; I also showed that in the historical development of risk theory, each of these perspectives has been useful and has shed light on important factors that affect people's risk-behaviour.

Here I recap briefly the critiques I have of these four approaches. The techno-scientific perspective considers heterogeneity in risk-handling practices as the result of individual's cognitive irrationality. If we want to understand why people act in a certain way in the face of risk, then this approach suggests that we need to be sensitive to the impact that risk cognition has on human risk-behaviour. The vulnerability perspective does not deny the important role that risk cognition can play in risk-handling practices, but deems a whole range of material factors to be of equal importance, or even more important, for an analysis of risk and risk handling. This approach explains heterogeneity in risk strategies as an outcome of insufficient material resources; put differently, to understand why person A exhibits a different risk-handling practice from person B, then we should not only consider their respective risk cognitions, but also their material vulnerabilities, which limit the risk strategies available to them. These themes of the techno-scientific perspective (risk-cognition) and the vulnerability perspective (material vulnerability) can function as sensitizing concepts and therefore are valuable; I incorporate them in my own analysis of risk, as I will explain shortly.

Those from the risk-society perspective attribute heterogeneous risk practices either to speculation and uncertainty, based on conflicting politics in society, or to individual psychology; while the cultural risk perspective considers heterogeneity in risk perceptions and risk behaviour as an expression of cultural factors such as group membership and the power relations that underlie the social meanings that inform risk (Lister, 2010, p. 144). Both these constructivist perspectives sensitize us to the cultural constructs by which agents interpret and experience hazard. The themes they highlight are important, and below I explain how I use the notion of cultural constructs to understand risk-handling practices in Jakarta.

However, as I have already stated, none of these risk approaches by itself offers a fruitful approach for the specific aims of this study. The first two perspectives, techno-scientific and vulnerability, have the disadvantage that they suffer from what I call a 'disaster-lens problem'. They have an etic understanding of risk and a mono-focus on exogenous natural hazard; they take insufficient account of the complex ways in which human actors experience risk in a context of
'normal uncertainty'. I concluded that, in order to grasp heterogeneous practices in the face of flood risk, I must look beyond the disaster lens that is inherent to the techno-scientific approach and the vulnerability approach. Therefore, in my analysis, to gain a better understanding of emic perceptions of risks in situations of ‘normal uncertainty’, it is necessary to go beyond a disaster-lens approach.

The other two perspectives, risk-society and cultural risk, do overcome the ‘disaster-lens’ problem by taking a constructivist approach towards risk; however, they are limited by their ‘problem of abstractness’; that is, they underemphasize human agency and the heterogeneity of social reality. This is another serious disadvantage for the aims of this study. My experience in the field led me to the conclusion that agency is an important factor to explain heterogeneous risk practices. For me to understand in-group heterogeneous practices, none of these four risk perspectives – nor the themes that they sensitize us to – thus is sufficient. Therefore, in the final section of this theoretical chapter, I present this dissertation’s alternative, theoretical approach towards risk and its human handling, which aims to pay attention to the ways in which the factors of risk cognition, material vulnerability and cultural risk construction impact risk behaviour, while preserving a strong focus on the agent’s ability to challenge or alter these forceful factors.

Developing a mid-range level analysis of risk, structure and agency

Building upon the lessons and critiques in the review of the literature, I propose that we need 1) a (weak) constructivist analysis of risk, and 2) a mid-range level analysis of risk, between micro-and macro-structures, which is 3) grounded in empirical reality and takes into account human actor’s perceptions of and experiences with risk in daily life, and 4) that such approach must take into account the risk-cognition, material vulnerability and cultural constructs that enable and limit an actor’s possible range of practices in the face of risk, as well as human actor’s agency. 36

I have already suggested in the literature discussion that I will take along into the field the respective sensitizing concepts of risk cognition, material vulnerability and cultural constructs. 37 I also argue that agency should be included in analysing heterogeneous risk-handling practices – but how can that be done without yielding to insights that solely pertain to individual experience, and thus losing sight of the social structure? This is a complicated research question which points back to a debate that is at the heart of both classical and contemporary sociological theory: the debate over the primacy of structure or agency in shaping human behaviour. 38 As many scholars before me have

36 See footnote 22 on weak and strong constructivist approaches.
37 The methodological tools that are used in this study to do so are discussed in chapter 2.
38 For many years, theories of structuralism, functionalism and Marxism stressed that social action is determined largely by the overall structure of society, while methodological individualism, interactionism and social phenomenology claimed that the capacity of individual agents to construct and reconstruct their worlds is of more relevance. Nowadays, many theorists addressing the agency/structure debate reasonably conclude that positing a strict dualism between agency and structure is erroneous (Cockerham, 2005). Following Giddens (1984), the majority of such theorists understand the need to include
already struggled with this research problem, let me explain briefly how their proposed solution to it forms an additional inspiration to this study’s theoretical approach.

One of the most famous theoretical works on this topic was written by sociologist Anthony Giddens, who coined the term ‘duality of structures’ to show that human action and the evolution of social structures cannot be separated analytically (Giddens, 1976; Giddens, 1978; Giddens, 1981, p. 171 - 172; Giddens, 1990). Instead, he claims that human agency and social structure are mutually dependent (Giddens, 1976, p. 173). Giddens’ theory holds that there is a social structure of traditions, institutions, cultural norms, and established ways of doing things which enables agents to act and, along with that, this social structure also limits their repertoire of practice. According to Giddens, individuals produce society, but they do so as historically located actors, and not under circumstances chosen by themselves (Giddens, 1976, p. 173). They can act freely and reflexively, but only within the limits that the social structure creates around them. This does not mean, however, that these social structures must be regarded absolutely statically; rather, they can be changed when actors use their agency to challenge them, ignore them or replace them (Appelrouth & Desfor Edles, 2008, p. 754).

Giddens’ contribution immediately answers one of the research problems that I posed above concerning the balance between social structure and agency. Giddens indicates that our analytical attention to heterogeneous risk-handling practices ought to be on the mutuality of processes of social development and of human action. If we deem agency to play a considerable role in situations of risk, then Giddens’ notion of the duality of structures suggests that we must pay attention to the ways in which social structures both enable and limit human action in the face of risk; and we also need to take account of how individuals can act differently and produce heterogeneity.

While Giddens’ argument shows convincingly that every analysis of social practice – including our analysis of risk-handling practices – needs to consider this ‘duality of structure,’ it remains rather unclear from his writings how we should do so. Not only is it difficult to test the idea of the ‘duality of structures’ empirically (Smith & Turner, 1986), Giddens himself also warns both freedom and constraint, whilst also noting the ways that free actions reproduce social structures, hence positing individual action in a world of social structures. Current models, such as Bourdieu’s notion of habitus and Giddens’ notion of the duality of structures that are discussed here, focus on how apparently free action lead individuals to (often) unconsciously reproduce their social structural milieu (e.g. Bourdieu, 1977; Giddens, 1984). He would later develop these rules into his famous Theory of Structuration (1984). This rather abstract theory, however, does not prescribe a methodology, and its empirical use in the field has therefore been problematic.
researchers not to try to use his theoretical ideas as a methodological tool in the field (Stones, 2005, p. 2). Rather than guiding empirical research, Giddens' main aim has been to clarify the theoretical position of social research. Therefore, he explicitly intends his theory to be – and remain – abstract and theoretical.

Since Giddens' Theory of Structuration does not offer us concrete means to recognize agency amidst structures nor how to use the 'duality' principle to explain observed heterogeneity in risk practices, we might here take over Pierre Bourdieu's idea that the interaction between structure and agency can be understood in terms of 'habitus'. The concept of habitus may be regarded as an analytical vehicle for what Hitlin and Elder term 'the structural patterning of agentic action' (2007, p. 177), or for what Evans (2002) refers to as 'bounded agency', or what Giddens calls the 'duality of structures'. Bourdieu's notion of habitus holds that human action and social structures interact, and that a researcher of human practice cannot, therefore, investigate human practices without taking into account the structures that impact these, and vice versa.40

Bourdieu claims that human practice is neither the result of an individual's free will nor completely determined by social structures; instead, it is created by a kind of interplay between the two over time, mediated by what he calls habitus. Habitus can be defined as the system of dispositions and ways of thinking about and acting in the world that is constituted early on in life (Bourdieu, 1990; Desmond, 2006, p. 391). It consists of dispositions that are shaped by past events and structures, and these dispositions, in turn, shape current practices and structures; also, importantly, they condition our very perceptions of these (Bourdieu, 1984, p. 170). Thus the concept habitus helps us to understand the way individuals and groups of people think, feel, experience, aspire and act in a certain way, and not in others. We might then say that for Bourdieu, heterogeneity in human practices is brought about by heterogeneity in the habitus that underlies these practices.

In comparison to the abstract theory of Giddens, the notion of habitus has two great advantages for the aims of this study. First, it offers a more concrete tool for a mid-range level analysis of practices – the notion of habitus shows how structure and agency interact at the level of people’s lived experiences. Second, it is explicitly well suited for an analysis of heterogeneous practices: Bourdieu (1997/2000; 1990) launched the concept of habitus in his theory of practice to

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40 While I present here these views of Giddens and Bourdieu as rather similar, in the sense that the central problem in their work is the relationship between agency and social structure, let there be no misunderstanding: these scholars have developed their theories autonomously from one another and diverge on different points. For example, a main difference between the accounts of Bourdieu and Giddens lies in the relative significance that each gives to the conscious intentions of social actors. For Giddens, actors are reflexive: they have the capacity to reflect on their actions and their identities, and to act according to their intentions. The reflexivity of actors is, indeed, an aspect of social action, and, thus, part of structuration. In the work of Bourdieu, conscious reflection on one's habitus is a possibility, but not a usual part of social process. For Giddens, in contrast, reflexivity is an essential and potentially transformative element of the social process.
explain why particular groups and individuals engage in certain practices and others do not; hence, habitus is a concept that is specifically helpful to explain structured social heterogeneity.  

What creates habitus, or what creates social heterogeneity in human practices? Bourdieu argues that differences between human practices and perceptions are not the direct outcome of some natural gift or character trait which some members of society have and others lack. Rather, individual practice is very much the effect of the habitus that we make ours through socialization processes. And these socialization processes are again related to the social contexts in which we grow up and acquire our skills and ideas about the world. Consciously and unconsciously, we pick up in the social environments with which we engage the social norms, conventions and rules that are valued and useful in these contexts: our general habitus. These early lessons that we learn in a specific social context will later predispose us towards certain practices. It is a way of seeing the world and, more precisely, of understanding one’s own position in society. For example, the skills that we learn from our parents or in the education system will prepare us for a certain job, and the habits and practices to which we grow accustomed in our family and neighbourhood will predispose us towards a certain lifestyle, social role or taste. These theoretical ideas are elaborated at length in Bourdieu’s classic study of French society, *Distinction* (1984), in which he shows how the ‘social order is progressively inscribed in people’s minds’ through ‘cultural products’, including systems of education, language, judgements, values, methods of classification and activities of everyday life (1984, p. 471).

Bourdieu emphasizes that human actors are not necessarily aware of their acquired, general habitus. On the contrary, he once wrote that habitus is people’s internalized and forgotten history (1997/2000). Hence, inherent to habitus is that it feels like second nature. Consequently, it feels natural to us to act or think in a certain way, to have a certain type of job, to act differently from another person, to dress in a certain style, to feel sexually attracted to a certain type of potential partner, to perceive flying in an aeroplane a greater risk than driving a car, to have a specific sense of humour, to like rice and find potatoes disgusting. Put differently, habitus offers us ‘a sense of one’s place’ (Bourdieu, 1986, p. 141) and makes it feel ‘natural’ to be a part of a cultural class.

The fact that human beings are generally not consciously aware of these socialization processes by which they acquire a general habitus tends to lead them to an unconscious acceptance of social differences and hierarchies (Bourdieu, 1986, p. 141). Experienced by human actors as second nature, habitus often leads to behaviours of self-exclusion: the daughter of a cleaner might

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Even if the methods of Giddens and Bourdieu to construct theory were very different (Giddens’ theory springs from an analysis of classical sociological theory, while Bourdieu’s is based on large-scale fieldwork), both eventually wrote a subtle and complex theory that helped them to answer their main research questions. As is the case with Giddens, any summary of Bourdieu’s findings does his theory harm. Yet, for the sake of the development of my argument it is useful to highlight those insights that seem of particular use for the understanding of heterogeneous risk-practices.
not even consider going to university, because that feels ‘just unlike her’, while it comes across as ‘natural’ for the daughter of an academic to continue higher education. Similarly, people’s acquired habitus may even persist after the objective circumstances in which people live have changed. The daughter of the cleaner may continue to believe that she ‘has no head for study’, even if her results at primary school are good, and she is provided with the opportunity to continue higher education. In such a situation, Bourdieu would say that her subjective perception of the objective circumstances is still based on a general habitus that was based on former socialization processes. In this way, habitus has the tendency to reproduce social structures, because it is so difficult for people to recognize their own early acquired habitus – let alone to think and act outside of it. We tend not to challenge it and instead we continue to act in ways that appear logical or natural to us. We might thus say that human practices are grounded in the discrepancy between opportunities that are objectively available at any given moment and people’s aspirations that are generally based on an earlier structure of objective opportunities (Bourdieu, 1984, p. 145).

A concrete example of the ways in which habitus may lead human actors to engage in specific behaviour is enlightening here. In 2006, Matthew Desmond investigated why individuals would become wild land firefighters – a job that is dangerous, physically demanding and underpaid – while safer ways of earning a living are available. Desmond found that it was not the ‘rush’ of firefighting that attracts so many men from rural areas in the United States to the job, as is often assumed in studies of voluntary risk taking (e.g. Lyng, 1990). Rather, Desmond proposes that it is a specific ‘country masculine habitus’ that preconditions them for the rigours of firefighting. This type of habitus, according to Desmond, is typical of a specific social class in northern Arizona, where a rural, masculine, and working-class upbringings is valued.

During their childhood and adolescence, aspiring firefighters acquire individual competence and dispositions that, in later stages of their lives, make them perfectly suited for the job of firefighting; at the same time it eliminates alternative occupations. For instance, Desmond describes how his respondents have learned from a young age to regard themselves as ‘country boys’– men who prefer being outside rather than being ‘locked up’ in an office, men who are not afraid to ‘get dirty’, and men who feel confident that they ‘know’ every path and tree in the forest. Consequently, their ‘country masculine habitus’ makes it easier, indeed more natural, for them to become firefighters than to select other jobs. Hence, we might say that the general habitus guides firefighters’ thoughts, tastes and practices towards their later, risky occupation; that it paves the way to acquiring a specific habitus that is related to the occupation of firefighting; that it provides them with their fundamental sense of self; and that it structures how they understand the world around them and the risks that they perceive.
Desmond also discusses what happens if a man does not acquire such general habitus while living in the same social environment: he describes the case of a man who ‘grew up in the country, but [who] was not brought up with a country masculine upbringing’ (2006, p. 409, Italics in original). Consequently, this man had a much more difficult time acclimatizing to the demands of firefighting than did his fellow crewmembers: he lacked the self-confidence and the handiness that his colleagues had, was constantly outranked by others, and remained an outsider even after many years of experience in the job (Desmond, 2006, p. 409). We might also say that because this man lacked the general habitus that is valued in his social environment, it was harder for him to acquire the specific habitus that is required for firefighters, than it was for his colleagues.

Desmonds’ study suggests that if we want to understand why person A acts differently from person B in the face of risk, then our analysis should take into account the ways in which each of these individuals has internalized the social norms, conventions and rules of the social context in which they live. The notion of habitus serves as a valuable tool to help us do so, as it offers us an insight into the perceptions and practices that are valued in an agents' specific social environment. It also helps us to see that in order to understand practices that are exhibited in the present we must take into account people's biographies, and try to trace how history has shaped their perceptions and actions. Hence, the notion of habitus offers a way to integrate agency into our analysis of risk practice, without underemphasizing the impact that social structures have on human behaviour.

This is not to say that we should forget about the sensitizing concepts of risk cognition, material vulnerability and cultural risk constructs, defined above. On the contrary, when it concerns the ways in which agents handle risk, those concepts are highly important to the purposes of this study. However, I also consider it important to add a subtle fourth sensitizing concept, that of habitus – an important intermediary factor in between the exogenous structures of society and agents' practices.

Before we head to the methodological strategies that are employed to conceptualize these sensitizing concepts into this study's design, there are two final problems that need be addressed in this theoretical chapter. First, since my aim is to include agency into a constructivist approach towards risk and risk handling, then it is important to note here that the notion of habitus itself leaves little room for actual agency; rather habitus highlights what we might describe as a ‘façade of agency.’ Though in theory the notion of habitus allows for agentic room for manoeuvre, in practice we see that studies of habitus pay hardly any attention to this possibility. Instead, they argue that what may seem agency or autonomous free will, at first glance, is often the indirect effect of social structure, where habitus limits human agency in invisible yet forceful ways. Though this is an insightful observation that is helpful to understand why people typically remain ‘stuck’ in a certain
job, lifestyle, habit or risk, it tells us little about those few instances where people do act outside their habitus.  

For example, the above case study of Desmond shows that habitus shapes behaviour, but sheds no light on the ways in which actors can be reflective and challenge their habitus. For example, if the upbringing in a ‘country masculine habitus’ generally leads young men to choose jobs like firefighting, then what about the men who, nevertheless, chose a different job? If such men do exist, they are left out of his study; their stories would perhaps be most enlightening for an understanding of social heterogeneity. And what about the respondent in Desmond’s study who lacked the general habitus valued among firefighters? Why would he still stick to this risky job, instead of challenging the norms to which he cannot live up to and opt for a job that better suits his habitus? Such questions remain unanswered. Since my aim is to explore the agentic manoeuvres that people might have, in spite of the general habitus that impacts their perceptions and behaviour, these questions have to be raised and answered in my risk analysis.

Bourdieu also does not pay much attention in his work to the instances in which people challenge or alter their general habitus in later stadia of their life, for example by acquiring a specific habitus that goes against what they have learned in their younger years. This is not to say that he denies that these instances exist. In fact, in Distinction, Bourdieu even names yet another concept after the phenomenon: he calls the process whereby people succeed in rising upwards in social mobility, by changing their profession and finding a job that has a higher social status, ‘creative redefinition’.  

For Bourdieu, such changes may occur as the result of societal struggle. In his view, dominant groups in society naturally strive to maintain their position, and if their status is challenged by other groups, they might try to ‘creatively redefine’ themselves. Such a situation might arise, for example, when the high-status job in which a person has always worked is no longer socially or culturally valued, because other jobs are becoming more fashionable. But Bourdieu, as already noted, considers an actual alteration of a general habitus to be an exception to the rule. His theory holds that the notion of habitus is extremely complicated to recognize or even redefine; hence, the focus remains on the much more common reproduction of behaviour that people in society exhibit, not so much on their reflection or choice of alternative practices. So while Bourdieu certainly recognizes in his theory that people can challenge or alter their general habitus, for example by acquiring a specific habitus in life that challenges their former worldview, he seldom explicates to

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42 This lack of attention for agency or human autonomy is a common criticism of Bourdieu. See, for example, Bennett (1984, p. xxii).

43 Interestingly, his personal biography provides a clear example of such creative redefinition: Bourdieu was born as the son of a postman in a lower-class, rural community, and found his own way to university. For his reflections on this social rise in class position, see Pierre Carles’ documentary, Sociology is a Martial Art (2001).
whom this will happen, why these people are apparently able to do so, and why most others are not. He explores the topic only briefly and in rather vague terms, philosophizing that people may ‘creatively redefine’ their roles in society because they might have an extraordinary ‘sense of a good investment’ (for example, about moving into a new type of profession), or because they might have an ‘awareness of the opportunities’ that other actors in society apparently lack (Bourdieu, 1984, p. 147).

This study aims to go beyond such general hypotheses, and instead will explore more precisely who acts outside of the habitus, and how and why they do so. If the habitus is internalized and forgotten history, as Bourdieu (1997/2000) claims, then it seems to me that the aim of an ethnography of the habitus must be to historicize the habitus, in an effort to ‘externalize that which has been internalized and to bring to mind that which has been forgotten’ (Desmond, 2006, p. 412). An analysis of the instances in which people are reflective and able to challenge their habitus seems to me as necessary as an analysis of the cases in which people unconsciously continue to act out on their habitus. I argue that such extensive analysis can shed fresh light on the ways in which the social order reproduces itself or becomes changed through everyday experiences.

A second problem that I want to address here is the fact that most studies of habitus offer essentially a material explanation for social heterogeneity, one that is based on the heterogeneous social and economic classes in which people live. However, most participants in this study generally live in similar social and economic circumstances. For example, none of my respondents has followed higher education, and all of them are considered poor in comparison to other residents of Jakarta. For both Bourdieu and Desmond, in their studies of human practices, certain types of habitus relate to certain socio-economic segments of their research population; so for this study, there needs to be further exploration to discover the extent to which diversity in habitus can be recognized within one poor and flood-prone riverbank community. We already know that in-group heterogeneity of risk-handling practices exists in the research area, therefore, this study will try to show to what extent this heterogeneous behaviour is steered by habitus.

Conclusion of the theoretical discussion: research question and assumptions
In this dissertation I want to understand the foundations underlying heterogeneity in human risk-handling practices by studying a kampong in Jakarta that is regularly flooded. I have argued in this chapter that this necessitates a move beyond the traditional approaches to risk and towards a mid-range level analysis of risk, structure and agency.

First of all and most important, there needs to be a move away from the so-called ‘disaster lens’ and heterogeneous risk-handling practices should be understood in terms of the lived
experiences of normal, daily, life. In this broader view, even if the disaster of a flood can be regarded as a disruption of daily life, it must be underlined at the same time that daily life is characterized by the constant possibility of floods and other hazards. Consequently, I propose that risk-handling practices come about in a situation of ‘normal uncertainty’ and not as a direct response to a single, exogenous risk that can be distinguished from daily life.

Second, following on from the above proposal, it became clear that objectivist perspectives on risk and risk handling, such as the techno-scientific and the vulnerability perspectives, are not fruitful for this study, as they tend to overlook emic perceptions of risk. The studies that are based on these theories tend to assume how people perceive risk, and carry normative claims on what people regard as the most effective way to handle risk. I have argued that such etic approach blurs our understanding of why people act as they do. Instead, a weak-constructivist perspective is needed which does not deny the objective threat that risk poses, but that is mostly interested in the ways in which risk is socially constructed.

Third, I have argued that in studying risk we need to allow the possibility of agency into our analysis of risk and risk handling. The currently dominant constructivist perspectives towards risk are not suitable for such an aim because of what I call their ‘problem of abstractness.’ Therefore, I propose a new theoretical approach to meet the specific aim of this study, one that takes agency into account without losing sight of the ways in which social structure can impact people’s risk-handling practices. Inspired by sociological literature that considers the ‘duality of structures,’ I have established that this can be done by integrating the notion of habitus into an analysis of risk. It is thus assumed in this study that, on the one hand, many practices that are exhibited by people in the face of risk are an expression of habitus (rather than free will or truly autonomous action), while, on the other hand, I also allow the possibility that a (looming) disaster offers individual actors the opportunities to break with routines and alter social structures by exhibiting human agency.

Finally, based on insights from the risk literature, I argued that if we want to understand what brings about human risk-handling practices, my approach should also consider people’s risk cognition, their material vulnerability and the cultural constructions of risk. Next to habitus, these three factors are assumed, in this study, to have a large impact on people’s practices in the face of risk. In practice, this means that four concepts inform the theoretical approach and sensitize us towards an understanding of heterogeneous risk-practices: risk-cognition, material vulnerability, the cultural constructs of risk, and habitus. I will explain how these four sensitizing concepts are conceptualized and integrated into this study’s methodology in the next chapter.

Based on these theoretical arguments, I can now define the research question that guides this study’s analysis of risk and people’s ways of handling it: How are heterogeneous risk practices by
which riverbank settlers handle floods in a context of normal uncertainty shaped, maintained and altered by habitus, risk cognition, material structures and cultural risk constructs?
Photo 3: Respondent 'Rio' at work in Central Jakarta

Photos 4-6: Impressions of daily life in Bantaran Kali
By now it has become clear that in this dissertation, I aim to study the factors underlying heterogeneous risk-handling practices, and that I regard these practices as embedded in a context of normal uncertainty. It has also become clear that I believe that such a topic needs be studied from a (weak) constructivist perspective, which combines emic and etic insights on risk.\footnote{See footnote 22 (chapter 1) on weak and strong constructivist approaches.} The question, then, becomes how can a researcher practically carry out such an integrative study without broadening the scope so widely that findings seem unrelated to the research question in the first place. I have already argued in a general response to this research problem that the four sensitizing concepts that were drawn from the review of the literature (risk cognition, material vulnerability, cultural constructs of risk and habitus) can be used to refine this study’s focus, without narrowing the focus down to a ‘disaster-lens’ approach.

Zooming in on the methodological consequences of the theoretical approach of this study, this chapter will explain in more detail how the sensitizing notions may be conceptualized for an analysis of risk and risk-handling practices of agents. I propose to sidestep both the ‘disaster lens problem’ and the ‘problem of abstractness’ by taking a reflective and iterative approach, combining emic perspectives of normal uncertainty with an academic understanding of risk and how people handle it.

The chapter is divided into three parts. It starts at the most general level, arguing that the anthropological discipline, and especially the iterative way of working that it typically allows for, is extremely well-suited to guide an integrative study of risk. The second part provides more detailed information about how the anthropological field research was conducted in the research area. After explaining why and how the research area was selected, the chapter elaborates on the consequences of this choice for the ethical and practical aspects of this study. The third and final part of this chapter presents the specific methodologies that were used to obtain data and conduct analysis in an iterative and reflexive manner.

**Part 1: The art of anthropology**

An artist once confided me that he usually draws his sketches after he has already finished the actual statue, because he feels that these sketches convince customers of his skills. ‘Art lovers like to think that artists plan the art beforehand,’ he explained. ‘Otherwise, if artists admitted that each piece of
art really is just created during the process of creating itself, their potential customers would probably not consider the result as good art.’ To some extent, it seems to me that the ways of working of a modern anthropologists sometimes resemble those of the artist: while the process of anthropological research is often flexible and iterative, and thereby able to bring about unexpected and valuable findings, in my opinion the publications afterwards too often present the research findings in such a way that it seems that all was sketched out precisely beforehand. I take this chapter as an opportunity to address this problem, because I believe that to cover-up the processes that usually underlie an anthropological analyses undermines precisely what must be considered the strength of ‘the art of anthropology’.

Let me explain this argument by stating first and foremost that planning is a necessary and useful aspect of anthropological research, not only as it offers the researcher some grip in the field, but also because theoretical and conceptual preparation helps to validate a case study. It shapes the lens that anthropologists use – their way of interpreting the action in the field – in the way education at an art school later influences an artist’s style. Preparations help anthropologists to recognize exceptions and patterns in their case studies and also to know to what extent data supports theoretical assumptions. On a more practical level, planning helps researchers to make pragmatic decisions in the field. Before they head to the field, anthropologists usually write a research proposal and at least think critically and extensively about the research area that must be selected for the specific interests of their study, the kind of respondents they aim to interview in the field to obtain specific information, and the type of observations they need to make. But in the course of fieldwork, most of my anthropological colleagues will probably agree with me that research rarely turns out exactly as was planned.

In reality, it often happens that researchers decide to adjust their initial plans to the realistic situation in the field, because of the unexpected developments, findings and insights that they encounter in the research area. This unexpectedness is, to some degree, expected by anthropologists. Because it is common for anthropologists to spend a relatively long time span in the field, it is not surprising that they learn to regard their research topics from a slightly different, indeed emic, perspective: they learn to see the world not only through their own academic lens but also through the eyes of their respondents. As a result, things usually turn out differently from the way they imagined beforehand. Good preparation and clearly-formulated plans can help researchers to adapt their approach to such new insights. If there had not been a plan, such adaptive actions could indeed be considered arbitrary. By contrast, if there was a clear plan, then the researcher is forced to consider carefully how and why the plan needs to be altered in order to carry out valuable

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45 This argument is elaborated by Mitchel (2006).
research. These careful reconsiderations and reflections are, in my opinion, a strong point of anthropological research.

That having been said, let me return to the claim that I made earlier in this chapter: that such reflective and flexible processes are in my opinion still too often not written about in anthropological publications, and that this does no justice to what is in my opinion the strength of the anthropological discipline. While I posed above that, among anthropologists, adjustments to initial research plans are to some extent accepted and even expected, it is less common for anthropologists to openly report the fact in the final output of their studies.\(^{46}\) There are two main reasons for the decision to leave these processes out of publications. One has to do with practical reasons of space. In most books and articles there is simply not enough space to elaborate extensively about the research process; hence, prioritization is given to relevant findings. This is different in anthropological dissertations, where, as I intend to do in this chapter, researchers have and often take more space to describe what was planned and what happened in the field.\(^{47}\)

Besides practical space limitations, there is yet another reason why it is less usual for anthropologists to write about what actually happened in the field and instead to prioritize descriptions of the findings and results, than I believe it ought to be. This reason is reminiscent of the motivations of the artist quoted above. It is my impression that processes and adjustments are sometimes left out in publications because anthropologists feel that their work is evaluated on the basis of its accordance with their initial sketches. As are other modern social scientists, anthropologists are often required to describe and justify their research strategy in the methodological sections of a publication. I have already noted above that for anthropologists reflexivity is a crucial aspect of the research strategy; it is what validates and clarifies anthropological interpretations. Nevertheless – and again this counts especially for shorter publications such as

\(^{*}\) I do not mean to claim that this observation is new, neither that it is true always. At utmost, I mean to say that it has been a problem for long in the anthropological discipline, and still often occurs at the time of writing this dissertation. In 1966, Hortense Powdermaker already wrote that serendipity, although characteristic for anthropological work, is sparsely addressed in the discipline’s literature (Powdermaker, 1966, pp. 10-11). A good counterexample of a more recent work that does underscore the importance of serendipity in anthropological fieldwork is offered in the dissertation of Gerben Nooteboom, in which he describes how he used serendipity or ‘insight coupled with chance’ to increase his understanding of what happened in the field. According to Nooteboom, he consciously prepared to ‘deal with unexpected events, use intuition, and include new threads in [the] research’ (Nooteboom, 2003, pp. 27-28).

\(^{47}\) Of course, there exist many different methodological texts on anthropological fieldwork, which are very helpful for an understanding of what fieldwork is, how one carries it out, and what are the expected difficulties and dilemmas that will arise in the field (e.g. Rabinow, 1977/2007; Dresch, James & Parkin, 2000). What is less common, I argue, is to reflect extensively on the whole experience of fieldwork – including the aspects that made one change the research design, the method of analysis, or even question the relevance of a topic - in a text that is not ‘just’ methodological, but instead analytical and reporting of the results. One inspiring exception is offered by Lorraine Nencel (1999), who describes in a journal article how her initially planned methods to approach women who prostitute in Peru did not work out in the field. In the article, she reflects extensively on her own expectations and experiences during fieldwork, and explains how these led her not only to change her methods, but also to question several feminist epistemological principles pertaining to identity, power and intersubjectivity. Nencel combines these extensive reflections of her own fieldwork with analysis and a report on her main conclusions.
books or articles – what happens sometimes in this writing process is that anthropologist will do what the artist above did: they will redraw their initial sketches in retrospective, acting as if they’d always planned their fieldwork the way it eventually turned out. Consequently, such academic publications show a very partial side of the story of doing research. If only the most successful findings are extensively described in these publications, large parts of the actual process that led to these findings are covered up or left out completely.

To some extent, this decision seems justified. Research methods need only be shared with the readers as far as they are relevant to the presented findings. Hence, the personal crises that authors went through in writing, or the stupid mistakes that they made during the first analysis, after which all data had to be run a second time, can be safely left out of the publication – especially if there is little writing space available. However, at the same time I want to argue that we should not throw out the baby with the bath water, by selecting too rigorously what may be presented to a reading audience and what may not.

There are two reasons underlying my argument. One reason is that if too many anthropological publications continue to fail to report about the processes of research and serendipity, we risk creating a myth about anthropological research in which ‘valid’ findings appear the result of a direct, unchanged, flawless research strategy – not the result of the reflexivity and iteration that often characterizes an anthropological research project. It seems to me that such a myth cannot and should not be sustained in the social sciences as a whole, and especially not in the anthropological discipline. An anthropologist carries out highly interpretative and qualitative research. In my opinion, validation of this type of research should not be ‘proven’ by acting as if the results accord with the initial research design, but rather validation is established by openness about the ways in which the research design was theoretically, conceptually and practically prepared and then later adapted to reality in the field. There should also be a similar openness about the valid reasons that anthropologists may have had for shifting the scope of their research.

A second and perhaps more fundamental argument for my plea against a cover-up of the anthropological research process is that I believe that the above-described iteration and reflexivity, which typically characterizes this type of study, can be regarded as a strength of our discipline – and hence certainly not as something that should be left out in publications. It is precisely the iterative research strategy, of doing valid and in-depth analyses of what happens in the field, that makes the contribution of anthropological fieldwork so valuable for the social sciences. Because it is common in anthropological research for researchers to spend relatively long periods of time in the field, they have time to prioritize what revealed itself as relevant in the field over what they thought research worthy when they designed the initial sketches of their research. This provides the social sciences
with emic and holistic types of data, which are usually harder for scholars working in other disciplines of the social sciences to obtain.

Regarding these strengths of anthropological research, it appears that the full process of planning, reflecting and adjusting initial plans towards real-life field experiences and analysis deserves much more attention than it nowadays receives in most short anthropological publications. In this chapter, therefore, I respect the reflexive nature of the discipline by describing how, in the reality of this anthropological study, I refined the design of my research project throughout fieldwork, and how this, in my opinion, improved the initial proposal to become a more realistic and insightful research project. In line with what the art of anthropology offers, this study aims to analyse the topic of risk and its handling by agents by means of an iterative, holistic and partially emic study design. Thereby it makes a real effort to try to understand the complex ways in which people handle risks from their lived experience.

Part 2: The research area
Before describing the methods used by me to obtain data in the field, it seems crucial to discuss briefly the contextual surroundings in which this study took place. I will therefore explain how the research area was selected, after which I will present the kampong and its residents. I will then demonstrate how new insights and insider perspectives that I encountered during fieldwork in the kampong have continually shaped and refined this study's research design.

Selection of the research area
The aim of this study directed me towards a flood-prone, urban research area. Before fieldwork started, I had therefore collected information about the most flood-prone neighbourhoods in Jakarta, with the help of literature and Skype interviews with experts in the field. I listed these neighbourhoods in my research proposal as potential areas of research. However, during a first exploratory visit, it soon became clear that many of these places were not going to be simple to access. The first problem that I encountered in the field was in the preliminary interviews that I held with policy makers in Jakarta. I was consistently advised against pursuing my research in most of the neighbourhoods that I had listed in my research proposal, except the flood-prone neighbourhood Kampung Melayu, which was more than once recommended to me by officials. Already back in the Netherlands I had read about Kampung Melayu in different newspaper clippings. During every large flood, the Jakarta media published images of its kampong residents wading through the water. The neighbourhood had become a media darling, so it seemed. Likewise, it had become a highly popular research area among scholars of flood-risk handling practices (see, for example, Marschiavelli, 2008;
As a consequence of all this attention from the media and academics, Kampung Melayu has become a symbol of the problem of flooding in Jakarta (Wilhelm, 2011, p. 73).

However, from my interviews with policy makers and experts and finally after a visit to Kampung Melayu, it appeared to me that Kampung Melayu is actually quite unrepresentative of the situation in which most kampong dwellers in Jakarta experience floods. Not only does Kampung Melayu receive much more scholarly and media attention than other flood-prone neighbourhoods in Jakarta, but it also receives relatively more external aid and assistance during floods. For example, unlike in many other flood-prone neighbourhoods in Jakarta, the building structures in Kampung Melayu appeared to be in relatively good shape, which was explained to me by residents as a result of recent government upgrading programs; hence, the physical vulnerability of inhabitants’ houses was decreased because of this external intervention. Moreover, I was told by several NGO representatives that the Jakarta government had recently implemented a flood-management program in Kampung Melayu; and different international, national and local NGOs were active in providing aid for the settlement’s regular flood victims.

By contrast, in the other Jakarta flood-prone neighbourhoods on my list, there was no government flood-management at the time of fieldwork. Moreover, in these settlements, international and national NGOs provide little or no help at all. The reason being that these neighbourhoods are considered ‘illegal’ by the government. Melanie Miltenburg, who worked as flood-program manager of the Red Cross International during the time in which my field work took place, explained to me in an interview that while the Jakarta department of Red Cross provides much aid in Kampung Melayu, they do not work in neighbourhoods such as Bantaran Kali (remember from the introduction to this thesis that this is the research area for this study), as these are considered ‘illegal’ by the Jakarta government. In order to avoid conflict with the government and still be able to help at least some flood victims, the Red Cross, therefore, prioritizes its assistance in areas where they are allowed to work. I will later elaborate more on the topic of ‘illegality.’ Hence, even though these marginal and ‘illegal’ neighbourhoods offer a more realistic picture of how Jakarta slum dwellers protect themselves against, cope with or recover from floods, relatively little help is offered to them by external aid institutions – and hardly any research is undertaken in them. For the aim of this research project, however, it seemed to me unfruitful to pursue research in a

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48 In several other flood-prone neighbourhoods that I visited during my long-term stay in Bantaran Kali, I observed that policy makers had made some arrangements to help protect residents against flooding, but these generally appeared insufficient. For example, in Bantaran Kali, the sub-district provided residents with a speaker box through which a flood alarm might be sent in 1998. These speaker boxes were, however, broken within weeks, and they were never repaired or replaced. In chapter 4, I will discuss an alternative pre-warning system that riverbank settlers in this kampong themselves invest in and maintain. In another nearby neighbourhood, a small wall was built by order of the local government to protect from floods, but this had already become so low due to land subsidence that it was regularly flooded.

49 M. Miltenburg, personal communication, 12 May 2010.
flood-prone neighbourhood that is an exception to the rule regarding the aid and assistance it receives during and after flood events. Hence, after many interviews with bureaucrats in Jakarta, I decided not to follow up the advice of government officials and instead pursue my research in one of the more regular, flood-prone neighbourhoods that I had listed in my research proposal.

But so much for planning. For me, a white, female visitor to Indonesia, it appeared not easy to autonomously access these most marginalized and ‘illegal’ flood-prone communities. Despite my research permit, none of the government officials I interviewed was able to help me to gain access. In fact, they warned me not to visit these neighbourhoods, indicating that they would be unsafe locations for me to enter. Remarkably, my academic contacts in Jakarta argued largely along the same lines. They also suggested to me to pursue my research in the popular research area of Kampung Melayu and warned me not to go near other ‘slums’, in which they were sure that I would run the risk of being robbed, sexually harassed, or worse.

Consequently, nearly two weeks after my arrival in Jakarta, I was still desperately trying to decide where to pursue my research and how to get access to the inhabitants of such an area. In between my interview appointments with officials, I used public transportation to explore the flood-prone areas in Jakarta. I entered some of these neighbourhoods by myself, and even though residents were by no means aggressive or overtly disapproving of me, there certainly was a sense of distrust between us. All riverbank settlers I spoke to appeared afraid that I worked for the government, and that my data would be used to justify slum clearance or would have other negative consequences for interviewees. As a result of this sense of distrust, the residents that I autonomously approached would usually politely listen to my introduction, but then quickly cut off the conversation and headed back to their daily lives, indicating that I should do so too. My questions about whether it would be possible for me to live among them for a while to learn more about floods and kampong life were consistently ignored or laughed away.\(^50\)

A similar problem of access was experienced by researcher Mario Wilhelm (2011), whose brief case study on floods in Jakarta was mentioned in the introduction to this thesis. Just like I wanted to, Wilhelm planned to do research in a poor and flood-prone Jakarta kampong to investigate – amongst others – flood risk-handling practices, but he eventually ended up living in a nearby middle-class neighbourhood and only entered the kampong during the daytime. More problematic, he always did so under the guidance of a middleman. According to Wilhelm, he was ‘not allowed to approach random kampong dwellers without being accompanied by key informants’ (2011, p. 76), which were mostly the formal kampong leaders. As Wilhelm himself admits, with such a research strategy clearly the results are biased towards the perspectives of these leaders, and

\(^{50}\) I will later get back to the topic of distrust and how this affected my research in Bantaran Kali.
consequently Wilhelm concludes that his research project ‘raises more questions than it answers’ (2011, p. 76).

I felt driven to do it differently, but it might have been partly a matter of luck and coincidence that my research project eventually developed otherwise from that of Wilhelm’s. On one of my final bus rides during the exploratory visit to Jakarta, I met a teenage street singer (pengamen) named Rio. He sang me a dangdut song, and when I got off the bus I bought him a coffee in return in a street kiosk. We talked about life in Jakarta and Dutch soccer players, my research plans, his parents who had both passed away and my diseased grandfathers. After three hours of talking and a plate of fried rice, he bluntly offered to take me to the neighbourhood in which he lives, not in a house but on the streets. ‘That neighbourhood is extremely flood-prone,’ I said, recognizing its name from my own list of potential research areas. In a rather unimpressed tone, Rio agreed: ‘Yeah, we have floods all the time. We have so many of them that we already have found smart ways to protect ourselves against them.’ Five hours later, after Rio had made enough money for the day, he led me through the narrow hallways of one of the most flood-prone and poorest ‘illegal’ neighbourhoods in Jakarta: my research area, Bantaran Kali.

Bantaran Kali
My first impression of Bantaran Kali consists not of images but rather of smells and sounds. That is because I entered the neighbourhood for the first time after dark, led there by Rio. I had lost my sense of location and direction during the long trip that Rio and I had taken to get from the city center to Bantaran Kali. I remembered that we had taken a bus, then a smaller one, then yet a smaller one, then a motor taxi, and finally we had walked for about ten minutes before arriving in the riverbank settlement that Rio had called ‘home’ throughout our conversation.

The kampong had hardly any lighting, so all I could recognize were the vague shadows of people in between stacked houses and food carts. I would soon learn that Bantaran Kali is located right alongside the banks of a branch of the Ciliwung River, the largest river in Jakarta, which crosses the provincial administrative regions of the Province of West Java and of Jakarta. In total, approximately 3.5 million people live along the banks of the Ciliwung. Of them, 759 have settled in Bantaran Kali – 232 households, counted by the number of household heads (Kepala Keluarga, KK). About half of these kampong inhabitants were born in Jakarta (orang Betawi or orang asli), and they have either built their houses themselves on a vacant area of land or inherited it from their parents

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51 Pengamen can be translated as beggar singer or street singer. Many pengamen in Indonesia play the guitar and sing for money, but I have also seen pengamen who carried a karaoke-set and a microphone. Rio and his guitar are to be seen in Photo 3 (p. 56).

52 For some images of Bantaran Kali, see Photos 4-6 (pp. 56 - 57).

53 The Ciliwung river has a length of approximately 476 square kilometres and runs downhill from Mt Pangrango in Puncak to the river mouth on the coast of Java in north Jakarta, passing by the cities of Bogor and Depok.
or grandparents. The other half of the inhabitants are rural newcomers (pendatang) who moved to Jakarta, mostly from the countryside in Central or East Java, looking for work. They generally live in houses that are built and owned by orang Betawi and pay monthly rent to them.

Both the people who originate from Bantaran Kali and the newcomers live in small buildings (from 2 x 3 up to 3 x 5 meters). Their houses are built close together side by side and stacked on top of each other, from the riverside to tens of meters further away from the bank. The residents share six public toilets and use shared or individually-installed groundwater pumps. There is no piped water in the kampong, nor is there a sewage system or a regulated garbage disposal system. Most garbage is thrown in the Ciliwung River, and most families use the river as a public toilet or washing place. Due to this and other urban usage of the water, the river has become contaminated and smelly.

It was this smell that struck me most during my first visit to Bantaran Kali. Following Rio in the dark to the part of the street where he usually spends the night, I was overwhelmed by my unexpected arrival in a potential research area; but, most of all, I was affected by the intense experiences attacking my senses: a mixture of the strong odor of the river with the smell of garbage and motor oil, the feeling of the hands of the curious street children who had come out to accompany us during our walk and now one by one touched my white skin, the warm glow that came from small fires under cooking stoves. While we passed by houses made of wood, plywood, bamboo or cement, Rio shouted out to residents that he had brought a new friend along.

I could not see their physical reactions to that news. Trying to keep up with his pace, I could only make out some excited voices and questions plied to Rio about me. We entered the shack where Rio and five other homeless youngsters in Bantaran Kali often sleep, and soon more people joined us inside. Men, women, children and the elderly sat down in a circle around us, demanding to know who the strange visitor was, and what I was doing in their neighbourhood. I tried my best to answer their questions and introduced myself as a researcher interested in getting to know life in a riverbank settlement. The circle of listeners immediately passed my explanations on to other arrivals who had meantime gathered outside. Yet more people entered – apparently they had been told by others to come and talk to me. The kampong leader joined the group, accompanied by his wife and children. He and others told me a few stories about the neighbourhood – the best food sold in the main street, the problem of flooding and how best to catch cockroaches as to remove them from one’s house. Before I dared to take out my notebook, the conversation had already turned to the Netherlands and my personal situation. Did I have children? Are there good dams in the Netherlands to protect residents from floods? Can you buy rice in the Netherlands? What does it cost per kilo? What does my house look like? Are my parents still alive and in good health? Do children in the
Netherlands sing in busses as well? Was I planning to adopt Rio? Or marry him? Why was I so skinny, did I eat enough?

My answer to this latter question was hardly convincing – despite of my polite refusal, food was brought in at this point, and I was ordered to eat a meal of rice and tofu before the conversation could continue. The atmosphere remained excited, but also had become cheerful by this time. Residents laughed and told jokes amongst themselves, and Rio and his friends were singing more dangdut songs. One by one, people left the shack and headed for bed. I stayed overnight in the shack of the street children and spent the next day there as well to interview people and get to know the neighbourhood better. On my second evening in Bantaran Kali, I again met the kampong leader to ask him whether I could return to the neighbourhood for a longer period of time to pursue my research; he kindly gave his permission and promised to welcome me back in the neighbourhood during my next visit to Jakarta.

Two months later, the formal period of fieldwork finally began. After my return to Jakarta, Rio picked me up from the bus stop where we met the first time, and, as he had promised, the kampong leader welcomed me back in Bantaran Kali. Rio helped me to rent a small dwelling from inhabitants for a local rental price. It was located a few meters from the Ciliwung River and built from asbestos, wood and cement. The owners of the house used my rental money (which I paid, on their demand, in advance for the full year) to build themselves a flood shelter on top of what was now ‘my’ home. After settling in, I slowly started to get to know the residents of Bantaran Kali.

One of the first things I learned was that, while Bantaran Kali can be regarded from the outside as a community (the problematic status of that term is acknowledged), it actually consists of a complex array of sub-communities, networks and in-group hierarchies which are often socially distinct. Many forms of asymmetry, including in information and power distributions, are as prevalent within the community structures of Bantaran Kali as they are in communities in wider society. Local inhabitants know who occupies a high and who a low social position within as well outside the riverbank settlement. At the top of the hierarchy are the elite (orang elite) – people outside the riverbank neighbourhood who enjoy high social status in the wider Indonesian community, either because of their economic success – for example, businesspeople (orang bisnis) or because they hold a socially-valued function, such as doctors or politicians. Within the riverbank settlement, those with the highest social status are the ones who have contacts (kontak-kontak) or ‘friends’ (teman-teman) with these orang elite. Residents who can establish contacts with elite actors are not necessarily wealthier than their fellow residents; they enjoy high social status because they are considered smart (pinter) enough to establish useful vertical contacts with elite actors. Most of the inhabitants of Bantaran Kali are just average people (orang biasa), sometimes referred
to as stupid (bodoh) because they have been unable to establish such useful links. Unlike the elite and the 'smart' residents, these people are not perceived as 'high' (tinggi), but rather as 'small' (kecil) or 'low' (rendah). At the very bottom of the social ranking are the truly wretched, 'crazy' or 'weird' people (orang gila) or drug addicts (orang narko).

Before I introduce the residents of Bantaran Kali and the social positions they occupy in their unregistered community, I need to explain some of the practical and ethical difficulties involved in doing fieldwork there, and how I have overcome them.

**Doing fieldwork in Bantaran Kali**

Most riverbank settlers knew me before I knew them. They were well aware that I was interested in kampong life and took it on as their task to teach me about their daily lives: women taught me how to wash and cook, men taught me how to play cards, children laughed at my awkward Indonesian accent and taught me slum slang. In between these lessons, I spent my first months in Bantaran Kali largely with the following routine: in the mornings, I listened to the Imam's prayer in the local mosque, stood in line in the street for a bowl of porridge (bubur) from one of the local vendors, helped children to fetch water from the pump or joined women going to the local market to buy groceries. During the daytime, I interviewed neighbours, joined men as well as women in selling their snacks or goods in the street, or accompanied housewives and the elderly who stayed in the kampong to look after small children. In the evenings, I often taught English to interested local teenagers and adults or just sat on the doorstep of my room or that of someone else's overhearing gossips or sharing anecdotes about daily life with other residents. On weekends, I joined newcomers going back to their families in other kampong, travelling on motors, in trucks or on local buses. I attended many local events, such as funerals and weddings, observed several local elections, and was often given permission to participate in communal prayers, neighbourhood meetings and arisan.

During all these activities and meetings with residents, conversations varied from highly informal, though informative, chit-chats, to formal interviews (I will elaborate more on the latter method later). Throughout these conversations and activities, I was able to discuss factors related to risk behaviour in the context of daily life. In this way I was able to avoid taking an overly narrow 'disaster-lens' approach (chapter 1), but instead focus on the four sensitizing topics of my study: risk cognition, material vulnerability, cultural risk constructs and habitus. In my spare time at home, I

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54 See Photos 7-12 for an impression of fieldwork activities (pp. 92 - 94).
55 Arisan are regular social gatherings for purposes of saving money. They are an example of ROSCA: Rotating Saving and Credit Associations. I will explain more about saving and credit in the empirical chapters.
entered my observations and quotations of respondents on my laptop and made additional personal notes in a field logbook.

While I experienced this as part of a fascinating and exhausting job, riverbank settlers were generally convinced that my stay in Bantaran Kali did not resemble anything like a job. ‘You do not work, Roanne,’ they often told me. ‘All you do is hang out and talk with us.’ As an anthropologist my ‘hanging out’ in Bantaran Kali had two major advantages for this study. First, it helped create trust with my informants, which was crucial in a social environment where outsiders are generally distrusted. Second, it allowed me to co-experience some of the risks that shape the normal uncertainty in Bantaran Kali. This helped me to understand my respondent’s life world from an insider, emic, perspective. I will consider each of these advantages in more detail in the following sections.

**Risk and normal uncertainty in Bantaran Kali**

Let me begin by emphasizing that it was only because of my relatively long stay in the field that I started to grasp how risky and uncertain the daily life of the riverbank settlers in Bantaran Kali really is. I had taken from the literature that my analysis should consider a wide array of risk and uncertainty. I may not have been able to do this had I not lived in Bantaran Kali for an extensive period. My research would probably have focused on the overwhelming risk posed by flood, thus remaining at the level of disaster-lens perspective – just like the well-known risk and disaster studies discussed in the theoretical chapter. Only by co-experiencing flood risk *amidst the other hazards* that regularly threaten the well-being of riverbank settlers, it became clear to me that flood risk needs be considered a part of the high level of normal uncertainty in which the inhabitants of Bantaran Kali live their daily lives. Below I elaborate briefly on the most pressing of these risks, and the ways in which they shape normal uncertainty in the research area.

First and foremost, riverbank settlers continually run the risk of being flooded by the Ciliwung River. I personally observed some of their flood-risk handling practices during my stay in the field and also gathered retrospective data on major floods and flood-risk handling practices from respondents in person and also, after my return to the Netherlands, by email, text-messages and Facebook (especially during the large floods in Jakarta in 2013). During heavy rain in Jakarta, in October and December 2010 and February and August 2011, all of us waded through the water that had inundated the streets of Bantaran Kali. When larger floods were announced in October 2010, my

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56 It is relevant to note here that while the use of the Internet was certainly not common among adults in Bantaran Kali (indeed many of my respondents could not read or write well enough, nor were they familiar with its usage), it was very popular among younger residents; it was therefore a useful methodological tool for this study. These young respondents often use the Internet in a nearby internet café for Rp 1,000-3,000 per hour, or contact me through the Facebook-app on their mobile phones. Their intensive usage of social media accords with research on the topic: there, it is claimed that Indonesia is one of the five countries of the world with the most Facebook accounts (Grazella, 2013).
neighbours helped me to attach my mattress to the ceiling, and I helped them to pull up their television to the rooftop. I was sent to the market to buy salted eggs and other makanan banjir, flood foods, for us to share, while they stocked water and gas so that we could survive on the rooftop.

The 'illegal' status of inhabitants of Bantaran Kali creates a second risk: that of eviction. As part of an enormous flood-prevention program called normalisasi Ciliwung (normalization of the Ciliwung river), the government plans to deepen and widen the Ciliwung River and clear its banks of settlements. The houses of over 70,000 slum dwellers will therefore be evicted.57 These people will be displaced or forcibly resettled over the coming years, including the large majority - if not all – informants of this study (Muhammad, 2013). At the time of writing this thesis in mid-2013, evictions had already begun in the north of Jakarta, where the 'illegal' houses of hundreds of families were demolished because they were built on the place where a dam will be built.58 As these and future evictees do not enjoy the right of legal access to housing, it is expected that they will not be compensated, or properly compensated, after the kampong has been cleared (Haryanto, 2009).

Critical voices in the media and social sciences say that the flood control campaign is little more than cover for the forced removal of squatters (e.g. McCarthy, n.d.). This criticism refers to the fact that evictions are rather common in Jakarta: for example, urban squatters are often evicted from areas where the government plans to build new shopping malls and business offices (Human Rights Watch, 2006, p. 10; Mariani, 2003). What is certain is that the flood-control campaign of the government puts riverbank settlers at risk of losing their houses and often their livelihoods as well.

This risk greatly impacts people's concerns and perceptions of risk. During fieldwork I noted that people's perceptions of evictions were ambivalent. On the one hand, both in interviews and in informal conversations, most settlers indicate that they believe they have some sort of land rights. Even though representatives of the government usually describe my respondents as 'illegal occupiers' of 'state land' (tanah pemerintah), inhabitants themselves usually hold that, even though they possess no written ownership documents to prove it, their settlement on what they call built-up land (tanah garapan) or wild land (tanah liar) is legitimate, because of their acquired user's rights, or because of the fact that nearly all residents pay yearly taxes for land and building to the Jakarta government (Pajak Bumi dan Bangunan, PBB). Besides, many of them also pay for government-provided electricity in their houses, which increases their sense of being a rightful

57 There exists high uncertainty about the numbers of inhabitants on riverbanks, as many of them are not registered with their municipalities or even possess a valid Identity card for Jakarta. As a result, it is also hard to predict how many people will have to be evacuated. Approximations of the numbers run from 5,000 (Fasila, 2011) to 210,000 (Setiawati, 2010). The government department responsible for evictions refers to 70,000 evictees.

58 This information was derived from an interview by email with Mr Edi Saidi, working for the Urban Poor Consortium in Jakarta (30 August 2013), and from an interview by Facebook with Mrs Ivana Lee, an architect working for foundation Sanggar Ciliwung Merdeka (26 August 2013).
As a result, most riverbank settlers feel that their settlement is legitimate; hence, they are convinced that it would be unjust to evict them.

At the same time, however, most riverbank settlers indicate that they deem it quite possible that the city government will any time soon dismiss or deny their rights and pursue evictions. This atmosphere of distrust towards the political elite creates tangible concern and fear. For example, when a helicopter flew above us neighbours remarked that it might be a government helicopter measuring the land in preparation for clearance. My direct neighbour, Ika – and many residents as well – always carried a tax-payment receipt in her pocket, which, she believed, would be able to help her prove, in cases of emergency, that she possesses land rights. Moreover, many respondents indicated in interviews that they have regular nightmares about the upcoming eviction, or that they often worry about it during the daytime. In many of our informal conversations, the topic of eviction naturally appeared as one of the most pressing concerns in their daily lives. Clearly, the risk of eviction is one that characterizes, just as do floods, normal uncertainty in Bantaran Kali.

Third, the well-being of riverbank settlers is threatened by poverty-related risks on a constant basis. For example, the risk of eviction described above is related to the risk of poverty. After all, were the inhabitants of Bantaran Kali not as financially deprived as they are, they might have had easier access to legal or registered housing in flood-free areas of Jakarta. The hazards of floods, eviction and poverty are thus interrelated. This interrelationship will be further explored in the empirical chapters, but first let me briefly mention some other, common, poverty-related risks that threaten their well-being. They worry about getting ill because of the possibility of high medical finances. Drug abuse is another common feared for many impoverished families. Just to indicate how common these poverty-related risks are in Bantaran Kali: during one year of fieldwork, I attended sixteen funerals. Fourteen of these were of riverbank settlers who had died of diseases; two of overdoses. All of their families struggled financially with both the financial demands of treatment as well as with the costs of the funeral. In some cases, the family was not able to pay for a funeral at all, and the deceased was buried not in a costly cemetery but in a hole in the ground next to a family member’s house in the countryside.

The impact of this troika of risks (floods, eviction and poverty) on normal uncertainty in Bantaran Kali is demonstrated not only in everyday life in conversations. Their dominance became clear from the survey on risk perceptions that I carried out for this study. I will discuss the outcomes in more detail in the third part of this chapter; for now I will just note that the surveys consistently pointed out that floods, eviction and poverty are perceived as the most pressing risks for riverbank settlers’ well-being. Respondents also mentioned police raids against illegal food-sellers, social

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59 However, the tax receipt states in small letters that it does not provide the tax payer with formal land rights. Ika, who is illiterate, seemed unaware of this.
problems such as the abuse of alcohol or drugs, violence among competing street gangs and gas explosions in people’s houses that lead to fires, but generally rated them less threatening than the three interrelated risks of floods, eviction and poverty.

Let me end this section on risk experiences by underlining that while I suggest above that I became, to some extent, a neighbour in Bantaran Kali because I co-experienced some of the risks that threaten them, I do not believe or pretend to believe that I ever became an absolute insider. There remained, of course, enormous differences between the everyday life challenges that they faced, and experiences which were only temporal for me. I was the only resident in Bantaran Kali who had access to a formal social security system. When I became ill during fieldwork, the financial costs of treatment did not pose a large financial risk as it would have for them. Likewise, during the medium-sized floods that I experienced, my concerns about losing my laptop (and hence my data) can by no means be compared to the fear people have of losing all their possessions, including their house, without having an insurance or buffer that could help to restore or repair these. The main difference between my respondents and me was the range of possibilities that we had available to cope with or recover from risks in the daily life of Bantaran Kali. This difference evoked ethical considerations with which I struggled throughout my fieldwork. I discuss these in more detail in Appendix A.

**Trust and distrust in Bantaran Kali**

By living in Bantaran Kali, I became attentive to the different risks that shape the daily context of normal uncertainty, and it also helped to create a sense of trust with my respondents. The issue of trust has been touched on several times already in this chapter – inhabitants of other flood-prone neighbourhoods in Jakarta appeared distrustful of me when I entered their kampongs, and the inhabitants of Bantaran Kali are distrustful towards the Jakarta government when it concerns the topic of eviction. This atmosphere of distrust may be explained by the fact that poor, ‘illegal’ Jakarta residents such as those living along the riverbanks are often neglected, disadvantaged or even discriminated against by political institutions (Firman, 1999, p. 453; Reerink, 2006). As a result of this marginalization, in Bantaran Kali and other poor settlements there exists a great distrust of the government or outsiders who are associated with power in general (Aspinall & van Klinken, 2011, p. 5).

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60 During my fieldwork, one devastating fire occurred in Bantaran Kali. Over 500 people lost their valuables and homes, and one man died after he tried to save his pension-certificates from his burning house. I spent my night and the following days as my neighbours did: desperately trying to save people’s goods by carrying them away to safe places, cooking rice for victims, and talking about the trauma of the fire over and over again. However disastrous this fire was for the residents, it offered me the opportunity to become a co-resident, rather than just a visiting *bule* (white person).
Distrust was the initial reaction to me in Bantaran Kali as well. As during exploratory visits to other neighbourhoods of Jakarta, riverbank settlers in Bantaran Kali were also afraid that the information provided by them would be used against them. This seemed an understandable concern, especially considering the fact that we often discussed topics that are considered sensitive in Indonesia, such as illegality and social inequality, and their negative experiences with policy makers and formal flood-risk managers in Jakarta. Whenever such topics came up in conversations during my first weeks of fieldwork, people would typically try to change the topic, or politely refuse to answer any further questions. Of course I tried to explain again and again that I was not working for the government but instead for a Dutch University and that I would protect their anonymity in all my writings. I cannot be sure whether all residents eventually believed me, and thus it needs be noted that a sense of distrust may have continued to bias my research. However, after the first months, it appeared to me that people started to trust me enough to open up more and more about their daily concerns and worries. For example, they generally spoke more openly, and this often meant rather negatively, about the government. People also started to visit me in my house, looking for a chat or a listening ear about their daily experiences. Even after my fieldwork ended, I remained actively in touch with many of the people who have colored my research project via social media and telephone. At the moment of writing this dissertation, I still receive weekly or sometimes even daily updates about social events, births, gossip and other types of news from residents of Bantaran Kali. In return, I tell them about my personal life in the Netherlands, and I sent photos and letters. To me, these exchanges indicate that we have established at least a relationship of reciprocal and friendly interest, and they underscore the ultimate value of long-term anthropological fieldwork. A final indicator of trustful relations between me and my respondents was the fact that in later periods of fieldwork they sometimes protected me against outside, distrusted actors. I provide two examples of such ‘protection’ that might be insightful here.

When I fell ill halfway through fieldwork from what appeared to be a combination of various bacterial stomach infections and enteritis, my neighbours did not allow me to go to a hospital. Instead, they tried to cure me with traditional healing practices and medicines, without effect. At first, I thought that the reason they tried to keep me away from the hospital might have to do with a mistrust of hospital treatments, but I realized only later that they mistrusted hospital employees. Indeed, while they agreed with me that hospital treatment could cure me faster than any of their own, traditional practices probably would, it appeared that residents seriously worried about how I would be treated in the hospital, if staff found out I lived in the slum ‘Bantaran Kali’. This fear was fed by the fact that many residents have had direct and indirect negative experiences with hospital staff, which they believed to be a result of their marginalized position in Jakarta. ‘Doctors in the
hospitals do not treat poor people well, because they fear we will not pay for our treatment, neighbours typically warned me, ‘so if they find out that you live with us, they will think you are poor too and might just let you suffer.’\textsuperscript{61} When my illness got worse after a week I was finally allowed to go to the hospital, but only under strict preventative measures. I was accompanied by a male resident who took me there on his motorbike and stayed with me while I talked to the receptionists making sure that I gave up a fake address in an elite neighbourhood in Jakarta, which I had had to rehearse with my neighbours beforehand. When I returned home a few days later, people’s reactions indicated that they were as equally relieved about my improved health as about the fact that they had ‘protected’ me well enough against mistrusted hospital employees. This situation, though not exactly comfortable during the period of illness, in retrospect helped me better to understand the perceptions of riverbank settlers about elite actors in wider society and their deep rooted distrust of them.

Another example of the ways in which residents ‘protected’ me against distrusted outsiders occurred when an unknown man in police outfit entered the neighbourhood. I was in the middle of an interview with a female respondent but was immediately warned by residents that I had to cut off the conversation and go home. Residents feared that the man might be searching for me, ‘because maybe the government does not like it that you live in a slum with us and has sent in the police to come and get you.’ This, so I was told, was not a good thing: if the police arrest an ‘illegal’ resident of the riverbanks (in this case: me), they might mistreat or physically abuse him or her. Memories of former encounters with the police, in which residents had been arrested and mistreated, were still vivid (and some of these events will be examined in the empirical chapters). I only later learned to understand the enormous impact of these memories on the perceptions and practices of my respondents – at the time I underestimated their impact. I was flabbergasted and somewhat skeptical about my neighbour’s suspicions of a police officer’s harmful intentions towards me, and therefore I was hesitant to leave the place of interview. Next, the owner of the house, visibly nervous, shut and bolted the door and instructed neighbours ‘not to tell him [the policeman] about Roanne.’ I was locked with her in the house.

Only after a teenage girl came to tell us two hours later that ‘the policeman is gone,’ would the female respondent open her door again. The man in the police outfit was not searching for me at all. In fact, he was not even a policeman, but an uncle visiting a young person who had recently moved into the neighbourhood – apparently he liked to dress up in police uniform. Again, even if this experience was somewhat uncomfortable, temporarily restricting my autonomous movement, it had the advantage that it helped me to understand the distrustful ways in which riverbank settlers

\textsuperscript{61} See Spies (2011, p. 52) for a description of similar fears of lower-class Jakarta residents towards hospital employees.
perceive outside actors and institutions in Jakarta. In the third and final part of this chapter, I discuss in more detail how such insights acquired during fieldwork have inspired the research methodologies of this study and helped me to refine my focus.

**Part 3: An iterative research strategy**

In the first part of this chapter, I have argued that the ‘art of anthropology’ entails both planning and the readjustment of such plans on the basis of field experiences. In what follows, I will show how my initial plans were continually shaped and altered by new insights and unexpected findings in the field. I will demonstrate this by discussing my methodologies under the respective subheadings of the four sensitizing concepts that guided my fieldwork: risk cognition, material vulnerability, cultural risk constructs and habitus. Besides presenting my initial plans and assumptions in relation to each of these sensitizing concepts, I discuss how and where my research scope was altered during the development of the research, and how and why additional points of focus were included on the base of field experiences.

**Risk cognition**

After reviewing the available literature during the first year of this research project, I entered the field with two main assumptions. First, I presumed that the daily lives of riverbank settlers were colored by flood risk and, potentially, also other hazards that might turn into a disaster; this meant that they are regularly confronted with complex choices (consciously or unconsciously) about how to act behaviourally and cognitively in confrontations with risk. Second, I had learned that different people tend to handle risk in different ways; hence, that they will typically exhibit a heterogeneous repertoire of behavioural and cognitive risk-handling practices. In the first phase of fieldwork, the validity of each of these assumptions was explored. Below, I will describe the methodologies that were used in that exploration.

I have already explored above the way in which my own experiences and observations of risk in Bantaran Kali greatly enhanced my understanding of how different risks shape normal uncertainty in this kampong. However, I still needed to get to know my respondent’s risk cognition and risk perceptions. I obtained relevant information about these topics in three different ways: 1) a group-interview exercise with residents, called ‘risk mapping’; 2) a group interview with formal and informal leaders of the kampong on risks of daily life; and 3) a pilot study of in-depth interviews with individual study participants about risks in daily life.

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62 In Appendix B, I summarize which methodologies I have employed for each of the four sensitizing concepts.
To conduct risk mapping, rather than asking people to choose from a predetermined list of risks that are deemed relevant by the researcher, participants are openly asked to tell the researcher about all the things that are worrisome in their neighbourhood: the risks that threaten their safety, the problems they deal with and the uncertainties that threaten their sense of well-being. This identification of problems can be thought of as a way of looking at the local perception of risk, and it allows the researcher to understand which risks are given priority by the people who face them (Quinn, Huby, Kiwasila & Lovet, 2003). According to Smith, Barrett and Box (2000), risk mapping offers a systematic but simple approach to classifying and ordering sources of risk faced by subject populations. In Bantaran Kali, twenty respondents (twelve male and eight female, 11 born in the area and 9 newcomers, aged between nineteen and seventy-one years) participated in the risk-mapping exercise. In order not to steer their risk perceptions, participants were informed that this research project focuses on 'life in the kampong', rather than on flood risks specifically. Participants were asked to sum up the different risks, problems or uncertainties in their lives, which they perceive as most threatening to their well-being. All risks mentioned by residents during the group discussions were listed on a large sheet of paper, after which residents were asked to clarify them. For example, why do they consider floods in Bantaran Kali risky? Is it an economic or a health risk? To whom? 

After relevant clarifications were offered by the respondents, they were asked to put the risks in ranking order from most pressing to least pressing. By distinguishing between the incidence and severity of subjective risk perceptions, this method enhances understanding of the nature and variation of risks faced within a population. On the basis of their answers, three risks appeared as causing greatest concern among households in Bantaran Kali: floods, poverty-related risks (e.g. sudden illness or decline in income) and eviction or clearing of the riverbanks.

Of course, data that is obtained in group interviews is always the result of in-group interactions and negotiations. Even if all participants were stimulated explicitly to express their own opinions, it still needs to be considered that some of them did not feel comfortable to express these

63 The following risks were mentioned (in order): floods, fires, evictions, becoming ill from typhus, losing an income or job, not having money to pay for one's medical treatment in case of illness, becoming ill from cancer, gangs (violence), tuberculosis, thieves that steal your money by hypnotizing you, becoming ill from dengue fever, drug abuse, criminality (stealing), teenage pregnancies, drowning, getting ill from the river water, falling off a motor cycle, the police taking your cart from you in a raid on the street, terrorists that may enter the neighbourhood with a bomb.

64 It is insightful here to provide some answers to these questions as an example of the kind of knowledge that was derived in this group interview: According to the participants, drug abuse is a risk in Bantaran Kali because there are a lot of drugs available in the neighbourhood, especially the hard drug crystal meth (an amphetamine and a strong type of speed) and there is a fair chance one wants to try it and then becomes addicted. They deem this risk especially high for youngsters and adolescents, although people of middle age are also known to become addicted (two examples of residents were mentioned, both of them became addicted to drugs in their thirties and both died of an overdose). It is considered both an economic and a health risk. An economic risk because, when addicted, addicts spend all their money (as well as the money available in the household) in order to buy more drugs. A health risk because drug abusers often die either of an overdose or of the bad substances mixed in with the drugs.
opinions aloud, for fear of counter posing the shared view of the larger group, or simply because they did not yet trust me. It may also well be that some participant’s opinions were more strongly voiced than others, consequently biasing the result. Acknowledging these weak aspects of the risk mapping methodology, I therefore cross-checked the information with a group interview, in which two kampong leaders and four informal leaders of the kampong participated, as well as with in-depth individual interviews with thirty respondents. In both the group interview and the individual in-depth interviews, participants were explicitly questioned about all risks, problems or uncertainties that they encounter or worry about in their daily living environment. After they had listed a number of risks, they were asked to choose the 'top 3' of the most pressing risks.

The data obtained from the group interview and the individual interviews were compared to the outcomes of the risk-mapping exercise. Although subtle differences in answers between the three sets of information provided by respondents arose during this preliminary analysis, the content of their message did not change. The order of the ‘top 3’ differed slightly between some respondents; however, it was clear that from all the many risks that residents of Bantaran Kali experience in their daily lives, floods, poverty and a possible eviction are generally perceived as most threatening. Among participants in the risk mapping exercise, 60 per cent considered floods the most pressing risk to their well-being, while only 20 per cent considered either eviction or poverty-related risks the main hazards. For the six kampong leaders I interviewed, half of them believed poverty-related risks to be most threatening for riverbank settlers’ well-being, two were more worried about floods, and one of them considered evictions the number one threat. Finally, half of the individually interviewed respondents mentioned floods as the number one hazard to their well-being, while 30 per cent considered evictions an even larger threat and 20 per cent believed poverty-related risk to be the most pressing.

For each of these three risks, people’s cognition was examined in the in-depth interviews, later discussed further. I asked, among other questions, what people perceived as the cause of a risk, what they believed might be a solution to the problem, what are the effects on well-being, and what would be the most effective ways of handling risk. I also asked who they thought should intervene to solve flood risk (or other risks that are threatening to the respondent), and who in society is responsible for flood risk (or other risks that are a threat to well-being).

After it had become clear which risks shape the normal uncertainty in Bantaran Kali and how people perceive these, it became possible to test the second assumption underlying this research: that people handle these risks in heterogeneous ways. To do so, I needed to gather information about the behavioural and cognitive practices that riverbank settlers in Bantaran Kali commonly exhibit in the face and aftermath of the risks of floods, eviction and poverty. This was done in two
ways. First, data about risk and its human handling were obtained from the above mentioned exploratory study of in-depth interviews with 30 respondents. During the second month in the field, I analysed the results of this qualitative pilot study on risk-handling practices.

Second, an extensive test-survey on risk-handling practices was carried out among these same thirty residents and another twenty residents. I had developed the survey before entering the field, and initially included twenty-three behavioural risk-handling practices, which are, according to flood literature from the region, typically exploited by flood victims in Jakarta (e.g. Marschiavelli, 2008, pp. 72-29; Texier, 2007), as well as twelve cognitive risk-handling practices that are most commonly recognized in psychological studies of risk (Folkman & Lazarus, 1985; Skinner, Edge, Altman & Sherwood, 2003). Note that, by paying attention to both behavioural and cognitive risk behaviour, this study aims to overcome the problem of methodological isolation as discussed in chapter 1.

Besides my wish to reflect on the assumptions I had made for this thesis – that people handle risk in heterogeneous ways and that they do so in a context of normal uncertainty – I had two other main goals for testing the formal survey in an early stage of this project. These were 1) to control whether the survey I had prepared before coming to the field sufficiently covered the many different behavioural and cognitive practices that people exploit when confronted with floods and other pressing risks, and 2) to check whether my survey matched the life worlds of residents in Bantaran Kali.

The preliminary analysis of the test-survey data and the pilot-study with the in-depth interviews offered three insights that would shape the research scope during the rest of the fieldwork. First, the assumption that riverbank settlers may handle risks heterogeneously was confirmed convincingly by both the test-survey results and the data derived from in-depth interviews. It became absolutely clear from both sets of data that there exist strong differences in the ways in which different people handle the risks of floods, poverty and eviction. Second, it appeared that the test-survey still lacked risk-handling practices that are commonly exhibited by residents of Bantaran Kali in the face or aftermath of risk. Participants mentioned about forty (!) additional behavioural and cognitive risk-handling practices that are exhibited by them in order to handle flood risk, which were not included in the test survey, as I had never read about them in the literature on risk handling. Some examples of these additional items are: laminating valuable documents so that they cannot be damaged during a flood, providing neighbours with food if they refuse to evacuate and have no food left in the house, returning very quickly to the house after evacuation in order to clean the mud from the house with the flood water that remained behind, investing in social relations with actors who might offer financial support after a flood, praying to
Allah, dreaming about a better life in a neighbourhood without floods, calming one's mind by emphasizing one's talents, skills and capacities. While these risk-handling practices were never mentioned in any of the risk literature on which the formal survey was initially based, they were rather common in Bantaran Kali and, therefore, needed to be added to the formal survey. Appendix C provides an overview of all the different risk-handling practices that were eventually included in the formal survey.

Third, a comparison between the answers provided by respondents in the pilot study with the in-depth interviews with the answers that they had filled in on the test-survey suggested that some risk-handling practices could not be assigned to one, isolated risk (floods, for example); rather, I learned that these practices were exhibited by people as part of their efforts to handle the overlap of different risks. For example, many respondents initially mentioned that they cope with floods by saving money to be used as a buffer during or after floods; but, on further probing in interviews, they indicated that they actually accumulate financial capital for potentially different disasters: floods, but also illness or forced eviction. These new insights suggested to me that I should not assign the practice 'saving money' exclusively to the handling of the risk of flooding, as such an interpretation would overlook the complexity of respondent's experiences. During the rest of fieldwork, the answers about risk-handling practices given on the surveys were always cross-checked and explored further in follow-up interviews, and embedded in an analysis of covariate risks associated with normal uncertainty. In these interviews, respondents were stimulated to share with me their experiences with the three most pressing risks identified, and I tried explicitly to gain broad insights about the ways in which respondents experience their daily, highly uncertain lives. If it appeared that a particular risk-handling practice was not risk specific, it was assigned in the notes as related to two or more risks.

Even though it needs to be underscored that it remains hard - if not impossible - to measure all the many different ways in which riverbank settlers perceive risks and handle them, for example, because people might be unaware of a certain habitual practices, I believe I can safely argue that this first exploratory research phase helped to cover the most prominent risk items and related risk-handling practices that I needed to include in this study. I say this because no new types of risks or unmentioned risk-handling practices came up during any of the interviews that were carried out during later phases of fieldwork.

Material vulnerability

After the most pressing risks in Bantaran Kali had been defined and the heterogeneity of risk-handling practices confirmed, it became possible to investigate the possible underlying reasons for
such heterogeneity. The literature review showed that variation in material vulnerability is usually considered in studies of risk and disaster a main explanatory factor for heterogeneous risk behaviour. To repeat, it is typically held in the – currently highly influential – vulnerability perspective that people who have the means to avoid or protect themselves against a risk will typically do so. In such a line of argument, one might thus expect that in Bantaran Kali the wealthier residents would exhibit the most active or effective risk-handling practices; while the poorest would exhibit the most passive or ineffective responses to risk. In order to test such an assumption, the above mentioned survey scores on risk-handling practices were linked to relevant vulnerability parameters (e.g. age, gender, level of income, having fixed occupation, level of education, length of residence, house materials), derived via a socio-economic survey that was carried out in the field and inserted in the analysis as predictor variables for behaviour. The information provided by informants was, whenever possible, validated with data from the kompong administration and heads of the kampong. Furthermore, in carrying out the socio-economic survey, I was accompanied by a local research assistant who helped me to verify the accuracy of self-reported information about the value of assets that was provided by the informants themselves.

A preliminary analysis of this socio-economic survey indicated, however, that few of these vulnerability indicators can be associated with specific risk-handling practices in Bantaran Kali. In other words, people with most material means to protect themselves from floods did not always do so. The reverse was also true: people who were categorized at the base of the socio-economic survey, as ‘very vulnerable,’ appeared in practice well able to handle flood risk effectively, through their active exploitation of creative risk-handling practices. My first findings in the field on vulnerability factors thus counter-posed dominant vulnerability frameworks, in which these indicators are typically expected to be of great influence on the ways in which people handle risks. On the one hand, it needs be considered that this remarkable difference between my own findings and those of vulnerability scholars might be explained by the fact that the variations in income level and educational level (two important indicators of material vulnerability) are relatively small in Bantaran Kali. On the other hand, these early findings in the field clearly suggested to me that a

65 I implemented the vulnerability framework as it is usually used in the local area, to make sure to take into account the most relevant material indicators that may determine people’s risk-handling practices. The vulnerability studies of Marschinielli (2008) in a flood-prone neighbourhood in Jakarta and Febianti (2010) in a flood-prone neighbourhood in Surakarta, Central Java, have served as the main inspiration for this study’s vulnerability analysis.

66 A later statistical analysis made with SPSS confirmed by preliminary, rudimentary analysis. This analysis indicated that the factors ‘income;’ ‘level of education;’ ‘value of assets;’ and ‘length of residence’ could not be significantly associated with specific risk-handling practices. By contrast, the factors ‘having fixed occupation;’ ‘age’ and ‘gender’ could be significantly associated to specific risk-handling practices (see Tables 3.1, 3.2 and 3.3). Whenever these vulnerability-indicators appeared significant in this analysis for a particular risk-handling practice, I indicate this (and elaborate on the topic) in the respective empirical chapter.

67 In Bantaran Kali, income levels varied between ‘no income’ to one million Rupiah per month; however, the large majority of study-participants made approximately Rp 200,000 per month. For education levels, about half of the people had
wider range of variables needed to be taken into account for this study to understand what explains the heterogeneity in risk-handling practices in Bantaran Kali. Hence, I needed to adapt my initial plans and look for additional factors that might be relevant.

I tried to define these additional variables in two ways during fieldwork: through an analysis of information derived in in-depth interviews and, in a later stage of fieldwork and based on the new insights that this analysis offered, in a psychometric questionnaire that took into account people's subjective experiences of vulnerability towards risk. Both these methodologies had important advantages for this study.

For the in-depth interviews, these were held with all 130 respondents in order to grasp people's underlying motives for acting in one way or another in relation to risk. In these interviews, people were asked, for example, whether they felt they were effectively able to deal with a certain risk, and if so, why; or why they chose not to invest in a shelter, even though they could, regarding their relatively high income. These interviews enabled me to explore how people subjectively experience their own vulnerability and, more specifically, the options available to them to handle risk in the social context. On the basis of these interviews, it became clear that there often exists a large difference between people's objective material vulnerability and their subjective, perceived vulnerability. In other words: people who might, objectively, be well able to take efficient action in the face of risk often indicate, nevertheless, that they feel that they cannot take action. I will try to explore the reasons for such inaction throughout the empirical chapters, but, for now, it is sufficient to note that the interviews indicated that people's practices often seemed related to the issue of self-efficacy, or to people's beliefs in their capabilities to produce desired effects by their own actions (Bandura, 1977b, p. vii).

To further explore the non-tangible dimensions of self-efficacy, a questionnaire to explicitly measure the self-efficacy of study participants was integrated into the research design. In this questionnaire, respondents answered questions about three kinds of cognitions that are considered relevant parameters of self-efficacy in risk-literature: risk perception (a person's belief that he or she runs a high risk of, in this research project, being flooded); outcome expectancy (the perception of the possible consequences of one's own action, hence, the conviction that if specific autonomous behaviour is adopted, one will remain safe from floods) and personal action control (the belief that one is capable to stay safe in spite of floods due to personal coping responses) (Paton et al. 2001; Paton, 2003, p. 213; Sjöberg, 2000; Schwarzer & Renner, 2000, p. 486). At a later stage of analysis, the quantitative data gathered from this questionnaire was combined with the analysis of material...
vulnerability. I will elaborate more on the psychometric questionnaire and the findings of this analysis in the empirical chapters; the outcomes of this questionnaire are also presented in Table 4.

To end this section on the methodologies that were used to gather information about people’s material (and, as it turned out, immaterial) vulnerability, let me underline here that it was a combination of quantitative and qualitative methodology that appeared most fruitful: were it not for the in-depth interviews, I might not have recognized the importance of self-efficacy for risk behaviour, and my analysis might have completely missed out on these factors, thereby seriously biasing the results. At the same time, by integrating the variables on self-efficacy into a quantitative analysis, the statistical associations between self-efficacy and risk behaviour became clear — something which an interpretative analysis could probably not have established.

Cultural constructions of risk
In chapter 1 I argued that scholars of risk should be sensitive towards an interest in the sociocultural context in which individuals are sited and through which they construct perceptions of risk (Lupton 2001, p. 3; Douglas & Wildavsky, 1982; Thompson, 1989; Schwarz & Thompson, 1990; Wildavsky & Dake, 1990; Dake, 1992). Mary Douglas and her colleagues hold that different cultural groups in society are biased according to the ways in which their social commitments towards a preferred social organization predispose them to adopt a particular view of risk and its management. Hence, typifications of cultures are associated with ‘typical’ risk perceptions and responses towards risk, and it is up to a scholar of risk to investigate such cultural constructs. But how does one do that? This study has taken as its main lesson from the Cultural Theory that risk perception is not just an individual matter, but that people’s risk perceptions are always embedded in cultural ideas about risk and society. In the field, these cultural constructs were examined via three main methodologies: in-depth interviews, participant observation, and a survey on risk perceptions.

In the in-depth interviews, special attention was given to people’s views on society and risk. Questions that were raised to examine people’s view on risk were: What causes floods? Do people’s actions have an effect on the condition of the river, or on flood-risk? If nature is damaged, can it restore itself? Questions that were discussed about society were: How do you perceive your own position in society? How are your neighbours positioned in the social hierarchy? And actors involved in Bantaran Kali’s flood-management? Would it be possible for you to rise higher in the social hierarchy? Why (why not)?

Another method that was used in order to learn to understand more about people’s views on risk and society was by participant observation. Besides involvement in daily activities within and outside Bantaran Kali in the company of my respondents (as described in part 2 of this chapter), it is
relevant to note here that I also attended several events involving an encounter between riverbank settlers and actors involved in Bantaran Kali’s flood management, or other high-status agents from ‘outside’. These events not only made it possible for me to observe the interaction between riverbank settlers and ‘elite actors’ in Jakarta, but they also served as a natural instigator of conversations about social hierarchy and the unequal structures in society. The events included two neighbourhood elections, a gathering organized by the kelurahan in Bantaran Kali in which residents were informed by bureaucrats about the health risks associated with the rainy season, and a meeting organised by an NGO to inform residents of people’s rights in relation to the risk of evictions.

Finally, in order to examine cultural risk constructs, it seemed useful to explore a broader range of risk perceptions than those discussed above (the risks that are perceived as threatening to people’s personal well-being in the neighbourhood). In order to learn more about the wider risk perceptions that may be constructed in the culture (or cultures) of Bantaran Kali, I carried out the Domain-Specific Risk-Taking (DOSPERT) Scale in the kampong. This scale, developed in 2002 by psychologists Weber, Blais and Betz, allows researchers to assess both the conventional risk attitudes of study participants (defined as perceptions of ‘riskiness’) and their perceived risk attitudes (defined as the intention to engage in a risky activity as a function of its perceived ‘riskiness’) in commonly encountered content risk domains, that is, ethical, financial, health/safety, social, and recreational risks (Weber, Blais & Betz, 2002). In the past years, the DOSPERT scale has been adapted and validated for different risk analyses in various cultural settings (Blais & Weber, 2006; Hanoch, Johnson & Wilke, 2006). In order to use the DOSPERT scale for research in a Jakarta riverbank settlement, the survey was adapted to the cultural and contextual situation with the help of an Indonesian research assistant and a few Indonesian academics. After the survey was approved suitable by these local actors and also tested by five different inhabitants of Bantaran Kali, the actual survey was conducted among all 130 participants of this study.

They were first asked to rate on a scale (a safety impact risk scale) how dangerous certain situations and behaviours are for people in general (an indication of their perception of riskiness). Responses were given on 5-point scales anchored at very dangerous (5) and very safe (1). A second item asked how likely participants believed it was for them personally to be in such a risky situation or to behave in such a risky way (I call this occurrence, an indication of the likelihood of this situation occurring for them). Responses were again rated on 5-point scales anchored at very likely (5) and very unlikely (1). These two different questions were asked for five behaviours within five domains. This lead to a total of ten scales, each consisting of five individual items that measured perceptions of riskiness and the likelihood of the occurrence of certain types of behaviour or events in five
different domains. An example of a likelihood question in the health domain, for example, was: How likely are you to have unprotected sex? A question in the riskiness question in the safety domain was: How risky is living in a flood area? The answers of participants to these questions helped give a more general insight into what is perceived as risky and what is not, in the culture/s of Bantaran Kali.  

**Habitus**

The final sensitizing concept that guided the fieldwork for this study was habitus. Habitus, as we have seen, is a way of seeing the world and of understanding one’s own position in society. In the theoretical chapter, habitus was conceptualised as the social genesis of perceptions, thoughts, aspirations and action-repertoires (Bourdieu, 1990).

In order to relate the concept of habitus to an analysis of risk-handling practices, I have tried to consider whether we might speak of habits, recurring practices and perceptions or styles of risk-handling among the riverbank settlers. The concept ‘style’ itself demands some explanation here, as it differs slightly from the more commonly used concept ‘risk-handling strategy’. Strategies suggest clear strategic choices, while styles refer to ‘regular patterns of behaviour vis-à-vis adversities, threats, and insecurities, which are not always necessarily the result of strategic action’ (Nooteboom, 2003, p. 218). Although the concept acknowledges that sometimes clear, strategic choices are made by human beings, the term emphasizes rather that people mostly act according to ‘fixed customary, habitual everyday practices’ (Nooteboom, 2003, p. 197). In comparison with the concept ‘strategies’, the concept ‘styles’ has the advantage that it includes both the conscious and strategic, as well as the more unconscious and habitual dimensions of social action. Moreover, it includes a time dimension: style is not just about current action, it also highlights people's habitual

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68 However, it appeared from a later SPSS factor-analysis of the outcomes of this DOSPERT-Scale that study-participants’ answers to these questions could not be significantly associated with risk-behaviour. Part of this outcome may have to do with the methodological limitations of the DOSPERT scale for the research context. An example of a methodological limitation is that a quantitative survey such as this does not take into account in its scores the fact that respondents might lie or give socially correct answers. As a consequence, sometimes I struggled with counter-information, for example, when I knew from my own observations that a certain person gave a false answer to one of the questions in the survey. However, this also points to an advantage of the use of a survey. Precisely the fact that people sometimes lied, made me aware of taboos and socially sensitive topics that I might have otherwise overlooked. In sum, in my experience, the use of a survey such as the DOSPERT scale can be very insightful, but only if the scores are cross-checked with other types of data, such as observation. I have written elsewhere more extensively about the limitations and advantages of the use of this survey scale (Van Voorst, 2012).

69 The concept ‘style’ has only been used in a few studies of risk in rural settings (see e.g. Nooteboom, 2003, 2014; Bolhuis & van der Ploeg, 1985; Wartena, 2006; Jong, 2013); however, it is a very common concept in other social scientific studies of behaviour. For example, social psychologists frequently make use of the concept ‘lifestyle’ to describe or predict certain types of behaviour. Brunse, Scholderer & Grunert investigated ‘food-related lifestyles’, and defined lifestyle as the system of cognitive categories, scripts and their associations that relate a set of products to a set of values (2004). To my knowledge, the notion of styles has not been applied to risk in an urban context, hence this study is the first to do so. Whenever my findings on risk-handling styles overlap or offer an interesting contrast with the styles that Nooteboom distinguishes, I indicate this in the respective chapter.
and historical practices and perceptions. It can thereby operate as an interface between long-term, customary practices and institutions on the one hand, and individual strategic choices on the other. This concept therefore very much reflects the analytical argument on habitus that was developed in the theoretical section of this dissertation, and thus in this study ‘styles’ is preferred over the use of the term ‘strategies’ in relation to risk and its handling.

I explored in this study how best to define risk-handling styles in Bantaran Kali. To do so, I used the methodologies that were already discussed in this chapter: 1) narrative analysis of in-depth interviews with 130 study-participants about one’s own and other’s behaviour in relation to risk, 2) my own observations of people’s behaviour during floods, and 3) a quantitative survey on risk-handling practices.

During these parts of the in-depth interviews, respondents were asked about their own and other people’s habitual practices in relation to risk: How do you typically act in the face of flood risk? How did you react during former flood risk events? What will you do in the future in an occurrence of a risk event? If respondents autonomously mentioned a specific risk-handling practice that they have once exhibited during a former risk event, they were asked whether they usually act in such way, or whether this action should be regarded an exception, or whether it is one of the many different practices that they exhibit? Respondent’s answers to such questions offered two main insights on which this research design was further built.

The first insight is in line with a phenomenon that I have already touched on in the introduction to this thesis, their answers showed that heterogeneity in risk-handling practices is not arbitrary and continually changing; instead, people usually exhibit practices that represent a rather routinized and habitual pattern of behaviour. Hence, people seem to have a certain risk-handling style. The relatively routine nature of the styles was reflected, for example, in people’s narratives about past experiences with risks and their own former responses to these. In these narratives, it became clear that over the years people tend to handle risks in similar and coherent ways. Put differently, people have developed and often maintain a typical way of behaving.

Second, the interviews led me to the insight that riverbank settlers not only are well aware of their own habitual ways of doing, but they also have very clear ideas about how others typically act in the face of risk. These ideas people hold about the risk-handling styles of others were reflected in widely acknowledged typifications and nicknames that are used by inhabitants of the kampong to describe one another in respect to risk behaviour. In narratives of riverbank settlers, specific actors were regarded as a certain ‘type’ of person, possessing specific character traits and exposing ‘typical’ kinds of behaviour in the face of risk. He just ‘is’ like that, people would often remark when reflecting on the risk-handling practice of a neighbour; or if talking about themselves, they would say
that ‘this is just the way I am.’ Such emic typifications have formed an important aspect of my analysis of risk-handling styles in Bantaran Kali.\(^{70}\)

In Appendix D, I explain in detail how my analyses led me to distinguish four different groups or categories of heterogeneous risk-handling styles in Bantaran Kali. As I say in Appendix D, the categorization was, first and foremost, based on an interpretative and qualitative methodology, while the statistical significance of the defined risk-handling styles was also explored with the help of a quantitative cluster analyses in SPSS. In this methodology chapter, it is relevant to note briefly that I used three methodological approaches to make this categorization. Firstly, from the aforementioned in-depth interviews, qualitative information was derived about the ways in which riverbank settlers typically handle floods and other relevant risks. As noted in the preceding paragraphs in this section, interviewees were asked not only to describe their own behaviour in relation to risk, but also to describe the risk-related behaviour of others in the neighbourhood. The information from these narratives offered emic descriptions, typifications and nicknames of riverbank settlers’ risk-handling practices, which could be cross-checked with the self-reported data of study participants about their risk-behaviour (discussed next). Secondly, I have used the quantitative data that were distilled from the formal survey on risk-handling practices (discussed above; see also Appendix C). Study participants indicated which of the listed cognitive and behavioural risk-handling practices they used, by answering yes or no. This data served as input for a cluster analysis in SPSS. Thirdly, during two medium-sized floods that I experienced in the field, I was able to observe the risk-handling practices of some of the study participants.\(^{71}\) These observations offered me etic insights which were included in the analyses.

From the analysis from these data sets, it appeared that there exist four clearly distinguishable behavioural patterns of handling risk in Bantaran Kali. Accordingly, I identify in this thesis four styles of handling risks that are commonly exploited by residents in Bantaran Kali, which I further describe and analyse in each of the four empirical chapters: **orang antisipasi**; **orang ajar**;

\(^{70}\) It is interesting to note that these narratives also taught me that for this study of risk-handling styles, the unit of analysis would have to be the individual, rather than the nuclear family or the household. It appeared from the interviews that a husband and wife sometimes exhibited very different practices in the face of risk. Their different practices were not the result of a shared agreement or plan (e.g: if you make sure that the kids are safe, then I will look after the house); instead, they reflected different risk perceptions and ideas about ‘effective’ risk responses within the household. For example, it happened frequently that one of the household members secretly set aside money to be used as a flood buffer, while the other household members seemed to think that no money had been accumulated. Likewise, one would habitually evacuate at an early stage, while the other would usually stay put and wait for help. A final example concerns the clientelistic relationships with patrons that some household members had developed; these patrons provided them with financial support after floods, but this help was not always shared with other household members. Perhaps not unsurprisingly, then, I learned from the interviews that different nicknames were also applied by residents to different household members. For instance, a man was called a certain nickname, and his wife another. Based upon these and other observations, I came to conclude that it would be more fruitful for the analysis of risk-handling styles to focus on individuals, rather than at the level of the household.

\(^{71}\) If possible, photos were made of these practices as well; several are presented in this thesis.
orang susah; and orang siap. The risk-handling practices that characterize these styles differ considerably from one another. I describe each of these styles extensively in the empirical chapters and provide a visual representation of the main risk-handling practices that define each style in Figure 4, but here I give the reader a first impression of the main characteristics of each style: orang antisipasi typically exhibit short-term risk-handling practices that are autonomous (they make little use of the assistance of external aid institutions and are usually not involved in local social support systems); the practices of orang ajar typically involve engagement with other people’s safety and especially cooperation with powerful political actors from the local government in safety management; orang susah typically invest in reciprocal relations with patrons and aid organizations with economic resources; and orang siap typically engage in defensive practices that are focused against the Jakarta government.

It needs be underscored that this categorization of risk-handling styles has a strong empirical basis. And this strong empirical basis of the categorization must be regarded an important characteristic of this study because, it seems to me, that if we want to understand human risk practices from the perspective of the actors at risk, it makes sense to grasp the ways in which these actors perceive their own practices in a social context and vis-à-vis one another, and how these are translated into practice. Besides, the ways in which riverbank settlers described themselves and other study participants turned out to largely overlap with the result of my qualitative and quantitative analyses. For these reasons I have, as explained above, taken into account respondent’s local categorizations in my analysis by interpreting and analyzing study participant’s descriptions of nicknames and risk behaviours. Similarly, I have purposely chosen to let the labels of my styles follow the nicknames and descriptions that are commonly used and therefore recognizable in the kampong. Hence, throughout this study, respondent’s emic descriptions, typifications and nicknames of riverbank settlers’ risk-handling practices, were cross-checked and compared with the self-reported data of study participants about their risk behaviour, as well as with my observations of their behaviour during floods. By firmly basing my categorization and analyses in empirical insights and experiences, I aim to combine emic and etic perspectives on risk and its human handling.

Let me end this section by underlining that even though I have been inspired by the typifications and nicknames that are commonly used by inhabitants of Bantaran Kali, the categorization of risk-handling styles is based on my interpretation of risk-handling practices, not

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72 ‘Orang’ means person, and the following word is an adjective that I have chosen to describe a risk-handling style. I have decided not to translate these vernacular notions, as the English translations might have connotations that do not accord with their local meaning. Instead, I offer a description of each of the nicknames in the respective empirical chapters. See Figure 3 for a visualization of the proportional division of risk-handling styles among the research population, and Figure 4 for a visual representation of the risk-handling practices that are relatively often exhibited in each style.

73 I elaborate on the qualitative analysis in this chapter, and on the quantitative cluster analysis in Appendix D.
theirs. There are two main differences between my interpretation of styles and study participant's emic insights: firstly, my study participants generally believe in a fixedness in behavioural clusters, which I did not necessarily recognize in the field. Hence, my categorization is more temporal and fluid than theirs. Secondly, while study participants tended to classify all of their neighbours into one of the four behavioural clusters discussed in this thesis, I found that some people did not fall, unambiguously, into only one category. I elaborate on these differences between my interpretation and emic knowledge of styles below, but here it must be clear that my categorization reflects my academic interpretation of views from the ground, rather than being a direct reflection of emic insights.

Risk-handling styles

For an interpretation of the data that I will present in the empirical chapters about these four risk-handling styles that can be distinguished in Bantaran Kali, it is relevant to consider the advantages and disadvantages of categorization in general. Three topics in particular need to be considered: the extent to which these styles or clusters must be regarded as fixed or flexible; how to treat the behaviours and the people who are not represented in my categorization; and the way in which I have interpreted and labeled the styles. The main advantage of a making use of a categorization in this study is obviously that it can serve as a measuring tool to recognize patterns and differences in risk-handling practices. At the same time, I do of course realize that my decision to categorize the large number of practices exhibited by individual study participants into four behavioural clusters also has some disadvantages. While a categorization helps to ascertain similarities as well as deviations between concrete cases, it does not completely correspond to concrete reality. However, while I do not believe that all study participants neatly fit into one of the four most commonly-exhibited risk-handling styles that I distinguished in Bantaran Kali (more on this topic later), it is also true that the risk-handling styles that I describe in this dissertation include all the different risk-handling practices that were ever narrated or exhibited by the participants during my fieldwork. Hence, it seems fair to pose that this dissertation discusses the most prominent types of risk handling in the research area.

Another advantage of categorizing does not directly concern this study, but is more relevant to potential future research: categorization makes it easier to compare sets of data that may be derived from future research projects. In that way it could be explored whether or not the styles distinguished by me in Bantaran Kali are also to be observed in other contexts, or in the face of other types of risk. Such comparative research might explain much more about the underlying factors of risk behaviour, than this single case study can do by itself. Comparative research might, for example, be able to shed light upon the influence of a local social and cultural environment on people's risk behaviour; or further investigation might help determine whether the styles that I distinguish are typically Indonesian, for example, or are there some universal characteristics behind them that can be recognized in other localities as well? Such questions cannot be answered by me at this point, but they might be answered in the future with reference to the categorization that is used in this thesis.
Another disadvantage of the use of a categorization is that it might give readers the impression that people’s behaviour is fixed; by that I mean to say that people are stuck in a certain behavioural cluster for life. Such an impression would be erroneous. Rather, and more in line with Bourdieu’s understanding of habitus and Giddens’ principle of the ‘duality of structures,’ I believe and have underscored in the theoretical chapter of this thesis that there is always room for human actors to challenge conventions and break away from former patterns and habits. Moreover, altering external circumstances, power shifts and societal changes might have an impact on human risk handling. It follows, then, that even if this study offers a seemingly clear-cut categorization for reasons of analysis, I strongly encourage readers to interpret it as temporal and fluid, rather than as fixed and closed. People might change their practices and hence alter their styles. In line with this temporal perspective, I examine not only to what extent people’s risk-handling styles are structured and reproduced (in chapters 3 and 4), but also to what extent they can become altered by an agent’s creativity and reflexivity (in chapters 5 and 6).

The third disadvantage I will mention and perhaps it is the most important: my decision to categorize people into clusters is that it can evoke tunnel vision that biases the further process of interpretation and analysis: once the researcher has recognized and defined categories, all observations and data that is collected in the field suddenly seem to fit into one of these. I was aware of this risk during the process of analysis, and I have tried to avoid such tunnel vision in two main ways.

One has to do with the fact that the categorization is not a product of my own pre-set idea, but rather, as I have already remarked above, it is based on my interpretation of descriptive narratives of residents about themselves and others, combined with my interpretation of their observed behaviour. I lived for several months in the kampong before I realized how common and widespread the use of nicknames was. As I explored the emic understandings of these nicknames better in narratives and oral descriptions, I eventually came to the conclusion that study participants distinguished four main types of risk behaviour in their society, and I started to recognize these myself as well. At the same time, instead of completely following the narratives of study participants, I interpreted data and behaviour from an academic perspective and as a result sometimes came to different conclusions (discussed below). This leads me to pose that the categorization is not the result of tunnel vision, but of an iterative, empirically-grounded study.

Another way in which I have tried to overcome the problem of a tunnel vision in this study is by consciously keeping an eye out for the elements in the data that did not seem to fit into the categorization. As a result of this, not all study participants were categorized into one of the four clusters. Instead, there remains a ‘rest’ category, in which 27 per cent of the research population
falls. These people, for different reasons, could in my opinion not be unambiguously categorized into one of the four main clusters; at the same time, they did not represent a new, fifth style either. Most people whom I have ascribed to this rest category exhibit risk-handling practices that resembled a mix of two or more of the four styles – but never in such a way that they could be unambiguously categorized into one of the four major risk-handling styles. At the same time, these people do not exhibit risk-handling practices that are new or different from those already characterizing the four risk-handling styles distinguished in this thesis. Even stronger, an analysis of the survey on risk-handling practices shows that all of the risk-handling practices of people in the rest category are also common in one or more of the risk-handling styles. Hence, it would be inappropriate to speak of a fifth, separate risk-handling style. More correctly it seems appropriate to regard their risk-handling practices as occupying a grey area – that is why I call it a rest category. I offer an example of a person whom I found to represent such a grey area, rather than one of the four styles, in Appendix E.

A few other respondents were categorized in the rest category. Their behaviour was exceptional and not typical of the behaviour of any of the study participants, so they could not be classified into one of the four main risk-handling styles that can be distinguished in Bantaran Kali. Neither can it be said that these exceptional cases represent a fifth style, as their behaviour was highly uncommon in the kampong and hence does not fit in with any of the major patterns. I also offer an example of such an exceptional case in Appendix E.

What is to come
The empirical component of this book is subdivided into two parts, each consisting of two chapters.

In each of these four empirical chapters, a risk-handling style is analysed that is commonly exhibited by the inhabitants of Bantaran Kali. The chapters begin by describing the particular practices and how they have come about. I then discuss whether and how the factors of risk cognition, material vulnerability, cultural risk constructs and habitus are related to the specific style, and the possibility of other factors being involved.

It is interesting to note here that my interpretation of these people’s risk-handling practices as being part of a rest category, did not fully respond to the emic insights of other study participants. As noted, study participants often narrate that a certain person just ‘is’ like that, and the local nicknames that they express often seem to reflect a fixed characterization or set of ‘traits’ of a person, rather than a type of behaviour that might any time alter. Hence, unlike me, most of my study participants believe that people can be categorized in a certain cluster for life. This explains why sometimes, the people whom I ascribed to the rest category, were still given a nickname that represents one of the four main behavioural styles. Had my cluster analysis been based only on such emic data derived from study participants, then I might have squeezed all of this study’s participants into one of the four clusters. However, based on my own observations and interviews with these people, I concluded that their practices did not clearly resemble one of the four major patterns of behaviour (styles) that I distinguished in Bantaran Kali. Hence, I have tried to avoid tunnel vision by remaining sensitive to data elements that did not seem to fit the academic categorization that I developed in the course of this study or the emic categorizations of study participants.
In line with the theoretical arguments made in chapter 1, I examine, for each of these styles, to what extent they reflect a reproduction of behaviour and social structure, or whether there is room for agentive maneuver to challenge habits or structures. Part 1 – in which the risk-handling styles of the orang antisipasi (chapter 3) and the orang ajar (chapter 4) are examined – pays specific attention to the way in which habitus is able to shape and reproduce risk-handling practices in Bantaran Kali. Here, I explain how a habitus of poverty, in combination with unequal structures of power and economy, reproduces the normal uncertainty in which the participants of this study live their daily lives.

Without losing sight of the limitations that social structure can impose upon people, part 2 moves beyond the notion of habitus and explores to what extent the individual agency of residents shapes or alters their risk-handling styles. Within the boundaries posed by the social structures that are defined in part 1, I investigate how orang susah (chapter 5) and orang siap (chapter 6) can, nevertheless, find options and opportunities to transform or even break away from habitual patterns of behaviour.
Photos 7-12: Impressions of fieldwork in Bantaran Kali

Photo 7: Attending communal prayer

Photo 8: Interviewing a respondent in Bantaran Kali, together with my research assistant Charina Chazali (on the right)
Photos 9 and 10: Spending a day working with two residents: selling sateh on the streets of Jakarta.
**Photo 11:** Observations of a respondent receiving traditional ear-candle treatment during illness

![Photo 11](image1)

**Photo 12:** Chit-chatting with neighbours

![Photo 12](image2)
Chapter 3

Orang antisipasi and the cycle of hazard

This chapter defines and interprets the risk-handling style of a group of residents who go by the nickname ‘orang antisipasi’ in the kampong.76 Before examining the risk-handling practices of orang antisipasi, it is useful first to define the local understanding of the nickname orang antisipasi as well as the local conceptualization of the verb ‘antisipasi’ as these emic notions strongly differ from the wider usage of the English concept ‘anticipation’ with which the reader may be familiar. In Bantaran Kali, antisipasi means something like ‘autonomously overcoming one’s own problems’. The first paragraphs of this chapter will elaborate on this emic meaning of antisipasi, and then present an analysis of the practices that orang antisipasi typically exhibit in relation to risk.

The purposes of the rest of this chapter are triple. First, it explores further the ways in which the different risks that together shape the normal uncertainty in Bantaran Kali are interrelated. As stated in chapter 1, my theoretical approach towards risk and its handling aims to integrate the major multiple hazards that impact people’s daily life. In this chapter, I coin the dynamic metaphor of a ‘cycle of hazard’ to help me describe how flood hazard, poverty-related risks and the risk of eviction reinforce or even accelerate one another.77

Second, this chapter investigates specifically what propels such cycle of hazard in the lives of orang antisipasi. Building upon the sensitizing concepts that were formulated in the theoretical chapter, I examine to what extent risk cognition, material vulnerability, the cultural constructs of risk and habitus limit and/or enable the practices of orang antisipasi in relation to the cycle of hazard. Finally, my analysis of the antisipasi risk-handling style is compared to relevant alternative theories of poverty and risk.

76 I have categorized twenty-nine out of 130 study-participants as orang antisipasi in Bantaran Kali. That is about 22 per cent of this study’s total research population. See Figure 3 for a visual representation of the most common risk-handling styles that are exhibited by residents in Bantaran Kali, see Figure 4 for a visual representation of the main risk-handling practices that characterize each style, and see chapter 2 for a discussion of the methods used to distinguish and define four risk-handling styles in this thesis. The most important characteristics of the antisipasi risk-handling style are elaborated in this chapter.

77 I purposely introduce here the concept ‘cycle of hazard’, instead of using the more familiar sociological term ‘risk-trap’ (Adam, Beck & van Loon, 2000, p. 29). The term risk-trap was coined by Ulrich Beck in 2000, and is used to explain how societies turn into risk-societies when risks become the all-embracing background for perceiving the world, producing an alarm to people that creates an atmosphere of paralysis and powerlessness. Though I find this theoretical concept useful for a sociological analysis of society; I feel that it is unhelpful for an understanding of individual human risk-handling practices as it hardly allows space for a consideration of heterogeneous agentic actions in society.
**Orang antisipasi**

In standard speech and writing, the Indonesian term *'antisipasi'* or the English term *'anticipating'* usually means something like *'acting or responding in advance',* or *'to forestall and expect'*.

However, in Bantaran Kali, the notion has a rather different meaning. There, the nickname *orang antisipasi* is commonly used by inhabitants to describe those riverbank settlers who typically handle risks by 1) exhibiting risk-handling practices that are autonomous rather than dependent or related to well-known aid institutions; 2) practices that offer short-term solutions to acute problems or stress experiences; and 3) practices that are *'illegal but licit' in the neighbourhood – strictly speaking illegal but permitted in kampong society nevertheless.*

It is insightful to briefly elaborate on each of these three characteristics of this style. First, this study’s analysis of risk-handling practices shows that *orang antisipasi* hardly ever make use of external aid, but instead handle flood risks in relatively autonomous ways.

In the next empirical chapters, it will become clear that this behaviour sets them aside from many other river-bank settlers – something that was already touched upon in the comparative descriptions of the four styles in chapter 2. For this chapter, it is most important to realize that *orang antisipasi* do not accept help in evacuating after a flood-risk warning message has been circulated in their kampong, that they do not reside in evacuation shelters of the *kelurahan* during floods, and that they do not accept support from external aid institutions in the recovery phase. Instead, they find ways to handle flood risks more or less autonomously from the actors and institutions that are involved in Bantaran Kali’s flood management. For example, *orang antisipasi* generally ignore safety warnings to evacuate early and hence evacuate late or not at all (instead seeking shelter on their rooftop or in a self-built shelter in their house). In order to survive within or atop their own houses rather than in an external shelter, most *orang antisipasi* prepare *‘flood-food’, makanan banjir*, and store basic foods in their houses.

Many of them also prepare batteries and flashlights that can be used in times of need. During the recovery-phase, instead of accepting financial aid from external institutions, *orang...
antisipasi typically borrow money from money lenders against high interest rates to afford their recovery. For the same goal, they much more often than people exhibiting other risk-handling styles cut off on consumption, or sell their household’s goods after a flood.

This latter practice points to the second characteristic that typifies the risk-handling style of orang antisipasi, which concerns the fact that these people typically do not pursue long-term prevention strategies that might mitigate flood-risk. Instead, they usually exploit short-term risk-handling practices in order to protect their well-being during the time a disaster takes place, or after it has already struck. Examples of long-term risk-handling practices that are typically exhibited by other inhabitants of Bantaran Kali are setting aside money beforehand to be used during evacuation; participating in communal saving institutions specifically for the aim of buffering ‘disaster money’ (uang bencana); participating in subsidized government programs for the poor, such as cheap rice (Beras untuk Orang Miskin, RASKIN) and health (Surat Keterangan Tidak Mampu, SKTM). These risk-handling practices I call long-term strategies because they can be – and often are – used by riverbank settlers to accumulate money for a longer period of time and then invest it into the pre-set goal of a flood-mitigating measure. These long-term risk-handling strategies are very common in Bantaran Kali, but consistently not among orang antisipasi. Instead, as remarked above, they are often forced to fall back on short-term coping and recovery strategies. That may be the case because the English proverb ‘counting one’s chicken before they hatch’ applies neatly to the way orang antisipasi organize their livelihood. They are known to wheel and deal; to take financial risks; and to sell what they do not own yet. If this behaviour generally provides orang antisipasi with enough money to make daily ends meet, they never hold on to it long enough to accumulate and actually decrease the risks that are part of normal uncertainty in the long run.

A third characteristic that typifies the orang antisipasi is the fact that they are generally involved in businesses that are considered ‘illegal but licit’ in kampong society. They are involved in moneylending and shady trade, they work as middlemen or local strongman, or they offer services in the areas of security or prostitution. These professions are, on the one hand, considered useful by fellow residents of kampong society, but on the other hand are perceived as forbidden (haram). As a result of these social norms, orang antisipasi are generally spoken of disparagingly in public.

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81 RASKIN is a subsidized rice program for poor families which provides 10 kg of rice per poor households at the price of Rp 1,000 per kg. According to the SMERU Research institute (2008), the program is hardly effective, one reason being that there are many problems in the distribution of the rice from the primary distribution point to the beneficiaries. However, other researchers have offered a more positive evaluation of the effects of RASKIN on poor communities (e.g. Arif, Syukri, Holmes & Febriani, 2010). SKTM is a card that can be issued by the kecamatan (administrative sub-district) to the desperate poor. Officially, it offers card holders subsidized or free treatment at state hospitals and clinics throughout the country. The resulting medical claims are met by a combination of local taxes and central government revenues. In practice, however, the SKTM system is rather ineffective. Not only is it very difficult for residents to obtain a card, but it is also not guaranteed that they will get free medical care if they possess a card (Gale, 2011).

82 See Appendix C for an overview of the most common risk-handling practices that are exhibited by riverbank settlers in Bantaran Kali in relation to flood hazard, poverty-related risk and the risk of eviction.
discourse, and they occupy a rather low position in the neighbourhood hierarchy; at the same time, their practices and services are needed and often used by fellow residents.

We will next get to know some of the people who typically exhibit an antisipasi risk-handling style in Bantaran Kali’s daily context of normal uncertainty and explore the reasons that orang antisipasi may have for their decision to act autonomously during floods rather than to make use of external aid, as well as the reasons that orang antisipasi may have to be involved in ‘illegal but licit’ business, and to exhibit short-term, rather than long-term and preventive mitigation measures in the face of risk. Before we do so it seems most fruitful to consider for a moment the risks other than flooding that characterize the normal uncertainty in this riverbank settlement, namely poverty-related risks and eviction. This study’s survey on risk-practices shows that, when we take into account these risks, orang antisipasi again make use of autonomous and short-term strategies. To give some examples of the short-term practices that are commonly used by orang antisipasi when dealing with poverty-related risks or the risk of eviction: if a person from their household turns ill, orang antisipasi will generally borrow money in return for high interest rates from money lenders to pay for medical treatment, or try and sell goods from their household, as they have not saved money as a buffer beforehand, and as they generally make no use of external aid institutions. This means that potential disease or a sudden drop in income generally causes severe economic stress in the lives of orang antisipasi. Often, they also try to solve these economic problems by engaging in illegal (but licit) practices.

A similar behaviour is exhibited in relation to the hazard of eviction. Orang antisipasi do not seem to prepare themselves for a potential eviction, for example by accumulating money that can be used for moving house, or by socializing politicians or employees of aid institutions in the hope that these may stand up for them and hence prevent eviction or at least support these evictees. In later empirical chapters, we will see that many other riverbank settlers use such strategies to deal with these risks, but here I will show that orang antisipasi do not. In order to grasp what their risk-handling style entails, the next sections introduce two respondents whom are known as typical orang antisipasi in the kampong: Edi and Ida.

**Edi’s antisipasi practices**

Edi is a former thug (preman) who was famous for his ruthless robberies of truck drivers in Jakarta.\(^{83}\) He lost most of his money after he was put to jail in the 1990s. Since he came back to the kampong,

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\(^{83}\) See Barker (1999, p. 122), or Bertrand (2004, p. 328), on the complex genealogy of the word preman, which is originally derived from the Dutch word vrijman, meaning ‘free man’, and was used during the colonial period to describe those who were exempt from forced labour. During the 1950s up until the early 1980s, preman was used to refer to a military officer or soldier wearing civilian clothes. It was not until the late 1980s that it started to take on its current meaning of a thug or
only the blurred tattoos on Edi’s arms remind of the criminal successes that he enjoyed in his young days. He has never been able to make up his financial losses. He wears torn clothing and walks around on bare feet. His wife and children left him during his time in prison, and, besides his elderly sister Hannah (seventy-two years old), Edi has no other family members living in Bantaran Kali. Ever since the large flood in 2007 demolished his house, Edi is homeless. Nowadays, all he possesses is a wooden closet with four drawers, in which he keeps some clothing and personal valuables: a black and white photo of himself in his younger years, a key-ring that he once found in the street, an incomplete chess-board, a wallet, a notebook and a pencil. Edi sleeps next to his closet in the street, and locks it whenever he leaves his stand.

He emphasizes that he has a new life nowadays and indicates that he does not like to talk about his old criminal days. Every time he is asked about his former lootings or prison life, he exchanges his usual urban slang for a poetic language full of metaphors to avoid talking about concrete memories. For instance, he depicts his old way of life as a ‘tsunami’:

I rose higher and higher, from an average wave to a dangerous tsunami that hurt many people, some people even drowned in the wave [that I was]. I could not stop myself because I had become a strong current! But it is a rule of nature that after a storm, the air becomes quiet again. So things went like that with me as well: I have turned into calm water. Not even a flood. Just low water.

When I once asked him what other metaphor would resemble his new way of life, Edi does not doubt for a moment before he answered that it is ‘like a circle’ and ‘like the sea’:

Like low tide and high tide, my fortune comes and goes. I used to be rich! Now, sometimes I still earn good money but all the money I make, is needed to pay back my debts. I am an orang antisipasi, always busy to make my life better, but still I don’t make enough money to build a new house, let alone to move to a flood-free area away from the riverbanks. If a flood comes, I have no protection – I must run to stay safe! Even if I am diligent and work hard nowadays, I am just stuck here.

These quotations of Edi need some background information for the reader to understand how Edi nowadays earns his livelihood. The description of the medium-sized flood that I began in the introduction to this dissertation will therefore continue at this point, as it helps me to clarify how Edi nowadays makes ‘good money’ and yet remains stuck in what he calls ‘the sea’ and ‘the tide’, and what I will call a cycle of hazard throughout this dissertation.

gangster. See Colombijn & Lindblad (2002) for more information about preman in an historical perspective, and see Wilson (2011; 2012a; 2012b) for recent descriptions of the practices of gangs, thugs and preman in Indonesia.
When Edi receives the flood-warning message of Ambran, he throws off the blanket under which he sleeps at a side-road of Bantaran Kali, grabs his cigarettes, his wallet and his notebook from a drawer in his closet and runs as fast as he can outwards of the kampong. ‘Where are you going?’, asks his older sister Hannah, sitting in the morning dusk in front of her house to prepare the lonton that she sells on the market each day. Edi takes no time to answer her, but neighbours seem to know exactly where he is heading. ‘Nenek, prepare! A flood comes this way!’, they warn his sister, after which Hannah nods understandingly. ‘Then he will be busy on the market,’ she concludes, ‘if a flood comes, Edi must work all day and night. He is an orang antisipasi like that.’

And busy he is indeed during this flood. While Hannah prepares to evacuate, and while other residents are already walking away from the riverbanks of Bantaran Kali in the direction of the shelter that is set up by the kelurahan, Edi runs in the opposite direction. Returning from the market, he quickly goes from door to door in the kampong. In one hand he holds his notebook; in his other his pen. The small black wallet is attached to the belt around his hip. Most people shake their head as soon as they see him to wave him off; but some gesture him to enter their house. With them, Edi exchanges few words, after which he takes a small pile of banknotes from his bag, counts these, hands them over, recounts them together with the receiver of the money, and finally writes something down in his notebook. After he has performed this ritual with ten people, Edi shows me his empty wallet. He says:

Floods are good for my business. This is a good flood! Yes, see, thanks to this flood, I have no cash left to lend to people- now I only need to wait until I earn [money]. But if you want to borrow cash yourself, Roanne, I can try and get some more? Floods are expensive, you know, you ought to have some money with you if you evacuate.

In his new life, Edi has become one of the few moneylenders (or, in local terms: rentenir) working in Bantaran Kali. Moneylenders live from the profits of their loans. And many of the loans that are arranged in this riverbank settlement are arranged during flood events. Edi’s business thrives on the fact that most people in Bantaran Kali are in constant need of cash due to recurrent floods, while they are not considered eligible for formal safety-net funding in the public sector, such as a loan from the bank or insurance. Later in this chapter I will elaborate more on this lack of formal social security, but, for now, it is sufficient to repeat from the introduction to this thesis that floods are rather costly for people in Bantaran Kali. At the same time, it needs be noted that flood-victims’ high costs also offer advantages for actors like Edi.

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84 Lonton is a dish of steamed rice in banana leaves.
85 To my best knowledge, there are at least six moneylenders working in Bantaran Kali. Edi explained to me that amongst each other, they had arranged who could work in which part of the neighbourhood, to avoid competition. They also operated about the same interest rates.
His neatly updated notebook shows that nine people already had a loan with him before the flood occurred; that three of them increased that loan during the flood; and that seven others set up a loan with Edi after the flood-warning message that Ambran sent around. As a rentenir, Edi makes use of people’s financial problems, so he explains:

If I know that we are going to have another flood, I must act fast. I know the situations of all neighbours and I can predict precisely who will have financial struggles. For example, if people have small children and they usually evacuate, then I know that they must buy food for all family members in the streets and that this will be expensive for them! Then I can offer them my loans and help them survive the flood. Afterwards, they must pay me back and I can make some profit myself. It is smart, right? But it is also handy for my neighbours that I do this. Without my business, people could not survive floods.

This quote shows how Edi emphasizes both his street-wise skills as well as the need for him to act in the way that he does: without his service, he claims, residents would not have sufficient cash to handle flood-risk. This suggests that he does them a favour by lending money to them.

What Edi does not highlight in this and other narratives about the ways in which he makes a living, is the fact that he profits enormously from his neighbours’ financial problems. Neither does he refer to the harsh ways in which he acts towards neighbours who are unable to repay the loan. In order to get a clearer view about these aspects of his practices, it is useful to share my own observations of Edi’s livelihood.

These taught me that Edi’s moneylending business model is complex: first, if Edi expects that neighbours will be in need of cash, he borrows money from several Chinese-Indonesian merchants in the market, to whom he pays an interest rate of 10 to 20 per cent for the loaned sum per week. Then Edi lends out their money to his own neighbours in return for interest rates that fluctuate between 30 and 80 per cent per week, depending on what Edi believes that people can afford and what people are willing to pay. Edi keeps what profit is left for himself after he has paid back the debts that he has built up with the Chinese merchants.

Two examples of his deals give an insight into his business: in the week before the flood, Edi’s neighbour Aty borrows fifty thousand Rupiah from him to pay for the extension of her Identity card. She agrees to pay him an interest rate of 30 per cent over this sum, which amounts to sixty-five thousand Rupiah. Aty and Edi agree that she will pay him back Rp 3,000 of this amount per day, hence, she will have paid her dues in seventeen days. Neighbour Ida already had a loan of Rp 20,000 with Edi before the flood occurs, and when she hears that the river will overflow again, she decides that she needs more cash as she cannot work during floods. Ida borrows another eighty-thousand

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86 According to the XE currency converter (retrieved 16 September, 2013, from xe.com), a thousand Indonesian Rupiah is worth 0.0672801 EUR. This means that Edi’s loan of Rp 50,000 is the equivalent of about 3.36 EUR.
Rupiah from Edi and agrees to pay him an interest rate of 40 per cent over the course of a week. Thus her total debt is Rp 140,000. They agree that she will pay him back four thousand Rupiah a day, hence, it will take her thirty-five days to pay back her dues.

The business of Edi may appear lucrative, but in practice his incomes do not decrease Edi’s material or physical vulnerability towards floods. First of all, Edi’s income flows through his hands, it never stays with him long enough to accumulate. As a result, Edi is not able to build himself a house that might offer him some protection against recurring floods. Admittedly, regarding the little material assets he possesses we might say that he has also little to lose in floods, hence that he can be hardly be called materially vulnerable. Yet we must also consider that the lack of shelter and the need to work during floods, often in strong currents and amidst potentially collapsing houses, strongly increase his physical vulnerability. For example, after most medium-sized floods, Edi turns ill from water-borne bacteria. It then happens frequently that he is forced to loan money himself from yet other moneylenders in order to pay for needed medicines. Moreover, even if the kampong is declared unsafe terrain during very large floods, Edi refuses to evacuate from the kampong as he considers the floods a good chance to earn money. Running the risk of being hurt by flood debris, he puts himself in physical danger during floods.

It is relevant to note here that similar problems are faced by other orang antisipasi in Bantaran Kali. Some of them are moneylenders, just like Edi, and hence are similarly vulnerable to floods due to their livelihoods, while they also have the chance to earn ‘good money’ precisely because of floods. Others have different strategies to make a living, and we will soon consider more examples of these livelihood strategies, but for now what is important to know is that while they all have in common that they have a relatively good income, nevertheless, they do not accumulate enough of that income to decrease their physical or material vulnerability towards floods. And as noted above, neither do any of the orang antisipasi invest their income in other risk-mitigation measures. As a consequence, all orang antisipasi remain highly vulnerable in Bantaran Kali to floods, poverty-related risks and eviction.

Back to the specific example of Edi. I have already mentioned one reason why Edi remains vulnerable to floods despite the fact that he sometimes makes ‘good money’, and that is the fact that he does not accumulate it. A second reason for his vulnerability has to do with the fact that Edi continually runs an economic risk with his business as people might not be able or willing to pay him back. We saw above that he tries to decrease that risk by allowing his lenders to pay him back in small, daily installments, however this does not yet solve the problem that most of his clients try actively to avoid meeting with him as long as they owe him money. As a result, Edi spends most of his days in the kampong searching for his debtors, who, as soon as they see him coming, hastily
leave the house in order to avoid paying their installment for the day. Edi is thus forced to chase after them, even if this sometimes takes him a full day, to demand the daily installment. He calls this part of his job ‘checking’. \(^{87}\) ‘Checking’ can be done in practice with an informal talk on the street between moneylender and debtor, but it can also be a euphemism for extortion, threatening, or putting up a fight. It is known that Edi is often engaged in fights and that he carries a knife with him; some neighbours say that he owns guns as well. If people tell him that they don’t have money, Edi often takes an asset from the household in exchange for their debt or threatens them with harsher punishments. \(^{88}\)

Third, Edi himself runs a physical risk as he might not always be able to pay back his creditors in time due to defaulting customers and consequently might be physically abused by his creditors. Different residents remember days on which Edi returns from the market with a swollen and blue eye or a sore back. He himself says about this:

> If I don’t earn enough from my neighbours, I get into deep problems myself. Sometimes I must hide away for a while so the [Chinese-Indonesian] merchants cannot try to kick their money out of me. They can be very aggressive if they think you betray them, and of course, they are always suspicious of me because they know I am homeless, and they understand that people like me would rather keep the money themselves. So, yes, they can start a fight! But most of the time I can pay them back in time and sometimes I make a little profit.

In summary, I mentioned above that the nickname *orang antisipasi* and the verb *antisipasi* refer to a type of practice, an attitude or lifestyle perhaps, rather than to a specific profession or livelihood strategy. While they use different strategies to make a living, *orang antisipasi* all have in common that they exhibit short-term and autonomous risk-handling practices that are often ‘illegal but licit’ in the neighbourhood. Below I provide a second example of such practice. I also argued that *orang antisipasi* have in common that they remain physically very vulnerable to floods because they do not seem able or willing to accumulate part of their income, nor to invest it in risk-mitigation measures. Moreover, they mostly refuse to evacuate and instead try to survive floods in their houses. This sets them aside from fellow residents, many of whom, as we will see in later empirical chapters, exhibit long-term risk-handling strategies, evacuate to safe shelters, and invest in social relations with external aid institutions or other useful institutions involved in Bantaran Kali’s flood management. The above portrait of Edi thus offers us first insights into the mechanisms of the cycle of hazard in

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87 Edi used the English term ‘checking’.

88 These working ways of Edi were widely known in the kampong. For example, with Edi standing right next to him, one of Edi’s lenders once said: ‘we all have to pay our debts even though we have no money. Otherwise we get troubles with the police...or with pak Edi.’ The lender grinned to indicate the latter part of his sentence could be interpreted as a joke, but Edi ignored the ironic tone; instead, he nodded approvingly and blankly added that: ‘Yes, they all have to pay to me each day when I visit their house. If not, then troubles will come for sure. I am always calm, but people know I am an orang antisipasi and do things in my own way, I can still be tough like in my young days.’
which *orang antisipasi* often find themselves: Edi constantly balances between being in debt and having a small income that enables him to survive, but he never makes enough to decrease his material vulnerability towards flood-risk or his physical vulnerability towards more powerful actors in society, which again increases the need to continue his risky livelihood. Before further examining what propels this mechanism, let me introduce first the risk-handling practices of Ida, who is also known as an *orang antisipasi* in the kampong.

**Ida's *antisipasi* practices**

Edi is able to earn money from a flood; by contrast Ida only loses whenever the river overflows. Ida is a widow who lives in Bantaran Kali with her four children (the youngest is eight years old; the eldest thirteen). She derives her main source of income from the different men with whom she has sex in her house on a regular basis in return for goods or, in rare cases, food or small amounts of pocket money. She calls their payments ‘gifts’. Few of these men are male kampong residents who visit her irregularly, but Ida has three regular customers who live elsewhere in Jakarta, and whom she calls her ‘boyfriends’. These ‘boyfriends’ are immigrants who have moved to the capital to earn a livelihood, sending remittances to their families in rural Java. They each pass by twice a month at the least. Ida explains how her livelihood enables her to make ends meet:

> Their spouse and children are still in their home villages, so whenever the men become lonely they knock on my door. Thanks to this service that I offer to my boyfriends I can survive here in the slums of Jakarta. It is not a love relationship; it is a kind of a business relationship. Because we do not love one another, but neither are they my supervisors like if we worked together in an office. No, we just help one another. Therefore I am not jealous of their families. They are just boyfriends to me, so they do not care for me like a husband would. I only offer them the mattress in return for some [material] help.

Ida appears not to be very eager to talk about her other, irregular customers, namely, the male residents from Bantaran Kali to whom she also sometimes ‘offers her mattress’. When I asked her in an interview whether men from the kampong ‘help’ her in return for sex, she initially replied that this does not occur often because most men in the kampong are married and married males ‘should not visit another woman in her house.’ However, during a more informal conversation that took place in her house, Ida eventually explained to me that:

> Sometimes a neighbour also has an urge [for sex]. Then he rings me on my cell phone or passes by in the night. But men from this kampong only turn to me when there are few residents in the street, because if other people know about it, they will gossip that he is a bad husband to his wife. But, yes, some dare to approach me still. They know I offer this service and they know I do not care about what other people here think of me. Indonesian women can become
aggressive if they are jealous and many women here hate me because they say I do not have a
good heart...But if they come to me and cry about their cheating husbands, I keep silent and
send them away. So even though men usually feel ashamed to have extramarital sex (sek
bebas), they sometimes dare to come to me because they can be sure that I can be discrete. 89

If Ida’s house is flooded, she refuses to evacuate because she wants her regular boyfriends to be
able to find her if they ‘have the urge’. And this ‘urge’, says Ida, may become more pressing during
long-term floods, as then residents become bored in the kelurahan shelter:

We have so many floods here. What will they think if I am gone every time we have a flood?
No, they must always know where to find me, so I stay in my house even though it is flooded.
They know that even if this neighbourhood is flooded, they can still find me on the roof. And
they like that, because if people evacuate their house, they stay in the shelter. You can't have
sex there! There are hundreds of people in that shelter! So, they come to me.

All in all, Ida usually has enough customers each month for her to survive. 90 She sums up the goods
that she received from ‘boyfriends’ over the past three months: five boxes of cigarettes, a fake-
Gucci watch, a dress, a purse and a football for her eleven-year old son. She also received five
thousand Rupiah in cash, which, as she emphasizes, is not a direct payment for her sexual services
but instead is ‘just some cigarette money’ (uang rokok) or ‘pocket money’ (uang jajan). Ida sells
most of her ‘gifts’ in return for cash, but calculates that she makes hardly enough to accumulate any
of her earnings. Not only because the ‘gifts’ lose part of their value as they become second-hand
after Ida receives them and she is forced to sell them back to market merchants for a relatively low
price. but also because she reinvests almost all of her income immediately in her service business.
According to Ida, these investments are generally higher than her income and she lives in deep debt
consequently. For this reason, so she holds, she cannot afford to send her eldest children (aged
eleven, twelve and thirteen) to junior school (Sekolah Menengah Pertama, SMP). Instead, they

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89 I have seen men entering Ida’s house several times, but I was not able to crosscheck Ida’s story with the supposedly male
customers from within the kampong in interviews with these men. However, gossip about who made use of Ida’s services,
of course, circulated widely. For example, when male teenage -friends of Ida’s children once entered the house,
neighbours outside immediately started talking about whether or not Ida would deprive the boys of their virginity.
This social control explains why male residents from Bantaran Kali seemed hesitant to make use of her services and instead
visited prostitutes in other parts of the city. A male inhabitant explained to me that: ‘If a man needs it [sex] and his wife has
no lust for him, then he must seek it elsewhere. He could seek it here as well, there are women like that who live here, but
then everybody knows [about a male having extramarital sex] for sure and maybe his wife gets jealous and she will start a
fight. Also it is not allowed in our religion so people will say you are haram.’ The wife of this male respondent, overhearing
our conversation, seems to agree: ‘Men need it [sex] more than women. Therefore we women tell them that if they need
sex and we do not want to give it, then they better hire a woman whom we don’t know. I told [my husband] this as well: if
he has sex elsewhere, alright…I don’t need to know about that! But if he has sex with a woman who lives close by me,
everybody knows and I feel so ashamed that it pains my heart.’

90 It is impossible for me to calculate precisely how much she receives in return for one sexual service, as her customers do
not necessarily pay her on each occasion but rather give her a ‘gift’ every now and then during the months or year. The
closest calculation that I can offer takes into account the number of sexual services that Ida provides to men per month (8-9),
and compare that number to the average value of the goods that she receives per month. Such calculation indicates
that she ‘earns’ approximatelyRp 86,000 per sexual service (or the equivalent of 5.5 EUR).
usually play football or cards in the streets of Bantaran Kali and sometimes take odd jobs such as collecting water for neighbours in return for pocket money. Only Ida’s youngest daughter (eight years old) attends a state-run primary school (Sekolah Dasar, SD).  

In order for me to get an insight into her financial situation, Ida agreed to note down all of her income and expenditure for a total time period of three months. The analysis of her bookkeeping is relevant for this chapter’s aim to understand antisipasi risk-handling practices, as it shows that Ida’s practices are effective, in the sense that they enable her to meet daily financial demands, but, at the same time, the analysis shows that Ida’s risk-handling practices are not able to decrease her material or physical vulnerability to flood-risk. In an average month, Ida makes about Rp 730,000 from her boyfriends (after selling their gifts on the market). The most part of this income she uses to buy food for herself and her two youngest children (Rp 200,000), to pay the monthly rent (Rp 150,000), and to invest in clothing (Rp 100,000) that Ida believes will impress her current boyfriends, as she explains:

I have to buy nice dresses, even though they cost me too much. If I look like an average kampong woman, then my boyfriends will become tired of me and look for another woman. Only when I look pretty all the time, always offering them my service, then they will think of me each time they want sex. This is just how I survive in this slum.

Her other money is spent on her beloved cigarettes (Rp 18,000), transport for her youngest to go to school (Rp 10,000), the electricity bill (Rp 40,000), a refill of her perfume bottle (Rp 10,000), Rp 20,000 on spices (called jamu or kunjit) from a Madurese ibu jamu who sells her spice mixtures in the neighbourhood, and also on special dishes that Ida buys on the market ‘to increase lust’ (Rp 20,000 in the first month; Rp 60,000 in the second and Rp 35,000 in the third - each time orderly labeled as ‘other expenses’ (biaya lain-lain) in her notebook. Ida explains what these expenses precisely are during one of our visits to the morning market:

91 It is compulsory for children in Indonesia to follow six years of education beginning at the age of 6, but Ida’s daughter only started at age 8, while her other children only attended for a few years - or none at all. The fact that Ida’s youngest now goes to school has to do with the fact that, since 2011, the year when she turned eight years old, the Jakarta government allocated a grant called BOS (Bantuan Operasional Sekolah) to state-run schools to support education operational expenditures. The result of this program is that parents from the lowest economic class are no longer required to pay high educational fees. Even though for poor families the costs of their children’s education are still high (they have to pay for transport to school, books, uniforms and shoes), it seems that the BOS program has at least made schooling more affordable to Indonesia’s poor.

92 Ida uses different spice mixtures. During my fieldwork she mostly bought kunyit asam, a drink made from primarily turmeric and tamarind, that supposedly has the benefit for females of ensuring a youthful skin, stronger immune system, relief from fatigue, and detoxification. Sometimes Ida also drank ginseng powder mixed with water. According to the ibu jamu, this would increase her sexual drive and ‘make her very charming’.

93 Note that Ida does not invest in condoms. This is a conscious decision of Ida that reflects how she balances different risks in her daily life. Ida believes that men ‘feel less’ if they use a condom and hence she sees not using a condom as a way to attract more male customers. Even if she is well aware that she runs the risk of sexually transmittable diseases by not using a condom, she thus prioritizes, in this case, her economic risk. Ida does, however, protect herself against becoming...
I need to buy many natural spices and such ingredients because I do not feel any lust (nafsu) for my boyfriends...But men get angry if I would turn them down, because they can always have sex. They do not understand that women need to eat special foods in order to want sex. We need ginger to heat ourselves up, and eggs, and sweet milk and fruits. Especially mango. Did you know that, Roanne? Only if you eat enough of these things, your body will be healthy and you will like it to have sex. If my boyfriends approach me (mau menghubungi saya) I must first eat that [the spices and ingredients] at the market. Even if I am out of money I will still go to the market and buy it, even though I must make an expensive loan for it. Only then I can offer them the service, you understand?

The above analysis of her monthly expenditures shows that Ida could, in theory, set aside some of her money after she has paid for basic needs for the aim of decreasing her material vulnerability to floods or other risks in the long run. Yet in practice, Ida’s prioritizes (re)investments in her livelihood, which make it impossible for her to accumulate her income. Consequently, her household remains extremely vulnerable to financial stressors caused by floods. She has never accumulated a financial buffer to be used during flood events; nor has she invested in ceramic tiles, which are easier to clean from flood mud than is a floor made from wood or cement and therefore believed to prevent flood victims from typical water-borne illnesses. As she consistently refuses to evacuate during floods, each large flood damages Ida’s goods severely, and she and her children often become ill after floods. In those times of need, she buys many of her basic needs on credit, by paying a small time creditor (tukang kredit) in daily installments – which includes an interest rate of 5 to 10 per cent per day. For medical treatment and other costs that she needs to make after floods, Ida borrows money from more expensive rentenir like Edi. Moreover, we saw that Ida believes that investments in her appearance are important for her profession, so that after floods she prioritizes the rebuying of sexy clothing, perfume and supposedly lust-increasing ingredients over other damaged household goods, and also over the educational fees of her school-going child. In the months following floods, she usually takes her daughter out of school because she feels she must prioritize financial investments in her business.

Due to these financial decisions, Ida always owes money to different creditors at the same time, with a total debt that fluctuates between a hundred thousand Rupiah up to a million Rupiah. ‘And they all demand high interest rates, so I am only making it worse if I don’t pay them off,’ she

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pregnant and uses a contraceptive implant that lasts three years. She had one implanted two years ago (free of charge, through a government health program) and plans to take another one in time, but only ‘if it is again free or cheap’.

94 It is interesting to note that during my stay in Indonesia, rather expensive ‘female treatments’ were offered in many beauty salons in Jakarta. In these treatments, specific spices were used to make the vagina presumable dryer and tighter. Ida knew about these treatments and believed that they would stimulate the male pleasure, but she indicated that they were much too expensive for her. They were more suitable for ‘elite women’, so she explained. Hence, her buying of natural ‘lust’ ingredients may be considered a cheaper alternative to an elite ‘female treatment’.

95 As noted above, only Ida’s youngest child follows formal education.
Ida often worries about her financial situation and tells me several times that she does not like her job because it keeps her stuck in a hazardous situation. ‘I try to make my life and the lives of my children better, then a flood comes to damage everything that I have accumulated, and I must start all over again. It is hopeless. This is why I will always be stuck in this slum,’ she says. Several times a regular ‘boyfriend’ has supported Ida by offering her extra ‘gifts’ after floods, but according to Ida, these needed to be returned later ‘on the mattress’. In other words: she was then in a physical debt with her ‘boyfriends’—promising these men more of her sexual service as a way of repaying her debts to them.

The above portrait of Ida shows that, as was the case with Edi, this orang antisipasi exhibits short-term (and rather creative) practices to overcome daily financial problems, but that at the same time she remains stuck in a cycle of hazard as she appears not able to decrease her material and physical vulnerability to floods by these practices. The same can be said for Ida's ways of handling poverty-related risks or other risks relevant to a context of normal uncertainty.

In summary, we have thus seen in the past sections that both Ida and Edi, as well as the other orang antisipasi that I got to know in Bantaran Kali, constantly balance debts and investments. Consequently, they appear unable to accumulate a financial buffer that could help to mitigate hazard or effectively handle financial stressors caused by floods. In other words: orang antisipasi generally remain relatively vulnerable to both flood hazard and economic hazard, as a flood may force them into deeper debts, or vice versa: an economic stressor may increase their vulnerability to floods.

The above presented narratives of Edi and Ida furthermore suggest that they feel stuck in a way of life that they themselves experience as problematic and insecure. This also counts for other orang antisipasi in Bantaran Kali, and we will read of their opinions later in this chapter. Thus far we have seen that Edi dreads losing the money he earns, and that Ida describes her situation as 'hopeless' and expects to be 'always stuck on the flood-prone riverbanks'. For our academic analysis, it is useful to describe this problematic situation of orang antisipasi as what poverty-scholars may recognize as a poverty trap or, as I prefer to call it throughout this dissertation, a cycle of hazard.\(^\text{96}\)

We will explore the factors that hamper an escape from this cyclical mechanism in the next sections of this chapter, but first I will try to embed the practices and perceptions of orang antisipasi into kampong society. I will stick to the personal examples of the above two respondents for reasons of clarity, while relating these continuously to the experiences of other orang antisipasi in Bantaran Kali.

\(^{96}\) I consider the concept of the poverty trap too narrow for my aim in this dissertation to show the interrelatedness of the hazards that threaten people’s safety and well-being in Bantaran Kali. To emphasize how the risks of floods, poverty and eviction are interrelated, I prefer to speak of the ‘cycle of hazard’ that shapes normal uncertainty in Bantaran Kali.
**Orang antisipasi** in Bantaran Kali

There are two topics to be discussed here that help to increase our understanding of the social position of **orang antisipasi** in Bantaran Kali. First, it is relevant to know that the perceptions of fellow residents of the risk-handling practices of **orang antisipasi** are highly ambiguous. On the one hand, the risk-handling practices of **orang antisipasi** carry negative connotations in Bantaran Kali. **Orang antisipasi** are consistently characterized by fellow residents as 'tough' (keras) and 'untrustworthy' (yang tidak dapat dipercaya) kinds of people, or as **orang oknum** (unidentified person engaged in criminal acts). For example, the kampong leader says that:

In order to overcome their problems, they [**orang antisipasi**] always do things that are forbidden by Allah. And you know what? They could not care less that they behave badly! They do not think about life after death, no, they are only **antisipasi** for their current lives.

Another example is offered by Ambran. When I once sat with Ambran on my doorstep, Edi walked by and stopped for small-talk. After Edi left, Ambran warned me that 'you must realize that people like Edi do very bad things. We call them **orang antisipasi**. They never help other people or behave socially in any other ways. They are only busy with helping themselves.' A young female inhabitant agrees with this description of **orang antisipasi**:

**Orang antisipasi** use weak people like myself to improve their own situation. If they hear that a flood is coming, they might for example try to make money from flood-victims. Because they have tough characters, they don't care what other people think of them. They just always save themselves before all others.

Granny (**nenek**) Hannah warns me by hard-handed grabbing my whist when I ask her about a male family member whom is known as an **orang antisipasi**:

Don't you ever get involved with people like him. There are many alike in Jakarta, especially in poor slums like this, and they like to betray you for their own good. They can be dangerous for good people like you and me because they usually act in tough ways.

Hence, **orang antisipasi** are despised for their 'bad' behaviour and their 'tough' practices and take in a very low position in social hierarchy.  

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97 The meaning of **orang oknum** is complex. It literally means an 'element' or 'an individual' within a group, but it has a more negative connotation in practical language usage, where it refers to an unidentified person often engaged in criminal acts. An approximate English equivalent might be 'rogue' (Kammen, 2003; Ryter, 1998).

98 It is interesting to compare here the risk-handling style of the **orang antisipasi** with the social-security style of **orang nakal** that Nooteboom distinguishes in his work on social security styles in rural Eastland Java. He describes the **orang nakal** as 'wayward, madcap and naughty' people, people who are known to deliberately take excessive risks (for example
Such negative perceptions about orang antisipasi are not only reflected in public discourse, but also in the ways in which residents interact with them, or rather, in the ways in which they mostly try to avoid interaction with the orang antisipasi. During my stay in the field, none of the twenty-nine orang antisipasi whom I encountered in the field was ever invited for group meetings such as arisan, weddings or other public gatherings in the kampong. Just like Hannah and Amran warned me to stay away from orang antisipasi, it is common for residents to openly discuss among one another their aim to avoid meeting with orang antisipasi. They are people one should not be seen with, neighbours say, and they are people one shall not mingle with, parents typically warn their children.

Despite these apparent negative perceptions of residents towards orang antisipasi, there are three main reasons why I believe that these public discourses have to be nuanced. First, it is frequently emphasized in narratives about orang antisipasi that their above mentioned ‘bad’ characteristics are not inborn or natural, but instead, that orang antisipasi have developed their ‘toughness’ in the form of a certain street wisdom over the course of their – often difficult – lives. Hence, public opinion holds that it is not because of a purely ‘bad’ character that orang antisipasi engage in low-valued behaviour, but more so the outcome of their systemic response to external circumstances. Put differently: it is through negative life experiences that orang antisipasi have learned to handle risks by exhibiting ‘tough’ behaviour. A typical way in which inhabitants in Bantaran Kali portray orang antisipasi is: ‘She just always knows how to survive disasters because she has learned to save herself from an early age.’ Amran’s explanation for the acquired ‘tough’ behaviour of orang antisipasi in Bantaran Kali offers another example of this idea:

> Few people here are so tough that they always survive floods. They always solve problems because they have learned to do so from the bad things they have seen in their lives before. Maybe they still remember what to do in case of emergency because they have been through many emergencies. So they survive always, even if they live on a [flood-prone] riverbank. They can do that because they are strong, they are orang antisipasi [and know how to survive].

Second, the above quotations also indicate that, if people generally disagree with the type of practices that orang antisipasi engage in, they also regard them as ‘strong’ and streetwise kind of people. Here it becomes clear that inhabitants describe the ways in which orang antisipasi like Ida

by heavily gambling, womanizing and stealing) and as people who do not follow mainstream norms and values of society. The orang antisipasi and the orang nakal have in common that their behaviour is disapproved of in public discourse and that their behaviour does not follow mainstream norms and values in society. However, a big difference is that orang nakal take excessive risks for the thrill of it (Noo teboom, 2003, p. 203), while I argue in this chapter that orang antisipasi see little other option for themselves than to engage in risky livelihood activities. The aim of the latter is not a thrill, but overcoming daily problems.
and Edi handle risks as rather effective to the extent that they suffice to overcome recurring problems such as floods or financial struggles. In a sense, we might thus say that orang antisipasi are admired by their fellow residents for their survivor-skills.

Third, even if riverbank settlers publically disapprove of the antisipasi practices of their fellow residents, in daily practice, many of them make use of their services. That is because orang antisipasi fulfill important societal demands in Bantaran Kali that would have remained otherwise hard to access for slum dwellers. For instance, rentenir like Edi offer households the financial relief that formal safety-net institutions currently do not offer slum dwellers. As Koning and Hüsken concluded in 2006, local and informal safety nets are still the primary and often only networks on which the Indonesian poor rely in times of need. These times of need can for example arise in cases where someone turns ill, or when a flood damages people’s assets, or when one is put out of work. As the majority of the riverbank settlers has not accumulated sufficient financial buffer for such stresses, informal financial arrangements must be sought. The poor in Jakarta may turn first to illegal pawnshops to sell their assets in return for some cash or they can try to borrow small amounts from family members and acquaintances. Yet if more money is needed, and especially when it is needed immediately, moneylenders offer an instant – and very expensive – solution. In the words of the kampong leader:

We are all poor, and we always have more expenditure than we can afford. So if a child is born, or if that child needs uniforms and books to go to school, we need even more money than normal, and we have to borrow it. And if there is a flood, things get worse: then we are all in sudden need of cash.

While publically disapproving of their practices, at the same time, many riverbank settlers therefore acknowledge that moneylenders like Edi perform a valuable role in their society in times of financial difficulties. Ambran explains this as follows:

Edi is a bad Muslim for asking high interest rates of poor people like me. That is not even allowed by Allah, that is haram. But I am actually also happy that Edi lives here because he always has money while I never have enough to survive. So at least my family can borrow money from someone.

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99 This is in spite of the many different attempts that have been made since the financial crisis in 1998 to increase social security in Indonesian society via programs of social safety nets and poverty alleviation. Although the expenditures of these programs may be considered ‘immense’ (Sumarto, 2007, p. 57), they have also proven to be largely ineffective (Sumarto, 2006; Koning & Hüsken, 2006).

100 See Lont (2005; 2007) for an anthropological perspective on credit and other informal financial arrangements in urban Indonesia.
Somewhat similarly, we might argue that Ida offers a sexual service in the kampong which fulfills male demands for (extramarital) sex. Just like Edi, she offers an illegal and haram yet licit service in the kampong that serves the societal system.

Another point that concerns the social position of orang antisipasi concerns what is not said about them – not in the above narratives of orang antisipasi from Ida and Edi, nor in those of their fellow residents. If the past paragraphs suggested that the practices of orang antisipasi are considered illegal in both Bantaran Kali as well as in wider society, then it is important to note here that in the kampong, the nickname orang antisipasi can by no means be considered the equivalent of ‘criminal’ or ‘thug’. Riverbank settlers acknowledge in their narratives that orang antisipasi are scoundrels and rascals, villains maybe even. But they would not be called criminals – at least not overtly.

In fact, popular saying holds that there are no criminal activities in Bantaran Kali. This discourse of safety clearly counterposes daily reality in Bantaran Kali. Not only because of the fact that the riverbanks are known among police and policy makers in Jakarta for the many preman who live and work there, but also because gang fights, theft and the use of weapons are rather common occurrences in the daily life of the kampong.\(^{101}\) Everyone seems to know that it happens, only it is a social norm to preserve public silence about such criminal acts. For instance, even though her livelihood resembles prostitution, Ida was never described to me by anyone as a prostitute; a profession that not only is considered haram by a largely Islamic population, but that is also formally forbidden by Indonesian law.\(^{102}\) And remember that Ida is not directly paid for her services by male customers in cash, but instead, the discourse holds that she receives ‘gifts’ and sometimes ‘cigarette money’ from ‘boyfriends’. Similarly, Edi was never overtly referred to as a loan shark, while one may argue that he certainly profits from his neighbours. He furthermore holds that he ‘helps’ fellow residents rather than exploits their financial struggles, which is verified in the narratives of fellow residents. We saw that Ambran remarked that he is happy to have Edi in his neighbourhood, for now he can at least borrow money from someone. Another example of this view is expressed by the

\(^{101}\) Within the period of fieldwork, there were at least three large fights in which weapons such as machetes were used, and several assets of my neighbours were stolen, among which motor cycles, a golden necklace, cash, a television and many, many sets of slippers (among which one set of mine, but these were brought back to me within a day by some of the youngsters in Bantaran Kali whom I taught English. They claimed not to know who stole them but told me that they ‘found’ my slippers in the streets). It is relevant to note here that orang antisipasi seemed to be fairly often the victims of theft, and inhabitants justified these thefts by emphasizing that orang antisipasi were ‘bad people’ from which it was less forbidden to steal than from ‘good people’.

\(^{102}\) Which of course, does not mean that there exists no overt prostitution in Indonesia. To the contrary: despite that it is legally considered a crime against decency/morality, prostitution in Jakarta is widely practiced and tolerated. For a slightly older but still relevant ethnography of prostitution, see Murray (1991); and for a research report on prostitution in Indonesia, see Jones, Sulistyaningsih, & Hull (1998).
kampong leader. When I asked the kampong leader about Edi’s illicit activities, he corrected me as follows:

No, he used to be a thug. He no longer is! We do not tolerate tough criminals like that in the neighbourhood. He is just an average citizen now. He sticks to the law! But he is an orang antisipasi, yeah, he needs to do that because he is that type of person...

In the next section, I elaborate on these local perceptions of who is a criminal, and who is just an orang antisipasi.

Criminals versus orang antisipasi

It became clear above that the 'illegal but licit' practices of orang antisipasi are covered by the local discourse of antisipasi. I claim that there are four main reasons why this discourse is so consistently used in Bantaran Kali. The first reason was already mentioned above: orang antisipasi offer to the inhabitants of Bantaran Kali haram services that fill the gaps where institutions are hard to access for riverbank settlers. Put differently: they are needed in society and therefore their inhabitancy and behaviour must be justified in public discourse. As a consequence, their practices are 'illegal but licit'.

The need to justify the practices of orang antisipasi is further strengthened because orang antisipasi are also valuable for inhabitants of the kampong in another, rather literal, way. That is to say, they are financially exploited by more powerful actors in Bantaran Kali. Indeed, orang antisipasi usually pay more powerful actors in society for being tolerated. For example, members of the civil militia group Betawi Brotherhood Forum (Forum Betawi Rempug, FBR) living in the neighbourhood overtly threaten to ‘beat them up’ if they see rentenir like Edi working. Similar threats apply to prostitutes, of which the local FBR leader says that they are ‘not allowed’ in Bantaran Kali and that they should be ‘chased out’ of the neighbourhood if they are ever discovered. Although none of these threats was lived up to in the kampong during my fieldwork, it was common for rentenir to preventively pay the leader of FBR a small amount of money to buy off this threat. Edi, for instance, paid the leader of the FBR a daily amount of Rp 3,000. In contrast, Ida does not pay FBR to be left in peace, but instead pays the kampong leader a similar amount of money in return for his support in case members of FBR hurt her. Edi, then, also pays Rp 2,000 per day to the kampong leader -- called ‘cigarette money’ by both of them -- in return for the kampong’s leader assumed ignorance of Edi’s illicit business. He also pays the same amount of Rupiahs -- in those occasions called ‘safety money’ --
to some inhabitants with high social status in the neighbourhood on an irregular basis. Finally, Edi also regularly pays ‘safety money’ to several police offers who work close by the market, allowing him to work in the neighbourhood without them interfering. Ida does not pay police men or average neighbours, but instead, indicates that she sometimes ‘offers the mattress’ to local powerful men in return for ‘very small gifts’, because otherwise she fears being expelled. Again, we may conclude that orang antisipasi are needed in society, as they provide part of the income of more powerful actors in Bantaran Kali. And again, the fact that orang antisipasi are needed by fellow residents, demands that their inhabitancy and strategies must be justified in public discourse, which is done by publically denying that they are ‘criminals’ or ‘thugs’ and by emphasizing that they are just people who use antisipasi skills.

The third reason for the discursive neglect of criminality in a neighbourhood that suffers from high crime rates – and the public preference for a discourse of antisipasi- is not so much driven by the self-interest of riverbank settlers, but rather by a fear of political intervention against presumed criminals in the neighbourhood, as took place during the Petrus campaign (short for mysterious killings) of the early 1980s, in which thousands of assumed-criminal men were executed throughout the country and their corpses dumped in public places like the entrances of villages. It was a warning sent by president Suharto to the underworld professionals. The targets were recidivists, local gangs, unemployed youth and others considered to be involved in violent crime, especially young men with tattoos - considered by the state to be an indelible mark of criminality (Bertrand, 2004, p. 36; Wilson, 2012a). In Bantaran Kali, collective history tells that tens of males disappeared during the 1980s, and many riverbank settlers believe that these men were murdered in the Petrus campaign. These victims are now called 'criminals' in hindsight by the inhabitants of Bantaran Kali, and after their death, so it is narrated, the kampong has become 'safe'. Consequently, there are no more ‘criminals’ left, which means that there is no longer need for police interventions either. Instead, due to the discursive categorization of antisipasi, riverbank settlers can covertly earn their livelihoods in illicit professions such as prostitution and moneylending. If the nickname may now appear to outsiders as a smart cover-up for ‘criminals’, we must thus also consider that it serves to protect the livelihoods of marginalized residents against more powerful actors in wider Indonesian society.

A final reason for the maintenance of a discourse of orang antisipasi might have to do with Javanese perceptions about who is regarded a true criminal, and who is perceived to ‘act violently but does so by putting themselves at the service of the neighbourhood’ (Wilson, 2010, p. 5). As we

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103 These actors are known as orang ajar in Bantaran Kali. I introduce some of them in chapter 4.
104 Among these were a formal kampong leader and a male inhabitant of Bantaran Kali with high social status due to his contact with elite actors from outside the neighbourhood. This man we will meet in the next chapter.
saw above, Edi is never called a criminal or preman, although it is widely known that he distorts people for money. Such linguistic distinction between different ‘types’ of criminals or thugs is rather common in Indonesia. In villages in rural Java, scholars found that people distinguished between a kriminal as an unknown vagrant, and the jago: a colloquial description for a local strongman that recurs in recent and more distant Indonesian history – literally a fighting cock: the good bandit who puts himself at the service of the village when it is attacked and who only robs the haughty rich; the one who has respect due to his machismo and masculinity (Schulte Nordholt, 1991; Wilson, 2010; Bertrand, 2004; Wilson, 2012b).

*Orang antisipasi* in Bantaran Kali have in common with the jago from rural Java that they offer valued services to their fellow residents, but they also differ in two important ways from the typification of a jago. For one, *orang antisipasi* do not have to be male in order to be called ‘tough’. To the contrary: only eleven of the twenty-nine *orang antisipasi* in this study are male, while eighteen are female. Second, and more fundamentally, *orang antisipasi* are not romanticized as champions of the people. To the contrary, I argue that by fulfilling the role of the ‘bad’ people, *orang antisipasi* form ‘the other’ in kampong society- those from whom ‘good’ people can distance themselves by publically complaining about them – even if they often make use of their haram services at the same time. This ambiguous perception of fellow residents towards *orang antisipasi* becomes clear not only in their socially low ranking in public narratives, but also in the fact that they are financially exploited by stronger actors in society.

These analyses of the role that *orang antisipasi* play in Bantaran Kali raise questions about what propels the cycle of hazard in the lives of Edi, Ida and other *orang antisipasi*. If it was noted above that their practices are not sufficient to break out of a cycle of hazard, might we not say that the own agentic actions of *orang antisipasi* largely (re)produce their own vulnerable position in society? Or should we consider their reproducing actions as the unavoidable outcome of unequal power structures, hence, are they the victim of exploitative relations? The next sections will address these questions, by examining the factors underlying the *antisipasi* risk-handling style.

**Factors underlying**

From the theoretical argument developed in chapter 1, it was taken that the following factors need to be examined in relation to people’s risk-handling practices: risk cognition, material vulnerability, cultural constructs of risk and habitus. In this section, I will develop an interpretation of what factors underlie an *antisipasi* risk-handling style by discussing each of these sensitizing factors and the ways in which they do or do not impact the practices of *orang antisipasi*. 
My study shows, first of all, that we cannot explain the practices of *orang antisipasi* from their risk cognition. Even though we took from the theoretical discussion that people’s risk cognition often influences their risk behaviour, my data on the *orang antisipasi* shows that such direct association cannot explain their risk-handling style. In this study’s surveys on risk perceptions and risk cognition (the methods are discussed in chapter 2), all *orang antisipasi* appeared well informed about the causes and effects of floods, as well as about the advised safety measures. For example, they all indicated knowing that they are formally advised to evacuate early to the *kelurahan* shelter, to accumulate money to be used as a buffer during floods, and to let themselves be treated in a *kelurahan* health clinic after floods to prevent illness. Furthermore, observations of- and interviews with-*orang antisipasi* indicate that they generally receive flood-risk warning messages in time to evacuate early or to take other preventive measures. *Orang antisipasi* also indicated in interviews with me that they deem floods a major threat to their well-being and that they believe that the above formal safety instructions are efficient ways to decrease the risk. Only, for reasons that we will soon explore, they usually do not decide to act accordingly. In sum, it seems unconvincing that the risk-handling practices of *orang antisipasi* are determined by a low risk cognition.

The notion of ‘cultural constructs of risk’ also seems of little use for our analysis. In comparison with people exhibiting other risk-handling styles in Bantaran Kali, *orang antisipasi* did not have radically different perceptions from their neighbours of what is risky and what is not. In Figure 6, I provide a visual comparison of the risk-perceptions held by study participants and briefly discuss these. Here, it is most relevant to know that *orang antisipasi* consider the risks of evictions, floods, and poverty-related risks as the risks most threatening to their personal well-being and safety. That opinion is shared by most other riverbank settlers in Bantaran Kali, and can therefore not explain why *orang antisipasi* behave different from their neighbours in relation to flood risk.

The notion of material vulnerability appears to be of more relevance for our analysis of the *antisipasi* risk-handling style, but the manner in which it is related to *antisipasi* risk-handling practices is complex and deserves some additional explanation. We already took from the descriptions of Ida and Edi’s risk-handling practices that *orang antisipasi* do not manage to decrease their material and physical vulnerability towards floods or other pressing risk in the long run but instead remain stuck in a cycle of hazard. The question then becomes whether it is their vulnerability that propels this cycle –poverty itself creates a poverty trap for this group of people –or whether it is the other way around –the decisions and practices of *orang antisipasi* create their vulnerability. I argue that both arguments are in fact valid and elaborate on each of them below.

To begin with: this study’s analysis shows that an objective, material vulnerability itself cannot directly explain *orang antisipasi*’s risk-handling style. If we consider, for example, the socio-
economic factors that are typically related to vulnerability to flood risk in vulnerability frameworks (this literature is discussed in chapter 1), it becomes clear that orang antisi is generally do not score higher than fellow residents on material vulnerability indicators. In Tables 3.1 - 3.5, I present the most important outcomes of my vulnerability-analysis for all risk-handling styles, but let me here recap some of the vulnerability factors that were taken into account in this analysis and point out how they account for orang antisi: they do not have a lower education level than others in their social environment; neither their age nor gender makes them more vulnerable than others; nor do they earn less money per month than fellow residents. Only, unlike many of these fellow residents, orang antisi do not accumulate from their income, nor do they invest it in long-term risk mitigation measures. Hence, it is not so much the objective circumstances of orang antisi (their material vulnerability) that directly determines their deviant risk-handling style in Bantaran Kali, but, at least partly, it are also their own decisions and practices.

The fact that objective or material vulnerability seems to have no direct impact on the risk-handling style of orang antisi does not mean that their practices are not influenced by their vulnerable position in society. Indeed, as I already touched upon above, we must consider that the practices of orang antisi are strongly limited and determined by unequal social structures in society. First of all, this can be said because orang antisi – as well as many other inhabitants of Bantaran Kali- are limited in their options to make a livelihood (and hence, eventually, to protect themselves against flood-risk) by unequal structures in wider society. Faced with a scarcity of options, for many uneducated people in the crowded urban slums of Jakarta, involvement in petty criminality, extortion or organized gangs and vigilante groups remains one of a limited set of options for making ends meet (Wilson, 2012a, p. 1). Take Edi, who, without any education and with a track-record as a thug, would probably not be able to find a well-paid and lawful livelihood in an environment of a higher socioeconomic class.

Moreover, I showed above that orang antisi are also subject to more powerful actors within kampong society. For instance, Edi is dependent on more resourceful Chinese-Indonesian merchants that he does business with as a small middleman. He is also forced to share his income with the FBR and other more powerful actors in kampong society in order to remain tolerated in Bantaran Kali despite of his haram profession. Finally, his business model requires that he reinvests most of his cash income directly, and, as a result, he is unable to accumulate money that can be used as a financial buffer in future times of need, or even for a house that would offer shelter from floods. In Bantaran Kali, Edi is thus not only part of a chain of threatening, extortion, debts and credit, he is also trapped in a cycle of the hazards of floods and poverty. For Ida, we have already seen that similar pressing forces are at play. Not only does she pay different actors in return for ‘protection’;
she also feels forced to accept payments in 'gifts' - which are less valuable than cash - in order to remain tolerated in the kampong. These examples show that the repertoire of risk-handling practices of orang antisipasi, as well as their vulnerability to risk, are produced by objective social structures (most prominently by unequal power structures) both within Bantaran Kali and wider society. I argue that this power inequality increases vulnerability of orang antisipasi to risk and impacts their risk-handling style.

That having been said, we must certainly not underemphasize the agency of orang antisipasi amidst these social structures. As noted above already, these agents’ own decisions and present practices make that they are locked into a cycle of hazard. For one, orang antisipasi seem to prefer to handle risks rather autonomously from aid institutions or institutions involved in flood management in the kampong, because they generally mistrust these institutions. I will elaborate on this argument in the next section, where I discuss the habitus and perceptions of orang antisipasi.

Second, agency is important to consider because one might say that orang antisipasi themselves contribute to the reproduction of their vulnerability to risk, by deliberately using the risky environment of a flood-prone kampong to pursue their illicit activities. Indeed, I propose that orang antisipasi are able to make a living not just despite of their marginalized position in society, but also because of the fact that people in a riverbank settlement such as Bantaran Kali hardly have access to formal safety nets or other services that are needed in society. As Abdoumaliq Simone noted in his study of Jakarta, poor people in the city are often able to handle daily hazard, but only as long as they remain located in the shadow-like existence ‘in-between the governments, corporations and institutions that run cities’ (Simone 2010, p. 1). This observation certainly seems to describe well the situation that orang antisipasi find themselves in. It was shown above that orang antisipasi in Bantaran Kali can make fast money with occupations that are formally considered illegal, but that they are tolerated and needed exactly in kampong society because of the gaps and niches in between more powerful and resourceful actors and institutions. Therefore, orang antisipasi are aware that it is in their interest to maintain their livelihoods in a flood-prone neighbourhood, as this is perceived to be the best of a range of options in their reach.

For example, Edi would probably not be able to find as many people in need of a loan in a wealthy and less flood-prone neighbourhood in Jakarta. In Bantaran Kali, however, he is able to exploit the many flood victims for his business to thrive. Similarly, orang antisipasi Ida is well aware that while her service is still tolerated in Bantaran Kali, her business may run a larger risk elsewhere in the city as it is formally considered ‘criminal’. Hence, while we saw above that others extort payment from her in Bantaran Kali and she makes too little a living to actually break away from the cycle of hazard, we might also say that she uses the kampong to remain tolerated and hence
protected by fellow residents. Both these cases of Edi and Ida show that if it is the case that unequal structures of power and economy limit the repertoire of risk-handling practices of *orang antisipasi*, it is also true that these actor’s risk-handling style reproduces their material vulnerability to floods and poverty.

Another reason why I claim that we should not overlook the agency of *orang antisipasi* when interpreting their risk-handling style has to do with the notion of habitus. I presented above several objective aspects of the social structure that limit the repertoire of risk-handling practices of *orang antisipasi* (most notably unequal power structures); here I claim that the risk-handling style of *orang antisipasi* is for another large part steered by what we may call a habitus of poverty: a subjective, intermediary force between structure and agency, or an internalization of social norms in which *orang antisipasi* have learned to perceive themselves as ‘bad’ and ‘poor’ types of persons and, consequently, are unable to perceive themselves in any other situation than the problematic one they find themselves in nowadays. This argument is strengthened if we consider that, even if *orang antisipasi* are offered a chance to decrease their vulnerability (and improve their personal situation), they tend to reject such offers. I will elaborate on such puzzling decisions in the next section, first by offering examples from the biographies of Ida and Edi in which they rejected a chance to decrease their objective material vulnerability to risk, and then by presenting a more general description of the habitus that (at least partly) underlies an *antisipasi* risk-handling style.

**Habitus of poverty**

Although the gifts of Ida’s current boyfriends are ‘all right’, Ida often narrates that she once knew better times, in which she was offered the chance to leave the riverbanks in return for a ‘life of luxury’:

> Few years ago things were better for me, you can ask my children if you don’t believe me. I always had enough money to survive floods. Even if my house was inundated, I still had enough money to pay for my recovery. If time would have allowed me, I could have saved enough money to get away from the riverbanks. I could have lived in a villa.

This ‘better’ financial situation of Ida specifically refers to the five months during which she dated a Malaysian immigrant, who gave her not just ‘gifts’ but ‘big presents’. Two years ago, the man came to work temporarily in Indonesia for a construction company. They met at the market; he became Ida’s ‘boyfriend’ until he was relocated to Malaysia. Ida grins melancholically whenever she talks about him: ‘He was kind! He was rich! He lived in a luxury apartment! There was a swimming pool on the rooftop! I was allowed to swim there! Twice!’ She shows pictures of their time together: posing in front of *Merdeka Square* in Central Jakarta; in another his arm rests on her shoulders, her head
tilted towards his face. Ida wears bright red lip stick and a coquettish hat in the photos. But the man returned to Malaysia without Ida. She explains why:

He left alone, because I was too busy with other boyfriends. He wanted me to marry him and come to live with him in his apartment [in Malaysia], but I explained him that I could not stop seeing other men. And how could I continue that business if I live with him? The only thing in my mind when I have sex with them [other men] is the word ‘money’ but he did not like that [that Ida had sex with other man]. He wrote me two letters after he left trying to convince me to stop my business and move in with him. But I never answered [his letters], because there is no use in maintaining our contact. He is a good man, and I am not good like that. This is why he is there now and I am left behind here.

Despite Ida’s above determined tone, in other interviews she indicates that she deeply regrets her decision to refuse his offer. On one occasion, she shares with me the following fantasy:

I might have had a good life with him. With a house in an elite neighbourhood...no floods...for sure, there would never be floods because we would live in a high-rise apartment! My children could go to a good school and have a better life than their mother had.

Another time, while she points her finger at the face in the photo, she says:

This man was a rich man. Indonesian men that I meet are never rich. Now he is gone and I only get small gifts from my other boyfriends. They are just as poor as I am, there is no difference between us [our financial situations]. With them, I hardly make enough to feed my children and keep my business alive. It is such a shame that I could not do what he [the Malaysian man] asked, right? Then my life would have been better for sure.

But why, one wonders, why did Ida not grab her chance to get out of this cycle of hazard and follow her Malaysian boyfriend to a life in luxury? In this case it certainly was not the objective circumstances that obstructed her behaviour. What, then, makes her say that she ‘could not’ do what he asked her to do, namely, give up her job as a prostitute and become a rich man's wife?

I propose that part of the answer has to do with a rational risk-assessment that Ida has made, which again is influenced by Ida’s perception of herself as a ‘bad’ woman, on the one hand, and by her more general views of ‘good’ and ‘high’ men, on the other hand. Ida’s refusal to

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105 Besides for the photos that Ida showed me, fellow residents also offered evidence of the truth of Ida’s narratives of the Malaysian man. Several inhabitants have told me about the ‘businessman from Malaysia who visited Ida’.

106 I actually suspect that there might be a second, very realistic, reason for Ida to stay put in her current neighbourhood. Although she never referred to the topic during our conversations, it may be that Ida dared not trust the Malaysian man’s good intentions because she was influenced by regular news stories about other Indonesian female immigrants who left their country with similar great expectations of the kind of luxury life that Ida dreams of, but who ended up as maids and domestic workers in other countries where they are underpaid and sometimes treated in inhumane ways. During my fieldwork, several media reported on the tragic cases of women migrant workers who had been disabused, raped or even killed in Saudi Arabia and Malaysia. See for example: [http://www.thejakartapost.com/news/2011/09/29/remains-](http://www.thejakartapost.com/news/2011/09/29/remains-).
become financially dependent on one, rather than of several, financial supporters is the result of her belief that she can trust men to be supportive of her only as long as they do not walk into a ‘better’ woman. Consider the following:

Maybe one year a good man like him helps my family to survive, but then, what do you think will happen if he meets a better woman? He will fall in love with her and drop me because she can give him both the sex and be his spouse! On the mattress, I can satisfy high men (orang tinggi) like him. But for love, he does not want a woman from the slums (perempuan kumuh). Only low people (orang rendah) like myself, yes, they can fall in love with a no-good woman like me. But they have no money to offer me, no flood-free house, so why would I marry them? No, this is just how life is for people like me.

This quotation shows that Ida chooses to spread her risks instead of making herself dependent on one financial supporter, because she is convinced that she is not a ‘good’ enough woman to be married to a successful man. Ida’s other narratives about this topic also consistently reveal that she has internalized social norms about ‘bad’ and ‘good’ people, and, as a result, she disapproves of her own ‘type’ of person and expects little good from the future. As a consequence of these perceptions, even if she is offered a potential chance for an improvement in her socio-economic situation, she distrusts this chance so much that she turns it down. I argue that, next to objective structures, it is these subjective perceptions held by Ida that mentally obstruct an escape from her current situation.

These low expectations that Ida has of herself might have affected not only her refusal to leave her antisipasi life behind for a chance on a different life in Malaysia, but they also seem to have influenced her decision to refuse a chance to accumulate money with resources from government institutions. When Ida was selected by a civil servant to join a newly-set up saving system (simpan pinjam) that would be run by the kelurahan to allow poor slum residents to save and borrow larger amounts of money without taking financial risks, Ida immediately rejected the offer.

I granted that woman this enormous chance for a better life because I had heard she was a widow with four children who is always in debt. So I ordered her to come here and told her that

107 That bold decision still enrages the female official that selected her:

I granted that woman this enormous chance for a better life because I had heard she was a widow with four children who is always in debt. So I ordered her to come here and told her that


A simpan pinjam is an example of an Accumulating Saving & Credit Association (ASCRA). In a simpan pinjam, a group of people join together to contribute money to a loan fund from which they can disburse sizeable loans, for example, for investments in a new business. They can resemble small banks, such as the one that the kelurahan runs in Bantaran Kali, or they take more informal forms. See Lont (2005) for a description of the many different simpan pinjams that exist in Indonesian society.
this was her one and only chance to get out of this slum! Can you believe that she refused? She must like it to be poor.  

Ida, however, reflects otherwise on her refusal:

The woman wanted me to accumulate my money and invest it in her simpan pinjam, but I cannot save my money for long periods! I tried to explain to her what I have also explained to you: that I need all of it for my business! My children would go hungry if I offended my boyfriends, so the arrangement was impossible for me. What could a woman like me even do with that money anyhow? Set up a brothel along the riverbanks? [laughs out loud].

The above narrative of Ida offers three reasons why she might deem it more pragmatic to refuse this long-term saving option, and stick instead with her current autonomous, short-term risk-handling strategies. First, Ida prioritizes her financial expenditures in a different way than the civil servant does and therefore prioritizes reinvestments in sexy clothing and ‘lust-food’ over long-term savings.

The second reason exposes distrustful perceptions of the institution of a saving group. It must be emphasized here that riverbank settlers, based on their direct and indirect experiences with simpan pinjam, have indeed plenty of realistic reasons to distrust such institutional saving systems. The kelurahan had tried to set up a simpan pinjam two years earlier in Bantaran Kali, which ended in bankruptcy, and former simpan pinjam that were run by other actors in society have also been unable to pay creditors. Several riverbank settlers never got back any of their investments in such saving groups, and the financial struggles that they faced after their participation are widely known in the kampong, also by Ida.  

I don’t like politicians (orang politik) to decide when I can have my money. What if they corrupt the money? That happens a lot in Indonesia. I know many of such stories. They know I am only a woman from the slums, and they can always betray me if they please...I can better manage my money myself like I do it now, because even though I always have debts, at least I never betray myself.

Hence, Ida’s reason to refuse the offer of the civil servant seems the result of a pragmatic and experience-based risk-assessment – in which the institution is distrusted, with good reason.

The third reason is, however, not explainable with a practical risk-assessment analysis, but has again to do with the less-tangible notion of habitus. Ida indicates that she does not have high

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108 It is actually remarkable that this civil servant selected Ida for financial support, because the ‘bad’ reputations of orang antisipasi usually disqualify them as potential beneficiaries of resourceful elite actors. Actors involved in the institutions that regularly support selected residents during floods and other crises (I discuss these in chapter 5) generally disregarded the actions of orang antisipasi as ‘obstinate’ (keras kepala) or simply as ‘criminal’ (kriminal), hence, not worthy of their support.

109 Civil servants blame the residents who managed the group, accusing them of corruption; while, perhaps rather unsurprisingly, these residents again accuse the civil servants of precisely the same deed.
expectations of her future possibilities – even if she were able to accumulate some money, she believes that her situation would not improve. While the civil servant considers her offer a fair chance for Ida ‘to get out of this slum’, Ida at most fantasizes that the money could eventually make it possible for a woman ‘like her’ to ‘set up a brothel along the riverbanks’. In other words, she does not regard herself able to live a successful life outside of Bantaran Kali, nor does she perceive herself in any other job than one that is haram. Moreover, Ida indicates that she is well aware of her marginalized position in society and expects that a chance to improve that situation might turn into a disappointment as ‘they know I am only a woman from the slums and they can always betray me if they please’. Hence, Ida’s decision to refuse a potential chance to accumulate money is influenced not only by an internalization of ideas about her ‘type of woman’, but it also reflects habitual, negative expectation of the ways in which more powerful, political institutions in society will treat ‘her type of person’.110

As a final example of the way in which the habitus of people – and especially their perceptions of their own position and chances in society - can influence their practices, I present below extracts of an in-depth interview with Ida that touched on these topics. In this interview, I questioned Ida about what her ideal life would look like, or what could be the best that could ever happen to her in this life. Initially she was confused by the question that I posed. Clearly puzzled, she first started laughing and then asked me in return:

‘What do you mean? The best in my life? My life is just…this my life! It will always be as difficult as it is now! How could it ever be different?’

Roanne: ‘Well, for example, I sometimes dream of being a really good writer or teacher, or I hope that I will lead a nice life with my friends and family in the future…’

Ida: ‘Ah, you mean a dream! Well, for you, I think you can dream things like that because you might become successful indeed. You have opportunities like that! Yes, you are highly-educated and also diligent…You also have led a good life. And you come from the Netherlands, where there are not as many floods as we have here. So this [dream] is realistic for you. But it is different for me, right? I am a slum woman, only surviving here […] I learned from an early age that our lives are difficult […] because we are poor and we cannot afford to buy a registered piece of land, so we must live along the riverbanks and we are always flooded. But even if we have many problems, I can survive because I always find smart ways to stay safe […] I have

110 These narrative extracts show in a discursive way how habitus is experienced, but it needs be noted that Ida, as well did the other orang antisipasi whom I got to know in Bantaran Kali, also indicated through bodily gestures that they felt subordinated by the ‘elite’. They had literally internalized this feeling of subordination, so it seemed. For example, while Ida walked up straight in the kampong, her shoulders broad, her voice loud, and dressed in sexy, colorful clothing; I have seen her transform into a shy, silent woman outside of the neighbourhood – her face bowed down, dressed in long, dark-colored clothes. In all gestures and bodily expressions, it was clear that Ida felt ‘less’ good and powerful than other people. I unfortunately do not have the space to elaborate on these bodily aspects of habitus, however I deem it an important aspect for our understanding of what habitus is and how it works, and I am for that reason planning to write more on this topic in the future.
become tough because my life has also been tough! This is how you learn to think from an early age if you are poor. I don’t know what will happen to me (langsah kakiku tidak pernah pasti), so I just have to try to make ends meet (bertahan hidup). This is just how my life is and I must accept it, even though it is shameful to live like this'.

Edi’s biography offers another example of how the habitual perceptions of orang antisipasi of their own role in society make it so difficult for them to escape from the cycle of hazard. In 2007, when Edi was selected by a local foundation to receive financial support after a flood, he rejected this offer for similar reasons as Ida did. After employees of this foundation coincidentally ran into Edi on the street and heard that he had become homeless after a flood, one of them offered him to live in a house in a different, less flood-prone neighbourhood of Jakarta. Edi would only have to pay a very small amount of rent, as the house was owned by a rich family member of the employee who was eager to help poor people like Edi. As if this offer was not generous enough, Edi was also offered a job in the garage of the family member. But Edi said no to all these offers. His explanation for his refusal, just as with Ida, points towards a mixture of pragmatic risk-assessment and the impact of habitus. His pragmatic risk-assessment is reflected in the following narrative:

What do you think would happen if I left the riverbanks? I would be like a baby again in another neighbourhood: I would have to start up again and learn everything from scratch...While here, I am an adult! I already know how to live here, I can survive here whatever happens.

Rather than moving away to a floodless, legal, yet economically risky environment that has little use for his moneylending business, Edi thus stays where he is. In the ‘shadow-like existence’ in between more powerful actors, he can make use of his detailed knowledge of kampong structures and neighbours’ needs. Be reminded that Edi has not many family members in the kampong and hence no fallback in his direct social environment. This pragmatic consideration is another part of the reason why he does not dare to take a chance and trust the employee of the foundation but instead stick to his habitual livelihood-strategies. Besides for these risk-assessments, Edi’s subjective perceptions of his personality and role in society also influence his decision to reject the offer. He explains this in the following way:

If they [the employees of the foundation] get to know me better, they will fire me again or chase me away, because rich people like that do not like tough (keras) people like me. So there is no way that this could work out well.

I will elaborate more on this foundation and the ways in which it has financially supported riverbank settlers in chapter 5.
Here, Edi regards himself a certain ‘type’ of person, and he deems it logical that wealthier people will no longer tolerate him in their environment after they have recognized what ‘type’ of person he actually is. Such habitus echoes normative ideas in Indonesian society about what is considered ‘good’ or ‘bad’ behaviour. Asked to describe his own ‘type’, Edi answers as follows:

Don’t think that I don’t know that I do things that are bad. [...] Acting harsh towards good Muslims, being tough to people who are just as poor as I am ...If you ask me what I would like to be if I was not myself, well, I would have liked to be a successful merchant, like the men on the market whom I see earning good, fair money with their businesses. Of course! Everybody would like to live in that way, right? But that is just fantasy for me... Anyone here will be able to tell you that I am not like that [...] This is just the way I am. I am only good at fighting and being tough, that is all I learned in this slum-life.¹¹²

In yet another conversation, Edi explains how he believes that he became as ‘bad’ as he is now:

If you have learned how to stay safe even though life is very difficult, we call it antisipasi. That is what I do, right? While many of my neighbours cannot survive a flood or another problem autonomously. That is because they are good people, they are better Muslims than I am. So, they are too weak to stay safe in cases of emergency. If a flood comes, they keep hoping that life will become better or that Allah or the government will finally help them. While I already know that this is a naïve expectation [...] It is what I have learned in this slum life! Nobody helps people like me in this country. I only survive because I can act tough and I have a hard heart. I have learned the hard way how to survive.

Perceptions underlying the habitus of orang antisipasi

Now that we have examined several case studies from the biographies of Ida and Edi that shed light on their habitus, let me compare their perceptions and practices to those of other orang antisipasi and establish a more general analysis of the relation between habitus and an antisipasi risk-handling style.

First of all, it is relevant to note that other people who are nicknamed orang antisipasi in Bantaran Kali generally express comparable views of their own positions and future chances in society as do Ida and Edi. The following quotations of orang antisipasi indicate that their future hopes barely reach beyond their current poor life in the kampong:

I don’t like living here. The floods give me headaches and I am always worrying about my money. But nothing much will ever change for me... I am too stupid to earn enough money to

¹¹² In a newspaper article, Indonesia scholar Ian Wilson presents a quote of a respondent of his that could have been given by Edi or one of the other orang antisipasi that I came to know in Bantaran Kali. This respondent, who is a preman, reflects on his criminal lifestyle as follows: ‘No one in their right mind would willingly choose this kind of life, but realistically how else can I feed myself? I have no education or skills other than a tough appearance and a hard fist’ (Wilson, 2012a, p. 1).
rent a safer house, you know I have no education! I have no rich friends who can help me! All I can do is survive here.

My future? Just a slum dweller, I guess. What else could I become? I would like to be a businessman and live in a luxury flat in Menteng, [laughs out loud] but that cannot happen.\textsuperscript{113} No way. People like me can never reach anything like that!

It is interesting to note here that the skeptic expectations that \textit{orang antisipasi} have for their own future, do not necessarily extend to their children’s generation. For example, when I started giving English classes to children in Bantaran Kali free of charge, Ida made sure that none of her four children ever missed any of them, because she believed that knowledge of the English language would help her children in their later careers. This suggests that her decision not to let her eldest children follow formal education is based on economic considerations rather than on ideas about the usefulness of education. Even when her youngest daughter was ill, and even when her sons said they preferred to play on the streets rather than to having to repeat grammar with me, Ida ordered her children to join the classes. She also checked whether they did their homework assignments. Ida said that she considered English a useful skill for youngsters in the kampong to learn, because she believed it to be ‘the language of the future.’ If her children could succeed in improving their English skills, Ida believed that they might find a highly valued job and a related income. However, when I once offered to teach her English as well, she refused and said:

\begin{quote}
For me, it is too late to change my life. I am an old and uneducated slum-woman, it is unrealistic to think that I will find a decent job in an office or so. And where else would I need to speak English? None of my boyfriends speak it! But my children still have the option to escape from the riverbanks. I always tell them that they can become rich people if they work hard and diligent. Even though their mother has always remained stupid and dependent on men, I tell my children that they have the opportunity to move away from this area and get a nice life, a good life. One that is safe.
\end{quote}

Similar views about their children’s opportunities were expressed by many other \textit{orang antisipasi} in the kampong. There thus exists a tension between what they expect of their own lives, and what they expect for the next generation. While they seem to have accepted their own low socio-economic position in society, they hold high hopes for their children. Edi, for example, once said:

\begin{quote}
When I grew up, my parents were too poor to afford education. I cannot even spell my own name, which is why I make so little money and I am forced to live in this slum. But nowadays, most children in this slum go to school. And they should! How else can they ever leave the riverbanks behind?
\end{quote}

\textsuperscript{113} Menteng is one of the wealthier areas in Jakarta, and rarely flooded as the sluice gates in Manggarai block river water from upstream to this neighbourhood.
And another man who is also known as *orang antisipasi*:

I am never sure whether I can earn money today and whether it will be enough to fill our stomachs. Sometimes I make some money, but then I always have many debts as well. That is just how my life is. But for my children it is different. This is why you can always hear me telling them that I am a low person only, uneducated and good for nothing [...] But they might become high people! If they work hard, they can work in an office, become doctors or civil servants. Presidents of the country, maybe even. Why not?

These quotations indicate nothing like a ‘learned helplessness’ that sustains an intergenerational ‘culture of poverty’ – even if, as I will next argue, some scholars might believe that this theory could explain why *orang antisipasi* exhibit short-term strategies and remain stuck in a cycle of hazard. To me, their quotations indicate rather that *orang antisipasi* carry hopes for the future generation which they deem unrealistic for themselves. Later in this chapter I will elaborate on this point and argue that, to analyse such mechanisms, a dynamic application of the habitus concept is much more useful than the rather static idea of a culture of poverty.

Before elaborating on this theoretical discussion, let me first clarify that the main point that I am trying to make is not whether the above expressed convictions of *orang antisipasi* accurately reflect their capacities and opportunities in life. Rather, the point most relevant here is that their ironic or pessimistic views and representations of themselves are experienced by them as natural and taken-for-granted. As was explained in the theoretical chapter, habitus, even though it can be orally expressed, is mostly pre-discursive, felt and experienced by people without them even thinking about it. Hence, we might say that the above quotations from *orang antisipasi* show features of a habitus in which it is considered *impossible* that one lives a life beyond the current circumstances of an urban squatter. More specifically, we can conclude that *orang antisipasi* believe that they are well able to handle risk and overcome daily problems in Bantaran Kali, but only as long as they continue to exhibit the *antisipasi* risk-handling practices that they have become familiar with in the course of their lives. Here, they feel confident that they can survive by acting *keras* or *haram*.

Their expectations of the future become more ironic or even pessimistic, however, as soon as it concerns an unfamiliar environment, or a radically different way of making a livelihood. Hence, I propose that the habitus of *orang antisipasi*, in an interplay with structural factors, propels the cycle of hazard in the lives of *orang antisipasi*. This view on the behaviour and perceptions of *orang antisipasi* very much resembles a specific way of life that Abdoumaliq Simone recognized among increasing numbers of poor people in Jakarta. Simone describes how an increasing number of marginalized actors in Jakarta society secure a viable place in the city by living according to an *ironic*
worldview: they expect little good from the future, and have learned to react defensively in advance. This means that they typically deal with problems autonomously, and that their practices often go against wider social norms of what is ‘good’ behaviour.

Simone does not consider people’s own reflections on their behaviour, and hence readers of his work do not get to know how the lifestyle and attitudes of these people are experienced by them or how they have developed in this way. My own data might be insightful here, as they indicate that orang antisipasi in Bantaran Kali generally do not explain their keras and haram behaviour as the consequence of a ‘bad’ character, but rather underline in their narratives the need of their antisipasi risk-handling style for personal survival. In the analysis of risk-handling practices that was carried out for this study, orang antisipasi typically report that they have developed the skills to overcome problems autonomously, due to negative experiences in the past. For example, most orang antisipasi point out that they have been disappointed by other actors in society so often that they finally learned to survive daily risks in their lives without external support. As a result of these hard lessons, they generally distrust other actors in society and underline their personal skills when they describe how they deal with stress or problems in their current life. As Edi said above: ‘I have learned the hard way how to survive.’ It was already posed at the beginning of this chapter that this view of orang antisipasi is shared by their fellow residents. They, as well, believe that orang antisipasi have acquired their survival skills over the course of time.

In sum, although I agree with Small, Harding and Lamont who wrote that ‘ultimately, the greatest barrier to middle-class status among the poor is sustained material deprivation itself’ (Small, Harding & Lamont, 2010); on the base of my experiences in the field I would also add that the material vulnerability of Edi and Ida to hazard offers only a partial explanation for their current uncertain situation. An overly structural explanation overlooks the agency of orang antisipasi and the role that their own practices and perceptions play. By contrast, the past sections have shown that antisipasi risk-handling practices in Bantaran Kali are, on the one hand, limited by objective social structures (power inequalities in both wider society and in the direct social environment of the riverbanks), and, on the other hand, that they are a product of a habitus in which the current marginalized position of orang antisipasi is experienced by them as logical and inevitable and, hence, not challenged.

I deem it crucial, however, to underline that I carefully distinguish my position – that the material vulnerability of orang antisipasi to floods and other hazard is partly reproduced by their own habitual perceptions and practices – from the position of scholars who tend to treat mental constructs as isolated and the main creators of poverty. I refer here specifically to the aforementioned ‘Culture of Poverty’ theory: although it has been severely criticized ever since it was
published (Kumar, 2010, p. 332), it is recently echoed again and is re-popularizing cultural explanations of poverty. In the last two decades there has been a revival of interest in the relation between culture and poverty (Cohen, 2010; Kumar, 2010; Small, Harding & Lamont, 2010). Regarding this resurgence of cultural explanations of poverty in social sciences, it seems to me relevant to compare the main assumptions of modern cultural explanations with my view on the habitus of poverty and the ‘cycle of hazard’ that I observed in the kampong under study.

In the final sections of this chapter, I argue against cultural explanations of poverty and risk. It is not some type of fixed ‘culture’ of deviant aspirations of poor people that keeps them trapped in a cycle of hazard; instead, a habitus of poverty is the result of pragmatic considerations in the face of contradictions and potential conflicts of everyday life in an extremely uncertain and unequal environment. In order to get to this argument, I will begin by briefly discussing the main hypotheses of Culture of Poverty theories, and then connect these to my findings in the field in a critical empirical analysis.

**Pragmatism versus a ‘Culture of Poverty’**

The basic idea of the Culture of Poverty theory holds that poverty traps are maintained over generations because of a specific ‘subculture’ that arises among the poor as a response to economic adversity. The details of this ‘subculture’ might change from context to context, but common characteristics of a culture of poverty involve – a high present-time orientation with little future.

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114 It has been criticized for being superficial, theoretically inconsistent and subjective, and for diverting attention away from the roots of poverty in the economic structure of society (e.g. Gill, 2011, p. 2; Mohan, 2011, p. 4; Eames & Goode, 1988, p. 358; Burke Leacock, 1971; Beetille, 2003, p. 4455). Most importantly, scholars have shown that many of the characteristics Lewis cites as typical for the poverty subculture (male dominance, for example) characterize the larger society as well (Valentine, 1968, pp. 117-119); that poor people value the same things that people in the dominant society do (such as education, or marriage) (Jencks et al. 1972, pp. 45-50); and that a ‘culture of poverty’ is only one of the many ways in which people can respond to economic deprivation (Philen, 2007). Hence, poor people’s real life circumstances do not always fit the theoretical model of a Culture of Poverty (Goode & Eames, 1996). If poor people show different patterns of behaviour then wealthier people, then this should be regarded not as an effect of some distinct culture, but as a defensive cultural adaptation to structural barriers (Liebow, 1967). In other words, what Lewis described as a distinctive ‘Culture of Poverty’ must be regarded a response to, not a cause of, economic deprivation. Similarly, as the next sections aim to show, my own interpretation of the antisipasi risk-handling style also regards human practice as a response to – and not a cause of- economic deprivation.

115 In 2004, a volume edited by Vijendra Rao and Michael Walton titled *Culture and Public Action* was published, which underscored that culture influences growth, development and poverty. Scholars such as Amartya Sen and Arjun Appadurai pleaded in this work that the use of culture as an explanatory factor should be taken into account in analyses of the process of development. Sen, while warning against ‘formulic and simplistic’ views of the impact of culture on the process of development, argues that culture works along with other social influences in the persistence of poverty. Appadurai argues for the identification of the ‘threads and themes’ in the worldviews of the poor and an examination of how these affect their decisions and actions. In 2009, Harvard Social scientist W.J. Wilson re-emphasized his argument on the importance of culture along with psychological and structural factors in his description of underclass in the United States (1987; 2009). One year later, Harrison & Huntington published a book with the loaded title *Culture Matters: How Values Shape Human Progress*, to stress the importance of culture in explanations of growth, poverty, development and politics at the global level (2010). This all led the authors of the introduction of the special issue of the Annals, the journal of the American Academy of Political and Social Science, to declare that ‘culture is back on the [poverty] agenda’, adding that it should never have been removed (Small, Harding & Lamont, 2010, p. 6). They plead convincingly that while studying poverty, one needs to take culture seriously ‘without being an apologist for cultural determinism’ (Kumar, 2010, p. 333).
orientation; a sense of resignation or fatalism; an inability to defer gratification; feelings of powerlessness, of inferiority and of personal unworthiness; and low educational motivation (Lewis, 1961; 1997; 1988; Payne, 2005). Although this culture rose initially as a response by the poor to their marginal position in a class-stratified society, it may well continue even if the circumstances that gave birth to it were to disappear. That is because once established, the patterned practices strongly predispose poor people towards reproduction of the same or similar tendencies and behaviours. For example, low education of the parents may lead to an inadequate preparation for their children’s education, which may again perpetuate unemployment, poverty and despair (Burke-Leacock, 1971, p. 11). I have already made clear above that, in Bantaran Kali, we cannot necessarily speak of an intergenerational culture of poverty. Orang antisipasi have quite different perceptions of their own chances compared to those of their children. This is clear by the fact that they generally believe that their children should get an education. However, this single observation does not by itself invalidate other presumptions of recent versions of the cultural perspectives of poverty, and I will therefore turn to critically discuss the most relevant of these below.

Arjun Appadurai recently proposed a modern version of the cultural perspective on poverty, by examining more closely which ‘subcultural’ perceptions seem typical for people living in poverty (2004, p. 57). Poor people, he philosophizes, stay poor not only because they lack material assets that might help them escape poverty, but mostly because they have relatively little ‘capacity to aspire’: a meta-capacity that helps navigate the complex paths between norms, concrete wants and contextualized options and time. This capacity, argues Appadurai, is perhaps less developed among the poor versus the affluent, as it relates to social life and is trained by practice. The better off one is the more chances one has in life to develop a broad horizon of aspirations. This means that the elite can train by trial and error to recognize the pathways which lead to fulfillment of aspirations, and that they can eventually turn those aspirations into concrete life changes. By contrast, the horizon of aspirations of the poor remains rather narrow. For the poor, their aspiring capacity remains largely untrained, and the most efficient pathways towards realizing aspirations remain unknown to them. Poor people’s structural circumstances thus underpin a socio-culturally rooted psychological vulnerability, which reinforces behaviours that are associated with poverty (Chakravarti, 2006).

Appadurai elaborates this argument by predicting that, in order for poor people to escape the poverty trap, they require practice in the ‘capacity to aspire’ as well as concrete goals that allow for such practice. Appadurai gives examples of interventions to break open poverty traps around the world, which emphasize concrete opportunities for aspiration through incremental developments of land tenure, self-constructed housing and the acquisition of assets through savings. These

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trajectories of eventual accumulation over the long run specify concrete steps the poor can take both to work toward specific aspirations and to expand the horizon of what can be aspired to.

To some extent, it seems that Appadurai’s idea of cultural ‘aspirations’ resembles my view on the ways in which the habitus of *orang antisipasi* may help to propel a cycle of hazard. Just as Appadurai, I suggest that people only aspire to those things that they believe suited to their specific position in the social environment. I have argued that because *orang antisipasi* do not believe that an actual improvement of their position is possible for their ‘type’ of people, they often act in a way that reproduces societal inequality. We may therefore temporally agree with modern applications of the Culture of Poverty hypothesis that an objective lack of chances and assets produces a by-product, which Appadurai describes as a reduced capacity to aspire, or what Simone describes as an ‘ironic’ worldview, and what I call a habitus of poverty. In all of these conceptualizations, practices are envisaged as an indirect effect of material and socio-political vulnerability of poor people, mediated by a mental construct which helps to reproduce poverty. However, I argue next that Appadurai’s perspective on the cultural aspirations of the poor does not offer a complete and realistic explanation for the persistence of poverty, because it underemphasizes the real-life structures of unequal power relations and economic marginalization in which riverbank settlers live their daily lives and handle risk, while it overemphasizes agents’ options to change these structures.

That is to say, the cultural aspiration hypothesis implicitly holds that poverty is largely *maintained* by people’s pessimistic expectations. In its extreme form, this would mean that poor people’s own actions could enable them to escape the poverty trap if only people learned how to *aspire to the right things*. Yet such a view undermines the reality of structural social, economic and political inequality that riverbank settlers in Jakarta face in their everyday lives. It became clear throughout this chapter that their risk-handling practices are strongly interwoven with and impacted by power relations in the social order. For *orang antisipasi*, it was established that their entrapment in a cycle of hazard is not just maintained by their own actions and ironic future expectations, but certainly also by wider social, economic and political inequalities. The financial concerns of Ida and Edi are thus not created nor maintained by the sole ‘force’ of subcultural aspirations. Conversely, their financial struggles and vulnerability to flood hazards will not automatically be solved by ‘new’ kinds of aspirations. If, for instance, Ida would indeed ‘aspire’ to accumulate her money instead of reinvesting it in her business, she would still not have a formal bank account and would therefore still risk bankruptcy by trusting her money to a rather untrustworthy savings institution. And if Edi would ‘aspire’ to set up a more profitable business or to move house to an area with fewer floods, he would still be an uneducated and poor ex-gangster with little chance of economic success outside his familiar social environment.
Hence, I pose that their aspirations do not determine the uncertainty that they currently experience; instead, their habitual actions and perceptions are organized to mitigate the very realistic structural problems that they are likely to face in their daily lives. If one wants to help Edi and Ida to escape the cycle of hazard in which they now feel trapped, it would not be enough to help them with interventions meant to train their ‘capacity to aspire’. One would also and foremost have to change the highly unequal power structures of the social environment in which orang antisipasi live, for example by allowing poor, uneducated and ‘illegal’ slum dwellers to find economic security in formal economic sectors. Appadurai’s cultural explanation is thus problematic as it tends to depict people’s aspirations as a mental capability that is somehow outside and beyond the reality of their daily lives. By contrast, as Swartz points out in a review of Bourdieu’s work, Bourdieu’s concept of habitus helps us to put more stress on the indirect impact of an unequal social environment and unequal power dimensions on human practices (Swartz, 1997, p. 115).117

Another problem that underlies the aspiration hypothesis has to do with Appadurai’s mistaken assumption that poor people remain poor because they do not see a ‘bigger picture’ that includes all their possibilities and aspirational goals. However, in my opinion, poor riverbank settlers in Bantaran Kali see very clearly what their realistic options in life are. I here agree once more with Abduomaliq Simone, who argued that ‘[m]any of the poor recognize that they operate in a ‘game’ where they have limited power to set the rules or agenda, or to guarantee a stable place from which to operate’ (Simone, 2010, p. 17). The accounts of orang antisipasi throughout this chapter have shown indeed that they reinvest in their antisipasi businesses not because they disdain other types of livelihoods but for largely pragmatic considerations. Ida and Edi, as well as the other orang antisipasi that were introduced in this chapter, appeared perfectly aware of the marginalized position that they occupy in wider society and the direct social environment of Bantaran Kali. Put that way, it seems highly pragmatic that their ‘aspirations’ remain located within a rather small and familiar environment with little room to maneuver. In Bantaran Kali, the dreams of orang antisipasi were always located in the riverbank settlement where they live now, as members of the poorest class in society and stuck in a cycle of hazard. Ida and Edi aspired to a life with fewer financial stressors and a house that protects their valuable goods somewhat from flooding, but no life in an environment where they would potentially run greater economic and social risk than they face now. Acknowledging that Indonesia now is progressing towards a more democratic and perhaps more equal society, orang antisipasi, at the same time, considered that their children might have better

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117 Swartz also convincingly argues that Bourdieu’s habitus differs from other cultural explanations, such as Swidler’s ‘tool kit’ of ‘cultural practices’. Though similar in stressing agentic actions and decisions, and the practical features of culture rather than norms, values, goals or preferences, Bourdieu’s concept of habitus indicates a more structural approach, stressing the impacts of the social environment and of the power dimension of cultural resources on a human actor (Swartz, 1997, p. 115; see also Swidler, 1986, p. 277).
chances in life and hence stimulated them to get an education and look for a good job, leading to a
good and safe life.

I aim to offer further insights into the aspirations of other riverbank settlers in the next
empirical chapters, but for now let me note that the conceptual idea of a ‘reduced capacity to
aspire’ appears unsuited for a description of the future expectations of orang antisisipasi. So the
question is, are their aspirations excessively humble, as Appadurai’s theory implicitly suggests, or do
they instead aspire to very realistic and pragmatic goals that are overlooked in Appadurai’s
consideration of what is needed to achieve improvement. It seems to me that to actually understand
the mechanisms that propel a cycle of hazard, cultural explanations need to be complemented by a
much more textured depiction of how actors perceive the hazards that threaten their well-being -
and especially, their realistic options to handle these in valued ways.

A third limitation of Appadurai’s aspiration hypothesis, in contrast to my approach towards a
habitus of poverty, is that it is underpinned by implicit normative reasoning. It assumes that all
people want the kind of poverty alleviation that Appadurai’s proposed intervention programs could
bring about, ‘like motherhood and apple pie’ (Chakravarti, 2006, p. 373). This reminds us of the same
ideas that underpin the vulnerability perspectives. Its normative tendencies were critiqued in
chapter 1: proponents of those frameworks seemed to expect that if human actors at risk are
provided with all the means needed to decrease the risk that they face, they will always choose to
do so. Appadurai now adds the ‘capacity to aspire’ as another means of altering risky life conditions,
but he still leans on a normative and romantic idea about decision making in the face of risk and
uncertainty. My analysis leads me to a different view on how people handle risk. Much more in line
with Simone’s observations about poor people’s ironic worldview than with Appadurai’s well-meant
hopes of poverty alleviation, this chapter has shown that people’s habitual and skeptical or ironic
attitudes serve them rather well in the uncertain environment in which they live, as it helps them to
overcome sudden problems inherent to their marginalized position. As Swidler already wrote in her
critique on the Culture of Poverty theory in 1986, one can hardly pursue success in a world where
the accepted skills, style and informal know-how are unfamiliar. Therefore, one does better to look
for a line of action for which one already has the experience-based equipment.118

For orang antisisipasi in Bantaran Kali, it may well be that the maintenance of the status quo
in a familiar context of normal uncertainty is safer than taking their aspirations and actions into a
new and unknown terrain. This chapter has shown that they feel well acquainted with the ways of

118 Swidler refers to two important works that help to get to this argument: in their studies of ghetto youth, Hannerz (1969)
and Horowitz (1983) showed that street-corner men can expertly ‘read’ signs of friendship and loyalty (Hannerz, 1969) as
well as threats to turf or dignity (Horowitz, 1983). Swidler concludes that these ghetto youth may pursue ends that place
group loyalty above individual achievement, not because they are antipathetic to what individual achievement could bring,
but because the cultural meanings and social skills necessary for playing that game well would require drastic and costly
cultural retooling.
wheeling and dealing in their current situation to such extent that they consider themselves always able to survive or overcome daily problems even though they know that they are among the most marginalized. This also implies that Ida and Edi do not necessarily want to leave the normal uncertainty that characterizes the kampong, because they have become fluent in the current *antisipasi* risk-handling strategies that are so useful for a life on the riverbanks; at the same time they have developed fewer of the skills and manners that might help them manage the hazards in another, unfamiliar environment. That is, their developed habitus of poverty helps them to maintain a rather effective risk-handling style in a context of normal uncertainty – while it is less useful in a different context. This style may reinforce poverty and propel a cycle of hazard, but at least it offers a practical repertoire that works in the reality of daily life in Bantaran Kali.\(^{119}\)

In line with this argument, I pose that the humble aspirations of *orang antisipasi* have a *function*; namely, ensuring their safety and well-being within the limited options that a highly unequal society has to offer. This suggests that for daily survival along the riverbanks, slum dwellers do not need high aspirations for their futures towards which they must slowly and steadily work. Such may be perceived as useful for the next generation, the educated children who grow up in a potentially different – and perhaps more equal – society, but not yet for their parents, still living in a highly unequal society. Rather, what is useful in the daily life of the present generation of adult slum dwellers in Bantaran Kali is a familiar life in the shadows of more powerful actors and institutions, where one can handle the daily hazards of floods and poverty by exhibiting an *antisipasi* risk-handling style.

**Conclusion**

This chapter showed, first of all, how an *antisipasi* risk-handling style keeps certain residents in Bantaran Kali stuck in a cycle of hazard, and second, it shed light on the factors that propel this cyclical mechanism. To recap the latter argument: it was argued that unequal power structures in and beyond kampong society decrease the room to maneuver of inhabitants at the lower ranks of the social hierarchy in Bantaran Kali (among whom are the *orang antisipasi*) in protecting their safety and well-being, in a context of normal uncertainty.

I have shown that the *orang antisipasi* in Bantaran Kali are exploited by more powerful actors from within and outside the kampong, and that their livelihood-strategies and lifestyles are disapproved off in public discourse. They are described as stubborn and tough, their practices as ‘bad’ and *haram*. As a result of their unpopularity, *orang antisipasi* are excluded from different social

\(^{119}\) This is not to say that *orang antisipasi* necessarily develop the habitus as a strategy. As noted, habitus is often developed unconsciously. This theoretical position is reflected in my use of the style concept, which bridges the gap between strategies and tactics.
networks in Bantaran Kali and hence must solve most problems on their own. At the same time, precisely by acting in ways that go against social norms and values, orang antisipasi are able to offer valuable and perhaps even indispensable services to kampong society and are therefore protected by fellow residents against powerful actors from outside the kampong. We might thus say that an antisipasi risk-handling style is both limited and enabled by societal structures in and beyond kampong society.

More specifically, we can conclude that the risk-handling style of orang antisipasi may be seen as the outcome of conflicting interests, needs and priorities in Bantaran Kali, mingled with unequal structures of power and economy. Operating at the margins of society, orang antisipasi exhibit risk-handling practices that are focused on short-term solutions for risks and problems, that are 'illegal but licit'; and that are autonomous – or rather mistrustful of the help that authorities involved in Bantaran Kali offer.

This chapter has not only looked at what underlies an antisipasi risk-handling style but also examined the consequences of this specific style for people’s safety and well-being. I have shown that orang antisipasi are generally able to overcome instant threats to their well-being, but that their actions and decisions at the same time limit their economic mobility. That is because, for orang antisipasi, it is difficult to act outside of an acquired, pragmatic, habitus of poverty; hence, their actions are not focused on long-term improvement of their situation but instead on direct needs. Consequently, even when orang antisipasi are offered a chance to live a safer life (in terms of economic risk or of flood risk – or both), they refuse such offers, because they carry habitual and ironic expectations of their own chances in an unfamiliar environment. This somewhat unexpected reaction coincides with what Abdoumaliq Simone has observed; he wrote that an 'ironic worldview' of the marginalized in Jakarta society manifests itself 'in the frequent reluctance of the poor to work towards changes or improvements in their living environment even when they are plausible' (2010, p. 18, my italics).

I also noted that, even though the risk-handling style of orang antisipasi may be understood from an outsider’s perspective as risky or irrational, orang antisipasi exhibit risk-handling practices following their own logic that suits their acquired street wisdom. For example, the mistrustful perceptions orang antisipasi have of help that is offered by the authorities and their refusal to accept this help do not come about because of irrationality but, instead, are the result of past, direct and indirect, disappointing negative experiences of these authorities.

Thus these patterns of behaviour that Lewis associates with a culture of poverty and Appadurai with a reduced cultural capacity to aspire, appear here instead as the result of human actors acting as logical and rational as individuals in any other sociocultural environment might do, in
their efforts to mitigate persistent societal inequality. Indeed, their actions create patterns of practice that can easily reinforce themselves. I have therefore concluded that through a habitus of poverty, a cycle of hazard becomes reinforcing, because *orang antisipasi* maintain a risk-handling style that is more or less effective in a context of normal uncertainty, though not necessarily in an unfamiliar, less flood-prone, neighbourhood.
Photos 13 - 14: Examples of flood-risk handling practices exhibited by orang antisipasi in Bantaran Kali

**Photo 13:** Constructing a ladder to evacuate to the higher located house of neighbours

**Photo 14:** Storing goods on high places in the house
We have seen in the first empirical chapter that neither a low risk cognition, nor radically deviant cultural constructs of risk, nor a ‘culture’ of poverty could explain for the specific risk-handling style of orang antisipasi. Instead, it was shown that these people’s practices are largely affected by unequal power structures both within kampong society and in wider society. It became clear that the social norms that justify these unequal power structures are internalized by these riverbank settlers through what we may call a habitus of poverty. As a consequence, the habitus of orang antisipasi, which reflects their marginalized position, further propels the cycle of hazard that increases their vulnerability towards risk. It was concluded that this habitus is produced not only by unequal power structures but also in turn reproduces such structures.

This chapter investigates in more depth the complex topic of power in relation to risk. Most specifically, it examines the range of ways in which unequal power structures can affect people’s behaviour in the face of floods and other risks that shape the ‘normal uncertainty’ in Bantaran Kali. For this aim it analyzes the risk-handling style of a group of residents with a much higher social status in kampong society than the orang antisipasi from chapter 3.

Here I introduce the risk-handling style of people who are nicknamed the orang mengajar keamanan in Bantaran Kali, or, shorter, the orang ajar.\(^\text{120}\) Mengajar is the Indonesian verb for ‘teaching’ or ‘lecturing’ and is abbreviated to ajar; keamanan means ‘safety’. Hence, an orang ajar might be described as a person who lectures fellow residents about the topic of safety.\(^\text{121}\) In contrast with the orang antisipasi who handle risks in relatively autonomous ways, the practices that orang ajar exhibit in relation to flood risk most often involve others. Not only do these relatively powerful residents of the kampong cooperate with political actors involved in the flood management of

\(^{120}\) 18 out of 130 respondents could be categorized as having an ajar risk-handling style in Bantaran Kali. That is the equivalent of nearly 14 per cent of the participants in this study. See Figure 3 for a visual representation of the most common risk-handling styles that are exhibited by residents in Bantaran Kali.

\(^{121}\) As noted, this analysis was made on the basis of 1) narrative analyses of in-depth interviews, 2) observations and 3) a quantitative survey on risk-handling practices. The outcomes of the two first methods are referred to throughout this chapter. See Appendix D for the outcome and an interpretation of the quantitative survey, and Figure 4 for a comparison between the main risk-handling practices per style. Most importantly, the outcomes show that orang ajar, in comparison with people representing any of the three other risk-handling styles, show extremely high on the following items: ‘discussing best response plan with neighbours’; ‘gathering information about flood risk from the government’; ‘contacting the sluice-gate keepers in Bogor or Manggarai to receive information about water levels’; ‘helping other people evacuate’; ‘warning other people about floods’; ‘socializing politicians involved in flood management’. Orang ajar also score higher than other people on ‘figure out the best response plan’; ‘teaching children how to swim’ and ‘emphasising personal skills’. Finally, it is relevant to note that orang ajar score extremely low on ‘blaming self for floods’. This indicates that they do not consider their own settlement on the riverbanks nor their own behaviour a cause of the flood-problems. Instead, they blame others for the flood-problem – something that became clear in interviews and from observations. I return to this point later in this chapter.
Bantaran Kali, but they also collaborate with political actors in the maintenance of social order in the neighbourhood (for example by informing against potential opposition to the government). Finally, their risk-handling style involves the lecturing, monitoring and disciplining of their fellow residents. The loyalty of the orang ajar to the authorities, and their role in facilitating implementation of the Jakarta government policies in Bantaran Kali has, I will claim, an enormous effect on both their personal safety as well as on the safety and well-being of their fellow residents.

After I have described the risk-handling practices of orang ajar, I explore the effects of their practices for social dynamics and power hierarchies both within and beyond the borders of the kampong. Finally, I examine to what extent the notions of material vulnerability, risk cognition, cultural risk constructs and habitus are helpful for an interpretation of an ajar risk-handling style.

To become familiar with the orang ajar in Bantaran Kali, let us again continue the story of the flood that was first described in the introduction to this dissertation, and pick up the storyline at about five o'clock in the morning. At this point in time, Ambran, his grandmother and his baby sister Melisa are assisted in their evacuation by a neighbour called Yusuf. It is this man – amongst others – who we will get to know much better in this chapter. It is no coincidence that Yusuf offers his neighbours a hand during this flood: Yusuf's risk-handling style typically circles around the assistance of – and interference with – fellow residents. Yusuf is regarded, by himself and by his neighbours, as one of the inhabitants who helps fellow residents to stay safe. Yusuf feels obliged to do so, because he is widely known as an orang ajar.

**Safety in a flood-prone environment**

After he has helped Ambran and his family members to install in the kelurahan evacuation shelter, Yusuf (twenty-seven years old) leaves them behind again and runs back towards the kampong to help yet other flood-victims evacuate. The water splashes around him when he enters the inundated streets of Bantaran Kali and he quickly disappears in the labyrinth of narrow hallways. Only six hours later Yusuf returns to the evacuation shelter. Finally, he can sit down to rest. He rubs his sore muscles and hastily eats two full plates of rice, as he took no time to eat during the past hours of the flood.

While most evacuees in the shelter indicate overtly that they are grateful for Yusuf’s assistance, behind his back some of them appear somewhat critical of his dedication. The grandmother of Ambran comments:

> With all respect, because I know I must be thankful that he is always helping others, but he has been too diligent this time. This was only a medium-sized flood, so other than children and the elderly, people could have survived it without his help.
Ambran agrees:

The water eventually only rose two meters high or so. It was a false alarm. Grown-ups don't drown in such low water. Yusuf could have just stayed here with us to rest and eat, until the water receded. But he does not want to do that, because people such as Yusuf always feel responsible for our safety. They help – that is just what they must do.

Yusuf does not overhear these somewhat skeptical remarks about the usefulness of his efforts, but his narratives indicate that he would disagree with them. In the shelter, passionate in tone, he underlines again and again that helping others during floods is not some arbitrary choice for him, instead, it is his moral and semi-official 'duty' (tugas) in Bantaran Kali:

All residents of this kampong can tell you that I have a duty to keep things safe on the riverbanks. That is because I devote all my time and energy to our safety. My money, even! Everything that I once possessed I have used to buy a HT.

HT is the popular abbreviation in the kampong of a ‘Handie Talkie’; a hand-held two-way radio receiver which can be used by ordinary citizens to receive information from the sluice-gate keepers about the water level in the sluices in and nearby Jakarta, or to alarm KORAMIL (Komando Rayon Militair), the sub-district military command involved in Jakarta’s flood management and the city’s security unit, in case of a large flood.\(^{122}\) If residents in Bantaran Kali want to gain access to the valuable flood information that can be received via a HT, they must themselves invest in the device, which costs on average 2.5 million Rupiah.\(^{123}\) Despite the fact that this is a very large financial investment for most inhabitants of the riverbanks, later in this chapter I show that even the poorest among them are sometimes able and willing to make it.

Including Yusuf, eight people in Bantaran Kali possess a HT. Together these people participate in a self-supported flood-warning system.\(^{124}\) According to riverbank settlers, the first HT entered the kampong in 2002, after a large flood had inundated Bantaran Kali. This first radio device was provided to a kampong leader by the kecamatan (administrative sub-district), to serve as a kind of flood-warning mechanism.\(^{125}\) That plan, however, did not work out: the device was lost in the next flood that inundated the kampong, in 2003. The kecamatan never replaced this flood-warning

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122 Handie Talkie is the original name for portable receivers, but in Europe the device has become popularly known as a Walkie Talkie. Retrieved 20 October 2013, from [http://searchmobilecomputing.techtarget.com/definition/handie-talkie](http://searchmobilecomputing.techtarget.com/definition/handie-talkie)
123 That is approximately 165 euro.
124 Remember from the introduction that Ambran walked into the kampong late at night and met a man with a radio device who warned him that the kampong would soon be flooded? That radio device was a HT, and that man – as is Yusuf – is called an orang ajar in Bantaran Kali.
125 The kecamatan is positioned between the municipality (wali-kota) and the kampong administration (kelurahan). All three institutions serve under the Provincial Government of Jakarta.
device, but residents themselves did. Over the past years, eight people personally invested in the radio equipment, thereby functionally expanding the flood-warning system in Bantaran Kali. Before introducing the residents who participate in the flood-warning system and who are all known as orang ajar, let me explain briefly how the flood-warning system works.

The kecamatan provides users with a private radio frequency which can be used to receive information about potential floods. The kecamatan also facilitates the radio contact between KORAMIL, the sluice-gate keepers and the riverbank settlers who possess a HT. When users of a HT hear sluice-gate keepers speak of ‘phase 3’ over the radio, they know the implications for their neighbourhood: the water in the sluice uptown has risen to 110 centimeters, which means that the water in the nearby sluice in Jakarta will soon rise to 750 centimeters at least; thus, within hours, the river in Bantaran Kali has a fair chance of flooding. In the words of Yusuf’s wife: ‘then, my husband needs to get everyone out of here.’ Whenever owners of a HT expect that such immediate action is needed, on the basis of their information, they feel responsible to ‘contact the [kampong] leaders, bang on doors, shout out loudly spreading the news, ask the military for assistance, order people to evacuate, tell them what to do and where to go...’

Inhabitants of Bantaran Kali generally agree that the residents who own a HT are obliged to keep fellow residents safe during floods by sharing the relevant information that they receive over the radio with neighbours. Ambran: ‘That is why people often call them orang ajar. Because orang ajar know how we can stay safe, they should share that knowledge with neighbours.’ Ambran’s quote indicates that, as was the case with the nickname orang antisipasi, the informal title orang ajar is widely recognized in Bantaran Kali. I discuss its four main characteristics below.

**Orang ajar**

First, the nickname ‘orang ajar’ refers to each of the eight people in Bantaran Kali who possess a HT, as well as to the many more inhabitants of the kampong who regularly assist these people carry out their duties. Regarding the nickname itself, it is relevant to note that, even if, as I posed above, the nickname orang ajar is commonly used in Bantaran Kali to describe selected residents, people sometimes also used descriptive variations of this nickname. For example, Memen and Lestari, whom we will meet later in this chapter, prefer to describe themselves as ‘a person that wants to...’

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126 It is relevant to note here that it is absolutely not uncommon for poor members of Indonesian society to cooperate with elite actors in safety management; see, for example, Barker (2009) for an historical analysis of similar cooperation between inhabitants of Indonesian villages and neighbourhoods, and authorities. I will later in this chapter elaborate more on this phenomenon.

127 See Figure 5 for a visual representation of the political institutions and other actors involved in this flood-warning system.

128 See Table 2 for an overview of the flood alert levels.
teach safety' (mau mengajar keamanan), as a 'guru' or 'mentor' to their fellow residents, or as someone who is obliged to 'help' (orang yang harus membantu).

Second, if we compare the risk-handling practices of the people with an ajar style with those of the orang antisipasi, large differences become notable. While orang antisipasi mainly try to handle risks autonomously, the risk-handling style of orang ajar always involves other actors. They maintain contact with external flood-management institutions of the Jakarta government and offer assistance to potential flood victims, often ordering them to follow their instructions. Orang ajar help neighbours to evacuate during floods, they participate in a local pre-warning system, they help to spread flood-risk warnings in the community and, most typically for their risk-handling style, they engage in 'teaching' or 'lecturing' (mengajar), by which they share knowledge with fellow residents about flood-risks and safety. In these 'lectures', orang ajar tell fellow residents, in accordance with the safety instructions of the kecamatan, that they should not remain in or atop their houses after a flood-risk message has been spread, but evacuate to kelurahan shelters; that they should not return to their houses before the water has receded until one of the orang ajar has declared it safe to do so; that after floods they should get themselves medically checked, wash themselves and clean their houses with clean water to prevent disease. According to orang ajar Memen, an enthusiastic organizer of such 'lectures' in Bantaran Kali:

Our knowledge must be continually repeated to all of our neighbours. Otherwise people do not understand how dangerous floods are. They don't know what to do when a flood comes, and they cannot survive the large floods that we nowadays experience in this kampong. So we need to teach them.

These 'lectures' do not take a formal nor a fixed shape, but some examples are enlightening here to give an impression. Memen, while sipping from a mug of caramel-flavored coffee in a local warung shares romanticized memories with three other regular customers about past times when the river was still wide and clean and the sluices in Jakarta were not yet obstructed with garbage as they are nowadays:

When I was a young man, me and my friends used to swim in the river, and bamboo was transported over water by large boats...Then more and more [people] settled in and started living on the riverbanks. Now the river has become very shallow and narrow. It is because of people like that, that this community suffers from floods nowadays. Therefore it is important to learn from us [the people who have radio contact with the sluices], so that we can still stay safe on the riverbanks.

\[129\] See Figure 4 for a visual overview of the main differences between the risk-handling practices that are most often used by representatives of the four risk-handling styles.
Similarly, *orang ajar* Yusuf tells fellow residents again and again during informal conversations in the street that they cause floods in the neighbourhood by ‘taking up space that is meant for the water’ and by ‘polluting the river’. *Orang ajar* Lestari shouts her ‘lecture’ loudly for all in the street to hear, as she points to a man who crouches down to defecate in the river: ‘If you continue to pollute the river like that, your house will be inundated by another flood any time soon!’ Whatever the precise form or content of their ‘lectures’, all *orang ajar* have in common that they share their insights on risk with children as well as with elderly; with locals as well as with newcomers; with looked-down upon drug addicts as well as with highly respected kampong leaders.\textsuperscript{130} For them, active involvement in fellow residents’ practices is an important aspect of the way in which they handle risk.

Underlying the risk-handling style of *orang ajar* is a feeling of trust or at least the positive expectation that the Jakarta government will ensure the safety of local residents.\textsuperscript{131} As will be discussed later in this chapter, *orang ajar* expect that they will be helped by the *kecamatan* or KORAMIL in times of disaster in return for their cooperation. Hence, their *ajar* practices are seen as an investment: one that will be earned back in the form of safety. As we saw in chapter 3, *orang antisipasi*, by contrast, do not trust the governmental institutions involved in the flood management of Bantaran Kali at all and hence prefer to exhibit autonomous practices whenever faced with risks.

A third characteristic of the risk-handling style of *orang ajar* concerns their long-term strategies. As the above paragraphs about their ‘lectures’ already indicate, the nickname ‘*orang ajar*’ refers not only to the actions that are taken during a flood, but also to ‘duties’ that are performed throughout the year – be there floods or not. Here we touch upon another big difference between the risk-handling practices of *orang antisipasi* and those of the *orang ajar*. If the former exhibit short-term risk-handling practices during and after floods, mostly based on survival and recovery; *orang ajar* put considerable energy into prevention and mitigation of flood-risk. For instance, they actively gather up-to-date information about flood-risks throughout the year through the use of their HT (or, if they do not possess one themselves, through their contacts with *orang ajar* who own a HT), and they put much time and energy into the development and maintenance of reciprocal relationships with *kecamatan* bureaucrats or employees of KORAMIL involved in the flood management of Bantaran Kali. Most importantly, *orang ajar* feel that they have the permanent task of ‘teaching’ or ‘lecturing’ residents who they consider to have less knowledge about the flood

\textsuperscript{130} I will later discuss the ways in which the people who are lectured by the *orang ajar* perceive these lectures, and also how they perceive the *orang ajar* themselves.

\textsuperscript{131} This feeling of trust in the government was not only visible in the practices (e.g. the cooperation with bureaucrats) but also in the measured risk-perceptions of *orang ajar*. For example, while most respondents in Bantaran Kali indicated in the survey on risks that they fear that the government will soon evict their neighbourhood, the *orang ajar* were the only ones who seemed not at all to share this fear. Their answers to questions posed in this survey in fact indicated that they dismissed even the possibility of eviction, that they – much more often than others- reinvest their money in their house despite threat of eviction, and that they do not at all fear their future in this neighbourhood. See Figure 4 for a relative comparison of rates in this survey per risk-handling style; Figure 6 for a comparison of risk perceptions per style.
hazard than they do. For this aim, after they return home from work, or early in the morning while buying a plate of nasi goreng, day in, day out, orang ajar ‘lecture’ neighbours on the risk of floods and the best ways to handle it. This is regarded by orang ajar a preventive risk-strategy that decreases flood-risk for the whole community, thereby also decreasing the personal risk that orang ajar themselves run by living on flood-prone riverbanks. At the same time, their practices are a way for them to prove their support for the Jakarta government.

Fourth, the ‘duties’ that orang ajar have taken up in kampong society do not concern only flood-risk, but in practice a much broader array of safety issues – most notably those associated with a potential threat to social order. As the attempts of orang ajar to handle these risks form perhaps the most fundamental aspect of what defines an ajar risk-handling style, these will be discussed separately in the next section.

Managing floods, managing safety

Although the orang ajar generally underline only the usefulness of their HT during flood hazard events, observations of actual usage of the radio system in Bantaran Kali show that there are many different situations in which the HT is used. In fact, during my fieldwork, orang ajar hardly ever reported to KORAMIL or the kecamatan on the water level or on other subjects that have to do with potential floods. Instead, orang ajar regularly reported about people or situations that they considered a threat to the social order and safety in the kampong. Interviews with orang ajar indicate that this was not only the case during the time I happened to live in Bantaran Kali, but it has been like that ever since orang ajar cooperated with the kecamatan. Orang ajar Lestari, Yusuf and Memen described these aspects of their ‘duties’ as follows in a group-interview with me:

Yusuf: ‘In Jakarta, public order is taken care of by the police, but safety issues are the responsibility of the military. Now, I already told you that this radio system belongs to the military. So together with the military, we are responsible for safety here...That can concern floods or other problems with safety (masalah keamanan) in the kampong.’

132 It needs be added here that most governmental actors described these ‘problems with safety’ in a rather evasive manner during interviews with me: ‘People along the riverbanks told you that they report on safety with a HT? Well, yeah, on floods, but maybe sometimes there is something else at hand...if you see something dangerous, then why not use the HT to report on that, right? But mostly their reports concern floods,’ says one policy maker involved in flood-management. And another: ‘They report on floods.’ [Roanne: ‘but you can monitor floods from your own radar, so are they not always too late with their reports?’] ‘Well, yes, but they don’t know that, so those people keep informing us about floods.’ [Roanne: ‘so they report on useless information?’] ‘Yes, but that makes them feel important. That is why we allow them to talk to us over their HT.’ This interview extract is interesting because it highlights the way in which the Jakarta government tries to socialize poor inhabitants into ‘loyal citizens’ and collaborators. Finally, the exclamation of a highly positioned civil servant in the army underscores in rather direct terms the actual value of the reports of orang ajar for the Jakarta government: ‘Why would we be interested in information about the river? We can monitor the river in much more detailed ways from our own radar! The people at the riverbanks know nothing about the river that we don’t know. If they talk to us, they are like the newspaper, bringing us the news, you know.’
Lestari: ‘We are actually like the intelligence, you know...’ So, if we see that people here act stupid, we must always try to correct them. We can warn people ourselves, but if they don’t listen we might report on them. If there is a problem with safety, we report about that.’

Roanne: ‘To the same people to whom you report on floods?’

Memen: ‘Yes. We call in every evening and we speak to the operator at the military. He is an official from the kecamatan, but he works at KORAMIL, so everyone at KORAMIL receives our reports.’

Roanne: ‘But those are powerful people to whom you report, why do they not take care of safety in this neighbourhood themselves?’

Yusuf: ‘That is not an option! [laughs] They do not live in a slum like this, no, they would not even dare to enter this neighbourhood! They are not acquainted with poor people...So how can they find out what they are doing? Because of me and my friends! If people here start to make problems, we distribute information about them to all people in the radio network.’

Memen: ‘We can always contact KORAMIL with our HT because we have so many floods here, right...So now, because we already have contact with them anyway, if there is another safety-problem here, we can share information about that with the military, and then the army can stand by to help us solve it.’

These quotes indicate two interesting aspects of the role that orang ajar play in kampong society. First, they suggest that the ‘flood-warning’ system that the HT’s supposedly form in Bantaran Kali is in reality used for a broader range of safety issues, with orang ajar helping to maintain social order in Bantaran Kali. We will discuss this later in more detail.

Second, the narratives already shed some light on the many advantages that this ‘flood-warning’ system offers the kecamatan: political actors receive information about perceived ‘problems’ from an urban slum which would have otherwise remained hard to access. These problems concern potential social unrest, or people challenging or protesting against the government. It is hard for political actors to derive such information from poor and ‘illegal’ citizens, but orang ajar clearly have less difficulties in finding out what they deem relevant enough to report about. Often, orang ajar simply visit their fellow residents in their houses to question them about

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133 It is interesting that Lestari says that orang ajar are ‘like the Intelligence’, because this quotation already implicitly shows that they are alike in some ways - but certainly not precisely the same. For reasons of clarity, it is important to briefly elaborate this difference here. In Bantaran Kali, with ‘Intelligence’ or ‘Intel’, people generally referred not to Indonesia’s state Intelligence service but instead to average people spying for the local police. There were several people in Bantaran Kali— one among the orang ajar and two among the people representing one of the other risk-handling styles discussed in this paper— of whom I learned that they were ‘Intel’. These people received small amounts of ‘pocket money’ from the police in Jakarta to report via text messages from their cell phones on potential ‘terrorists’ or ‘criminals’ who entered the neighbourhood. In contrast, orang ajar generally did not cooperate with the police but instead with the military (KORAMIL) and bureaucrats in the kecamatan. Also, as I will soon show, orang ajar do not spy on terrorists or tough criminals as would Intel do, but instead orang ajar spy on potential ‘trouble makers’ that oppose the authorities. The one orang ajar who also worked as Intel, was thus playing an exceptional double role.
seemingly relevant ‘safety’ issues, or they sit down at a shop (kios) where other inhabitants group, to overhear the latest gossip that they will later report on. Other times they autonomously search for situations to be reported on during what they call their ‘patrols’ (patroli). Late at night, one can see them walking around at a slow pace, looking around carefully as they zigzag their ways through the riverbanks alleys.  

Memen feels that he is especially well able to recognize potential ‘problems’ during such patrols, as he is the only orang ajar in Bantaran Kali who was once personally instructed by a military officer living outside the neighbourhood. This informal training made such an impression on Memen that he scribbled the advices down in a pink notebook of his granddaughter which he has kept with him ever since. Every now and then he reads them over. His notes remind Memen that he, as the owner of a HT, has several duties that go far beyond flood-management, such as ‘protecting the community’, ‘functioning as a source of information’, ‘avoiding lawlessness’ and ‘functioning as the eyes and ears of those who know and understand the law’.  

But which ‘safety problems’ in Bantaran Kali can possibly be so dangerous that they need to be reported about by slum residents to Indonesia’s army? What type of ‘lawlessness’ is concretely referred to in Memen’s notes? The narrative description of orang ajar on their ‘duties’ is illuminative here. Let us consider the following quotes of orang ajar, derived from the group interview mentioned above:

Lestari: ‘If I hear gossip about a possible gang fight, I report. If I see someone walking around with weapons, I report. If I suspect someone wants to make trouble for the government, I report. Of course! It is the only way to keep our neighbourhood safe. If this would happen in all neighbourhoods in Indonesia, I tell you, our country would be the safest in the world.’

Yusuf: ‘When I first made use of a HT, the man who gave me the membership card of KORAMIL explained to me that the kecamatan and the military like to cooperate with us because they do not want troubles in this neighbourhood. No anarchy (anarki)! It must remain peaceful and safe...And we have the responsibility to maintain that [social order].’

Asked for an example of potential social unrest, orang ajar consistently refer to former instances of public protest where citizens overtly challenged dominant classes in society. Most of the concrete examples provided by them refer to the political protests that took place in 1998, after which then-President Suharto resigned. According to the orang ajar, the social order has remained unstable ever since. Memen says about this:

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134 I discuss these and other political benefits later in this chapter.
135 Similar cooperation between the state and local security groups was also found by Joshua Barker in Bandung (2009). For a detailed account of the functioning of Indonesian’s intelligence services in the twentieth century, see Conboy (2004).
People in Indonesia nowadays no longer listen to the government. People used to obey the President. Many things were bad with the government of Pak Suharto, but at least society was safe and orderly back then. Nowadays, as soon as people disagree with something a politician says, they start making troubles and fights...If a city governor takes an action that people do not like, immediately, they want to protest! Especially the poor people in this city tend to behave like that.

And orang ajar Lestari adds:

Poor people in Indonesia are hot headed. That is just how they are born. They have proved that already when they protested Pak Suharto. And there are still many poor people in this country because there is not much employment nowadays. So that is why there can always be uprisings in slums like this. Even though you know that we no longer have criminals here [since the Petrus killings, see chapter 3], still, there are many hotheads who like to make troubles against the government, because they think the government should provide them with food and jobs. Or because they are angry that our houses get flooded all the time.

The above quotations show that many of the ideas of orang ajar on the protesting tendencies of the poor masses point back to 1998. In the narratives that I present next, it becomes clear that orang ajar also base their examples on potential social unrest that point back to even more recent instances of protest. The following quotations all tell the story of how some inhabitants of the riverbanks in Jakarta participated in two different protests in 2002 and 2007 that were focused against the flood-management policies of the Jakarta government:

Yusuf: 'There have been protests at the sluice in Jakarta against floods. Some people from this neighbourhood participated in those...They were complaining that the government should stop flooding in our kampong, even though they have no knowledge about this complicated problem [of flooding]. They only protest because they are overly emotional...hot heads...therefore we need to keep an eye on them! We must educate them and keep things safe here.'

Memen: 'During past floods people here started making trouble. But now we have the task to maintain safety here, so I can predict that during the next flood, there will be no more problems in this neighbourhood.'

Lestari: 'If I would ever heard people talking about protesting against floods again, wah, I would become angry! First, I will visit their house and explain to them that they should be neutral, not anti-government. Because the problem of flooding is too complex for them to understand anyhow, so why blame the government if they don't even know what the governor should do? If I find out that people try to organize a protest, despite my warnings, for sure I report them to the military. I would be ashamed if there was another protest of the stupid people (orang bodoh) here against the government.'

Note that Lestari and her fellow orang ajar speak of ‘the government’ (pemerintah) both when they refer to the Jakarta government and also when they speak about the national (central) government of Indonesia. In this specific quote, Lestari refers to the governor and the Jakarta government, while in some of the other quotations above, she used the same word.
I will shortly elaborate on the advantages that the political institutions in Jakarta enjoy through the cooperation of *orang ajar*, as well as the benefits of cooperation for *orang ajar*. But first, let me offer some concrete examples of the ways in which *orang ajar* have tried to maintain ‘order and safety’ during my stay in Bantaran Kali.

**How the social order is maintained in Bantaran Kali**

One time, a group of immigrant chicken butchers was reported on by *orang ajar*, and as a result they were expelled from the kampong. These chicken butchers had come to live in the kampong four years before but did not intermingle much with their neighbours. Instead, they spent all their time working and ran a successful business in Bantaran Kali. However, after multiple complaints from *orang ajar* about these newcomers to KORAMIL and the kecamatan, the chicken butchers were expelled from the kampong by the kampong leader. The formal reason for their expulsion was that *orang ajar* said that these chicken butchers ‘pollute the river’ with meat-residue, which, according to the *orang ajar*, caused an increase of flooding. In reality, however, several *orang ajar* independently told me that they wanted the chicken butchers to move away from the kampong because they had seen them gambling – a practice which is illegal in Indonesia.\(^{137}\) It thus seemed that this report had more to do with *orang ajar*’s disapproval of these outsiders’ behaviour, and with their mistrust of potentially ‘risky’ outsiders and newcomers. Hence, the report that was made by them can be seen as a practice that serves, at least in the eyes of *orang ajar*, the maintenance of social order.\(^{138}\)

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137 This example emphasizes again that the *orang ajar* are generally not working for, or cooperating with, the police but instead with the military and the kecamatan. I say this because it was widely known in the kampong that local policemen were often gambling along with the chicken butchers, or earned ‘protection money’ from them. Such practices were disapproved off in public discourse, most loudly by the *orang ajar*.

138 I discuss this topic later in this topic, but it is relevant to note already that *orang ajar* are generally much more concerned with social risks such as gambling, drinking, drugs, youth gangs, lack of ‘decent’ religious values among people, than are other inhabitants of Bantaran Kali. This is visualized in Figure 6. That having been said, it must be emphasized that *orang ajar* believe that ‘social problems’ concern both natives and immigrants, and they are not necessarily less fond of the latter group of inhabitants. In fact, some of the *orang ajar* are newcomers to Jakarta themselves and have only lived in the neighbourhood for several years. Their disapproval and mistrust is focused on people who they feel cannot be trusted because they hold themselves aloof from kampong society. This seemed certainly true for the chicken butchers, who only had time to work, eat and sleep in the kampong – but not to interact with fellow residents. They were therefore seen by other inhabitants of Bantaran Kali as ‘living by themselves’, ‘different from us’ and ‘isolated’. Several *orang ajar* used similar words to describe these people, but also added that they believed the chicken butchers to be mysterious and
A second example concerns a fight between two men, one of them generally known to be a 'trouble maker' and a 'hot head'. He was reported on by orang ajar to KORAMIL, after which he was imprisoned for four months. According to orang ajar Lestari:

I heard screaming and then I saw [name of this man] throwing a rock at his brother. [That man] is a dangerous man- he likes to protest and fight. I am not happy that he lives here. How can we ever feel safe with such people around us? So I asked my friend Memen what to do, and we decided to call up the military on his HT. Few days later, that man was put to jail so were safe again.  

A final and most relevant example for this study concerns the reports that were made against seven young riverbank settlers who organized a citizens forum to discuss the problem of flooding. During two meetings, both of which I attended, the members of this forum discussed possible solutions to floods: people themselves clear away the garbage along the sides of the river, demand better flood management from the Jakarta government and demand financial compensation for flood-victims from the Indonesian government. According to these riverbank settlers, flooding was ‘unfair’ (tidak adil) as poor riverbank settlers are much more disadvantaged by floods than are the people in the less flood-prone elite neighbourhoods. They suggested that it would be good for the many riverbank settlers to ‘become unified’ and ‘form a strong group’. The possibility of yet another protest at the sluice was also mentioned several times, although no concrete plans were made for such an event. In the weeks after these meetings, two of the orang ajar told me that they had reported on the forum-members because ‘they make problems’ and ‘they can create anarchy’. Eventually the forum fell apart without forced intervention, as hardly any residents appeared interested in participating with the organizers. None of the residents explicitly expressed fear of joining in towards me, but several of them did mention that although the organization of a forum would ‘actually be good because floods are a big problem’, it was perhaps better to quit as it would also ‘upset some neighbours.’ Therefore, they deemed it better for residents to ‘just mind their own business’, ‘be neutral’ and not to ‘cause problems’. It seems likely that these 'problems' concern a conflict with orang ajar or the authorities.

Each of the three above examples of instances in which orang ajar have reported their fellow residents to political institutions, highlights the powerful position that orang ajar have in

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139 He returned after my fieldwork ended. Respondents told me that there have been no further conflicts between this man and his neighbours, but that the man’s health has severely weakened in prison and that his family struggles to pay for medical costs ever since. Even if this man and his family are aware who reported on them, to my best knowledge no further fights have occurred. None of the family members seemed eager to talk about what happened either. The son of the man told my assistant in an interview that took place after I’d left the field that ‘we just want to be left in peace. My father will do no harm anymore - no more fighting, we told that our neighbours as well. He just wants to spend his old life with his children in this neighbourhood.’
kampong society. If, for some reason, they perceive a fellow inhabitant as a threat to social order or safety, they are able and willing to discipline or punish this person through the use of their HT and their contacts with elite actors in the kecamatan and the military. But what drives them to exercise such power against fellow residents?

It seems unconvincing that a group of newcomers, a sole ‘hothead’ or a small group of potential protesters would indeed form a serious threat to the safety of the social environment. Rather, it appears that orang ajar sometimes report on people for personal reasons, and sometimes for fear of protests against their collaborators in the Jakarta government. This explains why the orang antisipasi, many of whom as we saw in chapter 3 are involved in illegal businesses, have never been reported by any of the orang ajar. The illegal practices of Edi and Ida are apparently not perceived of as threatening enough by orang ajar. Besides, we saw that these orang antisipasi pay ‘safety money’ to several powerful residents in the kampong, among them some of the orang ajar. We might thus say that these orang antisipasi have a reciprocal relationship with the orang ajar – albeit in a rather asymmetrical way. This argument is further strengthened if we consider that orang antisipasi offer valued services to riverbank settlers (including the orang ajar), which hardly makes it attractive for orang ajar to expel these useful actors from society. Yusuf has borrowed money from orang antisipasi Edi more than once; at least two orang ajar whom I got to know have made use of Ida’s ‘matrass’ service. We might then conclude that who is considered a ‘trouble maker’ has not so much to do with acting against the law, but more with orang ajar’s interests in community harmony, and the perceived potential of a person engaging in protest against the government. The orang ajar are much more concerned with the fight against the risk of disturbance of the social order, eventually of ‘anarchy’, than they are of the fear of floods and the fight against floods.

Clearly, perceptions of who poses such risk or who can be trusted are highly subjective and contested in the neighbourhood. In contrast with the mass of ‘stupid’ (bodoh), the ‘average’ (biasa) and the ‘low’ (rendah) people in Bantaran Kali, the relatively small group of orang ajar can turn their opinions and preferences into action via their reciprocal relationships with governmental actors.

While orang ajar have the power in Bantaran Kali to expel unpopular newcomers, to get a perceived ‘hot head’ imprisoned and to sabotage citizens’ potential protest against the local government; the

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140 My own presence was actually also communicated via the HTs. Only months after I had settled down in the neighbourhood, I learned that I had been reported on to the kecamatan by orang ajar because ‘we did not know you yet, so we could not be sure whether we could trust you. Therefore it was better to tell our friends that a stranger had settled in.’

141 As noted in chapter 3, I have never done an interview with male customers of Ida about their visits to her. Even if I often suspected and sometimes felt sure about who was a customer, I never dared to question these men as I feared that this would embarrass them (and myself) and hence disturb our friendly relationship. I know that these two orang ajar have made use of Ida’s services because Ida told me, and because both spouses of these males openly talked to me about the behaviour of their husbands.

142 See chapter 2 for a description of the social rankings of these groups of people in the hierarchy in Bantaran Kali.
best that less powerful fellow residents can do is try not to be reported about, by obeying or at least not agitating orang ajar. It now becomes more clear why both Edi and Ida (chapter 3) silently agree to pay ‘safety money’ to local, powerful inhabitants (as remarked above already, among these are the orang ajar) and why Ida sometimes feels forced to ‘offer the mattress’ to these same men ‘for free’. I put the words ‘for free’ between inverted commas here, because even if it is true that Ida was never paid for her service by orang ajar in the form of ‘presents’ nor ‘cash’, we might argue that she is ‘paid’ with favours by them: the ‘favour’ not to be reported about, and the ‘favour’ to remain tolerated and protected in kampong society despite of one’s illegal practices.

I will later in this chapter explore further the effects of the powerful position of orang ajar for the safety and well-being of fellow residents. Yet first it is useful to zoom in on the social position that the orang ajar themselves occupy in kampong society. To do so, I will now turn to discuss the personal benefits that orang ajar enjoy in return for their ‘duties’, after which I show how residents can acquire this powerful ajar position in Bantaran Kali.

The benefits of being an orang ajar

People in Bantaran Kali who have a socially recognized position as orang ajar enjoy various personal benefits. First of all, their risk-handling style creates and maintains vertical bonds and linkages between selected slum inhabitants and more powerful actors in Jakarta society. The following interview extracts with orang ajar highlight that they are keenly aware of this benefit, and that the risk-handling style of orang ajar offers them access to a social network of elite actors that would otherwise remain out of reach for poor riverbank settlers.

Yusuf: ‘It is funny...We are slum-inhabitants! We are the lowest of the lowest people in Indonesia’s society! And still, we can be partners of the military.’

Memen: ‘I like to teach people about the safety here (mengajar keamanan), even though it costs me a lot of time....But I get to correspond with the army and the people in the [city] government...Yeah, even though they do not like people to live on the riverbanks, they approve of me anyhow. I know that because we chat over the radio like we are friends...’

Their contacts offer orang ajar an increased sense of personal safety. Orang ajar expect that, during future flood-emergencies or other severe disasters, their family-members will be advantaged because of their relations with elite actors. This belief is expressed in the following interview extracts with orang ajar:

Lestari: ‘If my house gets flooded, the military will first search for me in this neighbourhood, because they know I assist them.’
Yusuf: ‘Normally the [Jakarta] government is not interested in poor people living in slums. They don’t pay attention to them, even not when they are flooded. In Indonesia, honestly, the government would usually just let us drown, you must realize that. If there is a flood in Jakarta, politicians look on a computer radar to see which neighbourhoods are flooded, so that they know where their aid is needed. But this neighbourhood does not even pop up on their monitor. That is because…this neighbourhood is illegal, remember? So orang politik feel that we deserve no help but instead we should be chased away. But for me, it has become different now because I have the HT. If there is a problem in my life, like a large flood [...] for sure I will get help from my friends in the military and the kecamatan. Because even though I live in this slum, they know I am cooperating with them.’

Memen: ‘I am never afraid during large floods anymore because I know that I will be rescued by the military anyhow. They know my name, so if there is a flood here, they will shout out my name and search for me.’

Next to relations with elite actors and an increased sense of safety, another benefit of exhibiting an ajar risk-handling style in Bantaran Kali has to do with the increasing social status of orang ajar within the neighbourhood. Orang ajar generally enjoy high social status in Bantaran Kali, both because of their possession of a radio device that is widely in demand, and also because of their access to elite contacts in wider society. The increase in social status that an acknowledged orang ajar earns in return for their financial and time investments became visible immediately after Yusuf bought his HT.143 He grins continuously while he shows off the black radio device to anyone who wants to see it. And there are many indeed. Visitors stand in front of the house and ask to hold the radio set or turn its switches, but nobody is allowed to do so. He carefully holds the device in his own hands, protecting it from admiring hands. His father, watching the row of visitors in front of the house, is clearly proud: ‘My son has become a leader.’ His mother agrees: ‘Only powerful people can use a HT.’

The increase of the social status of orang ajar furthermore translates in the alteration of social norms in Bantaran Kali. This is visible most clearly in the looming crisis of a flood. In the face of flooding, orang ajar can act autonomously from the kampong leader, or order around co-residents who might in other cases not have accepted this subordinate position. According to orang ajar Memen:

Normally, citizens go to the kampong leader if they have a problem and he decides whether or not to contact the district authorities. But now that I have become an orang ajar here, I can directly contact them directly myself. So during floods, me and my friends basically become the leaders of the kampong and we decide what needs be done.

143 Yusuf bought a HT during my stay in the field, in October 2010.
This increased power of orang ajar during and right before flood-events is widely acknowledged by fellow residents in Bantaran Kali. As one inhabitant explains:

The kampong leader, well, there is not much he can do to help residents during floods. He is just a poor man, like us. Only the army and the people with HTs can keep things safe here, so if there is a flood, I follow up only their orders. Not those of the kampong leader, because he doesn’t know anything about floods! He cannot know where we will still be safe, or where the water is running. So it would be unwise for me to obey him during floods. While in normal circumstances, of course, we must all obey the kampong leader, because he is in charge and I accept that.

In line with this inhabitant’s view, kampong leader Hussen himself underlines that he is the only one who can give people legitimate orders during ‘normal’ times, but that the legitimate power shifts towards orang ajar during flood events. Then, the kampong leader accepts orang ajar as his advisers for ‘safety reasons’. As this kampong leader does not possess a HT, he feels that ‘they are in charge during large floods, even though I am the formal leader, because they have the information that my neighbourhood needs, while I don’t.’ Another kampong leader once had a HT, but – how ironically – lost his in a flood and never replaced it:

Now my residents inform me about the floods, and instruct me to inform the others. It is the world upside-down...Normally I am in charge, but I must admit that during floods, they have better capabilities to manage safety here. So I can only be grateful for their help.

The quotes above raise questions about the workings of kampong rule and democratization processes in Indonesia. Under President’s Suharto’s authoritarian regime, neighbourhood associations Rukun Tetangga (RT) and Rukun Warga (RW) had an important role in maintaining political stability. The RT and RW were imposed from above by the state to control inhabitants by keeping them under the close supervision of the RT head; by transmitting messages from the government to them at regular meetings; and by mobilizing them for political and ideological purposes, such as elections (Kurasawa, 2009). In the post-Suharto period, it was widely believed that such top-down control measures would come to an end. Many Indonesia scholars have since then

144 This kampong leader is relatively poor. He has not been able nor willing to invest in a HT, because he doubts that he would be acknowledged as orang ajar by the people in the kecamatan. For example, he told me in an interview that ‘a HT is very expensive and there is a fair chance that I would not get the radio frequency needed for it. That is because I have no friends at KORAMIL, and I am not very close to politicians here either....only friends of them get to communicate with them.’ Nowadays, this kampong leader thus assists the orang ajar in their ‘duties’, and follows up their instructions rather than the other way around.

145 Jakarta is subdivided into five kotamadya or municipalities: Jakarta Utara (North), Timur, Selatan, Barat & Pusat. Each Kotamadya is divided into several kecamatan (administrative sub-districts) which in turn consists of different kelurahan (kampong administrations). Each kelurahan is again divided into a number of RW (Rukun Warga, community). Each RW, in turn, consists of a number between 5 and 20 RT (Rukun Tetangga or neighbourhood). Every RW as well as every RT has a locally elected voluntary representative of the city called Kepala RW or Kepala RT.
observed that the democratization process in Indonesia has been progressing steadily: for example, Abdulbaki notes that ‘within one decade, Indonesia has developed the main attributes of a democratic country, according to most theories of procedural democracy’ (2008, p. 151); similarly, Webber writes that Indonesia has ‘made a remarkable transition from an authoritarian to a democratic political system’ (2006, p. 396). At the same time, these scholars have also critically remarked that the extent to which Indonesian democracy has been consolidated and institutionalized remains another issue, and that there still exist several persistent problems that challenge the development of effective democracy in Indonesia. One crucial example of such ‘problems’ is the need for more popular involvement and participation ‘of all Indonesians’ in decision-making processes (International IDEA, 2000, p. 5).

Without negating the fact that Indonesia has experienced a remarkable shift from a purely authoritarian regime towards a form of governance that has several characteristics of a political democracy, my data also suggests that, at least in Bantaran Kali, rather little has changed in terms of kampong politics since Soeharto’s regime. I argue that power and influence is still very much exerted in a top-down way, via direct vertical lines that run from bureaucrats to selected residents. Only now, in Bantaran Kali, the formerly powerful role of the RT head seems partly replaced by the role of orang ajar. These local actors now function as a means of control for the Jakarta government, and hence there can be no speaking of widely popular participation of inhabitants in decision-making processes nor of an effective democratic politics at kampong level.

This argument is strengthened if one realizes that it is not only during floods that orang ajar can bypass kampong authorities. As was mentioned above, they give ‘lectures’ about flood-risk to kampong leaders as well as to ordinary residents. These lectures are given at every opportunity and not during flood-events. It was shown already that these lectures reproduce governmental narratives of cause, blame, and safety. Over and over again, kampong residents are indoctrinated by these narratives, and no kampong leader ever overtly disputes the ‘lectures’. Kampong leader Hussen put it like this to me: ‘It may seem strange for an outsider that a leader like myself is tutored by one of the residents, but I have to be humble and acknowledge that they have information that I don’t have.’ Another kampong leader expresses a similar opinion:

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146 It is beyond the scope of this thesis to elaborate on the observations and analysis of political theorists on Indonesian democracy and I therefore only briefly summarize some of their main arguments. In short, Webber’s main argument holds that what has developed in Indonesia since 1998 is a patrimonial democracy, in which, irrespective of the staging of regular free and fair elections, holders of public offices exploit their positions primarily for their personal rather than ‘universalistic’ ends. Louay Abdulbaki, in contrast, is more positive, noting that despite the persistence of a number of problems challenging Indonesian democracy, the steady progress of the Indonesian democratization process and the consistent commitment of the principal political actors to the democratic rules of the game will likely lead to more institutionalized, policy-driven party politics and a gradual democratic consolidation in the foreseeable future.
People usually listen to me, but perhaps they listen even better to orang ajar. It is not that they are kampong leaders, like I am. I have been chosen as a kampong leader by the people because they believe that I want to care for them. But orang ajar educate them. They also educate me, in fact, because they have more knowledge than I have and they are very close to the people in the kecamatan. So it is not up to me to contradict them, even though I may sometimes disagree with what they say.

These quotations strengthen the argument that was made earlier, namely that by becoming an orang ajar, one is able to rise in the social hierarchy to a respected and more powerful position in Bantaran Kali. As a consequence of this rise in status and hierarchy, orang ajar can adapt certain associated social norms, such as by-passing the formal kampong leaders.

A final benefit of the ajar risk handling style is that it may, in the longer run, help orang ajar in Bantaran Kali to increase economic capital. Memen, for example, often expressed in conversations with me the hope that his grandson, who was at the time of fieldwork five years old, may later enter the military without having to pay the obligatory application cost. Memen deems this a fair expectation because ‘at KORAMIL they will clearly remember how this grandfather has always helped them during floods’. Likewise, orang ajar Yusuf also has great expectations for the future:

If my son becomes ill, the people in the army will pay for his treatment, because we have become friends now. When he grows up, I am quite sure that he will be offered a job in the army, because his father used to be an assistant of the military. That is how it works in Indonesia.

Whether these expectations are fulfilled, only the future will tell – they are only potential benefits and not guaranteed rewards. In fact, no orang ajar has yet been financially rewarded for their duties, and none of their children has ever been offered a high-status job. Despite the lack of evidence, all of the orang ajar indicated in interviews that they believe that they will eventually enjoy financial benefits by performing the duties associated with an ajar risk-handling style.

What is more, it even appears that the material vulnerability of orang ajar increases as soon as they start to exhibit this risk-handling style, due to the financial sacrifices that they must make in the process of becoming an orang ajar, elaborated further in the next section. I will first describe the personal situation of orang ajar Yusuf to show to what demands he must live up to in his role as an orang ajar, and then relate his personal situation to a broader analysis about the investments that residents must be able and willing to make in order to become recognized as orang ajar.
What it takes to become an orang ajar

As his spouse awaits her turn in line to fill a bucket with water from the public well, she loudly complains that Yusuf, ever since he bought his radio device few months ago, has ‘become useless as a husband. He wants to have more children, but he is always too tired to have sex because he is continually busy with that radio. And he wants to earn money, but all he does is educate other people free of charge!’

Yusuf acknowledges that his ajar ‘duties’ exhaust him. ‘I am continually tired,’ he remarks in one of our interviews. ‘I work day and night and I am always occupied with my HT.’ On this particular cloudy evening he is seated outside in a squatted position, his back leaning against his house, his elbows resting on his thighs. With his right arm, he firmly holds his son who whines and struggles to get free. The radio device lies on the floor next to his bare feet. It produces a loud rustling sound. Using only his left hand and his lips, Yusuf imperturbably rolls a clove cigarette. He tells me that ever since he bought the HT, he carries it around in the pocket of his trousers during working hours, and he shares his mattress with his wife, their youngest son, and the HT. With every crack or beep that the device produces overnight, Yusuf wakes up startled. During the day, he walks around the kampong with puffy eyes and in a grumpy mood. Neighbours gossip that it is better to avoid him, as he is continually sleep-deprived and resultantly snaps at anyone for nothing.

To make things worse for Yusuf, his boss at the cleaning company has recently become dissatisfied with Yusuf’s performances and threatens to fire him if Yusuf continues to prioritize his ‘duties’ as an orang ajar over his cleaning job. He explicitly complained about the fact that Yusuf never shows up at work whenever there is a flood in his kampong. Yusuf has a ready answer:

He wants me to come to the office anyhow during floods, but that is impossible for me. I have the duty to help my neighbours! If my neighbourhood is inundated, I cannot just neglect my responsibilities here and clean buildings in other parts of the city as if nothing is at hand! My friends at the military would be upset if I’d do that.

Yusuf’s boss is however hardly impressed by such arguments. When Yusuf came to work a day after the above described flood, he received a final warning from his boss: one more failing to work during a flood, and Yusuf will lose his job as a cleaner. Losing his job would be problematic for Yusuf indeed. Even if both him and his wife have a job (she offers a laundry service to fellow residents), their salaries provide hardly enough for their family. With their wages, Yusuf and his spouse take care not only of their one-year-old son Rudi, who suffers from diabetes and is in need of expensive medicines, but also of Yusuf’s old and unemployed parents, who came to live with the couple a few years ago. Yusuf and his wife pay for all their meals and other costs, such as clothing or medicines in
times of illness. As a result of these high expenses, the young couple has little financial room to maneuver.

This is apparent from their living situation. The five family members share a small one-roomed house in Bantaran Kali without windows or running water. Rusty pots and pans hang on the plywood walls; a rickety gas burner is placed in the center of the room. Its single pit carries a large pan with cooked rice of which small handfuls are eaten throughout the day by family members whenever they feel hungry. One light bulb dangles from the cardboard ceiling, and a large shelf that is nailed horizontally to the wall provides a little extra space for sleeping. The door is permanently blocked by a smelly pile of garbage that washes ashore from the river, and ill-looking cats with watery eyes and wounds on their skins scavenge there for anything edible. After the rent for their house has been paid, there is Rp 600,000 per month left – an equivalent of about forty-eight Euro- to be spent on the needs of all five family members. That is not much, but at least there always used to be enough for all of them to eat a hot meal two times a day, to pay for the medical needs of Rudi, and even to accumulate a little amount of saving money for future needs. But if Yusuf would be fired, the economic situation would become more pressing. The possibility of getting fired therefore is a major concern to Yusuf:

I was already constantly worrying about the floods the past years, and also about my son’s health. Now I have yet another problem in my life to worry about. If I lose my job, I cannot feed my family. You know how poor we are already. These worries give me a headache.

When I suggest that he could perhaps solve his financial problems by selling the HT, and by giving up the ajar practices, Yusuf seems agitated:

No, that is impossible! What do you think: that I like doing this [being an orang ajar]? You must understand that it is my duty to help others here, because safety [in Bantaran Kali] is my responsibility. So therefore I need the radio. I think the only solution for my problems is to work even harder at the [cleaning] company from now on and convince my boss not to fire me. Otherwise, I wouldn’t know what to do. But I cannot give up my responsibilities in regard to safety in the kampong either.

How, one might ask, was this relatively poor inhabitant of Bantaran Kali ever able to acquire an expensive HT in the first place? He could not have been that poor if he has been able to accumulate the 2.5 million Rupiah to buy a HT, could he? In fact, he is that poor, as are several of his fellow orang ajar. Nevertheless, they were determined enough to scratch together the money. The example of how Yusuf managed to get access to the radio frequency helps to strengthen this argument.
Yusuf managed to make the initial investment in his HT by borrowing money from three acquaintances in the neighbourhood and by selling the television that his parents liked to watch during day time.\footnote{He borrowed Rp 75,000 and 100,000 from average neighbours without an interest rate, and another Rp 150,000 from a moneylender, against an interest rate of 40 per cent.} His wife was not exactly pleased when she discovered that he spent the savings that she had regularly put away underneath their mattress since the birth of their son for his later education – Rp 20,000 per week, adding up to about one million Rupiah after a full year of saving. ‘That was meant for your son, not for you!’ she was heard screaming out one evening in the kampong, to the amusement of neighbours.

This example shows that the social rise in status which orang ajar eventually enjoy does not necessarily accord with their economic status. Indeed, many orang ajar spend their last Rupiahs on the HT's and most of their time and energy on their 'safety duties'. As a consequence, they tend to get deeper into financial struggles in the process of becoming an orang ajar. A historical analysis of the life-stories of other orang ajar shows that many experience similar financial problems as does Yusuf. A relatively high number of them is currently unemployed, and in interviews they mostly claim that this is the case because they prioritized their 'duties' over an actual paid job and were fired (or quit) as a result. I was unable to check the veracity of these stories with former bosses, but I was able to check these stories with partners and spouses of orang ajar, as well as with fellow residents. In most cases, these people confirmed the interpretations of orang ajar. Hence, we might tentatively infer that the current, relatively low, economic status of orang ajar is often a consequence of their ajar risk-handling style. In other cases, however, my data indicates that orang ajar were poor beforehand developing this risk-handling style, and we might in these cases only conclude that their ajar risk-handling style has not changed that situation for the better. In any of these cases, it is clear that lack of money is not a prerequisite for the ajar risk-handling style in Bantaran Kali, and it is therefore interesting to look beyond aspects of income and economic status.

I wish to emphasize here that money, or the capacity and will to accumulate it, is certainly not all it takes to become a orang ajar. A talent in social skills seems to be of equal importance. This becomes clear if we return to the example of orang ajar Yusuf. While Yusuf may not have possessed much financial capital that could help him become an orang ajar, he is certainly blessed with the social skills that are useful for potential orang ajar. Just as many other orang ajar, Yusuf is typically described by fellow residents as a 'social person' (orang sosial) and a 'smart person'(orang pinter). For Yusuf is known to have 'a good ear and always knows what happens around him' as well as 'many friends so that he always knows what to do when we are flooded.' That these opinions are accurate is shown by the fact that Yusuf managed to get access to the radio frequency via his social

\footnote{Table 3.1 shows that orang ajar are relatively often unemployed, compared with other riverbank settlers. I return to this topic later in this chapter.}
contacts with existing orang ajar who had already established social networks with KORAMIL employees, and who recommended him again to these elite contacts as a new ‘friend’. Although, as remarked above, Yusuf is among the poorest in the riverbank settlement and got into deeper financial problems after he made the investment in a HT, from the moment he formally became recognized as an orang ajar, he was known as one of the highly regarded people ‘with friends’ among residents – one with useful contacts and access to valued information. This example underscores that a potential orang ajar must not only be able to gather sufficient capital to invest in a HT, but that one must first and foremost have sufficient social skills to establish and maintain vertical reciprocal relationships with elite actors.

The story of Memen is also evidence of this. In his story I highlight how he was able to get access to a relevant social network of powerful actors from the kecamatan. As stated in the beginning of this chapter, that institution decides whether or not an owner of a HT may make use of the secret radio frequency to receive information about potential floods. For a marginalized group of residents, it is not usual to establish trustful relationships with political elite, but kampong residents who are creative or skilled enough are able to do so. Memen, for example, used to sell satay at a market that was located next to a military compound and decided to offer passing soldiers his dishes for free, in order to ‘make friends’. He recalls:

Some of them were surprised with my kind offer in the beginning, and others laughed at me because they considered me too bold for a poor man, but they liked my satay and eventually they behaved kinder to me. Many greeted me by name when they got to work.

When Memen wanted to invest in a HT, he asked these acquaintances to say a good word for him in the kecamatan: ‘I asked them: "pity me, I am a flood-victim and I am not stupid, otherwise why would you even talk to me? You know that I am a good man, that you can trust me as a friend."’ Two months later, he received the code for the radio frequency from a bureaucrat at the kecamatan.

Not only should potential orang ajar establish vertical relationships with elite actors from the kecamatan and KORAMIL, but they must also make sure to become part of the inner circle of orang ajar who are already acknowledged in Bantaran Kali. That is because bureaucrats working for the kecamatan base their eventual decision about who may participate in radio communication mainly on information that they receive from other orang ajar. A civil servant explained it in this way to me:

We don’t just give the radio frequency to everyone who asks for it. If someone wishes to get access to it, our friends from the riverbanks first tell us what kind of he is, where his family comes from, what his religion is, how he earns his income. Then we check with the military
whether they have ever had troubles with the person. So we monitor them to be sure that only trustworthy people use a HT.

Hence, the kecamatan decides on the trustworthiness of potential orang ajar, based on and tested through social circulation of detailed information about him or her. In the words of a high official of the kecamatan: ‘only our friends and their friends can use the HT’. It is clear then that the orang antisipasi, in their social designation as the ‘bad’ people in kampong society, have little chance to become included in such a strictly monitored, closed social network. ‘Smart’ and ‘social’ Yusuf and Memen were apparently regarded as good candidates.

Next to their ability to accumulate money and the required talent in social skills, wannabe orang ajar must live up to another demand of this specific risk-handling style. Namely, they have to be willing and able to invest a lot of time and energy in developing an ajar risk-handling style, before they can be recognized fully as orang ajar. Yusuf, for instance, had assisted other orang ajar for the previous four years with their ‘duties’ before he was finally able to able to obtain a HT himself. He would, for example, help people to evacuate after orang ajar had spread the news about an upcoming flood. Other inhabitants who have no access yet to elite actors from the kecamatan, or who cannot yet afford a HT, must in turn assist Yusuf and his fellow orang ajar while they await their chance to rise in the social ranks:

When I was younger, I saw other people with the HT and they were helping me and my neighbours during floods. I was jealous of them at first, I can tell you this honestly. The first time I saw a HT, I thought “wow, I would like to have one of those,” because I realized that with a HT I could predict when a flood comes, and I could talk to the people from the military...It seemed interesting to me.

We already know where this interest led him. Over the following years, Yusuf collected relevant information about what was needed to acquire the radio device; he established social relationships with relevant elite actors; he collected enough money to buy a HT; he started giving ajar lectures and he began monitoring the practices of his neighbours – all practices he had perhaps never done before in his life, but to which he would soon grew accustomed. And nowadays, Yusuf has become convinced that he has the responsibility to maintain safety and social order in Bantaran Kali. Memen and Lestari also have invested similar like Yusuf.

It may cost orang ajar a lot of time, money and energy to finally acquire their current position in kampong society, but as we have seen, they expect returns for their ‘duties’ that will give even greater rewards. This explains why, despite of the apparently large sacrifices (both in time and money) that orang ajar must make in order to eventually adopt their particular risk-handling style,
they are generally eager to maintain their duties and position as orang ajar. However, I already remarked that it needs be critically considered whether an ajar risk-handling style actually improves riverbank settlers’ personal safety in relation to floods, or whether it instead increases their vulnerability.

In chapter 3 it was already shown that an antisipasi risk-handling style is insufficient for residents to escape the cycle of hazard in which they feel trapped. Here, a similar argument may be made for the situation of orang ajar. Next to the fact that some of them make large financial investments in order to acquire a HT, or that they get deep into financial struggles in the process of becoming an orang ajar, it was also demonstrated that many of their expected returns for these investments are based on hope and trust rather than on guarantees or realistic expectations. If we consider the possibility that their positive expectations are disappointed in the future, we might posit that their economic risk increases as a result of their risk-handling style. Hence, it might well be that their flood-risk has somewhat decreased because of their access to relevant information, but, at the same time, it seems that the economic risk that their households run has increased. For instance, if Yusuf’s child were to become ill, there is no money left in his household to pay for medical treatment, because he has gone into debt (and used up their savings) in order to buy the HT. Moreover, if he continues his ajar practices, he may lose his formal job and hence his fixed income, further increasing his family’s financial struggles. Similar unstable financial situations are to be found among other orang ajar. It can therefore be concluded in this chapter that the discussed risk-handling style is not sufficient to escape the cycle of hazard.

Such a conclusion, however, seems to suggest that ‘escaping the cycle of hazard’ would be the ultimate goal of inhabitants of Bantaran Kali. Let me emphasize that such view is both simplistic and normative. Departing from a bottom-up perspective, I try to show in this chapter precisely that an ajar risk-handling style is much more than just a way to handle flood-risk. It is a way for slum dwellers to become part of the political elite, to have power and contacts that may help in future times of need. This observation underscores the usefulness of this study’s ‘normal uncertainty’ perspective over the more commonly used ‘disaster lens’ view in studies of risk and its handling. If the latter might suggest that the practices of orang ajar are to be seen as a specific response to floods, this study’s normal uncertainty perspective shows that their risk-handling style is a response to several hazards and problems that characterize the daily life of riverbank settlers: floods as well as political and economic marginalization.

At this part of the dissertation, new questions arise that revolve around what determines an ajar risk-handling style. We have already seen that social skills and the ability to invest time, money and energy into the developing of this style are prerequisites, but, building upon the sensitizing
concepts that were defined in the theoretical approach, it needs yet to be examined to what extent the factors of risk cognition, material vulnerability, cultural constructs of risk, or habitus underlie the ajar risk-handling style. The following sections address these topics.

Factors underlying

It was already mentioned that people's material vulnerability does not necessarily hamper their pathway towards becoming recognized as an orang ajar. This becomes even more clearly visible in the quantitative analysis of the material vulnerability indicators for the people exhibiting an ajar risk-handling style. Let me consider a few of the factors that are typically related to material vulnerability, and that are often believed to impact risk behaviour (see chapter 1 for a discussion of the vulnerability-litterature, and chapter 2 for more information on this study's vulnerability-analysis): wealth, employment, age, gender, educational background and length of residence. I emphasize these factors specifically because these are often hypothesized in vulnerability literature as being the most crucial determinants for people's risk behaviour, and it is thus remarkable that my data indicates differently.

The material vulnerability analysis that was carried out for this study shows, most importantly, that orang ajar are not wealthier compared to other residents but rather represent a mix of very poor to mid-level poor members of society. Hence, the factors 'income' and 'material assets owned' were not significant in this analysis. This was also the case for the factor 'education': it appears from the analysis that orang ajar are not more or less educated compared to average in the kampong. Neither have they lived shorter (or longer) in Bantaran Kali than is average. These are interesting outcomes because they counter pose the assumptions that are typical in the vulnerability-litterature.

From all the material vulnerability-factors that were taken into account in this study's analysis, only the factors 'occupation', 'gender' and 'age' proved to have a significant impact on the chance of being categorized in a ajar risk-handling style. Despite of this statistical significance of these factors, it needs be remarked that the associations between any of these factors and the behaviour of orang ajar did not always confirm the assumptions typical for the vulnerability-litterature. I elaborate briefly on each of the factors to explain this argument.

In this literature, as noted, it is typically expected that people with fixed incomes and stable jobs have more means to cope with risk, and accordingly they will respond to risk in an active, autonomous manner. Vice versa, people whom are unemployed or who do not enjoy a fixed income, are expected to exhibit more passive behaviour in the face of risk – as their portfolio of risk-handling practices is probably more limited. This assumption needs be rejected in the case of the orang ajar:
Despite of the fact that many of them are unemployed or lack a fixed monthly income, they exhibit a very active risk-handling style.

Regarding gender and age, then: the vulnerability analysis shows that in comparison to other inhabitants of Bantaran Kali, orang ajar are relatively often male (75 per cent), and relatively often older than sixty (80 per cent).\textsuperscript{149} According to the material vulnerability-literature, such outcomes would be relevant for our analysis of risk behaviour because females are often more vulnerable to natural hazard, as are elderly (or children, but no children participated in this study). It is typically assumed that the female or elderly members of the population have more difficulties in protecting their physical safety and well-being; hence, it is often expected that they might exhibit less active or less autonomous strategies than others in the face of disaster. In the case of Bantaran Kali, however, such hypotheses need at least partly to be rejected. Let me consider first the issue of age. In this case, the fact that a relatively large number of people over sixty years of age exhibit an ajar risk-handling style does not mean that these people are passive or take no autonomous action. On the contrary, these older inhabitants take active, preventive action in the face of natural hazard. They even help others survive floods, instead of being helped by other, perhaps younger, residents of Bantaran Kali. Hence, it would be inaccurate to consider these people more vulnerable to floods than their fellow residents on the basis of this one factor (age). At utmost, one could hypothesize from this outcome of the analysis that perhaps older people have had more time to accumulate the money and to establish and maintain the contacts that are needed to become recognized as an orang ajar in Bantaran Kali. It seems likely that old age has an effect on people’s vulnerability and risk-handling practices, but that may be only the case when people become physically unfit due to their old age. This is not so with any of the current orang ajar.

Regarding gender, the fact that there are relatively more males than females engaged in an ajar risk-handling style seems to me not a consequence of increased vulnerability of females towards natural hazard (as the vulnerability literature suggests), but rather an effect of gendered relationships in the patriarchal society of Indonesia, where men more often than women take up authority positions. Related to this argument, we may consider that orang ajar, in order to develop their risk-handling style, have to maintain relationships with people in KORAMIL and bureaucrats from the kecamatan, and I observed that most of these contacts are males. Despite of the fact that I believe my sample of female orang ajar (five out of eighteen orang ajar were female) was too small to draw large conclusions from it, it seems to me probable that such relationships are more easily developed by male riverbank settlers than they are by females. I therefore hypothesize that for women in Bantaran Kali to approach male KORAMIL employees or male bureaucrats, this might be

\textsuperscript{149} See Tables 3.2 and 3.3
considered inappropriate behaviour by local norms and values. This hypothesis clearly would need to be explored in a study project with a larger sample of female study-participants in order for me to be able to test it; however, the proposition is strengthened by the fact that all the five female orang ajar in Bantaran Kali have family members working in either KORAMIL or the kecamatan. This indicates that it may have been easier for them than for other female residents of Bantaran Kali to establish friendly contacts with males in these institutions. In sum: I propose that it is relatively harder for females than for males to develop this particular risk-handling style. This does however not tell us much about the overall vulnerability of females towards floods, because, as we will note in the other empirical chapters, women can still exhibit alternative risk-handling styles that can be just as effective or ineffective as an ajar style.\(^{150}\)

Now that we have discussed which material vulnerability factors underlie an ajar risk-handling style, we must consider whether risk cognition, cultural constructs of risk and habitus – the sensitizing notions that were defined in the theoretical discussion – also have an impact on the risk-handling style of orang ajar. It is especially relevant to explore these notions, because the differences between the two styles discussed so far (orang antisipasi in chapter 3; orang ajar in this chapter) appear enormous. For instance, it was argued in the discussion about the antisipasi risk-handling style that the ironic or skeptical and pragmatic future expectations of orang antisipasi (or, as these expectations were also called in chapter 3, their ‘humble aspirations’), in combination with unequal structures of economy and power, propel the cycle of hazard. This chapter, by contrast, has shown that orang ajar seem to have rather positive and hopeful expectations for the future, perhaps even in a somewhat naïve way. It was also shown that, through the risk-handling style in which orang ajar engage, they enjoy a relatively high social status within kampong society, and are able to maintain potentially useful contacts with elite actors in wider society. Regarding these differences, to what extent can we maintain that structural forces (through the intermediary force of a habitus of poverty) impact these actor’s risk-handling practices? If the theory of habitus seems to offer a rather convincing explanation for the risk-handling practices that orang antisipasi typically exhibit, is the risk-handling style of orang ajar not a perfect and contrasting example of the ways in which actors can use their agency to reflect upon and alter structures? And has it not become clear that their risk cognition, highly impacted by the information that they derive through the HT, plays a huge part here?

Concerning the notion of risk cognition, I argue that, while it is certainly true that orang ajar have better access to some information about floods than do most fellow residents, it cannot be

\(^{150}\) The other three risk-handling styles that are distinguished in this thesis were exhibited by slightly more females than males. See Table 3.3. This could suggest that these risk-handling styles are more easily available to females than for males, but to me it seems more likely that the imbalance between males and females in these cases has to do with an overall gender bias in this study: more females (N = 80) than males (N= 50) participated.
assumed that their overall risk cognition about floods is much higher or different from fellow residents. Put differently, other than the few circumstances in which the water level in the Jakarta sluices rises so quickly that a flood-warning message is given out via a HT, it is not actually true that orang ajar know much more about floods than do fellow residents. My study shows that the cognition of floods is equally high among the people who are known as orang ajar as among their fellow residents. Chapter 3 already touched upon this topic, by showing that orang antisipasi are keenly aware of the causes and effects of floods. It was therefore concluded in that chapter that objective flood-risk cognition could not explain the risk-handling style of orang antisipasi. Here, I elaborate on this conclusion by demonstrating that the same applies to the total research population.

Let me break down this important argument into three smaller outcomes of the surveys and interviews about flood-risk cognition that were carried out for this study. First, from interviews with informants I learned that nearly all study participants are very well able to mention the different causes of floods. Second, all 130 study participants were able to sum up precisely the formal safety advices that are communicated by the kecamatan, such as evacuating in time, investing in a rubber boat, saving money to be used during evacuation or for restorations, and following up the instructions of orang ajar. Third, the large majority of this study’s participants indicated in a survey on risk-perceptions that they consider floods one of the most threatening aspects of their daily lives.151 Put differently, they generally do not underestimate the risk. Even if the material damages of floods are their main concern and fear, the risk of drowning and contracting water-borne diseases are mentioned as possible consequence of floods by more than 65 per cent of respondents. It follows, then, that it is not the content of the information about floods that orang ajar receive from their contacts that is valued most in kampong society (as their fellow residents basically know the same), but rather, it is the access of orang ajar to the providers of this information that offers them high social status.

Most interesting, observations prove that orang ajar must be aware of the high risk cognition of their fellow residents. Floods, especially their causes and possible ways of handling them, are frequently discussed in the street by kampong residents - also in the company of orang ajar. Whenever afternoon rains pour down in the kampong, people speculate out loud whether or not the river will flood, and whether or not they should start pulling up their mattresses and clothing to second floors or covered roof tops to keep them dry. These observations serve again as strong indicators that the flood-risk cognition of river bank settlers cannot explain for the heterogeneity of risk-handling styles in Bantaran Kali. Orang ajar do not have a radically different risk cognition of

151 See for a visual representation of the survey outcomes per risk-handling style Figure 6.
floods then do their fellow residents and they know it, but yet they do have a radically different risk-handling style. A similar conclusion was established in the previous chapter in relation to orang antisipasi.

Even though the objective flood-risk cognition among all residents is comparable, this is not to say that there are no differences between the subjective perceptions that orang ajar and their neighbours have of other risks in Bantaran Kali. For example, comparing riverbank settler’s answers from the survey on risk-perceptions, it is clear that orang ajar have a somewhat deviating view on who they believe can be blamed or held responsible for floods. Most people in Bantaran Kali believe that floods are caused by external factors, such as ‘mismanagement by the Jakarta government’; ‘overbuilding of the environment’; ‘garbage from the city’s inhabitants that clogs the river’; ‘Allah’, or ‘excessive rain’ or other natural causes; orang ajar also acknowledge that these factors play a role, but, at the same time, express an additional opinion that reproduces government rhetoric. According to orang ajar, it is the residents of Bantaran Kali who are to be blamed for floods. Floods in Jakarta are mostly caused by riverbank settlers, and no one else.

This idea is, however, inaccurate. Besides the fact that the inhabitants on the riverbanks form only one aspect of the complex flood problem in Jakarta, the blaming narratives of orang ajar obscure the fact that they themselves bear no less ‘guilt’ in the flood problem than the ‘stupid people’ (orang bodoh) who are openly blamed by them. While blaming others for their residence of the riverbanks, orang ajar Yusuf himself lives in a house that was built directly on the riverbanks. Moreover, just as nearly all inhabitants of the kampong do, orang ajar dispose of their garbage in the river. Nevertheless, in Bantaran Kali, orang ajar teach their neighbours over and over again that they are to blame for the floods. By reproducing governmental narratives, orang ajar show their loyalty to the government.

This points to an important topic in my analysis, namely the cultural constructs of risk. If we took from the risk-society perspective and the cultural risk perspective that human perceptions of risk are not objective reflections of a threat, but rather must be regarded a political interpretation of what is perceived as ‘dangerous’ or ‘safe’ in a given social environment, then the risk perceptions of orang ajar provide an insightful example of how risk is culturally constructed and contested in kampong society. Besides their deviating ideas of who and what is to be blamed for floods, their survey scores also indicate that they perceive rather different types of risk as threatening their personal safety than do their fellow residents. Just as most inhabitants, orang ajar consider floods among the top-three greatest risks in their lives. However, unlike other residents, orang ajar

152 To repeat from the introduction to this thesis: there are many different reasons that together create the problem of flooding in Jakarta. These reasons are natural, infrastructural, technical and political (Texier, 2008; Brinkman, 2009).

153 I met one exception to this rule: one of the inhabitants regularly took her trash by public transport to a disposal site in Jakarta. She paid for the transport costs herself and did so out of ‘worries about our environment’.
consistently consider ‘social problems’ an equally large or even larger risk to their personal safety.\footnote{154} By ‘social problems’, \textit{orang ajar} mean problems that concern their social environment, hence, their neighbours. These people may be risky not only because they are considered ‘stupid’ and ‘hotheaded’, as we have read before, but also because they are believed to ‘take drugs’, all too easily ‘start a fight’, or ‘raise their children in an immoral way.’ In contrast with these risk-perceptions of \textit{orang ajar}, other residents more often considered evictions, fire and poverty-related risks as the most serious threat to their well-being. They much less often recorded social risks among these in the top three, and even if directly asked about social risks in interviews, they generally indicated that they were not really worried about these problems.\footnote{155} So what, then, can possibly explain these differing subjective constructions of risk in Bantaran Kali?

In order to answer this question, it is relevant to explore more deeply the idea that the construction of risk that is maintained and reproduced by \textit{orang ajar} is highly beneficial for the local government.

**Benefits for the political elite**
The political elite in Jakarta benefit in three main way from the practices that \textit{orang ajar} exhibit in Bantaran Kali. First, the local government benefits from the risk-handling style of the \textit{orang ajar} because these river bank settlers help to reproduce governmental narratives of cause and blame that serve elite interests. We saw before that \textit{orang ajar} tell fellow residents that they create floods by living on the riverbanks and by polluting the river. These narratives of cause and blame echo the ideas that circulate in the political institutions that carry formal responsibility for Jakarta’s flood-management. A bureaucrat of the kecamatan put it like this: ‘They built their houses on flood-plains! Of course they are flooded all the time! That is what flood plains are supposed to be for! We have floods because of those stupid people, not because of the river!’ Another official in the kecamatan says that ‘They are not just flood-victims. They are actually more the creators of floods’. A final example of the ‘blaming of the victim’ is offered by the quotes of a policymaker in the Department of Public Works, the institution which formally manages Jakarta’s flood-problem:

> The real victim of floods is the Jakarta government. That is because we are forced to spend a large part of our budget on those stupid riverbank settlers, preventing them from drowning, trying to convince them to move away from the riverbanks. Without them, we wouldn’t even have floods, and we could concern us instead with other priorities in our city.

\footnote{154} See Figure 6.
\footnote{155} This counts most strongly for the \textit{orang antisipasi} (chapter 3) and the \textit{orang siap} (chapter 6), but somewhat less for the \textit{orang susah} (chapter 5). I elaborate on their risk perceptions in the next chapter, but here I can already note that their perception of social risks differs from those of \textit{orang ajar}. While the \textit{orang ajar} blame their neighbours for bad behaviour; \textit{orang susah} merely fear their neighbours because they are very unpopular in the neighbourhood.
It is clear that the reproduction of such narratives by *orang ajar* is advantageous for the local government: by ‘blaming the victim’, responsibility for finding a solution for the structural problem of flooding remains not with bureaucrats, but is shifted towards the inhabitants of the city’s riverbanks.

Second, this shift in responsibilities is further legitimized and institutionalized by the pre-warning system that is managed by *orang ajar* in Bantaran Kali. In an interview, an official at the *kecamatan* applauds the advantage of the risk-management practices of *orang ajar* for the Jakarta government:

> They serve like a pre-warning system. Free of charge! [laughs] We, as a government, cannot stop the enormous problem of flooding in Jakarta. Due to the people who use the radios, riverbank settlers can nevertheless survive floods. It is not really a problem for us anymore. We just assist the people with the radios, so that they can help their neighbours.

While it can be argued that the informal pre-warning system (the usage of HTs) in Bantaran Kali advantages the riverbank community in the sense that it provides residents with flood-risk warning messages, this quote also indicates that the facilitation of the radio communication system appears a cost-effective way for the Jakarta government to decrease the negative consequences of flooding. Instead of demanding from the Jakarta government an effective and costly pre-warning system, the flood victims along the riverbanks now invest in radio devices. As a result, political actors who are formally responsible for Jakarta’s flood-management can simply wait until they are alarmed by riverbank settlers in potential times of emergency. As a result of this institutionalized shift in responsibilities, if a flood-alarm in Bantaran Kali is false or too late, it is not considered the fault of the Jakarta government or the *kecamatan* but of the *orang ajar*, who apparently did not perform their duties well.

Hence, the facilitation by the *kecamatan* of the HTs of *orang ajar* does not necessarily aim to decrease the objective risk of flooding, but rather, it serves to institutionalize the shift in *responsibility* for flood-management from political institutions towards flood-victims. This shift in responsibilities from the local government towards the flood victims in Bantaran Kali is legitimated in the narratives of political actors by their consistent emphasis on what they call cooperation between some of these flood victims with the *kecamatan* through the radio system. The word ‘cooperation’ is however misleading in this situation. Not only are the *orang ajar* overwhelmed by their ‘duties’ in Bantaran Kali’s flood management while the Jakarta government accepts little or no responsibility, but the local government also seems to get much more tangible benefits out of this ‘cooperation’, then do the *orang ajar* themselves.
A third way in which the Jakarta government benefits from the risk-handling style of the *orang ajar* was demonstrated earlier already and concerns the assistance that they get from *orang ajar* in the monitoring and controlling of social order along the riverbanks. This, I argue, is the main reason for the *kecamatan* to facilitate the usage of HT’s in Bantaran Kali and to stimulate cooperation between selected slum dwellers and bureaucrats. A policy maker in the *kecamatan* expressed his satisfaction with the risk-handling practices of *orang ajar* reporting potential protestors:

> The people in your neighbourhood, they have nothing, they are very poor. So when they become angry about a flood, they are ready to sacrifice their lives! They are stupid enough to bleed and die when they are angry! Therefore it is good that some of our friends live there and educate them, so things remain calm.

A manager at Public Works expressed a similar opinion about the riverbank settlers in Bantaran Kali: 'They have already tried to create protests at the sluice, they were ready to fight because they were dissatisfied with the floods... But nowadays we cooperate with people in the neighbourhood so that we can avoid such anarchy.'

These discourses about social order and stability resemble paternalistic ideas on the 'stupidity' of poor masses from the authoritarian regime of former president Suharto’s New Order, when ‘poor people’ were looked down upon by elite classes and when patron-client relationships were characteristic of Indonesian society.\(^{156}\) The *orang ajar* seem to have internalized such ideas about their fellow residents from their political authorities. Consequently, they watch out for floods in their neighbourhood - but also, and especially, for ‘stupid people’ who are accused of being potential ‘trouble makers’ and ‘hotheads’. Hence, in the name of the government, *orang ajar* hunt after any individuals that may create ‘anarchy’ or protest against the government.

Such practices of *orang ajar* make it even harder for river bank settlers to alter the unequal structures in which they live. As soon as they express dissatisfaction with their marginalized position, they run a risk of being reported upon by their fellow residents. Hence, we might say that *orang ajar* help to reproduce unequal power structures in Jakarta society, by making it extremely complex for fellow residents to challenge these. In a way, we could even say that the risk-handling style of *orang ajar* is counterproductive for their own safety situation. Because the *orang ajar* have taken over responsibility for flood-management, the Jakarta government is not at all stimulated to take their own flood-mitigation measures in Bantaran Kali, such as installing a pre-warning system for the

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\(^{156}\) See for more information about patronage relations McLeod (2011, pp. 45-65), and see van Leeuwen (2011) for an ethnographic account of how middle and elite class citizens in the 1990s both looked down upon and feared the poor masses.
whole neighbourhood or building houses for the poor in a neighbourhood that is less flood-prone. Rather than enabling them to break away from a cycle of hazard, the ajar risk-handling style thus reproduces riverbank settlers’ material vulnerability towards floods. My explication here suggest that, what until now might have been interpreted by the reader as orang ajar’s autonomously created, deviating, interpretations of risk – in the above analyses of the risk-perceptions – is heavily impacted by the hegemonic structures surrounding these actors. I now turn to discuss further this reproduction of power structures by orang ajar.

Reproducing perceptions and practices
While the risk-handling styles of the orang antisipasi and orang ajar differ in many ways, I wish to emphasize here that they also have something in common: both styles are largely determined by what I call a habitus of poverty, which is again influenced by power inequality in wider Jakarta society. There are two reasons that underlie this claim: first, as I have shown above, while the risk-handling style of orang ajar is not sufficient for them to escape the cycle of hazard, it serves the interests of the Jakarta government. Second, the risk-handling style of orang ajar does not lead to less humble ‘aspirations’ of residents with regard to the future. And as chapter 3 showed, such aspirations are one of the crucial conditions that are required to break out of the cycle of hazard.

While orang ajar may have acquired a high social status within kampong society, the same cannot be said for their position in wider society. Despite their cooperation with elite contacts, in reality they remain subordinate to more powerful actors in society. Their ‘friendship’ with bureaucrats or actors in KORAMIL is, for example, not at all symmetric. Whenever I observed orang ajar interacting with these elite actors (most often over the radio and few times in personal meetings), their behaviour indicated inferiority to the bureaucrats: in their gestures which indicated respect, for example, by bowing their heads and being silent as long as the other is talking; in the way they followed up their instructions without questioning or commenting; in the language in which they addressed these people – always indicating that the other is in a highly respected position.157

The fact that orang ajar are very much aware of their marginalized position, is furthermore reflected in their future expectations of their own position in society. If these perceptions appear hopeful at first sight, closer examination reveals that their aspirations remain located in the risky environment of Bantaran Kali. Admittedly, I demonstrated above that, once inhabitants of Bantaran

157 For example, the time I observed between a female, middle-aged, married orang ajar and a young, female, unmarried bureaucrat from the kecamatan, it struck me that the orang ajar always called the bureaucrats ‘ibu’ (madam), while in return, the bureaucrat called the orang ajar ‘mbak’ (older sister). The latter term is more informal, and would generally not be used for this orang ajar in the kampong. There, she was always respectfully called ‘ibu’ – whereby people emphasized her age, her marital status, and her high social status.
Kali have acquired a higher social position in kampong society by becoming an *orang ajar*, they commonly establish future expectations or aspirations that no longer objectively reflect their present circumstances. We saw, for example, that Yusuf expects future loyalty from elite actors who would probably have remained outside his social network if there had been no floods to connect their interests. Likewise, Memen more than once remarks in interviews that he is still ‘confused’ (*bingun*) that elite actors are willing to cooperate with him, as he is not used to such relationships with ‘high people’ (*orang tinggi*):

Normally, high people like that do not have friends in the slums. But for me, it is different because I help them, right? They know they can trust me and that I am a good man, only handling safety here. So therefore I can call in on the military and report on things. If I do, they act like we are friends. We make jokes and all...But sometimes I am still confused by this myself! When I was younger, I would have never dared to think that I would assist such people. I was only a slum-boy, right...I am still just a low man (*orang rendah*) but they like me to help them anyhow.

On the base of such narratives, it would be attractive to conclude that the perceptions (or: ‘aspirations’) of Yusuf and Memen have altered along with their newly acquired social position in kampong society. Do they not consider hopes of which they had never dared to dream of before? Is it not true that these expectations are based on new types of experiences, instead of on a pragmatic reflection of former, disappointing events, as my ‘habitus of poverty’ notion seems to suggest? There is however an important reason to reject such conclusions. If we examine the perceptions of *orang ajar* more closely, it becomes clear that the present future expectations of *orang ajar* hardly reach beyond their current, risky kampong life. Yusuf, Memen and Lestari expect future loyalty from their ‘friends’ in the sense that they expect help during floods in their current flood-prone neighbourhood, but they certainly do not expect an actual improvement of their social position in wider society. While all of them expressed the opinion that moving away to a flood-free neighbourhood would solve most of their problems, none of them considered this event a realistic one for their ‘types of people’. This is evident, for example, in the narratives of *orang ajar* Lestari. In the following extract of an interview, she explains that she must train her children how to handle floods, as she feels sure that her family will always remain living in a flood-prone area:

I hope that they can use this radio when I get old. In that way, they can hopefully stay safe even though we live here. Otherwise their future will be difficult, as the number of floods will increase here, I think.
Somewhat surprised by this remark of Lestari, I asked her why she believed that ‘using the radio’ would still be necessary in the future. Perhaps, I proposed, her children would move to a neighbourhood without floods. Lestari shook her head and replied:

No, that is impossible for my family. That is only for high people (orang tinggi). We will just stay here. Even though we do not like this muddy neighbourhood, we are stuck here! [laughs] We have no education and no money, so where else would we go? I do not have enough money to move house to a better neighbourhood, right. Nor can I get that in the future.

Again I was struck by the apparent certainty that Lestari felt when it concerned her future: her life would hardly improve, so she believed. I asked her why she felt so sure about that, as she has many ‘friends’ in KORAMIL and the kecamatan. Could they not help her to find a safer place, I asked?

[laughs] No, it is not like that. They are not concerned for me like that! I just help them and they will help me to survive a flood, but why would they pay for me to move house? We are not family or good friends! No, people like that are very different from people like us. They live in elite areas, while you know I am only an ordinary person, living in a slum. So we can only be thankful that they at least help us to survive here.

Similar ‘humble’ aspirations can be discovered on a closer examination of the narratives of orang ajar Memen. If I demonstrated above that he hopes that his grandson might one day be offered a job in the army in return for his gajar ‘duties’, a closer examination of his future expectations exhibits that Memen has no hopes for an radical economic or social improvement of his family’s situation. This became clear to me in an interview with Memen, in which I asked him how he thought the life of his grandchildren would look like. He immediately replied that it would be ‘the same like mine. Just as it is now.’

Roanne: ‘Will it not become easier for the next generation? Maybe once your grandson gets his job in the army?’

Memen: ‘I’m sorry to say this, mbak, but you don’t understand how this works in Indonesia. Listen. It might be that he gets a job in the army. This is my hope because you know I have some friends over there, right? But even if he can work there, he will not become a general or an officer. No, he might become a cleaner or an average soldier. So his salary will remain very low. Maybe his parents can improve our house a little if he has the job. Maybe they can pay for a cement wall rather than the wood one they have now, that would be nice [...]. But then there will be no salary left to buy any furniture!’ [laughs]

Roanne: ‘But why are you so sure that he will get a low-paid position, if you also say that he might get a job in the army via your contacts?’
Memen: ‘The people in KORAMIL, they know me because I report to them. But they also remember that we are just ordinary people (orang biasa) from the slum. Not high, not like them. So if they give my grandson a job, I can only be thankful that they allow a very poor person in. I can ask for no more than that. I cannot even be sure whether they accept him in. I already told him that, if he must clean their office, then he shall do that with a smile on his face. We can only be thankful for anything people like that want to give him.’

The above analyses of the future expectations of orang ajar indicate that, even though the risk-handling practices of orang ajar altered after they picked up certain ‘duties’, it seems that their perceptions about their own position in society have remained rather constant. At most, they perceive positively their own high social status and options to handle risk as compared to other residents in Bantaran Kali, but they are at the same time well aware that their social position in wider society has not radically changed.

This is clear not only from their narratives but also from the quantitative analysis on risk-handling practices that was carried out for this study. In comparison with fellow residents, this analysis shows that orang ajar score relatively high on indicators that concern self-efficacy. Orang ajar indicate in their survey-answers to this question that they have great trust in their own abilities to overcome problems and often emphasize their skills, intelligence and access to contacts. Moreover, when they are asked whether they believe that they are able to cope efficiently with floods or other risks in their daily lives in the kampong, the answer unanimously sounds ‘yes’.158 However, from the analyses of in-depth interviews it appears that orang ajar might score much lower on self-efficacy indicators when it concerns their functioning and chances in wider society. We saw in chapter 3 that this also was the case with orang antisipasi. For example, if orang ajar were asked whether they would still be able to handle flood-risk in another kampong, or whether they would still be able to overcome problems if they were to move away from the riverbanks, orang ajar always appeared rather sure that they would not. Hence, their perceptions or aspirations continue to reflect a marginalized position in wider society and therefore are still associated with what I have called a habitus of poverty. Consequently, orang ajar expect to remain living in a flood-prone slum and do not portray their future lives in any way that is radically different from the way it is now. Only within Bantaran Kali they have found pragmatic ways to get ‘onto the radar’ of elite actors despite their objectively unchanged low position.

Similar to the orang antisipasi, we might even note that orang ajar need the risky environment of the kampong to maintain their relatively high status in Bantaran Kali. Were they leave the riverbanks, they would be no longer able to participate in a flood-warning system that is facilitated by the kecamatan, and, hence, they would lose their elite contacts and related high social

158 This was one of the measure scales for self-efficacy and it translates in a relatively high score on self-efficacy (see chapter 2 and Table 4 for more information about this aspect of my analysis).
status. Moreover, since much of the hopes of orang ajar for the future are based on fragile trust rather than on guaranteed returns, orang ajar are basically forced to wait and see whether these hopes are ever fulfilled. Meanwhile, they continue to carry out the ‘duties’ or practices that reproduce the unequal structures which underlie riverbank settlers vulnerability to flood-risk.

In the final sections of this chapter, I connect the above empirical arguments about the habitual ways in which orang ajar reproduce power structures, to relevant theories of power. How should we understand these complex power structures in Bantaran Kali in relation to theories of dominance and resistance? Why do orang ajar cooperate in their own oppression, while most of their incentives are based on hope, rather than on an objective improvement in their current situation? And, just as puzzling, why do their fellow residents tolerate being ‘lectured’ by their fellow residents, when in fact we know that orang ajar generally provide residents with information that is not new to them, and sometimes even inaccurate? To explore these topics, I will discuss theoretical insights of, respectively, hegemony, surveillance and resistance.

Hegemony
Antonio Gramsci used the concept of cultural hegemony in his writings to explore how the power relations underpinning various forms of inequality are produced and reproduced (Crehan, 2002, p. 71). According to Gramsci, there exists no universal answer to such questions. Rather, he suggests that unequal power structures that constitute any given context can only be discovered through careful empirical analysis (Gramsci, 1977/1980, pp. 139-140). He does, however, emphasize that power and inequality are brought about not only by political and economic differences but, most importantly, also by what he calls cultural hegemony (Gramsci, 1977/1980, p. 30; p. 65). This notion, I argue, is highly relevant to our understanding of the risk-handling style of orang ajar in Bantaran Kali.

Cultural hegemony exists in a society when the values of the dominant elite have also become the ‘common sense’ values of all people in that society. For Gramsci, the elite is the dominant class (or an alliance of classes) in a given society that succeeds in bringing into being a hegemonic culture that appears to represent the interests of society as a whole, but in fact embodies its own elite interests. In other words, people believe that what is good for the elite is actually good for them. Such cultural hegemony, Gramsci argues, maintains the status quo of power structures and makes revolt difficult. Because this culture shapes the ways in which people see their world and how they live in it, it necessarily also shapes their ability to imagine how it might be changed and whether they see such changes as feasible or desirable (Crehan, 2002, p. 71). Hence, Gramsci’s concept of hegemony claims that how subalterns perceive the world is in part a product of
their subordinate and dominated position. Following from this argument, one could say that all practices and perceptions of a subordinate actor necessarily come into being under conditions of subordination.

Let us connect these theoretical insights to the empirical observations made in Bantaran Kali to see whether cultural hegemony seems to affect the specific risk-handling style of orang ajar. I have demonstrated that orang ajar reproduce governmental narratives of cause and blame in relation to flood risk. Likewise, they reproduce the governmental discourse on the stupid masses of the poor and the poor’s presumed tendency of disturbing social order and threatening safety in wider society. In sum, I have argued that orang ajar maintain a cultural construction of risk that is consistent with the dominant risk-perceptions of the governmental institutions involved in Bantaran Kali, while it differs from the risk perception of other inhabitants.

Following the argument of Gramsci, we might then understand this risk-construction as a result of the fact that the orang ajar have internalized elite perceptions. Put differently, they believe that these safety narratives are true or just, while, as I have tried to show, these narratives mainly serve the interests of the elite – they act in subordination to elite cultural hegemony. A similar argument can be made for their risk-handling style as a whole: while orang ajar indicate that their risk-handling style increases their personal safety, it was argued in this chapter that their practices are actually mainly beneficial to the elite. In fact, we saw that their material vulnerability often increases rather than decreases. Finally, it was demonstrated that, through their risk-handling practices, orang ajar help to maintain the status quo of power structures. And, just as Gramsci describes, their perceptions and actions (reflecting an internalization of governmental interests) make revolt against the unequal structures in society unlikely. For the moment, we might then temporarily conclude that the risk-handling style of orang ajar is impacted by a cultural risk construct (reflecting those of the government) as well as by a habitus (reflecting ‘humble aspirations’) and also their subordination towards the Jakarta government.

Gramsci’s concept of hegemony is especially helpful here because it helps us to think about the complicated way consent and coercion are intertwined. The risk-handling style of orang ajar by no means reflects simple coercion of the government over poor river bank settlers. Instead, if we consider that orang ajar operate within a framework of government (elite) cultural hegemony, then we recognize that selected river bank settlers cooperate in the reproduction of unequal power structures – not because they are forced, but because they truly believe that they act in their own interest.

Yet there are two reasons why I claim that such a conclusion remains somewhat unsatisfactory. First, Gramsci’s theoretical analysis of cultural hegemony does not yet take into
account the way in which this power mechanism may be structured in the specific context of Indonesia. Yet, as he himself argues, it is crucial to consider empirically the mechanisms of hegemony in a cultural and social context (Gramsci, 1977/1980, pp.139-140), as this context may impact the precise ways in which this mechanism develops. Second, if we accept that the practices and perceptions of orang ajar are, at least partly, influenced by unequal power structures and cultural hegemony, then how do we account for the differences in risk-handling practices between them and other inhabitants of Bantaran Kali? We saw, for example, that many riverbank settlers do not obey the formal safety instructions that orang ajar and the kecamatan have taught them. We also saw that, while sharing the same objective flood-risk cognition, orang ajar hold different perceptions about what poses a risk in their neighbourhood than do their neighbours. Are the cultural constructs of their neighbours then not subject to a cultural hegemony, and if not, why not? Or might there be something else that explains this difference between the practices of people obeying and resisting cultural hegemony in Bantaran Kali?

I will next consider the ways in which power is mediated in the local context of Indonesia by integrating into my analysis relevant work of Indonesian scholars on power and surveillance, and I will try to examine the set of questions about submitting to or resisting cultural hegemony by considering the theoretical insights of James C. Scott’s on symbolic rejection of elite values.

The context of Indonesia: surveillance

The works of Indonesian scholar Joshua Barker are most useful to consider the cultural-specific ways in which state power is exercised in Indonesia. He argues that state power in present-day Indonesia is exercised, for the most part, not by direct coercion, rather often it is Indonesian citizens themselves who are controlling and disciplining on another (2006, p. 202). Such behaviour is firmly institutionalized in safety systems that are cultivated by the state. Many inhabitants of Indonesian cities and villages participate in neighbourhood safety and security systems that are fostered by the government (Barker, 1999; Barker, 2009; Bertrand, 2004). Barker claims that such cooperation between residents and the Indonesian state has two notable advantages for the latter: it is a cost-efficient way to ensure social order, and it creates a citizenry that thinks and acts like policemen (Barker, 2006, p. 203). With these findings Barker not only questions the extent to which Indonesian society should be considered democratic, in the sense that rule is exerted ‘bottom-up’ (an argument that I have also tried to make earlier in this chapter), he also challenges the myth – according to him still popular – that the Indonesian state exercises power and control over its citizens by means of violence – thus regarding the Indonesian state as a ‘machine of violence’ (Barker, 2006, p. 202; compare with Anderson, 2001, p. 13). Instead, Barker pleads that Indonesian society should be
regarded ‘full of small machines of violence’, mostly run by ordinary citizens in close cooperation with the state (Barker, 2006, p. 204).

Hence, in accordance with Gramsci’s notion of hegemony, Barker’s insights suggest that the *orang ajar* in Bantaran Kali are not simply forced to enact specific behaviour by their *kecamatan*. Instead, they participate in a system of surveillance and discipline, which, though cultivated by the state is also actively maintained by themselves. Trying to analyze what brings about their risk-handling style, we should consider that these actors have internalized elite ideologies. In the years in which they assisted other *orang ajar* and established contacts with actors from KORAMIL and the *kecamatan*, they have been socialized to adopt perceptions of risk that largely benefit the interests of the elite. Meanwhile, people who lack the will or capability to invest accumulated money and time into the process of becoming an *orang ajar*, or who lack the social skills to become acknowledged as an *orang ajar*, or who are mistrusted for whatever reason by ‘friends’ of elite actors, have no alternative than to stick to other subjective perceptions of risk. These people have no interest in blaming themselves for the causing of floods and instead blame external factors. Likewise, these people do not perceive their own actions as a threat to social order, and instead they fear other risks that may threaten their well-being.

Though this analysis appears convincing, I also want to consider a different perspective on what is going on along the riverbanks, namely one that is provided by political scientist and anthropologist James C. Scott. Interested in the ways in which subaltern groups may or may not resist authorities, Scott warns that what may seem, at first sight cultural hegemony – in which subaltern people seem to have completely internalized the values of the elite – can in fact obscure hidden forms of resistance against these elite values. He argues that an apparent passive compliance with elite values needs not to reflect what Marx has called a mystification or what Gramsci seems to refer to when he speaks of cultural hegemony. Rather, Scott counterposes these ideas with another argument: he states that people may well reject elite values, only they dare not to do so overtly, because they fear the negative consequences of such resistance, or, as he calls it, the ‘risks of rebellion’ (Scott, 1977, pp. 194-195).

Scott bases much of this argument on a historical analysis of dominance and resistance in Southeast Asia. In this region’s colonial era, he writes, many peasants who overtly protested their exploitation by authorities had been violently repressed by the state. This, for Scott, has created what we may describe as a ‘culture of fear’; a situation in which people no longer dare to protest or resist the elite – at least not overtly. He concludes that ‘[t]he tangible and painful memories of repression must have a chilling effect on peasants who contemplate even minor acts of resistance’
(1977, p. 226), and that 'the memory of repression is one of the principal explanations for the absence of resistance and revolt' (1977, pp. 226-227).

Scott’s argument suggests that we cannot naturally assume that the risk-handling style of orang ajar in Bantaran Kali is a product of cultural hegemony, as long as such assumption is based only on what seems to be a lack of resistance against elite values. Following Scott’s argument, we must consider that orang ajar might experience moral indignation or anger with their government about their marginalized position, but they might simply not show such emotions through acts of rebellion, out of fear of suppression by more powerful elite.

How can we be sure, then, whether the behaviour of orang ajar reflects cultural hegemony or instead a repressed or hidden form of resistance? Scott suggests that this is by no means an analytical cul de sac. The research problem can be resolved by two types of analysis. The first one is a hypothetical one: if the constraints that currently suppress subalterns were to be removed –if say power structures in Jakarta were radically altered – then we can see whether actors start to behave differently. As this experiment is clearly not feasible within the timespan of this study, we must put it aside. Scott’s second suggestion for our analysis is, however, more practical. According to Scott, if mystification or cultural hegemony is not the problem, then subalterns’ disagreement from elite values should become evident from their symbolic withdrawal from elite values. Hence, if it is not true that orang ajar have internalized elite values, then a dissonant subculture should be recognizable and analysable. Scott suggests that a dissonant subculture or symbolic withdrawal can be recognized in myths, jokes, songs, linguistic usage or other behavioural expressions of disagreement (1977, p. 232). Hence, scholars of dominance and resistance should look for an ‘alternative moral universe’ among the subalterns (1977, pp. 239-240), exploring in their analyses whether the values embodied in subaltern culture do in fact accord with the dominant myths of the social order.

This study is not explicitly aimed at the topics of dominance and resistance but rather touches only sideways upon these topics, while grappling with the heterogeneous risk-handling

\[\text{159 I mean to say that during the time frame of this study, there was no radical alteration of power structures and hence I could not empirically check whether in such case, the orang ajar would start behaving differently. At most, I could try instead to consider what has happened during past occasions where power structures were radically altered in Jakarta or Indonesia. For example, many of the orang ajar were adults when reformasi took place, and we might therefore assume that this event was a decisive moment in their lives: the most powerful political figure in their lives suddenly fell from grace, pushed aside by a deep economic crisis, and a political process towards democracy started to develop. Even if this part of my study has remained, I feel, too limited and fragmented to draw grand conclusions from it, it is interesting to note that I took from interviews with orang ajar that during or after the reformasi in 1998, none of them have ever protested the authorities. Neither do they indicate that they were necessarily more or less content with later Presidents than they were with Suharto. It seems to me, then, that orang ajar are not very concerned with national and ideological aspects of politics and hence are not inclined to protest authorities on the national level, but that they were and are instead merely interested in whether cooperation with specific bureaucrats from the local administrative level is strategically beneficial to them personally. More research would be needed to further explore such hypothesis, for example, by examining how the orang ajar have responded to the alterations in power structures on a local level. For example, have they changed their practices or perceptions after past elections for representatives of the kecamatan?} \]
styles that are to be observed in Bantaran Kali. During my fieldwork, I did not recognize any signs of symbolic withdrawal among the orang ajar in relation to their elite sponsors – in jokes, songs, linguistic usage or other aspects of culture, though I acknowledge my limitations in relation to understanding Indonesian language and culture. Rather, I observed that their cultural repertoire largely reflects elite ideas and myths.

The practices and narratives of orang ajar consequently indicate that they truly believe that they live among stupid people who need to be taught about the right way to handle floods. As a consequence, they seem proud to cooperate with the Jakarta government in such aims (which becomes bodily visible by the way, for example, they flaunt their HT in the neighbourhood during patrols and 'lectures'); but I also got the impression that they feel truly obliged to cooperate with the kecamatan in tutoring riverbank settlers. As underlined in so many of their narratives, their ajar duties are, to them, a moral obligation. Just like with the bureaucrats who were interviewed for this study, orang ajar appear convinced of the fact that the stupid, poor masses threaten the social order; therefore, they are willing to invest a lot of time, energy and money in preventing threats to safety. These observations lead me to conclude that there is no hidden, symbolic resistance amongst orang ajar against authorities; instead, it appears that their cultural practices largely align with the dominant culture of the elite. Hence, their risk-handling style – and specifically the way in which they construct the risk of floods and social protest reflects their subjection to dominant cultural hegemony.

A second reason why I feel uncomfortable to speak of symbolic resistance in the case of orang ajar has to do with the fact that we must not forget that orang ajar make a lot of conscious and strategic effort to become part of the inner circle of 'friends'. As shown earlier, it is not at all easy to become orang ajar. It takes river bank settlers a lot of money, skill and determination to finally become considered a 'friend' of the kecamatan, while they receive only a few concrete incentives in return. If these riverbank settlers would really act only out of fear for the negative consequences of resistance against authorities - or, as Scott calls it, the fear for 'risks of rebellion' (1977, p. 194-195) - then it seems easier for them to do as their fellow residents do: overtly obey their kecamatan but follow alternative practices in daily life. A more convincing explanation for the active engagement of orang ajar in their specific risk-handling style, then, is that their habitus (as a product of cultural hegemony) shapes a worldview in which the ajar risk-handling style appears as the most attractive option for their 'type of people'. This habitus reflects not only government ideologies and risk constructs that are the product of cultural hegemony, but also perceptions of the self-identity of orang ajar: as became clear throughout this chapter, they perceive their duties as very much needed by and important for society, and they have learned to perceive themselves as the best persons to
educate fellow residents, indeed with the responsibility to do so. Hence, *orang ajar* have internalized governmental ideologies to such an extent that it is reflected in their perceptions of risk and safety, and in their perceptions of their identity even.

The fact that I reject Scott’s thesis in the specific case of the behaviour of *orang ajar* does not mean that I find his insights unhelpful for a wider analysis of the power structures in Bantaran Kali. Instead, I argue that if we consider the practices of the *neighbours* of *orang ajar*, Scott’s remarks about hidden resistance and covert disagreement with elite values become highly relevant. If I claim above that *orang ajar* act out a habitus that reflects a cultural hegemony, I here wish to draw attention to the ways in which the other inhabitants in Bantaran Kali sometimes symbolically resisted the power of dominant elites within the kampong (the *orang ajar*) and beyond (actors from the *kecamatan*). During the time span of my fieldwork, subordinates did not resist these powerful actors overtly, but they rather did so through a subtle symbolic withdrawal from the dominant culture. I will discuss this part of my argument in the next and final section of this chapter.

**Symbolic resistance**

In Bantaran Kali, *orang ajar* are often overtly praised by their fellow residents for their willingness to assist others during floods. In contrast with *orang antisipasi* who are described as people who ‘only save themselves’, *orang ajar* are consistently described by their neighbours as inhabitants who ‘always help others’. Such social behaviour is highly valued in kampong society, and *orang ajar* are accordingly characterized as ‘good’ types of people in public discourse; they are described as having a ‘good heart’ and being ‘good Muslims’.

It must be doubted, however, to what extent these compliments can be considered subjectively valid. Based on my observations, I counterpose this praise with the subtle signs of resistance that were frequently expressed by the people who are lectured by *orang ajar*. People’s bodily responses, especially, indicate that, more than their overt narratives suggest, they disagree with the perceptions and actions of *orang ajar*. For instance, if *orang ajar* enter a hall where inhabitants are engaged in a group conservation, the conversation often runs dry, and people quickly head elsewhere. A similar rejecting bodily response towards *orang ajar* can be recognized during ‘lectures’. If fellow residents appear to politely listen to the stories and orders of *orang ajar*, one can commonly see them roll their eyes behind the back of an *orang ajar* to indicate boredom or

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160 I emphasize this time-frame because we must consider that there have, of course, been instances where Jakarta’s poor (among which some of the river bank settlers participating in this study) protested against the authorities very overtly. Examples are the protests during *reformasi*, about which I learned from interviews with respondents that several of them headed to the streets to show their discontent with the President, and also the more recent protests at the Jakarta sluice (mentioned several times in this chapter and elaborated in chapter 6), where several riverbank settlers joined in to demand the Jakarta government to close the sluice gates and hence protect Bantaran Kali against floods. I offer more examples of overt protest in chapter 6.
annoyance. Moreover, it has been noted several times before in this dissertation that many people disobey formal safety instructions as communicated by the orang ajar and the kecamatan. They might listen politely and nod during lectures of orang ajar, but during floods, most of the people in practice ignore what they have been instructed to do. For example, they do not evacuate to the shelter of the kecamatan, but instead, seek their own ways of survival (In chapters 3, 5 and 6 I offer more examples of how residents ignore safety instructions and instead exhibit alternative practices, see also Figure 2 for a visual representation of where people evacuate to). Finally, when orang ajar were patrolling, sometimes daring residents would mock them, without the orang ajar noticing it, by imitating their way of walking or the way in which they caringly keep a hand over the radio in their pocket. All these bodily responses and jokes of riverbank settlers may point to what James C. Scott calls a symbolic withdrawal of elite values.

As noted, negative emotions about orang ajar are hardly ever overtly expressed by fellow residents. Neither are the lectures of orang ajar overtly challenged or questioned by inhabitants. I emphasize this lack of overt resistance, because one would expect more protest if one considers that much of what the orang ajar discuss in their lectures consists of incomplete and old information. Clearly, the lectured people are not at all ignorant about the problem of floods. So why do they allow themselves to be treated as such?

I argued above that the specific risk-handling style of orang ajar is partly a product of a habitus created by the dominant cultural hegemony. I now claim that the seemingly obedient behaviour of their fellow residents can be explained by a fear of the ‘risks of rebellion’ (Scott, 1977, pp. 194-195). Hence, they overtly obey orang ajar most of the time, because they fear political intervention as a result of overt resistance to these neighbours with connections to the power holders, but they indicate by frequent symbolic resistance that they do not necessarily share the perceptions of blame and risk of the orang ajar and the kecamatan.

This fear is concrete and based upon direct and indirect past experiences. As described in chapter 3, many residents in Bantaran Kali have memories of violent state intervention, such as the 1983-Petrus campaigns in which those suspected of being threats to the social order were killed. This chapter has also described how a system of surveillance is cultivated by the state and maintained by selected residents in society. It is likely that these ‘small machines of violence’ further feed a culture of fear in Bantaran Kali. As a result, most residents don’t dare to overtly resist the orang ajar even if

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161 The somewhat critical way in which the family members of Ambran spoke (their quotes are presented at the beginning of this chapter) about orang ajar Yusuf after he had assisted their evacuation to the municipal shelter during a flood, was, in fact, an exception to the rule. They suggested that Yusuf had no pressing reason to assist them, but that he merely did so anyhow because he simply wanted to ‘help’ or interfere with others. During fieldwork, I have hardly ever heard other residents speak in a similar critical fashion, while it was common for people to overtly express dissatisfaction with the behaviour of orang ajar in other, more covert and bodily forms, some of which are discussed in this chapter.
they may not agree with their lectures. If they were to overtly protest, they might be disciplined or punished by orang ajar or, worse, by their elite contacts.

Conclusion
This chapter has shown that the looming hazard of flooding offers a critical conjuncture in which powerful and subordinate actors in wider Jakarta society interact. It became clear, within one risk environment – which to outsiders might seem to be a rather homogeneous unity full of flood victims and poor people – that there exists a complex system of social rankings that divide kampong society. Although people’s positions in the social hierarchy seem somewhat fixated by social norms and discourses – for example, in narratives about people ‘without knowledge’ versus those who ‘know what to do’ – it also appears that the hazard of floods offers selected people within kampong society a chance to alter these social norms and conventions. This chapter zoomed in on the risk-handling style of the orang ajar, who increase in social status by cooperating with the kecamatan in the management of floods and safety. In this way, they function as one of the many ‘small machines of violence’ in Indonesia, run by ordinary citizens in close cooperation with the state (Barker, 2006, p. 204).

In order to develop an ajar risk-handling style, inhabitants have to be able to live up to several requirements. They have to be able and willing to invest much time, energy and money into the practices and means associated with this style, and they have to have social skills that enable them to become considered a ‘friend’ by elite actors. Moreover, they have to show their loyalty to authorities by reproducing governmental narratives of cause and blame, and by performing duties related to safety and social order in the kampong.

In return for these investments, the risk-handling style that is exhibited by orang ajar offers several advantages. For instance, it offers them access to valuable knowledge about floods, which might decrease objective risk. Another benefit of this risk handling style is that it allows actors to rise in the kampong social hierarchy, which might offer financial returns in the long run. However, at the same time, the practices of orang ajar take place within widely unequal structures in which surveillance and suppression by the Jakarta government are commonplace. Their risk-handling style has the disadvantage of generally increasing the economic risk to orang ajar. Hence, as did the risk-handling style of orang antisipasi, it propels the cycle of hazard.

Furthermore, it was observed that the practices of orang ajar seem not to alter wider structures, but instead reproduce the marginalized position in wider society of riverbank settlers. We saw that orang ajar help to shift the responsibilities of flood management from the Jakarta government to the flood victims; that they reproduce governmental narratives of cause and blame
that serve elite interests; and that they assist the kecamatan in controlling social order, thereby making it harder for riverbank settlers to organize and protest against the unequal power structures in wider society – they too are hampered and shaped by elite cultural hegemony. We might thus conclude here that the risk-handling style of orang ajar does not reach beyond the habitus of poverty, as actors remain unable to aspire – and this is often for pragmatic reasons – to a radical improvement of their objective position in society.
Photo 15: Orang ajar helping neighbours evacuate. This photo was made by a respondent and sent to me over Facebook.
Chapter 5

Orang susah and the floods of opportunities

The first two empirical chapters emphasized the impact of unequal structures of power and economy, in combination with a habitus of poverty, on the risk-handling practices of many inhabitants of Bantaran Kali. However important these structures may be for our analysis of heterogeneous risk-handling styles, King warns that studies of political and economic structures should never overlook individual interests and strategies. In every study, these should be addressed as embedded in structural relations (2008, p.176). It may have become clear from the theoretical chapter in this book that I agree with this view. As argued there, this study aims to consider the social structures as well as the scope for people's agentive room of manoeuvre therein. I have already considered the effects of social structures of power and economy on people's practices in the discussion of the risk-handling styles of orang antisipasi (chapter 3) and orang ajar (chapter 4); this chapter as well as the next will pay particular attention to agent's room of manoeuvre within these structuring pressures.

Indeed we might wonder whether it is possible – if human practice is largely a product of perceptions and a world view acquired early in life, and if these views mostly reflect the circumstances in which we grow up, that is our way of thinking and acting is 'history turned nature' as Bourdieu claims – for human beings to be reflective about our habitus and reject old ones in return for new, alternative strategies? In what follows, I claim that this is indeed possible, and I will show how and why it happens in Bantaran Kali. It will be demonstrated that the increasing number of floods with which riverbank settlers are currently struggling brings excellent opportunities for some of them to reflect upon and reinvent their risk-handling style.

As a first example of this process, this chapter introduces a group of people whom I got to know in Bantaran Kali as the orang susah.162 These people used to exhibit autonomous and

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162 In Bantaran Kali, the term susah means 'difficult' or 'hard'. I elaborate on the local meaning of this word later in this chapter. 23 out of 130 respondents could be categorized as having a ‘susah’ risk-handling style in Bantaran Kali. That matches about 17 per cent of the participants in this study. As explained in chapter 2, this categorization was made on the basis of 1) narrative analyses of in-depth interviews, 2) observations and 3) a quantitative survey on risk-handling practices. The outcomes of the two first methods for the orang susah are referred to throughout this chapter. See Appendix D for the outcome and interpretation of the quantitative survey, and Figure 4 for a comparison of the main risk-handling practices characterizing each of the four defined risk-handling styles in Bantaran Kali. Most importantly, the analyses show that orang susah, in comparison with people representing any of the three other risk-handling styles, rate extremely high on the following items: ‘gathering information about flood risk from the kelurahan or contacts at Sanggar Ciliwung Merdeka (a foundation involved in Bantaran Kali’s flood-management that will be introduced in this chapter); ‘seeking shelter during floods with kelurahan and the above foundation’; ‘getting injections and medical care after floods from kelurahan and the above foundation’; ‘asking for material support after floods from the kampong leader, kelurahan employees or foundation employees’. Orang susah also score higher than other people on ‘blaming others for problems related to floods’; ‘awaiting compensation offers’; ‘fearing the future’; ‘having nightmares about floods’; ‘experiencing anger and aggression’; ‘anxiety
preventive risk-handling practices during floods in earlier years, but more recently they have
developed an alternative risk-handling style that centers mainly around dependency relations with
patrons working in external aid institutions involved in flood management in Bantaran Kali: 1) a
Catholic foundation called ‘Sanggar Ciliwung Merdeka’, and 2) the kampong administration
(kelurahan). The shift in style for orang susah became possible due to the fact that floods have
increased in severity and quantity over the years, which was paralleled with an increase in aid and
assistance offered by external institutions to flood victims.

After examining the practices that orang susah nowadays typically exhibit in relation to
floods, we will trace back how their risk-handling style has changed over the years, developing from
rather autonomous risk-handling practices towards strategies that are sometimes economically
lucrative; but that also means their economic and physical safety is highly dependent on their
patrons. In order to understand what lies behind their current risk-handling style, different
sensitizing notions that were defined in chapter 1 are examined. I will compare orang susah with
their neighbours in relation to material vulnerability towards floods and their subjective risk
perceptions, or the ways in which they construct risk in the context of normal uncertainty. Since
we learned from chapters 3 and 4 that people’s aspirations (future expectations), their self-efficacy
and the extent to which they trust outsiders involved in flood management can also have a large
impact on people’s risk-handling style, these factors will also be taken into account in the analysis.

Taking this approach, I will consider whether and how these factors contribute to the
heterogeneity in risk-handling styles that is to be observed in Bantaran Kali. Eventually, I discuss in
this chapter whether or not a susah risk-handling style allows people to escape from the cycle of
hazard; hence, whether the practices of orang susah are sufficient to alter unequal social structures.

Yati’s susah life

’Ssssssh! Quickly!’, Yati (34) whispers as she opens the door a crack. Evening prayer has just finished
this Friday evening, and small groups of men make their way back from the mosque. Yati does not
want them to see the ostentatious skirt that she is wearing. She locks her door carefully after I am
inside, then lies back on the floor where she was busy painting her toenails in a bright purple color.

163 The kelurahan is the lowest level of government administration. Under this political institution, one finds the community
groups (Rukun Wargga or RW) and the neighbourhood groups (Rukun Tetangga or RT). Above the kelurahan is positioned
the municipality (wali-kota) and the administrative sub-district (kecamatan). All three institutions serve under the
Provincial Government of Jakarta.

164 See chapter 1 for a theoretical elaboration on these notions. Note that the issue of ‘risk cognition’ is no longer
mentioned in this introduction, as it was already established in chapters 3 and 4 that this factor seems to have no impact
on the risk-handling practices of inhabitants in Bantaran Kali. I will therefore only briefly touch on this topic later in this
chapter.
Yati is a pretty woman of about 1 meters 50 in height, with short black hair and a charming smile that exposes her set of straight, white teeth. Since she divorced her abusive husband right after the birth of their only child, she lives with her teenage son in a house that she inherited from her parents. From a shutter in the wall of her living room she sells ice cream and cigarettes - per package or per piece - to other residents in the kampong. She is known in the riverbank settlement as a quiet and reserved woman who keeps her distance from most other neighbours. Although Yati was born and raised in Bantaran Kali, people describe her as an ‘outsider’ or as someone ‘who is not interested in becoming friends with us’.

In none of these descriptions do people ever refer to what may be considered the most characteristic, and at the same time perhaps the most hidden, aspect of Yati’s personality: her secret hobby of dressing up. Yet she spends a considerable part of her spare time putting on colorful make-up and posing in front of a mirror. If no one other than her son can see her, Yati tries on clothes that do not look anything like the decent dresses that she wears in daily life. She explains that: ‘I get my inspiration from magazines that show photos of movie stars. They wear such beautiful clothing and make-up; they give me ideas to try to look like one myself.’ Yati’s version of a movie star wears elastic tiger-print skirts, push up bras and dazzling high heels. She arches her back to show some more of her décolleté, smiling at her mirror image. Then her face grows gloomy. ‘Time for reality again’, she sighs, and she changes into her regular clothing before opening her shop.

When she was younger, Yati would not have changed clothes. Instead, she used to serve customers in what she calls her ‘movie star’ outfits, or - to put it subtly - in types of clothing that expose much of her skin and figure. If I had asked riverbank settlers back then to describe Yati, they would probably have mentioned her hobby of dressing up right away, as many of them still have vivid memories of her past appearance. In Ambran’s words:

> My grandmother says that she looked like a prostitute before, and perhaps this is also the way in which she earned money. That is what people say at least, but I am not sure about that, because I was too young then to know. But nowadays, I can tell you that she looks decent, and I know for sure that she earns her money from her shop, not with haram things [like prostitution].

According to the neighbours, Yati started to dress and act ‘decent’ after she became a regular beneficent of Sanggar Ciliwung Merdeka, a foundation that financially supports selected flood victims from the riverbanks. Ever since, she has been concerned with the impression that the

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165 Ambran’s supposition is correct. From my interviews with Yati, I learned that she has had her shop for many years and has since made most of her income with it. However, after she divorced her husband and up until 2002, she also irregularly had sex with men in return for money or goods. In the next paragraph it will become clear why Yati stopped doing that.
foundation's employees have of her, and she has strategically adapted her behaviour. Being spotted by outsiders in her movie star outfit would harm her image, she feels. Says Yeti:

I am not supported by them because of my prettiness, I realize that well. Instead, they selected me to become their beneficiary because I have so many problems that cause me to have a susah life. So I must look poor and humble every time they see me. I must also show off my gratefulness [...] Why would they help a movie star? Movie stars don't have any problems; they only have fame and money. Even if the house of a movie star would be flooded up until the roof-ridge, she would not be worthy of help. Only orang susah are worthy of help.

**Dependency as a risk-handling style**

Yati’s story is representative for the risk-handling style that is exhibited by people in Bantaran Kali who refer to themselves as the ‘orang susah’. In the riverbank settlement, orang susah is a self-chosen nickname for people who generally take no autonomous and preventive actions in the face of floods, but who, instead, invest in reciprocal relationships with institutions that support them with economic resources after floods. The susah risk-handling style, a notion that I will elaborate in this chapter, is the style adopted by people who perceive and experience life as full of hardships and/or difficulties. Life is susah and they lead a susah life. As will be demonstrated, the strategies that orang susah exhibit to handle or overcome flood-risk and other difficulties all circle around a dependency relation with a patron from an external aid institution.

Yati could, as the orang antisipasi (chapter 3) typically do, exhibit autonomous and short-term risk-practices in the face of floods. To put it more concretely: she could borrow money from local moneylenders during floods in order to make up for losses, hide atop the roof or on a self-built shelter in her house if a flood-warning message is spread, stock foods to be eaten during floods, or prepare batteries and lights. But Yati doesn’t manage the hazard of floods via any such antisipasi practices, and neither do other people who consider themselves orang susah. Yati could also handle flood risk in a way that typifies the orang ajar (chapter 4): acquiring useful information on floods from the sluice-gate keepers, trying to socialize herself into the inner circle of ‘friends’ of the political elite, reproducing governmental narratives of cause and blame and assisting neighbours (or interfering with them) during floods. But Yati doesn’t manage the hazard of floods via any such ajar practices, and neither do other people that consider themselves orang susah.

Instead, orang susah invest all their assets, time and energy into social relations with patrons working in aid institutions, who, in return, help them recover after flood-events. For example, orang susah often carry out volunteering tasks whenever these institutions organize an event. They would also rather spend more time socializing with their patrons or with relations of these patrons, in an effort to maintain a friendly relationship with them. Their loyalty towards these institutions is,
furthermore, reflected in the fact that during floods, *orang susah* remain in shelters that are managed by their respective patrons;\(^\text{166}\) by the fact that they demand and receive help with recovery from these patrons after floods, and also by the fact that they make use of medical services that are provided by their patrons. Moreover, instead of independently evacuating a home and heading towards a shelter after a flood-risk warning message has been spread, *orang susah* consciously show off their helplessness by awaiting their patron's assistance from their house during floods. As we have seen in the introduction to this thesis, this can create dangerous situations: Kurdi stayed put in a flooded house to await help even when others had long evacuated and water gushed in fast, taking the risk that he would not be helped in time. We will later see that Yati has acted similarly during past floods - and that she will probably do so again during the next.

Even if *orang susah* hardly take any autonomous preventive measures in the face of floods, they are generally able to recover well from floods. That is because during all large floods that occurred in the past years, these people have received assistance in recovery and coping from one of the two external aid institutions that support flood victims in Bantaran Kali: 1) a Catholic foundation called 'Sanggar Ciliwung Merdeka', and 2) the kampong administration (*kelurahan*).\(^\text{167}\)

The foundation Sanggar Ciliwung Merdeka is run by an Indonesian Catholic priest and activist, who has financed restorations after large floods of at least ten demolished houses in Bantaran Kali. The priest has also sent rescue teams by boat into the flooded neighbourhood in 2007 and 2013, and has provided financial and material support for selected flood victims.

The *kelurahan* of Bantaran Kali is another institution that supports flood victims. During large floods, we have already read in this dissertation that this governmental institution sets up an evacuation shelter with shared facilities for flood victims from Bantaran Kali. The *kelurahan* furthermore sends in rescue workers by boat during large floods, in order to help people evacuate.\(^\text{168}\) Moreover, after large floods, the *kelurahan* regularly provides financial assistance to selected flood victims, so that these can replace lost goods of their household or repair their houses. Tens of households in the neighbourhood have received varying sums of money from the *kelurahan* after the three past largest floods they experienced.\(^\text{169}\) The amount of money they receive depends

\(^{166}\) Compare this with the behaviour of the *orang antisipasi* (chapter 3) who generally stay put in their house during floods, or with the *orang siap* who evacuate to a provisional, self-built shelter. In Figure 2 I present a visualization of where people from each of the risk-handling styles evacuate to.

\(^{167}\) There have also been some individual inhabitants of Jakarta who have helped people during past floods, and every now and then there are political parties who offer flood-victims material support - but these actors provide aid only irregularly, and mostly only in 'strategic' points in time, for example right before elections. For an insightful analysis of such 'aid,' see the work of Jérome Tadié on fires in Jakarta (2010). In this chapter, I will only focus on the two institutions that form the most regular source of help for many residents in this kampong.

\(^{168}\) They are often assisted by *orang ajar* in carrying out these tasks, as well as by kampong-leaders.

\(^{169}\) These occurred in 2002, 2007 and 2013. According to statistics of the *kelurahan*, the amount of Rupiahs that they were provided with during the first two floods varied between Rp 50,000 and Rp 350,000; the equivalent of 4,03 EUR and 28,24 EUR respectively. However, data from beneficiaries reveal that larger amounts of money have been provided to flood-
on the extent to which the house was damaged, as well as on the ability of a household to recover without external support. After large floods, kampong leaders make a list of the houses in the neighbourhood which are most severely damaged, along with the names of the people most in need of external support, so that the kelurahan can divide financial assistance among these selected flood victims.

Some examples help to concretize the ways in which orang susah have received support from these institutions. After a large flood in 2002 demolished the majority of the houses in Bantaran Kali, Yati’s house was among those selected by the priest to be rebuilt at his own cost. As she points at the back wall that was re-erected, Yati explains that the building improved dramatically:

My house used to be nothing but a shack. But now it looks really nice and it is much larger than before. The priest even gave me a table and chairs. He also bought me a spring bed, while I was always used to sleeping on a thin mattress.

During the next large flood in 2007, the priest sent a boat to pick up Yati and her son, and he provided them with food, medicines and building materials to restore the house once more. During the medium-sized flood that is described earlier in this thesis, Yati again received money as well as food from the foundation. Of the twenty-three participants of this study who refer to themselves as ‘orang susah’, twelve received similar regular help from the priest’s foundation.

Other orang susah who participated in this study are frequent beneficiaries of the kelurahan. Among them is Kurdi (male, forty-eight years old). In 2002, Kurdi’s house was rebuilt after a large flood at the cost of the kelurahan. In 2007, the building was again repaired and improved with money provided by the kelurahan. During all large floods from 2002 onwards, Kurdi also received instant noodles, rice, eggs, milk and bread from the kelurahan. He laughs when he tells me about that:

We have never eaten so much before in our lives... It was so much food that we got bored eating! Me and my wife sold half of the food to other neighbours, and we still gained weight! Life has become much easier since the kelurahan helps me after floods, but life is still very susah.

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170 For example, widows sometimes receive a relatively large share of financial assistance after floods because they cannot use the income of a partner to repair their house.

171 This information is in accordance with memories of co-residents, as well as with data that was provided to me by employees of the foundation of the priest.
It needs be clarified here that the regular support that Kurdi receives from the *kelurahan* is not granted to all flood victims in Bantaran Kali. To contrast the specific situation of the *orang susah* with the situations of the riverbank settlers that we met in the former chapters, none of the *orang antisipasi* were ever supported by the *kelurahan* after floods, not even if they suffered equally large losses. Several *orang ajar* received some financial assistance from the *kelurahan* after a flood, but the amount of aid money that they received is much less when compared to the support received by *orang susah*, such as Kurdi and Yati. Hence, it is important to distinguish the risk-handling practices of *orang susah* from those of flood victims in Bantaran Kali who have perhaps once or twice received financial support from an external aid institution.

I wish to highlight two main differences between the risk-handling style of *orang susah* and the risk-handling styles of other inhabitants of Bantaran Kali. First, as will be shown throughout this chapter, *orang susah* emphasize their neediness and claim that they have a *right* to be helped, while irregular beneficiaries do not consider themselves as having a more *susah* life than others and thereby do not feel that they have the right to be supported. Instead, their narratives reveal that they perceive the support as an instance of good luck or a result of the incidental goodness of well-doers. Second, in contrast with irregular beneficiaries, *orang susah* construct in words and symbols a sophisticated claim to lasting support from the resources of actors involved in flood management. As will be demonstrated throughout this chapter, the main risk strategies of *orang susah* center around keeping up a *susah* image towards aid institutions, which is accomplished via the careful maintenance of reciprocal relations with actors that represent these institutions.

Comparing this strategy with the actions of other, irregular beneficiaries of external aid institutions, it becomes clear that irregular beneficiaries make no effort to maintain a reciprocal relationship with external aid institutions after a once off offer of help. If asked in interviews whether they deem it useful to invest in lasting good relations with actors working in an aid institution, *orang susah* always answered positively, while irregular beneficiaries generally answered the question negatively. For example, a man whose house was rebuilt in 2007 by the priest’s foundation said that there was no use in making socializing moves towards the priest because he expected no further help from him in the future: ‘He’s already helped me once, so he won’t select me again after the next flood. I can better take my own measures to protect myself from flooding now.’ This difference in perception was also reflected in practice: the survey of risk-handling practices that was carried out for this study shows that in comparison with other participants, *orang susah* much more often demand (and receive) material or financial support from the aid institutions discussed in this chapter.\footnote{See Figure 4.}
In sum, what orang susah have in common, and what distinguishes them from other flood victims who have irregularly received material or financial support after flood events, is their ability to claim and maintain a supportable social position in their flood-prone community. I will now present the innovative practices used by the participants in this study, whom I got to know as orang susah in Bantaran Kali, to foster this image. I describe in more detail the two main risk-handling strategies of key respondents Yati and Kurdi. The first strategy deals with the active maintenance of social relations between the beneficiaries and the external aid institution; the second strategy deals with keeping up the image of ‘having a life that is susah’.

**Maintaining social relations**

Yati continually and actively invests in the maintenance of a reciprocal relationship with her patron (the priest and founder of Sanggar Ciliwung Merdeka) and with employees that work for his foundation. One way in which she does so is by regularly walking over to the office of the foundation to provide employees with homemade snacks. The office is located in a different neighbourhood in Jakarta, and it takes Yati a few hours to reach her destination by foot. Yati explains why she makes this effort, nevertheless:

> It is a hassle to go there, because I have to close down my shop on those days in order to walk there and get back here, and so I make no money on the days that I visit Sanggar. [...] Whenever I can afford to, I like to bake these treats for them [the employees of the foundation]. I go there at least once a week [...] but after large floods, I go each day. Of course I often give them treats! I must show my gratefulness after they have helped me! And this is also smart of me, because in this way they will always remember me, and when the next flood comes they will not have forgotten me.

Another example of how Yati aims to secure a reciprocal relationship with her patron concerns her social investment in a personal bond with the priest. If she hears rumors that the priest is tired or ill, she cooks for him, unasked, and asks his employees to drop the meal off at his house. About this practice, Yati says:

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173 The selection of the words ‘strategies’ and ‘innovative practices’ is conscious in this paragraph, indicating that I consider the practices of orang susah active and sometimes strategic. I emphasize this because some readers may intuitively associate the practices of orang susah with self-pity, fatalism, or even apathy. Likewise, a risk-analysis that only considers people’s visible and direct responses in the face of floods would probably conclude that people with a susah risk-handling style ‘do nothing’ (see for example Marschiavelli, 2008) to stay safe. I disagree strongly with such views when it concerns the orang susah. Instead, in this chapter I aim to show that orang susah are in fact very active in ensuring their own safety - only that they do so via social investments, instead of by autonomous flood-risk measures.

174 This happened two times during my fieldwork. The priest underlined that he has never asked for Yati’s kind gestures, but declared in an interview that he accepts her meal nevertheless because Yati is a ‘fantastic cook’ and a ‘person who likes to give back.’
I like caring for him, because he is like a father to me... He worries about my susah situation all the time... Because of him I can live here safely, despite the many floods that occur here. Even though he cannot stop floods, he makes sure that me and my son survive them each time. So if he is ill, the least I can do is make sure that he knows that I will not forget him and always try my best to help him as well. He will always help me for sure, because he has become close to me like family, and I will always help him in return because I am grateful.

A final example of the way in which Yati tries to maintain a reciprocal relationship with her patron concerns her volunteering activities for his foundation. Whenever the employees of the foundation organize an event, Yati shuts down her shop immediately – again missing out on daily income that she actually needs to pay for her basic expenditures – and offers the priest her services as a volunteer. During my fieldwork period, the foundation organized a theater play for street children that was staged for four days in a completely different part of the city. During each of these days, Yati volunteered indefatigably. She cleaned, distributed bottles of water to the young actors and cooked for all employees. After the play, when the actors and the priest went home, Yati and several other volunteers spent their nights on the porch in front of the theater to avoid expensive transport costs and in order to continue the work early the next morning.

When she returned home after nearly a week, Yati’s son complained to his friends that his mother did not have enough money left to buy food for them, and that they were hungry because of her volunteering activities. Yati seemed to feel embarrassed about her son begging, so she apologized to him for being a ‘bad mother’. She also indicated that she regretted her lack of income. Nevertheless, she still appeared satisfied with her social investments: she remarked several times that the priest had taken notice of her commitment and that she had thereby succeeded in strengthening their mutual relationship. In a later interview, she confirmed her prioritization of social investments with the priest over investment in her own business, telling me that she considers socializing with the priest a lucrative activity: ‘one time helping the priest equalizes a year of work in my shop.’

Kurdi, the beneficent of the kelurahan, also invests much time and energy in the maintenance of a reciprocal relationship with his patrons. He explains which strategies he uses for this aim:

You must know that I am very nice to the people at the kelurahan, very respectful [At this point of the interview, Kurdi bows his head down and places the palms of his hands together in front of his chest, gesturing respectfulness]. Yeah, I act exactly like this... If they pass by, I say 'hello Sir' to them, I always invite them in for a snack or a drink... I also volunteer for them. Every now and then I go there and I ask them when they have another special event. Or whether there are some other tasks that I can perform to help them. If they say yes, then I
always help them out ... without them paying me! Even though I am busy or ill, I volunteer and offer my help because I know that they appreciate it when one is committed like that. 175

Roanne: 'What do you do as a volunteer?'

Kurdi: 'For example, I make sure there are enough chairs for the audience during meetings and that the microphones work. I clean, I do whatever they need... I do all that for free. I want no money for it. Just because I want to help them in return, as they help me sometimes. We are like friends.'

Roanne: 'Do you think they consider you a friend of theirs as well?'

Kurdi: 'Well....That is a difficult question, because I am only an ordinary men (orang biasa) from the slums, while politicians (orang politik) are generally important people (orang tinggi) ....So we are not exactly friends. Because with friends you mostly make jokes, right, and you have a laugh, but with them I never do that. But they must like me nevertheless, because it is not just me who helps them. They also help me a lot.'

When I asked Kurdi in which occasions he had = been helped by the kelurahan, Kurdi raises his voice in disbelief about such a stupid question:

When there is a flood, Roanne! Of course during floods! Because if there is a flood life is susah, right...So if there is a flood, they must help me. They help others [inhabitants of Bantaran Kali] as well- but they help me first because I am loyal to them. While others only beg them for money during floods, but in daily life, they never do anything in return for the kelurahan. That is why they do not get much help either after floods. They are hypocrites, only begging if it suits them. While I always show my gratefulness and therefore I get more support of them also. This is only fair, if you ask me.

The above quotations of Yati and Kurdi show that the effectiveness of the risk-handling practices of orang susah is for a large part dependent on their ability and willingness to sustain reciprocal relations with actors with resources, working in aid institutions. If they succeed, we might consider that they have arranged for themselves some kind of informal flood-insurance policy – one that is paid for by their patron. We can in the case of orang susah thus speak of a 'patron-client relationship' that characterizes their risk-handling style: an unequal exchange relationship between 'an individual of higher socioeconomic status (patron) who uses his own influence or benefits, or both, for a person of lower status (client) who, for his part, reciprocates by offering general support and assistance, including personal services, to the patron' (Scott, 1977, pp. 124-125). We will later examine in more detail the support and assistance that orang susah offer towards their patrons, but first it is useful to embed the topic of patronage in the specific context of Indonesia.

175 Indeed, be it a coincidence or not, during three out of the seven times that I visited the kelurahan to collect data or to do interviews with clerks, I encountered Kurdi in the waiting room. Clerks obviously knew him, and told me that he dropped by regularly to 'help as a volunteer.'
Clientelism has long been an important theme in Indonesian studies. In these writings, it is often claimed that asymmetric but mutually beneficial relationships of power and exchange produce corrupt and particularistic politics in Indonesia (e.g. Van Klinken, 2009, pp. 21-22). That is because while clientelism is an enduring feature of all politics, it is especially active in contexts in which there are ‘marked inequalities, and where there is a lack of government support, or state provision or welfare or other institutions that promote the security of the poor and the weak’ (Scott & Kerivliet, 1977, p. 442). Clearly, the social environment of Bantaran Kali fits this description. It was shown earlier in this dissertation that Jakarta’s riverbank settlers are marginalized in a highly unequal society and that a formal social security net is lacking in their social environment. Consequently, they are relatively vulnerable towards floods and other risks that shape their ‘normal uncertainty’. This means that people are forced to use their own strategies to find protection and safety.

We have seen in chapter 3 that orang antisipasi try to do so by means of offering illegal yet valuable services towards community members to fill in the gaps of an inadequate social security net, while chapter 4 described how orang ajar try to do so by cooperating with bureaucrats from the kecamatan and the army in the safety management of Bantaran Kali. It may now be clear that the latter, ajar risk-handling style, might be regarded as an example of clientelism – one in which inhabitants of the riverbanks carry out tasks that benefit their patrons, in return for increased social status and an increased sense of personal safety. This chapter about the susah risk-handling style adds another example of clientelism to these analyses, showing that orang susah seek protection and safety, as well as the economic improvement of their situation, largely through instrumental relationships with patrons.

The continuing importance of patronage distribution for organizing political life and mediating social class relations in Indonesia is widely recognized by Indonesia scholars (e.g. Aspinall, 2013; Blunt, Turner & Lindroth, 2012). Gerry van Klinken wrote that since Indonesia democratized after 1998, it has ‘reclientelised’ (2009, p. 22). He also notes that the current informality in the Indonesian market fosters patronage networks because entrepreneurs engaged in shady activities need protection (Van Klinken, 2009, p. 22). The patron-client ties as described in this thesis offer empirical evidence of the continuing importance of patronage in Indonesia society.

The above section indicated that the patronage relationships of orang susah demand social investments in the creation of bonds with their patrons. But that is not all it takes to arrange personal flood-insurance. I argue that, in order to maintain their patron-client relations, orang susah also need to carefully create and protect an image that justifies their claim for support.
Keeping up appearances

We have already seen that Yati hides her beloved pieces of clothing and make-up away from outsiders. Her main reason for doing so is the maintenance of an image that justifies her claim for support. Yati explains in an interview that she believes that the priest would never help a woman wearing an expensive necklace: ‘He only helps poor people. No movie stars,’ she giggles. In an intimate spirit, Yati demonstrates how she uses the three colorful perfume bottles that she secretly keeps in a locked drawer. She loves wearing perfume, she says, but only late at night and inside the house, when she is sure that she is not visited by a customer, or worse, by a volunteer of the priest’s foundation.

Can you imagine if he were to smell this coming from my skin....or that his volunteers saw me dressed up like an elite woman? No... I have already told you that he only helps people who have a susah life. And I actually am such a person, I need him to help me, but I must also prove that to him all the time, you understand? So I cannot dress up or wear perfume outdoors, or he will never help me again.

Kurdi exhibits comparable strategies to Yati in order to maintain the claim to his position with the kelurahan. In order to protect his susah image, Kurdi has ordered his wife and children not to flaunt any material possessions in the presence of people outside their nuclear family – what if civil servants hear about their assets via neighbourhood gossip? Kurdi deems it well possible that, in such a case, his patrons might stop helping his household cope with floods. Nevertheless, despite Kurdi’s warnings, during my fieldwork, Kurdi’s daughter bought a refrigerator on credit one day, which she proudly placed in front of their house to show to her neighbours. Ignoring Kurdi’s agony, she enthusiastically told passers-by that she bought the device on doctor’s advice - to keep milk and foods cool for her newborn baby. While residents admired the refrigerator, Kurdi paced up and down the street, nervously pulling his mustache. He expressed his concerns with me as follows:

Now what will they think of us when this story is heard at the kelurahan? I always keep my house empty because if we have too much furniture, others will think I am rich. But now my child buys a refrigerator! [That is] inconsiderate! Now you see how stupid this family is!

I posed that probably the kelurahan would recognize the usefulness of a refrigerator for the health of his grandchild, and, trying to cheer up Kurdi, I added that it seemed to me unlikely that they would think that ‘Kurdi is rich’ on the basis of one purchase. But Kurdi strongly disagreed:

They will! This is really a very stupid act of my child. Due to my daughter’s decision, maybe now they [the civil servants from the kelurahan] will never help us again. For sure, when there is a flood they will just say: ‘Pak Kurdi, you can solve your own problems, you can just sell
your refrigerator!' Clearly, [it will be] like that...There is no need to show off that thing [refrigerator]- people will only gossip about it. Maybe we should sell it again.

Similarly, in fear of disturbing his susah image, Kurdi refused to take a loan that was offered to him during my fieldwork. Even though he had himself asked for the loan from the company that his daughter works for, he eventually turned down their offer of a loan of three million Rupiah against a relatively low interest rate of 2 per cent. Kurdi explains his decision while we sit on the porch of his house, where I watch him collect the eggs that his hens have laid a few hours ago:

I always wanted to open a large toko, because that would raise our income. Presently, all we have is a cart from which we sell vegetables and eggs at the market, but that only offers us a little income. If I could get a loan, I could open a shop, then I could earn more, then I could save and [...] move house to a flood-free area. So for that aim, I was always asking richer people for a loan. I told my daughter a thousand times: ask your boss to give us a loan, tell him about my business plans...If he says no, ask him again! Yes, for years, I was trying my very best to get a loan. But I actually knew that I would never get one, because we are all poor, around here [...] and not many people are willing to loan money to poor people. They are afraid that we will not pay it back. But then the boss of my daughter said I could have a loan! It was a shock! But I had to say no [to his offer].

Apparently, I looked completely puzzled at this point of our conversation, therefore Kurdi laid aside two eggs that he held in his hands in a bamboo cage, sat down next to me, and starts explaining his decision as slowly and clearly as he could:

I didn't dare to take the loan because if they [civil servants at the kelurahan] noticed that I got a loan and could own a large shop, they might think that my difficulties and my susah life have disappeared and might help another neighbour instead [...] The kelurahan helps me only because they can see with their own eyes that I am a poor man. See, now, all I possess are these chicken, and all I can sell are their eggs. They can see that every time they come and visit me here. So they know there is nothing I can do myself to stay safe from floods.

Roanne: ‘But maybe you would indeed have a less susah life if you take the loan. You could afford to move away from the riverbanks or you could earn much money from your shop, so that you would not even need the kelurahan anymore to help you?’

Kurdi: ‘No, no, it cannot happen like that. There is in fact a big economic risk that I would take by opening a shop. Let me explain it to you because you still look very confused (bingun): what if I set up the business and then I make no profit? You understand? Then who helps me with paying back the loan? No one! Not the kelurahan! If there is a flood, who will repair my house? No one! Pak Lurah will say that I can pay for that myself, from the income of my shop. Then it would have been better if I would have just stayed where I am now after all, right?’

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176 The equivalent of approximately 193 Euros.
By providing the above examples of how Yati and Kurdi try to keep up a needy image, I have tried to show that orang susah generally try to come across as poorer than they are - both towards their patrons and towards direct neighbours. Whatever profitable effects former support may have had on their material living standards, orang susah’s ways of life must never indicate that they can cope without aid from external institutions. For that reason, Yati does not wear her expensive looking jewelry or dresses outside, and, for that reason, Kurdi does not want neighbours to know that he owns a valuable refrigerator - nor does he dare to accept a loan from another potential supporter. These decisions may help orang susah to protect their needy image towards their patron, but they have the disadvantage that this behaviour helps to sustain the material vulnerability of orang susah towards floods and other risks characteristic of the normal uncertainty in which they live. Because they are dependent on their patron and fear losing this patron’s support, they cannot accept help from others, nor can they make too much money, as this would ruin their susah image and hence undermine their supportable position.

While the patrons of orang susah generally trust the image that they are presented with by the beneficiary, their aid institutions are not located within the kampong and hence they have an incomplete perspective on the living circumstances of the inhabitants. The direct neighbours of orang susah are obviously in a better position to judge whether or not the constructed susah image of orang susah clashes with their actual situation. My study suggests that it often does not: as already touched on above, the vulnerability analysis that was carried out for this study shows that orang susah are not more poor than what is average in Bantaran Kali. The vulnerability analysis will be discussed in more detail later in this chapter when we consider the factors underlying a susah risk-handling style; here I will elaborate on the ways in which orang susah are portrayed and nicknamed by their neighbours. These indicate that neighbours indeed have an accurate picture of the life situation of orang susah.

Due to the gap between the life of ‘susah’ that orang susah themselves emphasize and the reality of the circumstances in which they live, the nickname by which orang susah describe themselves is rejected by others. Put differently: orang susah are the only ones in Bantaran Kali who call themselves ‘orang susah’. Fellow residents are aware of this self-appointed nickname and recognize it, but they usually do not use it to refer to these self-proclaimed ‘orang susah’ neighbours. Instead, inhabitants describe orang susah as ‘stingy’ types of people (pelit), as ‘beggars’ (pengamis), or as people whom are ‘smart with money’ (pinter uang). Hence, if orang susah seem to
portray themselves as people with a need to be helped by others; their neighbours portray them as leeches or extortionists.177

It follows, then, that the effectiveness of orang susah’s claim for support is not just dependent on to what extent they can convince their patrons of their ‘right’ to be helped, but it is also partly dependent on whether or not fellow residents will inform aid institutions about the lack of need or problems of orang susah. This latter aspect is hard to control for orang susah, and they are, therefore, highly concerned about it. For example, the narratives of Yati and Kurdi indicate that they are well aware that they are always in competition with other potential beneficiaries who live in their kampong. What if a neighbour, jealous of the help that Kurdi receives, tells civil servants that their beneficiary is wealthier than most of his neighbours? Or what if someone tells the priest that Yati spends all her money on luxury clothing and perfumes? Such negative gossip could destroy their needy image and consequently also the safety net that orang susah have so neatly spun between themselves and their patrons.

One strategy that all orang susah exhibit to avoid such excessive jealousy and its potentially devastating results, is to try to avoid close contact with neighbours. During fieldwork, none of the orang susah participated in otherwise popular social gatherings, religious meetings or saving groups (arisan). Furthermore, I have never seen any of the orang susah attending a neighbourhood funeral, a wedding, a circumcision event or a group discussion. It seems that such events are not of interest to orang susah, who would rather direct their attention towards actors who are much wealthier than any of the riverbank settlers. Remember that a resident described Yati at the beginning of this chapter as a woman who is ‘not interested in becoming friends with us.’ It appears, here, that this is a rather accurate interpretation of Yati’s behaviour, as she prioritizes social relations with actors from outside the kampong over friendly relationships with her less economically useful neighbours. We might also say that orang susah do not invest in horizontal reciprocity.178 What this social isolation of orang susah means for their safety and well-being is discussed later in this chapter.

177 Without neglecting the problematic status of the nickname in the kampong, this dissertation sticks to the nickname ‘orang susah’ for two main reasons. First, for the aim of understanding why people manage hazards in a certain way, it was posed in the theoretical section that the research should begin with people’s own perspectives. Hence, in order to understand the risk-strategies of orang susah, it makes sense to regard their hazardous environment from their perspectives. Second, even if I show in this chapter that we cannot categorize orang susah on the basis of their objective socio-economic status, I will also point out that there are other, less-tangible characteristics that orang susah have in common, that make them subjectively vulnerable to floods. These will be discussed later in this chapter.

178 It is interesting to compare here briefly the risk-handling style of the orang susah with the social-security style of orang pelit that Nooteboom distinguishes in his work on social security styles in rural Eastland Java (see chapter 2). He describes the orang pelit as ‘those who try to benefit from the support given through the old mutual exchange economy, minimise investments, and ignore the claims of others in reciprocal relationships as far as possible’ (2003, p. 213). He also writes that these people try to accumulate capital on the basis of local resources and that they make use of village institutions and arrangements, while trying to avoid the social pressures of sharing, redistribution, care, and mutual help, thereby keeping the costs of investing in social relationships as low as possible (2003, p. 213). What the orang susah and the orang pelit have in common is that they do not want to invest much in social security arrangements because they have the opinion that not much can be expected from local institutions such as mutual help. However, a clear difference between the orang
Another way in which orang susah try to protect their image vis-a-vis their neighbouring flood victims is by publically trivializing the amount of help that they receive from external aid institutions. On occasions when people ask Yati about the building materials for her house that she has received from the priest after the flood, she lies that her supporter paid for ‘(...) just a few things! I only got a small storage level on top of my house, while other households received a full second floor.’ Kurdi once interrupted a group of residents whom he overheard discussing the ‘unfair’ selections of the kelurahan support. Kurdi counterposed repeatedly claiming that [the kelurahan] ‘did not pay for my house! Only for some little things...’

Despite their efforts to hide away what they own, it comes as no surprise that the claim for support that orang susah try to maintain does not convince fellow residents, living as they do in this densely settled community with houses and people crammed together. In Bantaran Kali, one needs no Handie Talkie to hear who has bought a new refrigerator, or whose house was fully restored by a priest. Jealousy about the relative large amount of help that orang susah receive from external aid institutions is indeed widespread in the kampong and, as a result, orang susah take up one of the lowest ranks in social hierarchy. As was noted earlier, they are unequivocally portrayed as opportunist.

It is interesting to compare briefly, at this point of the thesis, the low social status of orang susah with that of the riverbank settlers whom we met in earlier chapters. In chapter 3, we saw that the risk-handling styles of orang antisipasi are considered illegal and disapproved of in public discourse, but it also became clear that they offer valuable services to the community, which explains why orang antisipasi remain tolerated and protected by fellow residents. In chapter 4, we saw that orang ajar take up such a powerful position in society that most residents dare not overtly disobey them, allowing these actors to even bypass formal kampong leaders at given times. By contrast, orang susah occupy a social position in kampong hierarchy at the bottom of the ranks. Not only do residents hold that the claims for support of orang susah are invalid, but they also consider the

petit and the orang susah is that the former try to benefit from village institutions and arrangements, while the latter do not. This is partly because orang susah consciously try to avoid contact with neighbours as to avoid jealousy from them, and partly because they are excluded by neighbours in the social network because orang susah are highly unpopular in the kampong. I discuss this point later in this chapter. Another difference between the orang petit and the orang susah is that the former try to accumulate as a means of self-insurance, while the orang susah are dependent on their patron for insurance.

In reality, almost all materials for the reconstruction of the house were paid for by the kelurahan. The total costs were nearly five million Rupiah, according to the employees of the kelurahan.

As explained, a Handie Talkie is a radio set used for flood-management in Bantaran Kali. See chapter 4 for more information about these devices and the ways they are used by actors in the kampong.

One could say that there was one rank lower than the orang susah, and these were the destitutes. Among these were drug addicts and people with mental illness. However, it is important to realize that this group was not as unpopular as the orang susah. Rather, people pitied them, and they were sometimes supported or fed in times of need. This was not the case with the orang susah, who, as already described in this chapter, were despised for their perceived asocial behaviour and who, as we will note later, are not supported by fellow residents in times of need.
orang susah useless. Orang susah do not provide the community with the valued information or status that orang ajar have access to, nor do they offer the valued services of orang antisipasi. Instead, orang susah mind their own businesses and focus their energy, assets and skills on actors from outside the kampong, rather than investing in social relations with fellow residents in Bantaran Kali.

The fact that orang susah are well aware of their unpopularity, as a result of their risk-handling style, speaks from the narrative analysis of the in-depth interviews with orang susah, in which they consistently indicated that they were concerned with the wide-spread social control that exists in the kampong. Many remarked that they are unpopular in the neighbourhood, and expressed the belief that overt disagreement with fellow residents would cause even more social friction between them and neighbours. To avoid this friction, orang susah explained, they generally prefer not to attend neighbourhood meetings and to 'keep quiet even though I disagree with something I hear a neighbour saying.'

Their concerns are also reflected in their daily behaviour towards fellow residents: both Yati and Kurdi made an effort to avoid encounters with orang ajar, but if they met with them, I observed that they generally acted in an obviously polite and accommodating way. For example, they often loudly praised the ‘smartness’ and ‘goodness’ of orang ajar. Also, whenever they were ‘lectured’ (mengajar) by one of the orang ajar, they promised to follow up their advice and safety instructions.\(^{182}\)

In reality, it became clear that orang susah by no means follow up the safety advice of orang ajar. Remember that the orang ajar order people to not remain in or atop their houses after a flood-risk message has been spread (they should evacuate to government shelters); that they order people not to return to their houses before the water has receded (they must remain in the shelter until one of the orang ajar has declared their houses safe again); that they tell people to get themselves medically checked; and clean their houses and their skins after floods with clean water to prevent from disease. Nodding approvingly to all this advice during lectures, the orang susah do the opposite in practice. It has already been mentioned that orang susah generally do not evacuate early, but instead await the help of their patrons from their houses. Once in the shelter, they often go back to their houses before the water recedes to access the damage done. When it concerns medical health, they generally depend on their patrons, and if the patron takes no measures, then neither do the orang susah. For example, Yati received free medical check-ups and injections after two floods from the foundation of the priest, and her house was also cleaned by employees to decrease the risk of

\(^{182}\) In chapter 4 it was explained that orang ajar ‘lecture’ their fellow residents about flood risk and other safety issues. They also reproduce government safety-orders on how to respond to floods, such as the advice to evacuate early. See chapter 4 for descriptions of and information about such ‘lectures’.
illness. Yati gladly accepted this support, but when this support was not provided during a later flood, she did not take any health-related measures either. This behavioural pattern occurs often among the orang susah: they accept health-related support after floods from their patron, rather than take action themselves to avoid illness. Kurdi explains that he feels that it is the patron, not himself, who decides which health-measures are to be taken after floods:

Sometimes pak Lurah [the head of the kelurahan] makes sure that my family gets an injection after floods, so that we do not become ill. Other times he does not offer it to us, so we get ill. My daughter had dengue fever once after a flood, and I often cough and my lungs hurt. But what can we do? It is up to him to decide which of our problems he can solve. I know that he takes care of us as best as he can, and we can be nothing other than grateful for that.

This quote shows two things. First, it shows that orang susah present their relationships with their patrons in such a way that it serves to justify ‘not acting’ autonomously; hence, it legitimizes a certain passivity. Second, it shows that the overt assent orang susah give to the safety instructions of orang ajar are more the result of their efforts to avoid conflict with fellow neighbours and protect their relationship with their patron than being an indicator of their perceptions of floods and the best way to handle them.

We have until now seen some of the ways in which orang susah try to protect their claim to aid by avoiding conflict with their neighbours. The following section discusses in further detail the effects of the unpopularity and social isolation of orang susah in their neighbourhood for their safety and well-being.

A ‘risky’ risk-handling style

It is late at night when Yati’s son knocks on the door of the kampong leader to inform him that his mother has turned ill. Yati has already been throwing up for two days and also suffers from severe diarrhea. She has attacks of fever and complains of severe headaches. ‘There is no money to pay the medicines,’ says the boy to his kampong leader, ‘so please ask the people to help my mother.’

The demand that the son of Yati makes to the kampong leader is not uncommon in Bantaran Kali. In cases of emergency, such as illness or death, it is usual for the community to offer financial support to fellow residents. During my fieldwork, almost every week a collection was organized to pay for someone’s medical treatment; five times people contributed to the costs of a funeral, and two times residents helped young mothers pay for the costs of the complicated birth of their babies in the public hospital. As medicines are often expensive, many people try to battle their illness with traditional massages, herbal drinks or ear candling.

183 In such emergency cases, the wife of the kampong leader goes door to door
to ask residents for a small amount of Rupiahs. On average, a household contributes Rp 3,000. It happens frequently that people do not have enough money left from their own costs to help the neighbour out, and on those days it is socially accepted to politely refuse one’s share by stating that ‘there is no money’ (*tidak ada uang*). There are usually enough people who can contribute a small amount, about Rp 130,000 on average is collected after a few hours.

In the year during which I stayed in Bantaran Kali, I kept track of these amounts and noted down how much money was collected, and for which residents. It appears that, if it concerns an *orang ajar* for whom money is collected, they generally receive a rather large amount of money, while fewer people are willing to spare some Rupiahs for *orang antisipasi*. To make this more concrete: of the three times that money was collected for an *orang ajar*, the average amount was Rp 175,000. Of the two times that money was collected for an *orang antisipasi*, the average amount was Rp 80,000. When Yati turned ill, however, *nobody* appeared willing to contribute to her medical treatment. The fact that Yati was not helped by anyone at all must thus be considered exceptional.

The wife of the kampong leader feels that it is justified that people do not support Yati financially, as ‘she already has other people who can help her anyhow.’ The kampong leader agrees, arguing that ‘she will be helped by the priest, so she does not need our money.’ Many residents use this reason to justify not helping Yati. Another reason that the riverbank settlers mentioned is that Yati herself hardly ever contributes to communal savings or collections. It was already noted above that she does, for example, not participate in *arisan*. Furthermore, she is hardly ever invited to weddings or funerals and thus does not support her neighbours during such costly events either. Moreover, it is known that whenever Yati is asked to contribute money for another ill person in the kampong, she mostly emphasizes her neediness and maintains that she has no money or too many of her own problems, her *susah* circumstances, to contribute.

This asocial behaviour of Yati is punished when she falls ill. While fellow residents are unwilling to help her out, Yati herself appears not to have money to pay for medical treatment, and, worst of all in her specific case: the expected back-up of the priest is disappointing as well. When Yati sends her son to the priest’s office to ask his employees for some cash, he returns home empty-handed. In a later interview, the priest explains his decision to turn down Yati’s demand of help by emphasizing that his foundation helps *flood victims*; not people suffering from disease or experiencing other types of hazard. Eventually, Yati feels forced to sell most of her jewelry, and she also gets an expensive loan from a local *rentenir*, after which she is able to pay her medical treatments, but also ends up with a total debt of nearly one million Rupiah. After three weeks of illness (and lack of income), she recovered and got back to work. It took her two months to pay back the money lender, and by the time fieldwork for this study ended, Yati was still struggling financially.
She looked pale and skinny, asked me to loan her the money for her electricity bill (‘because none of the others here will help me anyhow’) and her son had again started begging neighbours for food. 184

Yati’s situation exposes the fragility of the risk-handling style of orang susah. Instead of developing autonomous strategies by which one can decrease one’s objective risk towards floods or other hazards, orang susah mainly trust patrons who offer them access to economic capital in times of need. But, as noted, the relationship between patron and client is far from equal. Riverbank settlers are in much higher need of the patron than vice versa. This creates a potentially dangerous situation: what if the expectations of orang susah are rejected, like what happened with Yati during her illness? What if the priest loses interest in supporting poor riverbank settlers, or if the kelurahan prioritizes other financial needs over those of flood victims in Bantaran Kali? It appears that orang susah reproduce their objective material and physical vulnerability to floods by investing so much of their time, assets and energy into the reciprocal relationships with trusted patrons from aid institutions, that they become excluded from social support systems in Bantaran Kali.

As we may remember from the introduction to this dissertation, Kurdi once also found himself in a situation that reveals how fragile the effectiveness of his susah risk-handling style actually is. He decided to stay put in his house during a medium-sized flood, because he expected to be searched for and evacuated by kelurahan employees. Only they never showed up. While Kurdi saw his house being inundated, pouring himself another glass of jamu to calm his mind, officials from the kelurahan decided that they would not enter the flooded neighbourhood with their boats this time. The flood was evaluated as ‘too low’ for them to take action. Eventually, Kurdi was not evacuated by rescue workers of the kelurahan, but instead by orang ajar Yusuf. Even if Kurdi remained safe this time, we must consider that he took a large risk by trusting that he would be helped by the kelurahan, expectations which were not fulfilled.

These two examples of the times in which Yati and Kurdi’s trust in their patrons was unrealized, show that what may appear a lucrative risk-handling strategy should be regarded as a gamble. In the next section, I argue that the material vulnerability of orang susah to economic hazards might have actually increased after they became dependent on a patron. The risk-handling style of orang susah has altered over the past years, from rather autonomous and preventive, towards being more and more dependent solely on their relations with a patron. It is shown that, as their risk-handling style altered, their popularity in the neighbourhood also altered - until they were excluded from Bantaran Kali’s social safety net. The next section uses the biographies of Yati and Kurdi to trace how this situation developed.

184 Yati’s question created an ethical dilemma for me. On the one hand, I wanted to help her, but on the other, I did not want to be seen as an aid giver, as this might affect my research. I eventually lent Yati an amount of money that was considered reasonable in the neighbourhood (Rp 50,000). Please see Appendix A for more notes on how I have tried to deal with ethical dilemmas such as this in the field.
Development of a susah risk-handling style

In 2002, Bantaran Kali was inundated by a large flood. Yati’s house – as well as the houses of most other inhabitants – was covered by river water that rose to a height of three meters. As it kept raining for weeks, the water inundated Yati’s house and her possessions for over ten days. She reflects on those days as follows:

On the night the flood started, I woke up when I heard people screaming that we would be flooded. I went out quickly to hear more. ‘Just an average one?,’ I asked several people, but all of them warned me that it might turn into a big flood. Uphill the water was flowing fast, they said, and there were rumours in the kampong that one of the sluices in Jakarta had collapsed. I took little time to pack my goods, because I was very afraid that the water would rise higher. I wanted to move fast and I had things prepared already. I just put up my valuables on the highest shelves in my house, I hung my high heels to the ceiling with ropes, I took my wallet and our television and left our house with my son. I always kept some cash in my wallet, in case a flood would force me to evacuate. At the outskirts of the neighbourhood I told my son to wait by the television, and I ran back to pick up two bags with clothing. Also my son's shoes and his school-uniform I took along. Thank Allah I could save all those goods! Thank Allah I had been smart enough to set them aside, as to always be prepared for disasters! We hurried and found a dry area near the neighbourhood. We survived there for about nine days. I was able to buy food and water because of the money that I had brought along, and some other neighbours who had sought shelter in the same area also helped us. Back then, I still had many friends in the kampong, you know….They gave my son sweets and eggs, and all of us exchanged food and other goods such as soap and shampoo. Finally, on the tenth day of the flood, me and some other evacuees walked back to our houses, and all of us discussed how we would clean up our houses.

But when Yati and her son reached the place where their house used to stand, they saw ‘only mud’. ‘Everything that I had not taken from the house, had flooded,’ Yati recalls. ‘The walls had collapsed and there were only some stacks of wood left. Our mattress had flooded as well. I had no idea what to do. I cried, for sure, I cried.’

At that moment a man approached Yati. She had seen him before in the neighbourhood, and knew that he was a priest.

At first I was afraid that he came to try to turn me into a Catholic, but he said that he did not mind that I am a Muslim, and that he just wanted to help flood victims. I could not believe it at first, but he kept his word.

It appeared that Yati was selected as one of the ten people whose houses would be completely rebuilt paid for by the priest’s foundation. The fact that Yati was chosen to become a beneficiary of the foundation was a coincidence, as the priest himself explained to me in an interview:
I chose to help Yati even though I knew there were poorer people than her, people who needed my help as well. But I chose her because one has to be pragmatic if one wants to help flood victims. All those inhabitants of the riverbanks were in need in that time, and they all demanded help fast. So there simply was no time for me to get to know each and every flood victim at first, and then calculate who needed my support most. No, I just had to be quick that time and decide.

So the priest, accompanied by several of his employees, entered the neighbourhood and somewhat randomly selected Yati for help. He says that she was selected because ‘she was one of the first people I saw after the flood’ and because ‘her house was relatively easy to rebuild and improve due to its location.’ It appears thus to have been more good luck that Yati was selected by the priest’s aid institution than a result of any personal ‘susah’ situation.

A similar coincidence seems to have benefitted Kurdi, who became a beneficiary of the kelurahan after the large flood in 2002. He recalls:

After we heard that a flood would enter the neighbourhood, me and my wife and our daughter and son quickly evacuated to a family member in another neighbourhood in Jakarta [...] We had taken our identity cards, most of our valuables, and we had parked our motor bike in a dry area in Jakarta. When we came back after the flood an official from the kelurahan came up to me. He and his colleagues walked around in the neighbourhood with notebooks to write down how bad each person’s situation was. This man I knew, because he was a distant uncle of my wife. We talked about our losses. My house had not been completely demolished, but the back side had collapsed. I told the people from the kelurahan that I was worried about my son, who had become ill during the evacuation, and who kept on coughing. I said to them: ‘How can my child recover if there are no walls to protect him from rain and wind?’ The man [the bureaucrat from the kelurahan who is also the relative of Kurdi’s wife] felt pity for me and he asked me more about my son. So we made coffee for his employees on the gas stove that we had saved from the flood. He liked that. He told me: ‘It is no life to live without a wall. I will help you.’ Then a week later the man came by again and he told me the kelurahan would restore the house for us. We told him how grateful we were and my wife even cried from joy.

Similar to what happened to Yati, it seems that the fact that Kurdi was selected for help was mostly a matter of good luck. In 2002, the kelurahan had received orders from the Jakarta government to provide financial support to flood victims. Officially, the idea was that inhabitants would receive help on the basis of their losses: those whose houses were completely demolished would receive more help than those whose houses were only relatively lightly damaged. In practice, however, it seems that the support was divided on rather arbitrary grounds. Kurdi had fewer losses than many of his direct neighbours; nevertheless, he received much more financial support than they did. Perhaps this was due to his family connection, or perhaps it was due to the fact that the kelurahan official
was touched by Kurdi’s personal story. Whatever may have been the precise reason for this first selection, it is a fact that ever since Kurdi has remained a regular beneficiary. He says: ‘We were not only saved that time by this man! We have been saved by the kelurahan many more times.’

The above stories of how Yati and Kurdi first encountered their patrons offer two important indications of the way in which people can develop a susah risk-handling style. First, the narratives show that the origin of the susah risk-handling style is not the result of a strategic action of riverbank settlers, but that it is instead the outcome of a coincidental opportunity that was offered to orang susah due to the increase of floods in their neighbourhood and the related increased attention of external aid institutions. This does not only count for Yati and Kurdi, but also for other orang susah who became regular beneficiaries of the kelurahan or the priest’s foundation after the 2002 flood. Even though the damage to their buildings was sometimes small compared to others in the neighbourhood, they were selected as a beneficiary. Ever since, they have consistently received the largest amounts of aid-money in the kampong.

A second important overlap in the stories of Yati and Kurdi exposes the ways in which their risk-handling style has altered over the past years. Both of them describe their former risk-practices as rather autonomous and preventive, while we know that this can no longer be said for the present. We saw that Yati used to collect information about floods; that she had built high shelves in her house where she put her valuables; that she set cash aside to be used as a buffer during floods; and that she was able to pack her goods fast because she had already taken preventive measures beforehand. She also evacuated during a rather early stage of the flood, and did so without the help of others. By contrast, during more recent floods, she has waited for the employees of the foundation to evacuate her. She tells me about this in a conversation which I had with her over the phone, after the period of fieldwork had already ended. I had called Yati in 2013, after I learned that a large flood had inundated the kampong, and I wanted to know whether she was alright.

Yati: ‘I stayed in my house during the first hours of the flood, because I knew they [the employees of the foundation of the priest] would come to get me and my son by boat.’

Roanne: ‘Wow. Was that not dangerous, the flood being so high?’

Yati: ‘No, not dangerous...Don’t you worry, Roanne. I did that with the flood in 2007 as well, remember that I told you that I stayed at home right until I was saved? The priest knows where I live.’

Roanne: ‘Yes, but how can you be sure he comes to pick you up?’

Yati: ‘Because the priest himself told me more than once that he has a boat and that his employees will use it during a flood to search for me and my son. So therefore it is better for me to wait for that boat than to risk my life by trying to swim through the current.’
This interview section shows that ever since Yati was selected as a beneficiary of the priest’s foundation, she no longer evacuates autonomously during large floods but waits to be evacuated. Her risk-handling practices thus changed after 2002. Yati also indicates in interviews that, while she used to set cash aside to be used during flood-evacuations, she no longer does so. Asked about the reason for this altered risk-handling practice, she answers:

Maybe it is because I have less money to save than before, but I don’t think that is the case....or maybe it is because I just do not think about it [floods] anymore as I used to do. I used to have nightmares all the time about floods, but now I feel more calm. I really do not know why. But luckily, the priest helps me nowadays after floods so I do not have as many concerns about money as I used to do.

Again, this narrative indicates that Yati has altered her ‘typical’ way of handling flood-risk, from autonomous risk-handling practices towards a more dependent risk-handling style. Likewise, Kurdi’s risk-handling style developed from an active, preventive style towards a more reactive risk-handling style. Just like Yati, he used to evacuate from his house autonomously after flood-risk messages were communicated. And just like Yati, he no longer does this but instead awaits in his house for help to come. The following quote of Kurdi, which was already presented in the introduction to this thesis explains why he refused to evacuate his house during a medium-sized flood that took place during the fieldwork that was carried out for this study:

Waiting for assistance from the government is my best chance to stay safe. All I must do is keep calm and be patient. I’m definitely not evacuating, like the kampong leader wants me to do. Instead I will be rescued by kelurahan rescue workers any time soon. This is how I always survive large floods.

Now compare this to what Kurdi tells me in an interview about the floods that occurred in times where he had not yet become a regular beneficiary of the kelurahan:

In 1996 and 2002 we had very large floods in this kampong. My house was flooded up to the second floor! But luckily me and my family members all remained safe. As soon as we would hear that a flood was coming towards us, we ran!

Roanne: ‘Did you have time to take anything with you?’

Kurdi: ‘Oh yes, a lot. We could usually evacuate quickly because we had taken some smart measures beforehand.’

Roanne: ‘Like what?’
Kurdi: ‘Just some measures, it is just what you learn to do if you live here... [...] I had for example plasticized the important documents of my household [the birth-certificates of his children and his family members’ identity-cards] and I had put them in a bag that hung next to my doorstep, right there [Kurdi points to a corner indoors, right next to the front door of the house]. I also always kept my wallet in that bag. You know what we called it? It was called our emergency-bag (kantung bencana). We always had it there ready so that we could move quickly if a flood were to come. We only had to grab the kantung bencana and evacuate!’

So, Kurdi was well prepared for floods. Setting aside valuable goods and keeping them in a special place, he made sure that he could quickly take them along in case of evacuation. After Kurdi was selected by the kelurahan, however, the ‘emergency bag’ sat unused, as his narrative indicates.

Roanne: ‘So in 2007, did you do the same? After getting the message, grab the bag and run?’

Kurdi: ‘No, that is the reason that we lost our documents! They were still plasticized but they were flooded because they were somewhere in a drawer. When we were finally evacuated by the people of the kelurahan, we forgot to take them! That is stupid, right? Yes, it is stupid in my opinion. I just forgot about them! But it was not really a problem because the people in the kelurahan arranged for us to receive new documents. So we did not make a loss.’

Roanne: ‘Do you keep them in the emergency bag again, now?’

Kurdi: ‘No, no, we no longer use such a bag. We just keep them in a closet now. Hopefully we will not forget about them this time again!’ [laughs]

Roanne: ‘Do you still keep your wallet in a special place, so that you can take it with evacuation?’

Kurdi: ‘No, I just have it with me or actually, it mostly lies somewhere in the house. That is because my grandchildren always like to take money from it, so that they can buy candies. So what can I do than give them all my money?’ [laughs]

As was the case with Yati, Kurdi’s story suggests that he has become more nonchalant in his flood-prevention measures after he became a regular beneficiary of a patron. It appears that he has become less concerned with floods, because he feels more secure that he will recover from a flood event due to the help of his patrons. Again, we may conclude that the risk-handling practices of Kurdi have developed towards the susah risk-handling style that he nowadays exhibits.

On a final note for this section, it is relevant to state here that the alteration in the risk-handling style of orang susah decreased their popularity in the neighbourhood. ‘I used to have many girlfriends here,’ says Yati, ‘but now they hate me because I get helped by the priest and they want that as well. They are just jealous.’ This explains why Yati, during the flood in 2002, still shared food
and other goods with befriended flood victims from her neighbourhood, while nowadays, she no longer participates in any such communal risk-strategies during floods. Moreover, as became clear before, she has been excluded from the kampong’s social safety systems. The same seems true for Kurdi:

I used to be close to my neighbours but now we have become strangers. I say ‘hello’ to them, but we never actually talk. They share bad gossip about me, that is how people in this neighbourhood act if they do not like you. But I don’t mind, because I like my other friends [in the kelurahan] better.

Admittedly, Kurdi was once evacuated by an orang ajar during the medium-sized flood mentioned earlier, but it needs also be noted that he generally does not benefit from mutual help institutions in the kampong. This became most visible when his daughter got married during my fieldwork. Only some of his daughter’s colleagues from outside Bantaran Kali attended the wedding and contributed a small donation to the costs. Their direct neighbours did not.

Until now, this chapter has analysed the main risk-handling practices exhibited by orang susah in Bantaran Kali, tracing back how their risk-handling style has developed from a more or less autonomous and preventive style, towards a style that consists of strategies that make these people largely dependent on economically powerful patrons. Even if it became clear that it originally was a matter of luck that orang susah were selected as a beneficiary after a flood, it needs be underlined that it is due to their own decisions that they altered their risk-handling style, and, as was described above, it is also due to their current decisions and practices that they are still able to maintain their claims to aid. The next section will examine the factors that underlie their susah risk-handling style.

Factors underlying
First of all, it is relevant to repeat from chapter 4 that there are no differences in Bantaran Kali regarding inhabitants’ objective flood risk cognition. Hence, just as all other residents, orang susah are well informed about the objective risk of flooding. They are well able to mention the main causes of floods, are aware of the potentially negative consequences that floods can have, and they appear informed about the formal safety-management advice. Their specific susah risk-handling style can therefore not be associated with their objective risk cognition.

From the theoretical chapter we took that a second factor needs to be examined in relation to people’s risk-handling style, namely material vulnerability. According to Yati and the other riverbank settlers who refer to themselves as ‘orang susah’, they are indeed more vulnerable towards floods than others are. They maintain that they have a more ‘susah’ life and face more problems (masalah) in life than their co-residents. In many of their accounts, their ‘susah’ life is
persistently used to justify the fact that *orang susah* hardly ever take any autonomous or preventive measures to decrease the risk related to flooding when compared to other inhabitants of Bantaran Kali. Concretizing their claimed *susah* circumstances, many of the people with this risk-handling style underscore their low and unstable incomes, their low educational background or particular problems their households face. Yati describes her own *susah* circumstances as follows:

> I never followed education as I had to help my mother in the house. I married a man who was addicted to alcohol and who abused me; then I divorced and I thought things would get better, but my situation remained just as bad - I was too stupid to consider the financial consequences of leaving him. Look at my situation: I do not have a husband to support me; yet I have a son to take care of and I am constantly flooded. Everyone can see that I have a *susah* life, so what can I do myself to stay safe from floods? It is only logical that I get some help from people with more money.

*Orang susah* Kurdi gives a similar explanation for his relatively high dependency on the *kelurahan* regarding flood-risk:

> I have a more *susah* life than other people in this kampong. Many other people here are smart or strong, so they know what to do when a flood inundates their house. While I am dependent on people who can help me [...] I need them to survive floods.

It must however be noted that such reasoning of *orang susah* contradicts their objective circumstances. Although for a few *orang susah* it is true that they are relatively vulnerable to floods due to deprived material conditions, *orang susah* are generally not in more material need or *susah* circumstances than their co-residents in Bantaran Kali. This study’s vulnerability analysis reveals that in most of the cases, the objective circumstances of *orang susah* offer no satisfying explanation for their dependency on aid institutions. If we take into account their age, gender, income, educational level, length of residence in the area and other factors that are typically associated with vulnerability towards floods (discussed in chapter 1), these people do not appear as more vulnerable than other residents. For example, Yati not only owns a shop that provides her with regular income, but also shares in the monthly salary of her teenage son. She owns four grams of gold, relatively expensive clothing and several technological devices.\(^{185}\) Compared to her neighbours, she could be thus categorized as middle class. Her fellow resident Kurdi claims to be dependent on external help, while he is actually rather wealthy by kampong standards: both he and his wife have a regular income as market merchants selling vegetables, and his daughter, who lives nearby in the kampong,

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\(^{185}\) A television, a stereo set and a DVD player.
supplements their monthly incomes with her own monthly salary from her work in a clothing store. The family furthermore owns a motorcycle and seven grams of gold in jewelry.

I will soon explain why these people receive more aid than fellow residents after floods despite the fact that they are not more vulnerable to floods in any objective way, but first let me briefly consider yet another factor that presumably impacts the risk-handling style of orang susah: the cultural construction of risk. As was established in the theoretical chapter, people’s objective risk cognition is always influenced by the ways in which social groups and individuals select or accept risk.

For the orang ajar, it is clear indeed that this factor plays a significant role in their risk-handling style. In chapter 4 I posed that next to floods, they regard the ‘bad’ behaviour of their fellow residents as a serious threat to the neighbourhood’s safety – even though it appeared disputable whether this is in accord with reality. Moreover, orang ajar seemed somewhat less concerned with floods than many other residents, because they generally seem to have more self-efficacy then do most of their neighbours (as long as it concerns the kampong environment and not beyond). That is, within the familiar environment of the kampong, orang ajar believe themselves to be well able to protect themselves against, act during, or cope with floods. It was established that the flood-risk perceptions of orang ajar, and also their relatively positive ideas about their own self-efficacy in regard to flood-management in Bantaran Kali, can be associated with the strong power position that they take in kampong society. In line with views of the government, orang ajar consider themselves better able than others to manage floods and other risks in Bantaran Kali.

I now add to this analysis that for orang susah, the opposite seems at hand. First of all, the survey-results from orang susah indicate that, in comparison with fellow residents, they have a relatively low sense of self-efficacy.\(^{186}\) Perhaps as a result, their subjective risk perception of floods is also much higher than it is for many other residents. Of the twenty-three orang susah in Bantaran Kali, twenty-one mentioned ‘floods’ among the three most pressing risks in their daily lives. That is 95 per cent of this group – a higher number than what was measured among people of any of the other three risk-handling styles.\(^{187}\) In interviews, orang susah clarified that they consider a flood very dangerous to their personal safety, because they believe that they lack the capacity needed to act effectively in the face of a flood. I will next elaborate on how this construction of risk might influence their susah risk-handling style, but for an interpretation of such analysis it seems fruitful first to briefly recap from chapter 2 how I have tried to ‘measure’ the self-efficacy of riverbank settlers, and to describe precisely where the self-efficacy of orang susah differed from other residents.

\(^{186}\) Table 4 presents the scores on self-efficacy divided per risk-handling style.

\(^{187}\) See Figure 6 for a comparative visualization of the risk-perceptions per risk-handling style.
As noted in chapter 2, for all participants in this study, the relation between self-efficacy and risk perception was measured with two different methods: a psychological survey and the analysis of oral in-depth interviews, in which study-participants were questioned about this topic. Both the *orang antisipasi* (chapter 3) and the *orang ajar* (chapter 4) consistently indicated in the interviews that they felt that they have sufficient skills or possibilities to handle the risk of flooding – as long as this concerns the familiar environment of Bantaran Kali. As it became clear in previous chapters, these perceptions are reflected in their autonomous and short-term antisipasi risk-handling style or in their ajar risk-handling practices. By contrast, *orang susah* consistently indicated in both the survey as well as in the interviews that they believed they were unable to protect themselves against the negative consequences of a flood in Bantaran Kali. Interestingly, *orang susah* indicated in narratives that they agree with both the *orang antisipasi* and the *orang ajar* that these people – but not the *orang susah* themselves – are able to handle risk efficiently. *Orang susah* described the *orang antisipasi* as either ‘strong’ or ‘tough’ and the *orang ajar* as ‘smart’. This helped to justify to the *orang susah* themselves why these neighbours are not dependent on patrons and external aid institutions in their handling of floods. By contrast, as we may remember from the above narratives of Yati and Kurdi, *orang susah* describe themselves as ‘too stupid’ or ‘too weak’ to handle risk autonomously. Consequently, they believe it is ‘only logical’ that they receive more help than others: ‘I need them to survive floods,’ *orang susah* would typically say, or ‘what can I do myself to stay safe from floods? Nothing! So of course I need to be helped, because otherwise I might drown.’

Even if it seems attractive to regard these narratives of *orang susah* solely as strategic aspects of their potentially lucrative risk-handling style, we must also consider that the perceived low self-efficacy of *orang susah* is actually experienced and internalized by them. Such internalized views of themselves – people with a susah life, people lacking capacity to act effectively – are for example reflected in narratives, where *orang susah* frequently call themselves ‘weak’ types of people; ‘stupid’ (*bodoh*), and ‘not able to do things right.’ Some would refer to themselves as ‘low people’ (*orang rendah*). For example, *orang susah* Kurdi believes that he truly needs the help of the *kelurahan* because he does not possess the skills that *orang ajar* or *orang antisipasi* have:

> Some people here are very tough...They can earn money, they can survive all types of problems. While I am not smart like that. My brains do not work that quickly [laughs]. I make some money, then I lose it again, I think of a plan to make my life better, but then it never works out. Others are not stupid like that.

As a result of their perceived ‘lowness’ and ‘stupidity’, *orang susah* indicate that they feel that they have little control over the ways their life develops. If asked whether they believe they could, at any point in their lives, independently improve their current situation, *orang susah* consistently and
wholeheartedly rejected such ideas. For example, they would often say something similar to this: ‘I would like to live a better life, but there is nothing I can do to change this. I am only a low person,’ or to this: ‘All my difficulties make me confused. I don’t know where to start to get out of here, even though I would like to live in a neighbourhood where there are no floods.’ However, when it comes to potential future improvements with the support of their beneficiaries, orang susah appear much more positive:

The priest has helped me many times. So I think that if I have more problems later on in my life, then he might help me again.

I myself do not know what to do to make things better. But the priest might know how to help me. He is a smart and high man- I am not like that.

Maybe the people in the kelurahan will pity me if my daughter gets ill. They have helped us before during floods, so I can only hope that they will do so again.

It is impossible for me – and not my intention - to ‘control’ whether these people speak ‘the truth’ and hence truly feel unable to act autonomously, or whether they are just strategically narrating their experiences in a way that emphasizes their feelings of dependency and hence legitimates their claim to support. My experiences with these people push me towards believing that it is a combination of the two. By this I mean to say that even though orang susah’s subjective perceptions of risk and self-efficacy do not match objective reality, they have internalized the belief that they need others to help them survive and overcome floods, at least after they became and while they continue to be beneficiaries of their patrons. For orang susah, the fact that they, and not others, are supported, serves as proof that they are thus in more need of support than others. Each and every time they receive support from their patrons, their conviction that they might not have been as well off without this external support is strengthened. So, even if their biographies show us that they were able to handle floods autonomously earlier in their lives, orang susah have learned that, in their current situation, dependency is their best way to stay safe.

As with the orang antisipasi and the orang ajar, we might recognize here a habitus of poverty that underlies people’s perceptions of risk and self-efficacy. We must take cognizance of the fact that even though orang susah are able to successfully claim support, this does not positively change the expectations that they have of their own abilities and capacities in relation to risk. On the contrary, we saw that along with the increase of aid came an increased conviction that this support is needed by them because they cannot overcome flood-risk by themselves. What remains are the ‘humble aspirations’: with the support of a patron, orang susah believe that they will remain safe and protected in their current flood-prone environment, but without that patron, Yati and Kurdi are
sure that they are not safe. As a result of this conviction, they dare not take decisions that may carry the risk of disturbing the relationship with their patron. It was because of this fear that Kurdi refused a loan that might have helped to improve his household’s economic situation. We might also take from this argument that orang susah are not only dependent on their patron, but in some way also dependent on their marginal residence in a flood-prone neighbourhood. Were they to live in a dryer area, or were they to take a loan and open a successful business, they could no longer claim aid from their current patron. Hence, as was the case with the risk-handling styles discussed in chapters 3 and 4, we see here how riverbank settlers remain trapped in the cycle of hazard.

Without further psychological analysis of the origin of orang susah’s low self-efficacy, it must be underlined here that their (self-perceived) dependency seems to play a rather recent role in their risk-strategies. How should we understand this recent development in relation to habitus? As Bourdieu pointed out in Pascalian Meditations (1997/2000), a ‘general habitus’ is a system of dispositions and ways of thinking about and acting in the world that is constituted early on in life, while a ‘specific habitus’ is acquired later through education, training, socialization and discipline within particular institutions. We might then take from the theory of habitus that the ‘humble aspirations’ of orang susah, or their limited expectations of a radical improvement of their situation in the future, spring from their general habitus of poverty which was constituted early on in their life. Through the more recent experiences with a patron, they then acquired a specific habitus. Through these experiences, their feelings of self-efficacy altered and orang susah came to believe that they need to be dependent on a patron in order to handle flood risk. In other words, it has become a habitual attitude for them to believe themselves unable to act effectively in relation to flood-risk, just as they acquired and developed the idea that their patrons are to be trusted.

We might thus say that due to an opportunity that was provided to orang susah after floods increased and they were selected as beneficiaries by external aid institutions, their self-efficacy seems to have decreased, while their trust in a patron increased. Accordingly, we have seen that their risk-handling style has altered over the course of several years, from autonomous and preventive risk-handling practices towards more dependent practices. The next section elaborates more the issue of trusting in patrons, and the important role that this trust plays in the risk-handling style of orang susah.

**Trusting as a risk-handling practice**

It was posed in the introduction of this dissertation that riverbank settlers in their daily lives face many different risks with which they must cope. They are constantly forced to balance these risks

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188 In chapter 3 I explained that ‘aspirations’ - a term used by Arjun Appadurai (2004) in his cultural analysis of poverty - refer to people’s expectations of their future, and the opportunities that they will have to improve their current situation.
and to make decisions about the best ways to handle them. Will there be a flood, and should they evacuate? Will someone in their family lose a job or turn ill and should they accumulate money as self-insurance, or can they better invest in a long-term goal, such as the education of their children? Obviously, none of these questions can be answered easily nor can they be predicted by riverbank settlers; thus it is fair to say that they live their daily lives in highly precarious circumstances. Yet, the large majority of the inhabitants of Bantaran Kali do not come across as overwhelmed by feelings of uncertainty or anxiety. In contrast, they continuously and actively make decisions that they deem logical and effective in the face of hazards.

How can riverbank settlers keep a sense of safety despite the contingency that characterizes their daily lives? We have seen that for orang antisipasi (chapter 3), the ‘solution’ for this problem is to trust only themselves instead of other actors in society, and to be prepared for the worst always. In line with these ‘ironic’ perceptions, orang antisipasi exhibit largely autonomous practices in the face of floods. Orang ajar (chapter 4), have a rather different ‘solution’ to the problem of contingency, and that is ‘trust’. They trust their elite contacts to such an extent that they are willing to make risky investments in the present, in return for hopeful expectations with regard to their future. At the same time, orang ajar make sure to maintain a concrete powerful position in society, which is based on a culture of fear and surveillance. Finally, for orang susah, I propose that trusting their patron forms the dominant aspect of their risk-handling style, as this helps them to keep a sense of calm despite the objective risks in a context of ‘normal uncertainty’.

The function of trust in situations of risk and contingency is widely acknowledged by social scientists studying risk-handling. In psychological studies, the cognitive practice that I call ‘trusting’ is usually described as positive cognitive restructuring or wishful thinking (Folkman & Lazarus, 1985; Skinner, Edge, Altman & Sherwood, 2003). In sociological risk-literature (most relevant for this thesis), the term ‘trusting’ may be literally used, but risk-scholars also commonly speak of ‘confidence’ (e.g. Luhmann, 1993; 2000; Giddens, 1990) or ‘fiduciary attitudes’ (Vaitkus, 1990). My understanding of trust in risky-situations resembles what Möllering has defined as ‘a state of favo[u]rable expectations regarding other people’s actions and intentions’ (2001, p. 403). Such favourable expectations are not felt by human beings as ‘risky’, nor are they necessarily experienced in a conscious way. Rather, trusting is felt by people as logical, natural or even inevitable. It is in this

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189 If we were to approach these riverbank settlers as though they were ‘rational actors’, we might conclude at this point that in order to stay safe, these people continually balance and gamble with what is risky and what is safe. But it was already posed in the theoretical chapter of this dissertation that people do not necessarily make decisions that concern risk in such rational and calculated ways. That is because human cognition of risk is always colored by uncertain and incomplete information, as well as by social, cultural, and individual influences that structure subjective perceptions of risk.

190 The literature debate on the concepts of risk and trust and distrust is vast and it goes beyond the scope of this dissertation to review the enormous volume of trust literature. For excellent reviews of the trust-literature, I recommend Möllering (2001) and Zinn (2008).
sense that Sztompka has argued that ‘in situations where we have to act in spite of uncertainty and risk...trusting becomes the crucial strategy for dealing with an uncertain and uncontrollable future’ (1999, p. 25).

This is also the case in Bantaran Kali. Trusting that they will ‘always’ get help in time enables orang susah to act as though they can be sure that this expectation is going to be fulfilled. This perceived ‘certainty’ about the behaviour of their patron helps them to decide and act, and most importantly, it allows them to maintain a sense of certainty in the highly contingent situations of daily life. Trusting helps thus Yati and Kurdi to handle the increasing flood hazards in their lives – at least at a mental level. This also counts for other orang susah in Bantaran Kali. Even if they cannot be sure that their social investments are paid back in the end, orang susah dare to spend much of their time and energy in the establishment and maintenance of reciprocal relationships with actors with resources because they trust that they will be helped by them in future times of need. We could also say that orang susah have exchanged the risk of flooding for the risk of trusting a patron. Inherent in this exchange is a move from more self-efficacy towards less self-efficacy, and hence, an alteration of the way in which risk is constructed and perceived by these riverbank settlers.

But why, we must ask, do these orang susah trust so strongly that they will always be helped in time by their patrons during future times of need, even if present reality sometimes suggests that this may not be the case? If we remember that Yati’s patron rejected her demand for support during the time she fell ill, then how can she still blindly trust that he will help her survive and recover from future disasters? And Kurdi, whose trust in the kelurahan was disappointed during a flood, why would he not simply revert to his former autonomous and preventive risk strategies instead of hoping that he won’t be disappointed another time by his patron? I claimed in the former chapters that riverbank settlers’ aspirations are often based on pragmatic reflections of their lives in a context of normal uncertainty, so then must we not conclude that the expectations of orang susah are naïve, rather than pragmatic or realistic? I propose that the answer to these questions lies in what may be called the habitual or structured characteristic of the practice of trusting (Luhmann, 1968, p. 96).

From Luhmann we can learn that feelings of trust, and the same can be said for the favourable expectations towards other people’s actions that are based on these feelings, come about from a mixture of rational assessments and cognitively structured mechanisms (Luhmann, 1993). Let me explain this argument by relating the above concepts to the specific case of the orang susah. The favourable expectations that orang susah have regarding their patron, are partly based on cognitive knowledge and rational risk-assessment. Riverbank settlers know from their past, mainly positive, experiences with patrons that they have a fair chance of earning back their investments in the future. Both Yati and Kurdi have been supported by their patron before, and
hence it is not at all unthinkable that this might well happen again. Nevertheless, the sociological literature on risk teaches us that trusting also involves a 'mysterious element', which thrives on 'irrational' hope, faith, or what Möllering calls 'unaccountable faith' (Möllering, 2001). This 'mysterious element' is 'both more and less than knowledge' (Simmel, 1990/1900, p. 79), standing 'outside the categories of knowledge and ignorance' (Möllering, 2001, p. 410). It is not based on what actually happens, but more so on what a person has learned to perceive as likely to happen. Even if favourable or trustful expectations are at one point dashed, a person may cling to these favourable expectations, nevertheless, because they have become habitual. In sum, trusting reflects a habitual attitude, more than an accurate and updated reflection of objective chances.

This habitual tendency of 'trusting' can be explained by the function that trusting has for people in situations of uncertainty. As was noted above, trusting serves to calm our minds in cases of risk and contingency. If our favourable expectations would shift along with every new uncertain situation we face, then we would face high anxiety each and every time. Instead, our future expectations are neither arbitrary nor easily adapted, but rather lean on patterned logics. Hence, once we have established a favourable or trustful expectation of another actor's intentions and actions, we tend to stick to these even though realistic circumstances may disappoint us.

We can stick to these favourable or trustful expectations by considering the disappointment of our expectations as an exception. This mechanism allows us to maintain our normative, favourable expectations, while acknowledging that our trust has been disappointed. Yati's interpretation of why she was not helped during her illness by the priest offers a clear example of how people can deal with disappointments of trusted person's actions, by considering these disappointments as exceptions to the norm. Consider the way in which Yati explains what happened:

"The priest was low in money that time I asked him for help, so therefore he could not help me. But if I would turn ill again, he would help me for sure. He always likes to help me. Just not that one time, because he could not do it."

That this explanation is inaccurate may be clear by now, but that is not the main point here. Rather, this quote serves to show that for Yati, by considering this disappointment as an exception instead of a warning that her trust in the priest may be naïve, she can keep her sense of calm in a context of contingency. A similar mechanism can be recognized in the narrative that orang susah Kurdi presents when he explains why he was not helped by people of the kelurahan during the medium flood described in this study:
That is just because it was still very early in the morning when the water entered my house. So nobody had yet arrived at the office [of the kelurahan], and so nobody was able to arrange help for me. They did so eventually but then I was already saved by someone else.

Again, we already know that Kurdi’s interpretation of what happens is not accurate. But it now becomes clear that it does help him to maintain his favourable expectations of the kelurahan, which offers him a sense of calm in a context of normal uncertainty.

It is thus precisely the habitual or structured ‘mysterious element’ of trusting that makes it an effective practice to handle risk on a mental level. It is important to realize that cognitive risk-handling practices (such as trusting) do not necessarily aim to decrease an objective risk such as flooding itself, but rather function to offer a sense of certainty, a feeling of calm, or what other sociologists may call ontological security (Giddens, 1990; Harries, 2008). Hence, the value of trusting as a risk-handling practice is not determined by the extent to which one’s favorable expectations are – objectively seen- realistic and therefore fulfilled, but instead by one’s subjective belief that these expectations will be fulfilled, so that one has a point of departure from where to understand the world and makes decisions in the face of hazard.

It follows, then, that it is not the objective environment that necessarily creates a human actor’s sense of safety, but that it is at least partly the product of a cognitive coping mechanism that protects people’s sense of safety despite objective risk. For orang susah, their dependent and ‘trusting’ risk-handling style helps to decrease their perceived, subjective, risk towards floods. In a way, it thus seems that orang susah prioritize the protection of their sense of safety over their objective material vulnerability.

My interpretation of the risk-handling style of orang susah in Bantaran Kali is reminiscent of the London participants in a study on flood-risk responses. Tim Harries observed that trusting was used as a main strategy by certain people to maintain a sense of calm and safety despite of an objectively increasing flood-risk. Instead of taking behavioural action to prevent their houses from flooding, and instead of taking seriously recent government warnings of increased floods, these people trusted that their environment remained safe enough not to act (Harries, 2008). Apparently, these people put what Giddens calls their ‘ontological security’ above their physical security. This may not come across as an effective risk-handling strategy for outsiders, but it surely is an effective strategy to avoid anxiety in a highly contingent situation.

In sum, trusting may be regarded as a rather ‘risky’ risk-handling practice on an objective level, but for orang susah it seems to be an effective manner to keep a sense of calm and safety in a

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199 See also Vaitkus who describes certain attitudes as ‘not necessarily practical’ but highly rational within the ‘game’ of interpretation where the intended goal is the minimisation of anxiety in the face of extreme vulnerability and lack of alternatives (1990, p. 287). For a similar argument see Brown (2009, p. 401).
highly precarious environment. In the following chapter (6), we will consider the limits of this function of ‘trusting’ as a risk-handling practice, and consider what happens when people’s expectations are disappointed to such an extent that they can no longer be considered ‘exceptions’ to the norm.

**Conclusion**

This chapter showed that orang susah have developed their formerly autonomous and preventive risk strategies towards a risk-handling style in which they are largely dependent on a patron for their safety and well-being. This development occurred after new opportunities for receiving aid arose in their lives, as a result of the increase in floods in their neighbourhood. I have claimed that while orang susah’s risk-handling style initially came about from the fact that they were arbitrarily selected to be helped by external aid institutions; however, it is active decisions and strategic actions that have enabled them to maintain this risk-handling style up to the present.

It was shown that orang susah exhibit three main risk-handling practices that underpin their dependent risk-handling style. One, they invest in social and reciprocal relations with those who handle the economic resources of various aid institutions. Second, they try to keep up a ‘needy’ image both towards their supporters and towards their direct neighbours. Third, they use ‘trust’ in their patron as a risk-handling practice that helps them to keep a sense of safety despite the objective risks that characterize a context of normal uncertainty. Their strong trust in patrons contrasts sharply with the perceptions that orang susah hold whenever they consider their own capacities to handle floods autonomously. In comparison with fellow residents, orang susah have low self-efficacy and feel highly vulnerable to floods. However, due to the high expectations in which they hold their patrons, they are still able to keep a sense of calm.

Even if the risk-handling style of orang susah thus seems effective on the level of subjective experience, we also saw that it reproduces objective vulnerability towards floods and economic stressors. We may thus say that their risk-handling style does not allow them to escape from the cycle of hazard. This chapter offered three main reasons for why the risk-handling style of orang susah reproduces objective vulnerability to floods and other risk in normal uncertainty. First, orang susah invest all their time, energy and assets in their patron and hardly invest in horizontal relations in the kampong. They therefore become excluded from community institutions in Bantararan Kali, such as mutual help. Second, in order to maintain their claim to support, orang susah need to preserve their needy image. This means that they cannot accept too much support from actors other than their patrons, and also that they are bound to their current, flood-prone, living environment. It is for this reason to of losing the support of their patrons that orang susah sometimes turn down...
opportunities and aid that might improve their objective, material circumstances. A third reason why orang susah seem unable to escape from the cycle of hazard relates to the habitus of poverty, and most specifically to the way in which they have learned to perceive their own capacities to handle risk. Having acquired the belief that people like themselves are ‘weaker’ or ‘less smart’ then others, orang susah believe that they need others to survive floods. These perceptions reproduce unequal structures because orang susah now exhibit few autonomous risk-strategies; instead, they keep falling back on the above-described dependent risk-handling style.

If the risk-handling style of orang susah is considered strategic, in the sense that it fulfils some of their personal interests, we must also conclude that this style makes it hard – if not impossible – for these riverbank settlers to challenge their marginalized position in an unequal society. The new opportunity (created by increased flooding and increased attention of external aid institutions to assist flood victims) enabled orang susah to access a form of personal insurance, but the opportunity itself created perceptions in them that translated into decreasing self-efficacy and increasing trust in patrons. Consequently, orang susah remain satisfied with dependency relationships with patrons, and prefer the small benefits thereof over a more radical alteration of deeply unequal structures of power and economic distribution. In order to maintain these benefits, orang susah do not overtly protest unequal structures in or beyond kampong society, and instead try to avoid conflict with actors higher in the social hierarchy.

On a final note, it needs be underlined that I am not suggesting that offering help to flood victims should be discontinued in order to avoid dependency relations. On the contrary. My observations of the many different kinds of hazards and risks that people in Bantaran Kali face in their daily lives leads me instead to believe that riverbank settlers need much more external support to decrease their objective vulnerability to floods. Ideally, that support needs to be focused on a radical alternation of the highly unequal power structures in wider society, instead of incidental recovery from large floods. This point is further discussed in the conclusion of this thesis.
Up to now, the empirical chapters offered three important insights about risk-handling styles on which this final empirical chapter will build. First, it was shown that people's risk-handling styles are a result of the pressures of the structures of marginalization and power inequality that reinforce a habitus of poverty and a cycle of hazard; but also that people can sometimes strategically alter their actions: the empirical data showed such a process in Bantaran Kali when some residents recognized in their neighbourhood new opportunities for aid.

Second, it was claimed that people's perceptions and practices of risk are related to their perceptions of self-efficacy, as well as trust in actors involved in flood management. We have seen that these perceptions are acquired largely through past experiences, through which hopeful or skeptical expectations of the future are formed. These expectations are not necessarily accurate or realistic, but they are habitual and thereby offer people a sense of calm in a context of normal uncertainty. These habitual ways in which people perceive their own autonomous capacities to handle risk, and their perceived options to make use of patronage support, disposes them towards a specific risk-handling style.

Third, it became clear that, once people have acquired a specific risk-handling style, it becomes hard for them to reflect upon it and challenge it. This seems to be because they have also acquired certain perceptions (self-efficacy; trust in others involved in risk-management) and a specific habitus that suits this style – and tends to block out alternatives.

While accepting that people's perceptions and practices of risk are habitual rather than innovative, this chapter examines the clear exceptions to that assumption. It explores further the decisions that actors can make in new circumstances and specifically considers those instances where agents reflect upon and challenge their own habitual perceptions and practices and eventually develop a new risk-handling style.

Such a focus demands that this chapter moves beyond the sociological theory of habitus. Bourdieu mentions that a radical alteration of people's habitus might occur in 'unexpected situations' (Navarro 2006, p. 16); however, his theory rarely explicates these critical moments and does not tell us much about the experiences of people in those moments. In order to consider these processes, this chapter presents the historical biographies of a group of riverbank settlers whose risk-handling styles have radically altered over the past years from what was presumably typical for them. While their former risk-handling practices differed from person to person, they now have in common that they all went through a process of radicalization and nowadays exhibit defensive and
sometimes violent practices in relation to perceived risk. While other residents describe such behaviour as 'crazy' and wonder 'what has come over them', these people often refer to themselves as the only ones who 'are prepared' (siap) for the risks to be encountered in the nearby future.

The people who exhibit practices to become ‘prepared’, refer to themselves as the orang siap. In Bantaran Kali, siap means ‘ready’ or ‘prepared’ and bersiap, the verb from siap, means to prepare. In sociological jargon, we might describe the orang siap as those people exhibiting a defensive risk handling style. In the literature on risk-handling, defensive practices generally refer to aggressive behaviour towards the perceived threat, or to expressed feelings of anxiety about the threat (Baan, 2008; Eagly & Chaiken, 1993). In Bantaran Kali, the defensive risk-handling practices that can be recognized among respondents include (often loud and publically) worrying about floods and other risk; crying; having nightmares; having feelings of sadness or depression, and readily expressing them to fellow residents; overtly expressing feelings of fear about and anger towards the political institutions that are involved in Bantaran Kali’s flood-management (the kelurahan or kampong administration and the kecamatan or administrative sub-district) as well as to the orang ajar; and mistrust of and refusal of support that is offered by the kampong administration (the kelurahan). Underlying all of these practices is a strong sense of distrust of external institutions involved in the flood management of Bantaran Kali.

Tracing back when and how a siap risk-handling style has developed among some residents of the river bank enables us to recognize and analyze those critical moments in the lives of riverbank settlers where perceptions and practices start to alter – and where people’s habitus is seriously challenged. Let us now return one last time to the story of the medium-sized flood in Bantaran Kali.

25 out of 130 respondents could be categorized as having a ‘siap’ risk-handling style in Bantaran Kali. That equals about 19 per cent of the participants in this study. As explained in chapter 2, this analysis was made on the basis of 1) narrative analyzes of in-depth interviews, 2) observations and 3) a quantitative survey on risk-handling practices. The outcomes of the two first methods for the orang siap are referred to throughout this chapter. See Appendix D for the outcome and interpretation of the quantitative survey, and Figure 4 for a comparison of the main risk-handling practices characterizing each of the four defined risk-handling styles in Bantaran Kali. Most importantly, the outcomes show that orang siap, in comparison with people representing any of the three other risk-handling styles, rate extremely high on the following items: ‘thinking about best response plan in case of emergency’; ‘expressing blame on others’ (elite, government); ‘experiencing anger and aggression’; ‘being moody, irritable and acting out’; ‘trying to solve problems independent from others’; ‘anxiety amplification’. Orang siap also rate higher than other people on ‘rumination’; ‘worrying’; ‘fearing future’; ‘keeping trust that there are possibilities to survive’; ‘underlining personal skills’; ‘preparing lights and batteries’; ‘preparing house’ (e.g. binding valuables with ropes so that they are not taken by currents); ‘stock flood food’; ‘preparing cooked food’. Orang siap rate extremely low in relation to ‘indecisiveness’; ‘experiencing uncertainty’; ‘make use of external aid’; ‘helping neighbours with evacuation to kelurahan shelter’.

In contrast, let me recap from the former empirical chapters that many other inhabitants never exposed aggressive or anxious emotions towards bureaucrats who were involved in the flood-management of the riverbanks, nor did their survey results indicate angry or anxious emotions when it concerned the topic of flooding. Instead, we saw in the former chapters that these respondents appeared able to calm their minds in an objectively uncertain environment by establishing and maintaining reciprocal relations with trusted elite actors from political institutions, or with patrons from aid-institutions.

Piotr Sztompka has defined ‘distrust’ as the negative mirror image of trust. If ‘trust’ can be understood as a positive ‘bet about the future contingent actions of others,’ (1999, p. 25), then distrust is a negative bet. It involves negative expectations about the (harmful, vicious, detrimental) actions of others towards oneself (Sztompka, 1999, p. 26).
to the kelurahan shelter where Ambran and his family members have evacuated after their house was inundated.\textsuperscript{195}

\textbf{Evacuation during a flood}

It is seven o’clock in the morning. The sun reflects in the river water that has inundated the streets for five hours now, but the inhabitants of Bantaran Kali can find a dry spot inside the kelurahan shelter not far from their kampong. This shelter is made from strong materials to protect individuals from rain and sunshine, and it offers free public facilities: people can wash themselves with piped water and use the toilet. Blankets and medicines are provided, as are soap, water and rice meals, as well as sweet milk for small children. A team of eight civil servants, dressed in blue T-shirts with the emblem of the sub-district printed on the back, are instructed to care full-time for evacuees. In reality, however, there is hardly anything for them to do: the kelurahan shelter has remained largely empty.

The thirty-one flood-victims who have settled in the shelter declare that there is ‘so much food that we get bored with eating’. Ambran has already received three full plates of rice, boiled egg and tofu, and is told that he can come back for a fourth refill. He does not. Later that day, leftovers are thrown away. Clothes that were supposed to be freely distributed among all flood-victims are now taken to be sold by the few evacuees present. The underemployed civil servants sleep through most of their shifts, or play computer games on their mobile phones. Earlier, they had some tasks to carry out: uniformed males tied up ropes and pulled up poles, while their female colleagues prepared hot meals for evacuees. ‘Come in,’ they invited flood-victims who were trickling in, ‘are you in good health? We feel sorry for you, come in!’ But it seems that not many flood victims wanted to make use of their services as was expected by the kelurahan institution.

Where are the other inhabitants of Bantaran Kali? What happens to all of the other people whose houses were inundated? I asked these questions to the male civil servant who is in charge of the monitoring of evacuees in the shelter. This man registers the name, age, gender, and address of everyone who comes in. These details help kampong leaders to check who is safe in the evacuation shelter and who might be still in danger, or left behind in the kampong. Yet after hours of waiting, the civil servant has written down the details of only twenty-four people. The low number surprises him, he says, as it contrasts sharply with the situation during former large floods in which he fulfilled the same function:

\textsuperscript{195}The following notes about what occurs in the shelter were taken during two different events in which people evacuated. I have blended the notes first as to ensure the anonymity of several of the respondents that are quoted later on in this chapter, and second, because the actions that my respondents took in both of these events resembled to such extent that combining the data does not change the story.
I am truly amazed that so few people have fled to the [kelurahan] shelter this time. During former floods, me and my colleagues had to serve over-time! They were begging for our help! The flood problem remains the same, yet, from my experience, I can see that people along the riverbanks are becoming more and more ungrateful (tidak tahu berterima kasih) over the years towards us. Instead of making use of our services, now they prefer to seek their own ways of survival.

The kelurahan office does not keep a register of evacuees in past years, thus it was not possible to confirm this claim of the civil servant that the inhabitants of Bantaran kali made less use of kelurahan services during this flood by comparison with former floods. However, my interviews with riverbank settlers as well as with kelurahan bureaucrats indicate that the above suggestion of the civil servants indeed seems correct. Everyone I spoke to remembered that during large floods in former years, many more people evacuated to the kelurahan shelter than in the 2010 flood described in this study. This idea is further confirmed by a comparison with the numbers provided in a research report about a flood that occurred in 2007 in the research area. When social geographer Pauline Texier visited several kampongs along the riverbanks that had been inundated in 2007, she found that nearly 100 per cent of the people evacuated, and most of the evacuees went to shelters set up and maintained by other government institutions (Texier, 2007; Texier, 2008).196

By contrast, during the flood that is described in this dissertation, approximately 26 per cent of the total research population (N=130) remained in their flooded house during the whole flood (as Ida did in the introduction). Most of them have an ‘antisipasi’ risk-handling style. Another 24 per cent of the river bank settlers sought safety in the kelurahan shelter, most of them having a ‘susah’ risk-handling style, and also some people known as ‘orang ajar’. Eight per cent fled to the office of the foundation of the priest (see chapter 4 for more information about this foundation), most of them ‘orang susah’. Thirteen per cent of the respondents, including the kampong leader and orang ajar Yusuf, kept moving during the hours when flood waters were high, never settling down in one specific place, but instead running back and forth between the kelurahan shelter and the houses of inhabitants. Another 6 per cent of my respondents evacuated to the houses of family members who live in dryer neighbourhoods of Jakarta or in rural Java. Another 8 per cent of the research

196 However, my observations of the flood described in this thesis, and my analysis of people’s narratives about former large floods in their kampong, indicate that Texier’s numbers may have been biased due to linguistic confusion and the relatively short time period of this research project. For example, many river bank settlers use the same word (mengungsi) for seeking shelter in an external shelter, and for moving onto the tops or the second floors of their houses. As Texier’s report is for a large part based on narrated reflections rather than on actual observations of people’s actions, it might be that a linguistic confusion has led to a bias in the results. I consider this idea because the information offered by my respondents about the numbers of riverbank settlers who evacuated to government shelters often contradicts the numbers Texier describes in her report. My data exposes more complex and nuanced data about where people head to when their house is flooded. Regarding the fact that it took me months to establish trusting relationships with respondents (see chapter 2), one may also question whether Texier’s short research has not suffered from river bank settlers’ distrust of outsiders, hence evoking socially correct answers in which the formal safety advice (and specifically the governmental advice that people ought to evacuate to kelurahan shelters) are reproduced.
population survived in the streets. Finally, 15 per cent of this study’s participants evacuated to a provisionary, self-built shelter that is located on the opposite side of the kampong outskirts, a few hundred meters from where civil servants have set up the *kelurahan* shelter.

It is this latter group of evacuees that we will get to know better in this chapter, as their present risk handling style appears to deviate most radically from their former behaviour during floods. This change in behaviour gives us the opportunity to examine the process in which these people altered their practices.

**Evacuation but where to go to?**

Compared to the relatively comfortable shelter of the *kelurahan*, the situation in the provisional shelter appears more problematic for evacuees. One disadvantage concerns its location: the shelter has been built in a relatively low area just outside Bantaran Kali, where the soil is muddy from flood water. Its rooftop, made from pieces of thin plastic that were found in the river and along the streets, is full of holes, allowing the temperature to rise during the hot morning hours, while heavy afternoon showers pour in. Every morning the place smells strongly like urine. Hygienic circumstances deteriorate quickly. As there is no medical service in this provisional shelter, the wounds of several flood-victims are not taken care of. Though several neighbours have brought along cooking pots from their homes, and others have brought along rice and eggs, there is not enough food for everyone, nor is there enough drinking water. Within three days, lice, cockroaches and rats are everywhere and families move to the streets surrounding the shelter because ‘even though we cannot protect our heads from rain here, at least it does not smell as bad as over there [inside the provisional shelter].’ Many evacuees complain of hunger. Others worry out loud about the money that they feel forced to spend on food now that they cannot cook, or on the costly medications now that they are ill and their wounds need treatment. All of them appear distressed about their situation.

To recount, these flood-victims have other options. They could evacuate to the *kelurahan* shelter, yet they don’t. Even though these evacuees can get free meals a few hundred meters down the road, they choose to buy expensive flood-foods in the streets. Even though they can make use of a doctor’s services free of charge in the *kelurahan* shelter, these people bandage their own grazed arms and hope that their coughing will not become worse. The question of why they make such decisions when seemingly better alternatives are available, occupied my mind during my fieldwork, and also the minds of the civil servants of the *kelurahan* and the evacuees in the *kelurahan* shelter.

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197 See Figure 2 for a visualization of this spatial analysis.
Their amazement has to do with the fact that the decision of their fellow residents to refuse *kelurahan* help and instead evacuate to a provisional shelter is unfamiliar behaviour in the kampong. ‘Normally all of us head here [to the *kelurahan* shelter],’ remembers Amran. ‘Whenever there is a flood, this [*kelurahan*] shelter used to be overcrowded,’ says his grandmother. But apparently, during this flood, something has changed their fellow residents’ minds.

The fact that tens of flood-victims have chosen to reside in a nearby provisional shelter this time around soon becomes a popular topic among the civil servants of the *kelurahan*. They speculate out loud why their shelter remains so empty, while a few hundred meters further down the road people are homeless on the streets. On the first day of the flood, the dominant explanation that circulates in the *kelurahan* shelter is the fact that many people do not know that there is a more comfortable place for them to evacuate to.\(^{198}\) This, however, seems a very unlikely explanation: the shelter is set up in precisely the same spot as it had been during the past floods that inundated Bantaran Kali. If during those past floods, so many river bank settlers found their way to the *kelurahan* shelter, then why would they suddenly be unable to find it this time? The weakness of this explanation is quickly confirmed by riverbank settlers in the provisional shelter. When, at the end of the day, two civil servants head to the provisional shelter to invite flood-victims to follow them back into the *kelurahan* shelter, explaining the route and location to them and emphasizing that there is free food and free medical help available for all, they return flabbergasted and somewhat insulted: all of the flood-victims ‘over there’ refused their invitation and ‘prefer to continue to live like homeless people’.

Evacuees in the *kelurahan* shelter then propose that maybe their fellow residents have not been satisfied with the services offered by the *kelurahan* during former floods, and therefore perhaps they prefer to take care of themselves now. Although at first this seems like a plausible explanation for the changes in people’s risk-handling practices, a survey that was carried out for this study among all flood-victims in both shelters reveals that this is not the case. Over 90 per cent of the evacuees in the provisional shelter have experiences with some form of *kelurahan* support during former floods, and out of these people over 80 per cent evaluated the support provided ‘good’ or ‘very good’. The other 20 per cent graded the services in the *kelurahan* shelter ‘satisfying’

\(^{198}\) *Orang ajar* Yusuf, for example, says that ‘the people here are too stupid to leave their houses during floods. They won’t evacuate to a safe place if I don’t force them, I told you this many times already.. Both Yusuf and other respondents in the *kelurahan* shelter thus assume that their fellow residents’ cognition of formal safety advice concerning floods is low. It has already been argued in this dissertation that this explanation must be considered unsatisfactory. That is because my data proves that flood-victims are not only generally well aware about the risk of flooding, but they also have a precise knowledge of what the formal safety advice is. They know perfectly well where their local government - helped by the *orang ajar* - wants them to go. However, for reasons that are examined later in this chapter, they prefer another solution. Another inaccuracy to be found in Yusuf’s explanation is that he suggests that his fellow residents have not evacuated at all. But it was already mentioned above that in fact 28 per cent of them do so. My analysis also shows that most people have left their houses and evacuated to a dry spot nearby, but not to the one that is included in formal safety advice: the *kelurahan* shelter.
or 'very satisfying' and related this relatively low evaluation on quality of the food ('They always served fish and I do not like fish.') or with complaints about the overcrowding in the kelurahan shelters during former years ('Do you have canned sardines in your country? We looked just like that back then!'). But these criticisms seem hardly substantial regarding the current status of the evacuees in the provisional shelter. We will later consider the actual reason for rejecting the kelurahan support during the flood described in this thesis; but first let us consider what happens next in the kelurahan shelter, where Ambran and his fellow evacuees are still discussing ways to convince their fellow residents to join them.

Two names are often mentioned in these discussions: Tono and Ratna. 'Did you know that Tono is there as well?', people ask one another, and others will typically reply with another rhetorical question, 'why is he there and not here with his friends?'. About the inhabitant named Ratna, people seem equally surprised that she is at the provisional shelter. Both the civil servants and the evacuees declare 'I cannot believe Ratna stays there as well,' and explain to me that 'Ratna always used to be with the kelurahan during floods'. For both Tono and Ratna, the evacuees in the kelurahan shelter wonder 'what has come over them' as they observe that these inhabitants of Bantaran Kali exhibit highly unusual behaviour.

When evening falls, some of the evacuees in the kelurahan shelter, including Ambran and orang ajar Yusuf (chapter 3), head to the provisional shelter to find out what has changed their fellow residents' minds. 'At least you could have listened to what the civil servants offered you when they came to invite you over,' Ambran accuses Ratna, who is his grandniece, when he visits her in the provisional shelter. He says to her about the kelurahan shelter: 'Their place is much better than the dump where you sleep now. They want to help you. They are close to you.' Orang ajar Yusuf, who was the brother-in-law of Ratna before her husband passed away, also tries to convince Ratna to seek shelter with the kelurahan: 'You'd better come with us instead of staying here. Let the people of the kelurahan care for you. In their shelter, your children will get free food and clothing.' But Ratna stays put. For a while, Yusuf looks in the direction of Tono, whom he knows well, but he decides not to approach him when he sees the angry look on Tono's face.

After their visit, Ambran reports to the evacuees in the kelurahan shelter that 'it is as if she [Ratna] has gone crazy. Maybe the flood gave her a trauma and now she has turned mentally ill.' Yusuf disagrees with such a hastily drawn conclusion, but agrees that 'Ratna used to be different. She never acted like she does now! This is not her! She always used to be thankful if the kelurahan offered help during past floods, and she has often made use of their support; but now, to be honest, she acts hard-hearted.' The grandmother of Ambran is no less confused by Tono's recent decisions. She has known him from birth and now wonders why 'he acts strangely nowadays.' 'Tono,' adds
Yusuf in a serious tone, ‘has become another person, so it seems to me. He did not even want to speak to one of his oldest friends [Yusuf himself].’ It becomes clear from listeners’ responses that this announcement is shocking for residents in Bantaran Kali. The people who have heard Ambran and Yusuf talk now shake their head in expressions of disbelief, shout out loud ‘what has come over them?’, or ask, again and again, for more details of the story.

Now that we have read so much about Tono and Ratna, it is time to meet them and see what ‘has come over them’.

Tono: from friend to enemy of the government
Tono is a man in his early thirties, extraordinarily skinny and tall, with deep wrinkles in his face. Whenever there are no floods, Tono and his wife, their two children and Tono’s old mother live in a self-built house made of cement and stone, located in the lowest part of the kampong, right beside the river. He earns a living by cleaning or serving food in a nearby cafeteria; his wife takes care of the family and the household chores. Tono is typically described by residents as a hard-working man, a ‘good’ person, a pious Muslim. Moreover, he is widely known as a ‘friend’ of both the political institutions of the kelurahan and the kecamatan (see chapter 4 for more information about this latter institution’s flood-management involvement in Bantaran Kali). Because of his contacts with bureaucrats from these institutions, different people consider him a potential upcoming orang ajar in the kampong.

During the large floods that inundated the kampong in 2002 and 2007, Tono had cooperated with rescue workers sent by the kecamatan to help fellow residents evacuate. He also regularly assisted with the lectures by orang ajar over the past years, and he reported to orang ajar on anything that he believed to be a potential threat to safety in Bantaran Kali (see chapter 4 for more specifics on the operating principles of the orang ajar). As a result of all these social investments, Tono is widely known in the river bank settlement as an ‘assistant’ of the orang ajar, and as a man with ‘contacts’ and ‘friends’ in the kecamatan. For a long time, he seemed eager to maintain and further improve these social relations with powerful actors in Jakarta society. Tono was saving a share of his income for the goal of buying a Handie Talkie (HT), the radio set that is commonly used by orang ajar. According to his wife, Tono set aside an average of Rp 10,000 per month for the HT, and planned to buy the device within two years. A month before the 2007 flood, he applied with several civil servants from the kecamatan for a radio frequency to receive flood information.

During the time in which this fieldwork took place, Tono’s former ajar risk-handling practices still seemed to resonate in people’s minds more than his actual practices. Their narratives about how Tono used to act strongly contradicted my own observations of the practices that Tono exhibits
nowadays in the face of floods and other risks. For all I saw, Tono exhibits what might be called in sociological jargon a defensive risk handling style, or what he calls ‘siap’ risk-handling practices.

When his family’s house is flooded in 2010, Tono responds in a way that does not remind of the ajar style by which fellow residents describe him above. He does not help any of the orang ajar spread the risk-warning message in Bantaran Kali, nor does he help people evacuate. Neither does he follow up the formal safety instructions for evacuation that he has himself repeatedly ‘taught’ to fellow residents. His family does not evacuate to the kelurahan shelter – as ordered to by orang ajar - but instead he moves to the overcrowded provisional shelter a few meters from their house. In fact, Tono is one of the men who helped set up this provisional shelter. When, a day after evacuation, his son starts coughing, Tono decides that it might be healthier for his family members to move out of the overcrowded shelter. Still he does not go to the kelurahan shelter, instead, the family moves to a street a few meters away from their old house. That house is severely damaged and still inundated, so they spend the following days in the open air on pieces of cardboard, their backs pressed against the houses along the side of the road with cars and motorbikes constantly passing them by. During afternoon rains, they try to protect themselves from water with scraps of plastic and canvas. Because their gas stove was severely damaged by the flood, the family is forced to buy meals for all five members – something which they can hardly afford. Tono works long days, but makes far too little to pay for these meals. He therefore decides to spend a part of his savings on it – savings that were initially meant to be spent on the education of his children.

When asked why he would not reside in the dry and yet empty kelurahan shelter further down the road, making use of its free services, Tono sighs that he ‘need[s] to be prepared (siap)...I must protect my belongings.’ But weren’t most of his belongings lost in the flood already? Stunned by so much ignorance, Tono explains to me that:

No one in Indonesia has any interest in my furniture, sister (kakak)! Have you forgotten how poor I am and how valueless my belongings are? It is not thieves we fear! It is the politicians (orang politik)! They know precisely how to act as if they are poor people’s friends, but as soon as I leave my land, they will take my house from me! [They will] chase me away! [...] We must be prepared for them always, do not believe anything good that they promise! If the people from the kelurahan tell you that they aim to help us, then that is a lie for sure.

Tono’s distrust of ‘the politicians’ is reflected later in an emotional outburst during a news broadcast on the television. About twenty people are gathered in front of a television that is placed by its owner in the middle of the street so as to offer fellow residents the chance to watch a popular
television program. After the show has ended, most people remain seated in order to reflect on the program, and while chit-chatting, they coincidentally see a news item about flood problems in Jakarta. The audience sees shots of the central sluice in Jakarta, shots of the Ciliwung river, and shots of evacuees in government shelters during former large floods. Most of the residents watch full of concentration and in silence to try to see whether they can recognize a familiar face on television, until suddenly Tono shouts, ‘I am sick of the way that the government creates floods here. It is the same again and again: they make a flood, they pretend to care for the victims. And we are such stupid people that we believe them!’ Other television watchers try to calm Tono, muttering that ‘it will be alright,’ or that Tono must ‘stay calm, we are all safe now,’ but Tono only repeats louder and louder that he ‘hates (benci) the Jakarta government!’ The people around him obviously feel uncomfortable with his emotional outburst. Most of them leave, shaking their heads to indicate disagreement with Tono’s behaviour. Still, he continues to scream, now at surprised bypassers in the street:

They create floods only to chase us away- I am telling you, neighbours, listen to me! They will let us drown and suffer! They will evict us! The government hates poor people like us! Do not ignore this knowledge because you chose to stay naive. I warn you, it has become time to protect ourselves! If they have taken our land, do not tell me that I have not warned you.

Finally, Tono heads to his family, in tears and his body shaking from emotion.

Tono’s emotional outburst has to do with an issue that has already been touched upon several times in this dissertation: the risk of eviction by the Jakarta government. As mentioned earlier, legal housing in Jakarta is generally unaffordable for the poorest residents of the city. For that reason, many of them reside in unregistered, often flood-prone or otherwise risky areas. According to formal law, residence on unregistered land is forbidden. This means that the inhabitants of the riverbanks are formally considered illegal occupiers of government land, and therefore run the risk of being evicted at any time soon. The possibility of eviction to decrease flooding in Jakarta has existed for a long time, but the threat has only recently become more concrete to the inhabitants of Bantaran Kali, because the Jakarta government has announced plans to carry out evictions. By clearing the riverbanks, the city government is able to widen the river,

199 This program was an absolute hit in the kampong. It shows volunteering couples who are first hypnotised, after which they are questioned about their love life and extramarital affairs. Most of the time, the person listening (and not under hypnosis) burst into tears after hearing too many confessions, while the hypnotised person tirelessly sums up all of her annoyances (‘I actually think my partner is boring’) and mistakes (‘I had sex with three other men while I was engaged to him’). Whenever I watched this show with neighbours, they laughed heartily, called out loudly, empathically denouncing the confessed behaviour. When I once carefully opted that the couples might be professional actors, being paid for acting as if they are hypnotised, my fellow watchers stared at me in disbelief and said that they had never heard such a far-fetched explanation for what people say on TV as the one I proposed.
which is believed to lessen the problem of flooding. Riverbank settlers will thus have to be displaced and compensated financially for their loss.

In Bantaran Kali, there are rumours that the government may try to avoid the slow and complicated process of eviction and try instead to convince people to move ‘voluntarily’. These rumours come in different forms: in one version, the government is said to plan arson in the neighbourhood – which will force people to flee from the fire, and which will thus clear the land in one go. A second, more common version of the rumour has to do with floods. Here, the government is said to purposely create recurrent floods in the kampong, thereby making it unattractive for residents to stay put in Bantaran Kali. Part of this gossip is simply untrue: it seems unlikely – and even impossible - that the government purposely creates floods in Jakarta. Instead, as noted in the introduction, floods are created by a combination of environmental and infrastructural factors (Brinkman, 2009; Caljouw, Nas & Pratiwo, 2005). However, the rumours about the Jakarta government as a ‘creator’ of floods also has a sense of truth to it: it is indeed a fact that the kampong is regularly flooded as a consequence of the governmental prioritization of protecting wealthier, economic centers in the city. It may be helpful to briefly elaborate on this ‘true’ aspect of the gossip.

As indicated in the introduction of this dissertation, floods in Jakarta pose an increasing problem to the government and the cities' inhabitants (Brinkman, 2009; Kadri, 2008). But it also became clear earlier in this thesis that not all citizens of the capital face the floods equally; nor do they experience floods of similar severity. The riverbank settlement under study is considered one of the most 'dangerous' (bahaya) and flood-prone areas (dareah banjir parah) in the city by bureaucrats. This unequal division of flood-risk in Jakarta not only has to do with geographical location or other ‘natural’ factors that cause flooding, but also with bureaucratic decisions about where river water in the city can go and where it cannot. Indeed, it must be recognized that to some extent, flood-free and flood-prone neighbourhoods in Jakarta are the effect of an old colonial policy.

When Jakarta was still controlled by the Dutch colonial authorities, one of their efforts to reduce the problem of flooding in Jakarta was to build canals. The construction also included a sluice gate to protect commercially valuable centers in the city from river-flooding. Whenever

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200 It remains a question whether they will. Many riverbank settlers do not hold the formal rights to their land or house, and hence evictees generally receive insufficient compensation for their loss, or nothing at all.

201 This is actually the case throughout Java, where Indonesian policy makers largely pursue colonial Dutch flood management policies. See Ravesteijn (2002ab) for a socio-historical analysis of the colonial water management policies in Java.

202 Soon after the founding of Batavia (the Dutch colonial name for Jakarta) in 1619, a canal system was constructed similar to those of Dutch cities at the time. In 1725, a dam was built to divert waters of the Ciliwung river westwards through the Western Canal. Since then, several other flood control canals have been built. The 'Van Breen plan' of 1917 led to the development of several structural flood defence measures, including the large Western Banjir (flood) Canal. Other
floodwater gushed down towards Jakarta from upstream, the doors of this sluice were to be closed by sluice-gate keepers, so that the City Center and the colonial center of Menteng would be protected from damage done by the water currents (Caljouw, Nas & Pratiwo, 2005, p. 258). By closing these sluice gates, the water currents were forced into the rivers and canals, through which they could empty into the sea. In case of severe rains, the rivers could overflow to empty riverbanks and finally be absorbed into the soil.

Over fifty years later, this same policy is still implemented by new generations of sluice-gate keepers who presently control the sluice. Only, these days, the rivers are clogged with garbage, and due to uncontrolled urbanization the soil of the riverbanks is no longer able to absorb much flood water (Texier, 2008, p. 360). To repeat from the introduction: part of the problem is created by past decennia of massive logging of greenery and trees in uphill areas; another part of that problem is created because the riverbanks are now fully populated by urban slum dwellers – Bantaran Kali is situated on the banks of the largest river. Consequently, when the sluice gates remain closed during heavy rains from uphill Jakarta to protect the valuable centers of Jakarta, the negative consequences for the communities along the river banks are enormous. Researchers Caljouw, Nas and Pratiwo (2005, p. 258) observed that during the large flood in Jakarta in 2002, 'the floodgate ... was closed. If this floodgate had been open, the presidential palace, [the business district around] Thamrin Street, and Kota would have been inundated. Since this floodgate was closed, the flood in [different poor] parts of the city (...) was very high.' One of these severely flooded areas is Bantaran Kali.

Hence, when Tono shouted out that the government 'creates floods' in his neighbourhood, he was not completely mistaken. Nor is he the only inhabitant of Bantaran Kali who believes that floods are 'created' by the government and that this is unfair. In fact, many other residents share these convictions with Tono and for this reason have developed a siap risk-handling style. Later in this chapter I will contextualize Tono's perceptions and practices by elaborating on experiences of other orang siap.

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measures that were proposed, but not realised at the time, include a large polder along the north coast and the Eastern Banjir Canal. In 1965, the Indonesian government developed a 'master plan for drainage and flood control' (revised in 1973), essentially a modification of the Van Breen plan. In 1984, a new master plan was drawn up, again largely based on the structural measures proposed in the Van Breen plan (Caljouw, Nas & Pratiwo, 2005; Ward, Pauw, van Buuren & Marfai, 2013). Since then, Dutch and Japanese water management companies have carried out several of these measures (e.g. the building of the Eastern Banjir Canal, which became functional in 2010). They have also proposed plans to the Indonesian government to divert the Ciliwung River on two points and connect it to the Cipinang River in Jakarta and to the Cisadane River in Tangerang. These plans have been postponed for years due to financial issues and changes in the political structure of the city government. At the time of writing, they are waiting for the formal accordance of the city government (Personal communication with Jan-Jaap Brinkman, senior flood manager Jakarta working for DELTARES, 1 October 2013, Amsterdam, the Netherlands).

203 This information is based on personal communication with three anonymous sources: a sluice gate keeper at Manggarai in Jakarta (Interview on 2 February 2011, Jakarta), and two senior Dutch flood-risk managers working in Jakarta (Jakarta, 5 December 5 2010 and 29 June 29 2011).
Three weeks after the flood, Tono and his family members still reside in the street, as it has become impossible for them to live in their severely damaged house. A huge truck enters and stops right in front of the family. It is met by the residents with loud cheers. Many people in Bantaran Kali had already heard from the kampong leaders that the kelurahan was planning to support some of the flood-victims, by offering the households living in the lowest areas of Bantaran Kali some free wood, cement and stone to rebuild or repair their houses. Now that this huge truck was parked in the kampong, the residents realize that the promise of the kelurahan will be fulfilled. And so it is: the truck is opened, and piles of bags with building materials are offloaded by the truck driver and some local volunteers. One of them puts two bags in front of Tono’s family. But unlike his neighbours, Tono does not look at all happy with the gift. Instead, he looks at the bags in disgust. While other beneficiaries in the neighbourhood quickly start rebuilding and repairing their houses with the materials, Tono warns his wife and children ‘don’t even touch it’. He believes it ‘a trap.’ He tells me later in an interview:

When I use those materials to start rebuilding a house, then they [the government] will put me in jail after I have finished. It is forbidden to build a house here, right, because this land is owned by the government. So, if I rebuild my house, then they have the formal right to punish me. They will tell me I have disobeyed governmental orders...[because] I am illegally occupying the riverbanks.

When I question this and counterpose Tono’s idea with the fact that the government has given the materials to residents and hence seems to stimulate rebuilding of damaged houses, Tono says:

It is a trap. They give it, and then they wait until I do anything with it that goes against the law, so that they can lock me up or chase me out. They will justify their deeds by saying that I am a criminal who needs to leave this neighbourhood. The Indonesian government is like that; they seduce you into doing bad things so that they can take it out on you. Especially if they do not like you.

Ignoring the frequently expressed desire of his wife to rebuild a house in order to end their homelessness, ‘just like other neighbours do’, Tono carries his bags of materials to the market and comes back with his pockets full of banknotes. He has sold the materials to ‘some rich Chinese man.’ Tono plans to use the money to rebuild a house in another neighbourhood, he says. ‘A safe place,’ he promises his eldest son, ‘a house without floods, and without the bulldozers of the government waiting their turn.’

Yet the little money that Tono was able to earn by selling the building materials is not enough to build or rent a house in a different part of town, especially not in an area where land is
registered and inhabitants live ‘legally’. Tono knows all too well that he has earned too little to escape from his current ‘illegal’ status, but that does not mean that he gives up hope. On the contrary, he seems completely determined to fulfill his promise to his son. In narratives, he emphasizes his determination, his positive expectations for the future, and indicates that he is convinced that one day soon he will finally live his dream. He even visits potential new neighbourhoods by motorbike, pointing out to me and his sons where their school will be, and what a nice street they will live on. ‘Can you believe that we will live here?’, he says, ‘only the prospect of that makes me want to work harder.’ In the two months that follow the flood, Tono tirelessly thinks of new ways to quickly collect more money. One thing he tries is asking neighbours whether they can help him to find more or better-paid work, offering them his services as a jack of all trades. When no jobs are offered to him by anyone, he is seen stealing stones and wood from the newly rebuilt houses of other flood-victims, materials which he again sells at the market. Tono furthermore steals pieces of fruit from food carts of salesmen passing through the neighbourhood, and during a public gathering, I see him taking the food boxes that are meant for neighbours. He tells me later that he sold those to residents of a nearby neighbourhood because he needs money.

In Bantaran Kali, people start to openly declare Tono ‘crazy’, arguing that something in his mind has ‘snapped’ and that ‘panic has gotten into him’. No one seems to understand why, or precisely what, has caused him to behave so differently in comparison with earlier times. Tono himself offers a justification for his behaviour in an interview with me that suggests a strong feeling of anxiety:

I need money to move house. Now! So sometimes, yes, I must find ways to get it. It is bad, but in my opinion I have no other choice. You know how dangerous this [neighbourhood] is...it is dangerous to stay here! I need to take my family away from here. We must leave before they come and chase us away. We are like enemies (musuh) of the [Jakarta] government.

For similar reasons, Tono stops paying land taxes to the government, indicating that he plans to invest that money in a new house. He also encourages his mother to beg for food from neighbours, which she starts doing nearly each day. ‘Food is expensive,’ he explains, ‘so if she can get it for free, then this helps me to accumulate my money and get away from here. My mother knows I have no other choice than let her do this.’

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204 This correlates with answers that Tono and other orang siap gave to the survey questions about risk-handling practices. As noted and as seen in Figure 4, they rate high in relation to ‘positive thinking’; ‘underlining personal skills’; ‘keeping trust that there are possibilities to survive’. At the same time, there is a tension between these indicators of positive future expectations, and the severe stress and worrying that orang siap currently experience. That is, in the above survey they also score high on ‘fearing future’; ‘rumination’; ‘worrying’; and ‘anxiety amplification’. This tension may indicate that even though the expectations of orang siap of the future are hopeful, they are not necessarily confident about whether their hopes will be fulfilled in any easy manner. Instead, they seem to foresee a struggle to fulfil their hopes.
Fellow residents of Tono disapproved of all of Tono’s actions, but they appear truly bewildered when Tono decides to join an ethnic gang or civil militia group called Forum Betawi Rempug (FBR, Betawi Brotherhood Forum). This organization was created in the year 2000 after inter-gang rivalries intensified in Jakarta, and is associated with preman. In order to achieve their vision of a Jakarta dominated by Betawi strongmen, the FBR has used a number of controversial tactics and strategies. According to researcher Ian Wilson, these ‘traverse the line between legal and illegal, ranging from classic extortion and stand-over tactics, to political lobbying, legitimate business ventures and entrepreneurial initiatives’ (Wilson, 2010, p. 252). FBR especially appeals to the poor in Jakarta society, and attracts a broad spectrum of local preman looking for a new organizational cover for their racketeering; as well as the unemployed and people working in the informal street economy, in particular ojek motorcycle taxi drivers. In Jakarta, an estimated 60,000 people have now become members (Wilson, 2010, p. 252). In the kampong, the organization is especially popular in the residential segment where an FBR chairman occupies a double role as Kepela RT.

Tono is described a few months after his initiation with the organization by this FBR-chairman, who is also his Kepala RT, as ‘a very active member’ and even as ‘of one of our most loyal members.’ My own observations confirm such a view of the role that Tono starts to play in FBR: he assists during all FBR meetings that take place in the wider area of Bantaran Kali; he consistently wears the black clothing of FBR’s members; he practices his fighting skills with other FBR members in a nearby FBR-office and invests in a gun to ‘protect myself and my brothers’. As was mentioned, the main aim of FBR is to fight for the rights of Original Betawi inhabitants in Jakarta. Yet, Tono has his own reasons for joining the organization, as the following excerpts of an interview show. When I ask Tono if he likes being a member of FBR, he replies:

Yes. Although, sometimes I feel that the other members and I are looking for other things […] Many FBR members are native Jakartans who fear newcomers, you know. They like to fight them and always say that we should protect our own, native rights. Some of them are also very strict Muslims. While me, I am a bit more relaxed about such things. Actually I could not care less about such issues. [My membership] has nothing to do with that [the native-immigrant issue or the issue of Islamic religion]! For me…..Look, if the [Jakarta] government wants to evict a neighbourhood because they want to use the land on which people live- they hire FBR. FBR does the dirty job for them…They are the ones to set fire or to chase people out of their houses; they can threaten residents who refuse to go or even torture them…FBR will probably

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205 Between largely ethnic Madurese and Betawi-based gangs.
206 The FBR claims to represent the interests of Jakarta’s ethnic Betawi, portrayed as the indigenous population of Jakarta.
207 This only happened three days after my fieldwork ended. The information was provided to me over the mobile phone with my respondents and later through social media communication with yet other respondents. I was also sent pictures of Tono’s weapon.
be hired for the eviction in this area too... But, when I am a member myself- FBR will protect my family. They would not evict a person who is a member! We are like brothers!

I asked Tono whether his membership could imply that he will have to help FBR to evict houses of his own neighbours in the future.

Listen, sister, I know that this is also unfair. But I pray to Allah to forgive me for that. Some of the people here are good-hearted. I used to be friends with many of them. They do not lack a good character! All they lack is the power to stop the [Jakarta] government from evicting us. You must try to understand that I need to protect my children and my wife and myself against the [Jakarta] government. You know they hate us! But do you know why? Just because we are poor! Because we do not want to move away from the river banks! Maybe FBR does bad things, but at least they care for poor people like me. If the government attacks me, FBR-members will protect me for sure. I can fight back! Members of FBR can use the weapons of FBR to protect ourselves. We are also trained to become good fighters, so together we are strong against whoever wants to hurt us. I have no other choice than to be prepared in this way, right?

The shift that Tono makes - from a ‘friend’ of the kecamatan to a man willing to fight the city government - is outstanding in its sharp distinction between past and present risk-handling practices. Simply put, Tono used to trust the government and now he distrusts them; nowadays, he trusts the FBR more to help him out in future times of need. His perceptions of the future also seem to have radically altered: while he used to envisage himself as an orang ajar, cooperating with the government in the management of safety in Bantaran Kali, he now aims to move to a legal, flood-prone neighbourhood and aspires to a completely new kind of life. Whenever he speaks about such changes, Tono emphasizes his great expectations for the future. He also emphasizes the belief that he will be able to finally turn his hopes into reality, and often says that he is willing to do what it takes to provide his family with a safer life. I will later show that Tono is not exaggerating when he says this. In order to fulfill his hopes of a safer future, he has even gone so far as to overtly protest the government, something which – as became clear in the former chapters - not many people dare to do in Bantaran Kali.

Tono’s behaviour must thus be considered radical in the kampong, but at the same time it needs to be repeated that there are quite a number of other people in Bantaran Kali who exhibit similar defensive risk-handling practices in relation to flood risk. Just like Tono, these people believe that the government consciously causes floods in the neighbourhood to ‘chase people out’; just like Tono, these people indicate that they must therefore get prepared, siap, in order to protect their own safety vis-a-vis the government; and just like the case with Tono, these people’s distrustful and angry perceptions of the government is evident in their refusal to accept aid after floods from the kelurahan, or to evict to a kelurahan shelter during floods. Instead, they chose to remain in the
provisional shelter or on the streets during the flood in 2010, described in this thesis, and afterwards, they often sold the building materials that they received from the government. Similar to Tono, these people are convinced that this gift was ‘a trap’, and that they will be punished as soon as they rebuild a new house on the riverbank. They therefore try to find ways to quickly accumulate money and to move house in time ‘before the bulldozers come’.

Finally, another thing that these people have in common with Tono - as expressed in interviews and surveys - is that they have a strong distrust of the government, and that they emphasize their self-efficacy whenever considering their abilities to handle risk effectively, for instance, by referring to themselves as people who are already prepared, siap, and hence ready to move fast in times of disaster. Tono described himself to me as ‘orang siap,’ his self-chosen nickname, in contrast to the other ‘naïve’ people in Bantaran Kali. He would say, for example:

I don’t understand my neighbours. They just calmly continue to live here, they do not worry about anything even though it is clear that we will be evicted anytime soon. If I tell them to move away and protect themselves, ha ha, they laugh at me. While I know that in the end, they will be evicted, and they will be jealous of me because they will say that I was the only orang siap.

His fellow resident Ratna described herself in a similar manner: ‘I must get ready to get away from here. While the other people are doing nothing, they are just awaiting their fate! Only few of us are already seriously preparing. It’s just me and some other people whom are ready (siap).’

It is relevant to note that the siap risk-handling style seemed like a rather recently developed risk-handling style for most people. As mentioned above, the defensive practices of Ratna and Tono were still rather new and unfamiliar to fellow residents, and hence it is logical that fellow residents were not familiar with their self-chosen nickname ‘orang siap’. Most of them seemed to lag behind when describing the people who could nowadays be categorized as ‘orang siap’, and still called them by former nicknames. For instance, Tono was still described to me by many as an orang ajar, and Ratna was still frequently described as someone who leans on a patron – even though we will soon learn that this was no longer the case during the time I met her in the field. The longer Tono and Ratna exhibited their initially unfamiliar, siap behaviour, however, the more their fellow residents noted that ‘something had come over them’. Still, the nickname ‘orang siap’ was hardly ever used by any of them. Instead, they called the people who call themselves the orang siap, ‘crazy’. The nickname orang siap that I use to depict the risk-handling style of people, such as Tono and Ratna, was thus derived from their own descriptions, rather than from a widely acknowledged nickname.

For Tono, it is because of his extremely radical shift in his perceptions and risk-strategies that his neighbours appear disapproving and even very confused by his recent actions – Tono’s
actions come across as absolutely unfamiliar to them. When the kampong leader first hears that Tono has had initial conversations with the local leader of FBR about potential membership, he laughs it off. ‘He won’t become a member,’ he says, ‘Tono is a loyal man to our [Jakarta] government, he does not share the radical ideas of FBR.’ After he learns from fellow residents that Tono is wearing the FBR uniform, he expresses his concern: ‘This is worrisome. He used to be close to me, now I no longer understand what type of person he is.’ We may remember from the beginning of this chapter that Ambran’s grandmother was also very confused by Tono’s recent decisions. She has known him from birth and now wonders, ‘what has come over him? He used to be a good son to his parents- now he lets his mother ask us for food, and he is willing to fight other Indonesians...He should be ashamed!’ Likewise, orang ajar Yusuf recalls:

Tono used to be a good neighbour, a good Muslim, for all those years that I knew him. He was just as concerned with the problems in this neighbourhood as I still am. So we became close. Tono, me and some of our friends often talked about how we could make things better. Now he acts tough, and I no longer dare to come near him.

What made Tono change his mind – and his behaviour- so radically? Before exploring his historical biography to analyze what made him deviate from former beliefs and habits, and before we consider some theoretical reflections that can offer us some background about how such radical alterations of perceptions and habitual actions can occur in the lives of orang siap, let me first offer another example of the practices and perceptions of an orang siap: Ratna. We met Ratna briefly at the beginning of this chapter, where it was recounted how she resided in the provisional shelter during a large flood and refused to evacuate to the kelurahan shelter. We may also remember that fellow residents appeared shocked about Ratna’s behaviour, as this came across as highly unfamiliar to them. I will now describe in more detail the siap risk-handling style that Ratna exhibits during and after the flood that is described throughout this dissertation, and explain how her present practices contrast with her past ways of acting.

**Ratna: from orang susah to orang siap**

Ratna is a young widow and mother of three. A few hours after the flood, she sits in the corner of the provisional shelter and wipes away tears that roll down her cheeks. ‘Have you not heard, Roanne? The government has closed the sluice again. Everything is drowning [flooded] here. They [governmental bureaucrats] must be laughing behind their desks. We must prepare to leave as soon as possible, and I am so confused because I don’t know where we should go... Allah knows how we must save ourselves! I must be prepared.’ Just like Tono, Ratna refers to the idea that the government strategically ‘creates’ floods in Bantaran Kali by closing the sluice so that the
floodwaters do not reach elite centers in Jakarta. She also implicitly refers to the threat of an eviction, carried out by the Jakarta government.

Over the weeks that follow the flood, Ratna invests all her money, energy and time in leaving the kampong ‘before the bulldozers come’. Ratna believes that she prefers to act quicker than the Jakarta government, so that:

At least I have the time to prepare and save what is mine. I can take along the building materials from my house to re-use it and I can take my children’s school uniforms with me. If I would just wait here until the bulldozers come, they will just demolish all my possessions. I would be left without anything. And they might even put me in jail! Yes, they might actually do that, because they will say we had no legal rights to live here in the first place. If they make other promises to us, we must not be naïve and believe them. Neither must you believe them when you interview them! They are dishonest.

Ratna not only expresses her negative expectations of the kelurahan in narratives, but she also acts upon them. For example, she travels by public transport to three neighbourhoods just outside Jakarta that she has in mind for eventual resettlement. I accompanied her during two of these trips, and saw how she - shy but determined - asked residents whether she could live there as well and how high the rent would eventually be. In both cases, she was waved off by these residents, who told her their kampong was ‘full’, or who demanded a far too expensive rental price. Nevertheless, Ratna remained determined to accumulate as much money as possible so that she could soon move away from the riverbank.

There are several ways in which Ratna tried to accumulate money to move house. First, just like Tono, Ratna received several bags of building materials, and, just like Tono, she sold them immediately at the market, while she and her children remained homeless after the flood. Second, a few days after the flood she took her children out of school in order to save on their educational fees. Third, on the eleventh day after the flood, Ratna started begging, in Bantaran Kali and in a nearby neighbourhood. According to her, she hardly earns any money in Bantaran Kali with her begging:

Neighbours will not give me money even if I ask them kindly, and even if they have quite a bit of money in their pockets. They won't give it because they disagree with me wanting to move away. They say I don't need the money, and that I should just remain silent and pick up my life here. I have told them that it is dangerous for me to stay here, but they do not even listen.

In a nearby neighbourhood, however, Ratna earns more money with begging. There, she presents herself as a homeless widow and mother of three. ‘That is not even a lie,’ she says, ‘I don’t own a solid house anymore – it has been damaged too severely by the flood to live in. Also I won't have
land anymore either, after the eviction.’ She always takes along her children for two reasons: first, Ratna has taken them out of school and deems it unsafe for her young children to be alone in the streets without her; and second, she earns more money with begging when she has them with her.

Ratna puts everything she earns with her begging away in a plastic bag that she keeps inside her bra. Each and every time we speak, she knows the exact amount of money in her bra. Three months after the flood, she stops paying land taxes to save even more money, as she is sure that the government will evict her any time soon now, and she feels therefore, ‘there is no use in paying them anymore. They will chase us away anyhow.’

Similar to what happened with Tono, negative talk about Ratna’s behaviour started circulating in the neighbourhood in the months following the flood, and neighbours appeared confused about the unfamiliar ways in which Ratna had recently started to act. Residents called Ratna a bad mother (for taking her children out of school), a bad neighbour (for begging) and a bad citizen (for not paying taxes for the land), but most often, she is called ‘ungrateful’ (tidak berterimakasih) for refusing the help of the kelurahan.

The latter idea that Ratna has turned ‘ungrateful’ has to do with the fact that Ratna used to be known as a typical ‘orang susah’ in the kampong. She was one of the former regular beneficiaries of the kelurahan, and during my fieldwork, several civil servants working in that institution reported that ‘she used to be a friend of ours’ and that ‘we have often helped her with her problems’. During the 2002 flood and the 2007 flood, Ratna has indeed received relatively large amounts of financial support from the kelurahan. Until recently, she also worked for the kelurahan in different side jobs: sometimes volunteering work for free, sometimes she worked in return for a small reimbursement or gift. One of the civil servants who volunteers in the kelurahan shelter during the flood still remembers working with her:

Ratna? She used to work right beside my desk! Yeah, I gave her tasks to do, like putting my files in plastic covers. In return, she could lunch here in the office for free. She liked helping me, and I did not mind helping her a bit. Even though she lives in a slum she is diligent. We [the kelurahan employees] have helped her whenever she had difficulties in her life (…) Now she acts like she never knew us. It is ungrateful, in my opinion. But as she clearly feels too good to take what we offer her, she shall survive the next flood on her own.

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208 The last time I spoke to her, Ratna had earned nearly Rp 800,000 from four months of daily begging. This means that she earned on average Rp 200,000 a month, Rp 50,000 a week. In comparison with other livelihood activities that were pursued in Bantaran Kali, begging seems actually a rather lucrative activity. Ratna earns about as much as motor taxi drivers (ojek) do on average, and a bit more than the average income of people who sell rice meals from their houses.

209 Not all of the information about financial aid was registered in the kelurahan registration. Therefore, the incomplete kelurahan data was checked three times for this analysis: with Ratna herself, with the kampong leader in Bantaran Kali and with two different neighbours who were aware that Ratna was offered financial assistance after the flood. I provide more detailed information about the aid that Ratna received later in this chapter.
Clearly, Ratna’s unfamiliar behaviour does not upset only her neighbours, but also her former patrons.

These mutual frustrations between Ratna and her former patrons come to a head when Ratna runs into two of her former ‘friends’ from the kelurahan one evening and attacks them. This happens about five months after the flood. By then, Ratna is still busy ‘preparing’, siap; hence, she is trying to collect as much money as needed in order to move away from the riverbank. Apparently, the fact that Ratna and her children have turned into beggars is known in the kelurahan, because, as Ratna sits in a kios late one evening, drinking sweetened tea, two female kelurahan employees pass by and whisper that she is a ‘bad person’ for letting her children beg. Ratna answers that she has no other option, as no one is helping her with her financial struggles. One of the ladies replies that that is nonsense, as Ratna could try to find another job, and that she is a bad Muslim for asking other poor people for money. According to bystanders, Ratna then jumps up and flies at the women, pushes them, scratches their arms and pulls their hair. She screams that she no longer will be treated badly by the government, and that the way in which the kelurahan women act towards her is ‘unfair’ (tidak adil). Her loud screaming is heard in the kampong and many residents approach to see what is going on. Ratna is grabbed by a fellow resident, and the kelurahan women are protected by others. Even though they threaten to inform the police, the kampong leader eventually becomes involved and convinces them to leave Ratna be. ‘I explained to them that she has gone crazy,’ he says that evening. ‘The police would punishment her too harshly, we must pity her – and also, Ratna says she wants to move away anyhow, so no one will be bothered by her anymore.’ Yet even if Ratna is spared this time due to the kampong leader’s counsel, her behaviour does not exactly make her popular in the neighbourhood. Most people overtly disapprove of her behaviour, saying that Ratna is ‘ungrateful,’ and that they want to have nothing to do with her.

Meanwhile, Ratna continues to overtly challenge the kelurahan. On her Facebook account, she starts posting harsh comments about the kelurahan employees, for example stating that they are ‘bastards’ (banjengan). If asked whether she is not afraid that this might cause her problems, Ratna says that she has recently decided that she will, from now on, overtly protest the kelurahan:

I am not afraid any longer to give an ugly statement (pernyataan buruk) about the government in front of an audience. I am now active like this (saya sekarang aktif seperti ini) for the [future of] my children. What kind of life do we have here? I have been obedient for a long time. Now, whenever I have anger [inside me], I just let it out, I express myself.

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\(^{210}\) I did not personally observe this fight, hence, this story was told to me afterwards by Ratna and several other bystanders, including the owner of the kios. Together with many of my neighbours, I only noticed a fight was going on after we heard loud screaming.

\(^{211}\) In chapter 2 it was explained that Facebook is extremely popular in Indonesia (Grazella, 2013). Even in the slums of Jakarta, people who could read and write often opened an account. They would update it in nearby internet cafes, which charge Rp 1,000-3,000 per time. Ratna opened her account in November 2010, a full month after the flood.
Another way in which Ratna overtly challenges the kelurahan is by approaching fellow residents and asking them to join her in a protest against the Jakarta government. Ratna wants them to become united, she says, and ‘fight the governor together’. None of them appears interested in such a plan, and again, Ratna is told that they want to have nothing to do with her. Ratna says about this that ‘it is their own decision to stay silent. They don’t want to know about our problems. I am also afraid of what will happen if we protest the government, but at least I dare to be prepared and save myself’.

Two months later, Ratna has left Bantaran Kali. I have since remained in contact with one of her children through social media, and have been informed that the family lives in the street, begging, while still in search of a new home.²¹²

We will later examine Ratna’s biography more closely to see precisely what made her alter her risk-handling style, but for now, let me end this section by emphasizing that Ratna indicates in conversations with me that she sees no other option than to act in the way that she currently does. She seems convinced that this is the only way to ‘stay safe’ and that there is no more time to lose. Hence, just as in the case of Tono, Ratna’s narrative suggests that she experiences a strong feeling of anxiety. Moreover, she emphasizes her own skills and capacities whenever she portrays what is, in her opinion, the most effective way of handling risk. Hence, again, what she has in common with Tono and the other orang siap is that her perceptions of her self-efficacy are high, while her trust in formerly trusted ‘friends’ is very low. In the next section I will elaborate on these perceptions of risk and distrust held in relation to the political institutions of the Jakarta government, and also consider the factors that might possibly underlie the risk-handling style of Tono and Ratna: risk-cognition, material vulnerability, cultural constructs of risk, and habitus.

**Factors underlying**

I have commented more than once in this dissertation on the fact that the objective flood-risk cognition of inhabitants in Bantaran Kali is generally high. This also counts for the orang siap; hence, we can conclude that this factor offers no explanation for their decision to exhibit a siap risk-handling style.

Material vulnerability, then, is another notion that seems to have no effect on the practices of orang siap. These people do not score high on most of the factors that are typically associated with material vulnerability towards floods (see chapter 1 for a discussion on the vulnerability literature; chapter 2 for a description of the vulnerability factors taken into account in this study’s analysis). Among those people who exhibit siap risk-handling practices, one finds older as well as

²¹² See chapter 2 for more information about how I have used social media and internet-contacts with respondents in this research project.
younger people; the relatively poor as well as the relatively wealthy; males and females; those with fixed jobs and the unemployed; those without any formal education at all and those who finished junior school.

Then what do orang siap have in common, and what sets them aside from fellow residents in regards to their risk-handling style? I argue that the answer to this question is threefold. First, what orang siap have in common is the way in which they construct and create a hierarchy of risk. Second, their life-experiences have led them to critically reflect upon their former perceptions of risk and trust, as well as upon their former risk-handling practices. On the basis of these critical reflections, orang siap have challenged their former general habitus and have acquired a specific, alternative habitus that better suits their present world view. In line with this altered habitus, they strategically altered their risk-handling style towards one that is defensive or siap. Third, what they have in common are the ways in which they act, not only in the face of flood-risk, but also in the face of other risks that they perceive to be highly threatening to their personal safety, in particular, eviction carried out by the Jakarta government. The next paragraphs elaborate on the first of these three commonalities of the orang siap; I will discuss the latter two characteristics later in this chapter.

The survey on risk-perceptions that was carried out for this study shows that what distinguishes this group of study-participants from all others is the way in which they construct risk. This risk-perception is again related to the way in which they subjectively perceive who can be trusted to support them in case of risk, and to the way in which they estimate their own self-efficacy in relation to risk. It is for example clear from the narratives of Tono and Ratna that they regard the city government as a danger to their personal safety and well-being, first because they believe that the Jakarta government strategically creates floods in Bantaran Kali, and second because they believe that the Jakarta government will soon evict the neighbourhood. As mentioned, Tono and Ratna are not the only ones who believe this to be true. The results of the survey about risk-perceptions that was carried out for this study are informative here.

I will begin to analyse the survey results by drawing an imaginary spectrum in Bantaran Kali, with people who hold favourable perceptions of trust in the political institutions involved in the neighbourhoods’ flood management on one end, and people who maintain a rather consistent set of unfavourable or distrustful expectations of the political institutions’ role in flood management on the other end of the spectrum. The latter group of people is most clearly represented by evacuees who stayed in the provisional shelter where Tono and Ratna also fled to after the 2010 flood

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213 The factors gender, age and occupation are presented in Tables 3.1 – 3.3. I present those factors, and not the other vulnerability factors that were taken into account in this study’s analysis, because they, as explained in chapter 4, correlated with the risk-handling style of the orang ajir – but not the other vulnerability factors - and none of them appeared significant for the three other risk-handling styles.
described in this thesis; the former group of people is represented by evacuees in the kelurahan shelter.

Let us consider first the survey results of the people in the kelurahan shelter. There, many of the orang susah (chapter 5) and the orang ajar (chapter 4) were to be found. Their survey scores show that all these evacuees carry largely favourable (or trustful) expectations of the intentions of kelurahan actors concerning their involvement in the flood events that occur in Bantaran Kali. Explicating these expectations in interviews, these respondents indicate that they expect that the kelurahan will either solve the flood problem sometime soon, or that their well-being will be protected by the kelurahan during large floods. For example, they often expressed the unfounded conviction that: ‘The government will build a dam to protect us against floods,’ or that ‘the people of the kelurahan said that there will be no more floods because they only occur every five years and never in between, so the next year we will be safe anyhow.’ Moreover, the survey indicates that most of the people who expect that the problem of flooding will be solved in one way or another by the kelurahan often also expect that the government will allow continuation of settlement on the riverbanks. Whenever they talked to me about evictions in interviews or informal conversations, they also appeared certain that the government will ‘leave them be’ and believe that any news about evictions is ‘untrue’; a ‘myth’ or ‘a lie’.

Finally, the evacuees in the kelurahan shelter, including Ambran – the young cigarette seller whom we met in the introduction of this thesis- and orang ajar Yusuf, have positive views of the kelurahan employees’ intentions. For instance, while he was filling in the survey on risk, Ambran explained to me that:

They want to help flood-victims because they pity us. Even though the Jakarta government cannot prevent floods, they try at least to take care of us after we are flooded. It is a positive thing that the kelurahan takes up that responsibility.

Yusuf likewise believes that the kelurahan offers help to people because:

Those people [kelurahan employees] care for the inhabitants in Bantaran Kali, even though they do not like the fact that we live on the riverbanks. Still, they know that many of us are their friends. So they feel that they should support us for reasons of humanity.

By contrast, all the evacuees in the provisional shelter indicate in the survey and interviews that they hold extremely unfavourable (or distrustful) perceptions of the kelurahan. Not only do these people consistently reject the idea that the Jakarta government will solve the flood problem; they also believe that the Jakarta government will soon carry out evictions of the riverbanks. To put it
more starkly: on a survey scale that scores different types of hazards in people's lives from 'most dangerous' to 'least dangerous', people in the provisional shelter consider the possibility of future evictions of the riverbanks nearly as dangerous as the floods themselves. Of the twenty-five orang siap participating in this study, twenty-one of them called floods and evictions the most pressing risks in their lives. This risk-perception contrasts significantly with the risk-perceptions of the people in the kelurahan shelter, who mostly indicate that evictions are much lower among their concerns than floods are.

Next to the survey results, narratives of the people in the provisional shelter also indicate that they are highly distrustful of civil servants and accuse them of having a 'second agenda'. More specifically, these people claim that what is presented as charity by kelurahan actors is in fact a 'trick' that may have negative consequences for evacuees. The following excerpts were taken from interviews with participants who refused to accept kelurahan support after the flood that is described in this dissertation:

If we lose our focus and we relax in the [kelurahan] shelter- for sure they will have demolished my house by the time I return.

The government does not like it that we live here....So they use every .... flood as a chance to evict us ... If we are inattentive ... Vrooom! [respondent imitates sound of large truck] They will come with bulldozers and evict us. So we better protect ourselves and stay put.

Miss...if you ask me, we need to stay strong and compact together...we need to be prepared....because we have no evidence that we have rights to live on this land...even if we leave our land behind for a few days, they [the Jakarta government] will give us problems! [...] In Indonesia...if the government does not like you, then they can do anything...they can chase you away or even torture you...they have killed people and started fires in poor neighbourhoods like this, sister...Yes! This is the way our government is!

Many of the orang siap further expressed the belief that the local government deliberately creates floods in the kampong to 'chase us away'. We already saw that Tono and Ratna used precisely these words to express their distrust towards the government.

During informal conversations in which the evacuees in the provisional shelter talked among themselves, orang siap expressed other, similar distrustful opinions about the kelurahan:

They [the government] make floods here so that we move out- after we have left they will create an amusement park here where elite people can bike or run.

214 That is the equivalent of 84 per cent. Less often but still regularly mentioned by the orang siap were poverty-related risks, and the risk of a fire in the kampong. Only two respondents in this group also considered social problems a risk to their personal safety; a number that was much more often mentioned by representatives in any of the other risk-handling styles distinguished in this thesis. See Figure 6 for a visual comparison of the outcomes of this risk-perception survey per risk-handling style category.
If all houses are flooded and we have fled to shelters, then it is easier for them to turn this land into an apartment-site...Yes, you better believe me! Rich people will come and live here and the government likes that better.

Similar ideas circulated in the provisional shelter about the hidden agenda that civil servants might have when they offer residents help during disasters. They lure us into leaving the land by offering us shelter...but then we turn home and they have already taken this land and turned it into a recreation area, orang siap would typically say.

Such perceptions of distrust were expressed not only in the direct period after the flood when people had evacuated to the provisional shelter, but were also reflected in conversations with orang siap throughout the time of my fieldwork. Whenever they spoke to me about the Jakarta government in relation to their own safety, they consistently expressed emotions of anger and fear. For example, when local newspapers headlined that riverbank settlers would be granted adequate compensation after eviction by the government (Haryanto, 2011), these people dismissed the news as 'lies'. When the newly-elected governor Jokowi visited the community and suggested that everyone would be displaced to a subsidized flat as a compensation for eviction measures, it was once again the orang siap who accused the politicians of telling them 'lies' and 'tricking' them into something bad. These examples show that the narratives of orang siap indicate a strong sense of urgency and anxiety whenever discussing the risk of eviction or the floods that are assumed to be created by the city government. These people were doing everything to be prepared, siap.

It was mentioned at the beginning of this section that there are several factors that underlie the risk-handling style of orang siap. One factor is the shared way in which orang siap construct risk; this issue was elaborated upon above. Second, it was posed that what orang siap have in common is that their current risk-handling style still seems rather recent and unfamiliar in the eyes of other people, which indicates that their habitus, their risk-perceptions and siap practices have significantly altered over the past few years from how they used to think, speak and behave. Third, I claimed before in this chapter that orang siap do not only exhibit siap practices in relation to flood risk, but in relation to multiple risks. The next section elaborates on these second and third characteristics of orang siap. I start by describing the current perceptions and practices of orang siap in relation to

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215 Next to floods, fires were also frequently mentioned by orang siap as a typical disaster that would instigate involvement of the kelurahan, not just in its role as an external provider of aid but also in its role as a potential prompter of this disaster (through arson).

216 My fieldwork had already ended when the governor visited the research area. However, through intensive contacts with key respondents, I was regularly updated about events in the kampong. From the visit of the governor, people sent me photos and digital videos. I also interviewed these informants about the visit by email and through Facebook chats. My research assistant went back to the field to do follow-up interviews with those inhabitants who were not eager or able to use the internet for our communication.
different risks, and thereafter trace back how their current risk-handling style differs from what used to be their typical risk-handling practices.

**Altering perceptions; altering practices**

If we take that *orang siap* generally consider evictions as one of the most threatening and pressing risks to their well-being, then it becomes understandable that during floods they prefer staying as close to their houses as possible, so that they can take quick action in case 'the bulldozers come'. For a similar reason, these people do not like the fact that their names and identity card numbers need to be registered, as would be the case were they to reside in the *kelurahan* shelter during floods. After the 2010 flood, which I witnessed, *orang siap* in the provisional shelter explained to me why they did not want to reside in the *kelurahan* shelter in the following ways:

Then they can prove that we are living in a dangerous place and that we need their help to survive here, so it becomes easier for the government to refuse our right to live here.

They like to collect our names so that they can check our land rights. If you do not have any documents to prove that you can live here according to the law, then they might destroy your house.

While *kelurahan* bureaucrats hold that this registration is only done to keep track of who is safely evacuated and who might still be in danger and trapped in a flooded house in the kampong, the evacuees in the provisional shelter thus appear convinced that the registration of their names will disadvantage them in one way or another. As a result of their strong distrust of the *kelurahan*, *orang siap* indicate that they believe it necessary to be always prepared, *siap*, to save themselves.

Follow-up interviews with *orang siap* indicated that their defensive risk-handling practices were exhibited not only during this flood event, but their *siap* risk-handling style is also used in the face of other hazards in which 'distrusted' actors associated with the Jakarta government were involved. Let me offer a few examples to clarify this point. Regarding poverty-related risks, it is notable that, in case of illness, none of the *orang siap* ever made use of the services of a (government-subsidized and therefore relatively affordable) health clinic during the period of fieldwork. Instead, they pay high costs to consult alternative medics who may have no formal medical background, but who are at least not associated with the government.\(^{217}\) According to

\(^{217}\) For example, after the 2010 flood, approximately 71 per cent of the *orang siap* refused to be treated by a *kelurahan* doctor who offered her services for free to flood victims. This number is high if compared with other groups: only 20 per cent of the *orang ajar* refused to be medically checked (mostly because they said they were 'too busy' with managing neighbourhood safety during the flood); and nobody from the *orang susah* rejected the offer – they were all medically checked and treated as needed. Another example is provided by a female *orang siap* who probably suffered from breast cancer but refused to be treated by the *kelurahan* health clinic, and instead underwent alternative treatment with a self-declared Chinese ‘doctor’. This ‘doctor’ rubbed stones over the breasts of her patient, which would presumably ‘chase the
different *orang siap*, these alternative medics ‘treat poor people as best as they can’, while the governmental doctors were consistently described as persons who ‘hate poor people and [purposely] let us suffer’.\(^{218}\)

Regarding the risk of eviction, *orang siap* were actively trying to protect themselves from potential future evictions. From my interviews, it can be implied that a large majority of them invest relatively large amounts of money in fake land documents that they believe useful to prove their ‘right’ to live along the riverbanks; that they hang plastic bags with their most important documents in strategic places in their houses where they can quickly take them ‘any time a bulldozer approaches’; and they carry all tax payment receipts with them as proof of their legitimate residence whenever they leave their houses. Also, *orang siap* take radical decisions in order to accumulate money and protect themselves against risk: some took their children out of school to save costs ‘because we might have to move soon and therefore we need all the money we can save’; others started to sell their household assets for a similar reason. To recap, in the perception of *orang siap*, the involvement of the Jakarta government in the flood-problem of their kampong by means of eviction is maybe even more hazardous than a flood itself.\(^{219}\) It is for this reason that they prioritize defending their physical security against the threat of eviction. Many do so by accumulating money that can be used in case they suddenly have to move. Just as Tono did, some of the people who call themselves ‘*orang siap*’ do so by becoming members of the FBR, which offers them a sense of safety amidst the perceived risk of eviction.

Moreover, all of them publically express their anger and frustration against the political institutions involved in flood management, and they overtly challenge the *orang ajar* (introduced in chapter 4). It may have already become clear in chapter 4 that by challenging the orders of *orang ajar*, inhabitants of Bantaran Kali run the risk of being disciplined or punished by powerful actors in
society. Nonetheless, we have seen that Tono and Ratna refused to follow up orang ajar Yusuf’s safety advice to follow him to the kelurahan shelter. Other orang siap also raised objections to orang ajar, for example, by walking away as soon as an orang ajar wanted to start a ‘lecture’ about floods, or by expressing different opinions about the causes of floods – as Tono did when he loudly commented on the television programme.

As a final note about the practices of orang siap vis-à-vis multiple risks, it is relevant to know that their decision not to evacuate to the kelurahan shelter did not just take place during the 2010 flood described in this dissertation, but also during other disasters. When a fire damaged a large number of the houses in Bantaran Kali during my fieldwork, it was these same orang siap who set up a provisional shelter and who refused to seek shelter with the kelurahan. And when another large flood inundated the kampong again in 2013, none of the orang siap registered with the kelurahan. Instead, most of them stayed in the streets surrounding their houses until the water had receded enough for them to return home. Some orang siap stayed in a shelter that was set up and maintained by FBR.\textsuperscript{220}

If above descriptions of the siap risk-handling style indicate that the risk-handling practices of orang siap are rather consistent (in the sense that their practices reflect distrustful perceptions of the Jakarta government in relation to multiple risk events), I also argue that for the large majority of them their ‘distrustful’ or defensive risk-handling style is rather recent. We have already seen that this was the case for Tono and Ratna, whose behaviour is experienced as unfamiliar by fellow residents. The same can be said about other orang siap: while these people exhibit a siap risk-handling style nowadays, they often exhibited a very different risk-handling style during earlier years.

Before elaborating on this argument, it needs be remarked that the fieldwork in which the bulk of the data underlying this book was collected covered a time span of only one year. Hence, while the risk-perceptions of respondents could be ‘measured’ in surveys and interviews during that year, and while the risk-handling practices could be observed, similar real-life data from earlier periods in respondents’ lives was obviously not available. However, it was possible – and perhaps also interesting for the aim of understanding the ways in which people typically handle risk from a bottom-up perspective - to discuss with respondents how they perceived and experienced risk in former years, and how they interpret risk events and their own risk-behaviour in hindsight. It appeared from the interviews with orang siap that their ‘typical’ ways of perceiving and handling risks had significantly changed. For example, in hindsight, nearly all of the orang siap called

\textsuperscript{220} This was information that I derived after my fieldwork had ended, through personal contact over email and phone with some of my key respondents, and also through the help of my research assistant, whom I had asked to revisit the kampong and do follow up interviews and observations during this flood.
themselves ‘naïve’ in the way that they used to respond to flood-risk warning messages during earlier years, while they described their recent responses to such messages as more appropriate, that is, ‘safe’ (aman). When asked about the reasons for their changed practices, almost all of these people defined a moment in their lives or a traumatic experience that made them realise that what they used to do was not safe enough – and that therefore, an alternative siap risk-strategy was needed.

It seems, then, that we have come to the point in the analysis where it becomes relevant to reconsider the question that has popped up several times already in this chapter. ‘What has come over them?’, people wondered out loud about Tono and Ratna. My own research questions are related to theirs: The impact of a general habitus is generally considered so strong that it is hard for people to challenge it or to act outside of it, so what is going on with these orang siap that they were, nevertheless, eventually able to develop a new risk-handling style? How and why do people let go of a former risk-handling style? Why did Ratna change from an orang susah, dependent of the support of her kelurahan patrons, into a person who calls herself ‘siap’ and who exhibits defensive practices towards her former patrons? And how can it be that Tono’s perceptions of risk and trust have altered so radically over time? In order to answer these complicated questions, we must take a different approach than the one which was used to analyze the underlying factors of the other risk-handling styles up described so far in this thesis. In previous chapters, it appeared most useful to try and understand how people develop a habitual practice and reproduce it; this time, the focus of the analysis lies more explicitly with the dynamics behind the development of new or alternative risk-handling practices.221

I commented earlier in this thesis that even though the theory of habitus in principle allows for agentive moves, it offers little detailed insight into when such moves might take place and who might make them. Even more problematically, it tells us nothing about how people experience the alteration of their practices and perceptions. Therefore, I argued in the theoretical chapter that the agentive influence on innovative and reflective human action must be investigated empirically. The following sections will take up this challenge, examining the precise moments in the lives of actors where older habits are critically reflected upon by them and strategically altered.

In order to reveal such dynamics, I propose to use Niklas Luhmann’s theory of risk and trust, as he clarifies that people’s habitual perceptions of risk and trust can only be maintained as long as these remain ‘relatively disappointment-free’ (Luhmann, 1985, p. 25). If we experience too many events that challenge these habitual perceptions, our disappointments accumulate, until a certain

221 The reproduction of habitual, cognitively structured perceptions and practices were most explicitly discussed in chapters 3 and 4, where the empirical data offered insights into people’s general habitus. In addition, we saw in chapter 5 how new opportunities also may lead to the development of a specific, alternative habitus.
point of no return has been crossed, and we need to radically change our habitual expectations and actions. Luhmann thus agrees with Piotr Sztopka and Möllering (their arguments are presented in chapter 5) that people’s perceptions of risk and trust are generally habitual or structured, but at the same time he is interested in highlighting a more dynamic aspect of human actors’ cognitive risk-handling mechanisms. According to Luhmann, we habitually perceive our environment as more or less risky, but only ‘bis man die schwelle überschreitet, und dan bringt ein kleiner Schritt große veränderungen’ (1968, p. 96). In other words, we maintain these habitual perceptions for a fairly long time, but not after a critical point, schwelle, has been reached – a disappointing experience or realization by which we feel forced to change them radically.

I will now turn to an analysis of the biographies of Tono and Ratna to define the precise critical moments in their lives when their schwelle was reached, or where we might say that their habitus was altered.

**Tono’s biography**

Tono was born as the son of a garbage collector in Bantaran Kali. He helped his father from an early age, but he never came to like the job as much as his father did:

> My father earned relatively well compared to other inhabitants. Our house was fairly large, and we possessed two carts to collect garbage. He was proud of his job and of his accomplishments. But [unlike my father], I never liked the work. Whenever I helped him, my back ached and I did not like the smell. I was also ashamed of doing this job! Girls would not even look at me because I always smelled so bad.

So at the age of twelve, Tono was happy to accept a job as a cleaner in a cafeteria and he quit collecting garbage. Ever since then, he has worked in different cafeterias and restaurants nearby the riverbank settlement: as a cleaner, as a jack-of-all-trades and, sometimes, as a waiter. He was twenty-two years old when he married his wife Vita, who also grew up in the kampong. Vita gave birth to two sons, who were aged four and six at the time the fieldwork for this research project took place. Tono reflects about this period in his life as follows:

> I remember when my wife was pregnant from the second child, I told myself that this was the best time in my life. You must understand, I am only a man from the slums, and still I had a regular income, a wife, children, and also I had some friends here, even some friends who worked in the kecamatan [...] I was always helping them to teach the other people here about
floods. I was also planning to buy a HT, so that I could help and protect other people against the floods. \(^{222}\) [...] it was a good time in my life, I think. I felt comfortable each day.

His youngest son was born in rural Java on the day in 2007 that a large flood would demolish Tono’s house. Tono recalls about that day:

Three days before the flood occurred, my wife had travelled to her family in the countryside to give birth there. So when I first heard that a flood was coming our way, I was home alone with my eldest son, who was aged three at that time.

Tono’s son was obviously too young to swim, and Tono himself had never learned to swim well enough to swim through strong currents of a flood either. Still, Tono felt certain that he would stay safe during the flood, as he expected that one of his ‘friends’ would save him:

I was close to [names of two orang ajar] back then, I was always helping them, so I just knew that one of them would help me evacuate or call in the rescue team of the kecamatan. They know I am a bad swimmer, and that I am afraid of floods, and they were always laughing at me for that. So I really did not worry when I first heard that a flood was coming, because I knew I was on their radar....All of their friends are helped first during floods.

Therefore, instead of quickly evacuating, Tono decided to first assist the people known as orang ajar in the kampung by spreading the flood-risk message among his fellow residents, as he had done during former floods. With his son in his arms, he walked through the streets to check whether everyone had received the flood-risk warning message and he ordered them to evacuate to the kelurahan shelter. Meanwhile, the streets outside became inundated. After about an hour, Tono went back home and packed as many goods as he could carry. He took his time to collect all of his valuable goods, as he did not want to make a large economic loss if his house were to be flooded. He then spent about half an hour tying up his furniture with ropes so that his valuables could not be taken away by the currents, and he took some more time to barricade the windows and the door so that these would not be easily smashed by waves. When his wife heard on the news that Bantaran Kali was flooded, she called him up and appeared concerned when she learned that he had not evacuated yet. Tono recalls:

I told my wife to worry about the birth of our second child, not about me! I told her: ‘they will come to save us no matter what, because we are befriended.’ She felt calm after that because she knew I was speaking the truth and we would be safe.

\(^{222}\) HT is the abbreviation of Handle Talkie, the radio set that is used by orang ajar to receive information about the water level in the Jakarta and Depok sluices. See chapter 4 for more information about the HTs and the ways in which they are used by orang ajar in Bantaran Kali’s flood management.
But Tono’s positive expectations of his ‘friends’ at the kecamatan were let down during the flood:

I waited and waited. One hour...two hours...there was still nobody to help me and my son, but the water rose higher than what felt comfortable. I kept telling myself that they were busy and that they would come soon, but to tell you the truth, I became nervous, I did not like to wait that long. Finally, I called two of my acquaintances in the kelurahan on their cellphones, but they did not respond. I also texted the kampong leader, saying that I needed help and that nobody had yet come to evacuate us. And I called [the name of an orang ajar], but he was too busy to pick up the phone. After three hours, I was still standing in the water, holding my son above my head. Can you imagine how scared I was? The water was waist-high, and the current was too strong for me to wade through. My son was crying. I sent another text-message to the mobile phone of a man who works at the kecamatan, saying that I needed instant help. He was not as close to me as my friends here, but he nevertheless knew my name because I helped manage the safety here. So I dared to ask him for support. It was cold...I was so afraid to drown, so very afraid... Then! I could see a helicopter circling above my head. I was so happy! I thought that they [the Jakarta government] would finally save me and my son! I shouted: 'help me, there are still people here!' But they didn’t care about us; they left again. It felt like I froze, but it was not from the cold in the water, but from the cold in my heart. They did not care less that I was drowning.

About twenty minutes later, Tono’s hopes were up again when he heard a voice shouting that a government rescue team had arrived with boats. But none of the boats eventually entered the water. 'Those people just stood there, next to their boats, and they did not even try to rescue me,' Tono says,

When a neighbour was finally able to save me, four hours had passed since I knew that the flood would come. The water had risen as high as my chin by that time and my son was shivering from the cold. His lips were blue. I cried. The neighbour had heard me screaming and decided to save me. He had to risk his own life because he had no boat. Instead, he helped me to pull myself and my son through the water with a rope. We could have drowned were it not for that brave man! I was in shock to realize that I mean so little to the people [in the local government] whom are close to me. Even though I have always helped them and we called each other friends!

We might take from Tono’s narrative that his trustful or favourable expectations of his ‘friends’ were dashed at that point in his life, but this following quotation indicates that he in fact still maintained some trust towards his acquaintances in the Jakarta government, by considering the event an exception to the norm, like Yati and Ahmed also did as we saw in chapter 5. Reflecting upon the above incident, he says:

My wife was upset when she heard that our son nearly drowned. She immediately commented that those people are no longer friends to us, and that I should stop spending so much time on
them, but I objected. I explained her that there had been a mistake. I told her that they must have confused me for another person and this is why they did not help me. I wasn’t even lying to her when I told her this [laughs]...Now I see that I have been stupid, but this is truly what I believed back then!

Few days after the flood, Tono visited the kelurahan to share his story with some civil servants he was acquainted with, and perhaps also to demand a confirmation of his own understanding of what might have happened. He was told, however, that there had not been a mistake at all. Instead, he learned that the helicopter was never meant to help riverbank settlers evacuate, but that it had only circled above the kampong to monitor the situation. Furthermore, Tono was told that boats of the rescue teams had not entered the water, because it was feared that the strong currents would damage the boats. Tono remembers that he felt ‘confused’ and ‘sad’ after having heard this. As a final attempt to understand why his positive expectations of his ‘friends’ were disappointed, Tono also went to the local institution of KORAMIL, but there he did not get to talk to anyone. 223 The front gate remained closed for him. He reflects on this experience as follows:

I waited in front of KORAMIL for six hours. Six hours! I could see people watching me through the windows of their office, but they did not come to see me. I had taken my identity card to prove that I am an honest man and one that is close to them, but nobody would speak to me.

When I asked Tono what he did then, he replied:

Nothing! Because there was nothing that I could do at that point other than wait and hope that they would explain it all to me. I just stood there a long time and talked to satay sellers and passengers by. Eventually I went home. So I did not do anything physically, if that is what you want to know. But in my mind...inside me... I was thinking so much it gave me a headache. I told my wife at home that they had misused me the past years. I told her that maybe we should use our savings for something other than a radio set.

The above quote indicates that after Tono was confronted with another disappointment of his habitually positive expectations of the intentions of actors from the political institutions involved in Bantaran Kali’s flood management, his interpretation of the events started to alter.

The feelings of shock and disappointment that accompanied this alternative interpretation are reflected in Tono’s next quote:

That day I came to understand that many civil servants act tough, but they are in fact scared like children during disasters like floods... that is because they do not care so much about people like me as they want us to believe. I think that they only care because we help them

223 The military institution that cooperates with orang ajar in Bantaran Kali’s flood and safety management (see chapter 4).
with the radios. But if they feel threatened by a flood themselves, yeah, they act as if we are strangers again.

Nearly a week later, Tono’s schwelle would finally be exceeded when his trustful expectations of the kecamatan and the kelurahan were dashed once again. This happened when Tono, together with about thirty other flood victims, participated in a public protest at the Jakarta sluice. Tono describes what happened:

I went along to the sluice with some other men who were angry with the [Jakarta] government. We went by motor...I wanted the [Jakarta] government to understand that floods traumatize us. We went there to remind them that we lose everything if a flood enters our neighbourhoods! If they cannot solve the flood problem, then the least they can do is save the people who always loyally help them. They cannot forget their friends during floods, nor can they allow civil servants to behave like wimps. So we went to the sluice and screamed that they should offer us more help. I told them that I was friends with them, I asked them: ‘How can you let your friends drown?’ But the civil servants over there called in the army, and I was punched in my stomach and my upper leg. I repeated again and again my name, saying that I usually help them as a friend. But we were all chased away. Now you understand why I am so sure that they do not care for poor people like me?”

It seems that at this point in time, Tono’s world view was shaken to such an extent that he was forced to radically alter his former, habitual, positive expectations of the city government. As a result, he also strategically altered his risk-handling practices.

The word ‘strategic’ needs be emphasized here, because Tono shows in the following quote that he critically reflected upon his former beliefs and consciously came to challenge these:

I came home from the sluice, and I cried so much that my wife thought I had been physically hurt, and she insisted on finding medical treatment for me. But I was not crying because of the bruises! I can deal with pain! I was crying like a baby because I was so angry! I have always helped the people of the kecamatan to keep this neighbourhood safe, I also voted for the governor because I believed that he would take care of us. But now I felt confused...Nah...I am no longer stupid! I will always remember how the government acted towards me during floods! They almost let my son die! They abuse me! They do not care!

224 Even though the emphasis must remain here with Tono’s experiences and memories for the sake of our analysis of his ‘point of no return’, it is relevant to note that I have cross-checked his story with the memories of a sluice-gate keeper who attended the protest as well as with a senior formal flood-manager working for the city government at that time (names withheld). Both of them acknowledged that the event had occurred largely in the way Tono describes (interviews on 12 February 2011 and 5 December 2010 – both in Jakarta). It is also interesting to note that Indonesia scholars have described similar protests that had taken place at the same sluice already in 2002, leading as well to physical encounters between protesting flood-victims and civil servants. Caljauw, Nas & Pratiwo (2005) wrote that ‘People went to the Manggarai floodgate and wanted to open it, but they had to face soldiers who had instructions to shoot anyone who touched the gate’ (p. 458).

225 Fauzi Bowo served as governor during the time Tono speaks of. He was replaced by ‘Jokowi’ in 2012.
This realization shuffled Tono’s formerly structured set of favourable or trustful expectations about the future actions of his acquaintances in the Jakarta government. While he had invested in his social network over the past years and expected personal benefits in return in times of need, the events of 2007 challenged his habitual, trustful perceptions to such an extent that Tono’s perceptions of the intentions of government actors became much more negative. Tono realizes in retrospective that he was ‘naïve to think that we were friends, when in fact they did not care at all.’

He makes a commitment to himself in the hours after the protest at the sluice that from that moment on, he will act differently. He immediately starts distancing himself from the orang ajar in Bantaran Kali, and he also stops investing his time in ‘lecturing’ other people about safety. Instead, he starts investing most of his time and energy in his paid work, and sets aside savings. Orang ajar Yusuf remembers that Tono started behaving differently during this period:

He used to be very active, but during the past years he has become more lazy. Well, perhaps not lazy, because he was working very hard, I think... But we were less close because he was always busy. He made a huge loss after the flood in 2007, so he was always working to pay for his losses. This is why we hardly ever saw him again.

Years later, when Tono and I met during fieldwork, Tono’s perceptions and practices seem still altered. We have seen earlier in this chapter that he expects that, during a future flood, kecamatan actors will not offer support to him. Nor does he trust actors from the kelurahan. Therefore, he exhibits defensive, siap, risk-handling practices in the face of flood risk, and expresses distrustful perceptions of the intentions of government actors.

Tono’s biography shows once again that perceptions of risk and trust are correlated. Despite his high flood-risk cognition (his objective knowledge of floods), Tono had always felt safe in the kampong, because he trusted that, in case of a flood, he would be helped in time by actors from the Jakarta government. After he came to realize that he might have trusted these actors for no good reason, his risk perceptions changed along with his trust perceptions. He nowadays indicates that he is extremely afraid of floods; that he lacks a sense of safety; and, moreover, he appears convinced that he should actually fear the Jakarta government.

A similar correlation between perceptions of risk and trust can be recognized in the narratives of other orang siap that were presented in this chapter: they strongly distrust the kelurahan, and this distrust makes them feel unsafe and vulnerable in relation to the risk of flooding. It is furthermore interesting to take from Tono’s biography that unfavourable or distrustful expectations of orang siap regarding the intentions of the Jakarta government are not limited to the government involvement with the hazard of floods in Bantaran Kali. Rather, their distrust of the Jakarta government can be related to the multiple risks that characterize a context of normal
uncertainty. In this way, we might also say that their distrustful expectations influence their broader world view, and consequently also their repertoire in risk-handling practices.

Let me use Tono once more as an example, to show that his present negative expectations of the Jakarta government are related to multiple hazards. A few examples are enlightening: when Tono hears vague rumours about an eviction in about three years time or so, he is convinced that it will occur very soon: ‘within months’. When the governor promises in a news article that riverbank settlers will be adequately compensated after this eviction, Tono accuses him of lying. And when a fire breaks out in Bantaran Kali during my fieldwork, Tono appears convinced that it is arson committed by the city government ‘to chase us away’. He tells me:

It cannot be a coincidence that the electricity cable that snapped and created fire was installed only a week earlier by a state-owned company for electricity... I knew that the government in this city sometimes acts this way if they want to use land on which people live... But who would think that they would try and kill us? They set fire without warning so that they can use this land! They think we are like animals and they can just kill us! But even though we are poor, we are not animals!

Similar distrustful perceptions to multiple risks are expressed in the following quote of another male orang siap. This respondent tells me during the 2010 flood, which I witnessed, that he suspects that the Jakarta government might have created it as a way to encourage river bank settlers to move:

This flood might not be natural, Roanne. It has nothing to do with the rain, that is what I think [...] It might well be a political thing. They [politicians] close the doors of the sluice on purpose when it rains. So we get a flood [...] Because this is how they force people to evacuate and then they can demolish our houses. I do not have proof for you that this is why this flood occurred, but if you ask me, that is what happened.

Because of all of these distrustful perceptions, formed and strengthened over the years, Tono and other orang siap nowadays try to protect their personal safety, as well as the safety of their family members, by using defensive strategies against the Jakarta government – strategies that give them the feeling that they are prepared, siap. For Tono, we might also say that his feelings and beliefs have radicalized, and that he has come to invest most of his time, energy and money into defensive and violent risk-handling practices, such as joining in FBR activities.

In order not to narrow the analysis down to the story of one, perhaps somewhat extreme, example of how a person might develop a siap risk-handling style, I now turn to the analysis of the biography of another orang siap: Ratna. It examines at which point in her life her ‘schwelle’ was

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This concerned a digital news article from 2012 (Saksono). I had by that time left the field, and read the article online from the Netherlands. I asked my research assistant to ask respondents for reactions to it. It was she who noted down Tono’s denouncing reply and told me about it.
reached, or in other words, when and why her risk-handling style was radically altered. As mentioned earlier, it could be considered remarkable that Ratna refused the help of the kelurahan during the flood that she experienced during my stay in the field, because she had always received regular aid from the kelurahan during past crises. We will consider what caused her perceptions to change from trustful to distrustful.

**Ratna’s biography**

Ratna’s parents moved to Jakarta from rural Java. Her father found a job as bus driver in Jakarta, and, thanks to his monthly salary and the family’s determination to accumulate their money for the education of their child, Ratna would become one of the few adult riverbank settlers in Bantaran Kali who would graduate from junior secondary school (SMP). When she was aged twenty-one, she managed to find work as the secretary of a local politician at the kelurahan. About that time she remembers:

> I was grateful that I could get my school diploma and a good job in an office... Truly, I did everything to keep my boss satisfied. I knew this job was my best chance to get a good life for me and my family, and so I worked day and night.

That latter part of the sentence must be taken literally, as neighbours remember how often Ratna slept in the office. Ratna did not mind working overtime, she explains, as she received a lot of aid in return from her boss during floods:

> In 2002, my boss had only just recently hired me and my house was already flooded. I lost everything: clothes, money, documents... I was embarrassed, but I asked him whether my husband and I could sleep in the office for a week or so until we had rebuilt our house.

Her boss did not mind her asking, and he pitied his employee. Besides allowing Ratna and her husband to spend six nights in the office, he also provided them with three meals a day and Rp 300,000 in cash to rebuild their house. Ratna reflects upon that gift as follows:

> I worked even harder for him after that. I literally lived in that office. I took all the extra jobs, I offered to do things free of charge, just to show that I was grateful that he cared for me like a father.

Ratna and her husband had three children together, and the family became relatively well-off in the kampong. Ratna’s husband made a living as a taxi driver, for which he took night shifts. Ratna received a fixed monthly income from her office job, and her boss sometimes treated her with small
extras, which enhanced their financial situation. For example, he gave her school shoes for her children, and sometimes an extra meal for herself. Ratna recalls:

My husband looked after the children during the day, while I did it at night. We hardly ever saw each other, but we were happy, nevertheless, because we knew that we could save enough money for our children to become educated. We also knew that we had friends at the kelurahan who helped us with problems.

Even a second large flood in 2007 did not affect the family's well-being too much, as Ratna's family members were again financially supported by the kelurahan. Ratna's trustful expectations were thus consistently fulfilled at this point in time. 'We were among the first to be evacuated,' Ratna recalls. ‘My boss had sent in a boat to get us. He also paid for our losses afterwards.’

But when Ratna’s husband started suffering from heart problems, the family was faced with high medical costs, and it appeared for the first time that Ratna’s patron would disappoint her. Ratna soon realized that she could not afford the recovery surgery that her husband needed and decided to ask her boss in the kelurahan to give her a loan. Instantly, her employer refused, which astonished Ratna:

I was sure he would help me because my contract stated that employees' families have some insurance for health, but that existed on paper only. In reality, it was a lie, and they only paid for the first two days in hospital. After that, no one supported me. While my husband still needed much more treatment... And he needed surgery or else he would die! I cried and I begged them, I reminded them of my good work during all past years, but...nothing.

Ratna's husband passed away after one week. She was, of course, devastated by her loss. But at the same time her biographical narratives indicate that she interpreted the incident as a tragic, yet also somewhat understandable exception to the norm – the norm in which her patron was still regarded by Ratna as the one who cares for her 'like a father'. When Ratna reflects on how she felt in the weeks after her husband died, her narrative shows how she managed to maintain her trustful expectations towards her patron:

First, I was depressed. I only wanted to cry and sleep. I also felt upset because no one had helped my husband. But then I also realized that my boss himself is not a very rich man. He is only averagely rich. So I realized that maybe he has only enough money to help me with floods, but he lacks money needed for surgery.

Similar to how Tono's risk-handling style slowly but steadily altered, we could thus define this experience of Ratna's as a critical moment in time, where Ratna interprets the refusal of her boss to help her pay medical costs as an exception to her normatively positive expectations of the kelurahan
actors. Although she was let down this one time, she still trusted that he would continue to support her financially in future times of need. In that way she was able to maintain her sense of safety and calm. But several months after the death of her husband, it became more difficult for Ratna to stay positive. Left as a widow at age twenty-nine, with three small children, it was hard for her to earn a living. Although Ratna experienced the combination of work and motherhood as challenging, the real problem arose when she was told by colleagues at the kelurahan office that they could no longer hire her. The following excerpts from an interview show how Ratna experienced that message:

One day I entered the office and I felt people were staring at me. When I asked what was going on, one of my seniors told me that there were no tasks for me to do. I laughed, because I thought they were joking, but they said they were serious and that I had better go home. I waited for a couple of hours in the office, but nobody gave me a task. Then a colleague said that they were hiring other people who had higher diplomas. That day I begged them to let me stay because I needed the income of my job. I said that I was grateful for any kind of work, even to work in return for free, and so we decided that I could work as a volunteer and they would give me some money only whenever they felt I deserved it.

When I asked Ratna why she offered to do work for free, and why she did not instead seek a new, paid job, Ratna explains that at this point in time she believed that volunteering was a way to maintain friendly relationships with the employees of the kelurahan:

[I thought that] in that way, at least we [the civil servants from the kelurahan and Ratna] could still remain close to one another, and if I would have difficulties, susah...maybe my boss could help me again. Because I knew that they had helped me during floods, so that is why I still trusted them [...] to help me again.

As was agreed, Ratna worked as a full-time volunteer for the kelurahan office during the next year, but she only received an income for two weeks of working. In order to pay for her rent, Ratna picked up side-jobs such as cleaning the house of one of the civil servants. She felt overworked, sleep-deprived and constantly worried about money. This became worse when, a full year after her husband had passed away, Ratna started hearing more and more rumours of possible evictions of the houses on the riverbank. Ratna feared that she would lose her house and her social network. The idea of a potential eviction also frightened her because she had already experienced one before when she was still a teenager and lived in another Jakarta neighbourhood with her parents:

When we first moved to this city, we lived a few hundred meters away from this neighbourhood. My father had built us a wooden house next to the railway: I can still point out to you the exact spot. One day men dressed in suits came and told us that we had to move
house. They said that they were from the government. They ordered us to move, but nobody wanted to because we knew of no other place we could live. Two weeks later, bulldozers demolished our house and we lost most of our belongings. We took only those goods that we could carry. I cried...I cried...We lived on the streets for a few days, but then my father luckily managed to find us a new house here.227

As an adult, Ratna had not often thought about this experience, but when she heard of the rumours that Bantaran Kali would be evicted, her childhood memories of the eviction returned. She wondered whether the kelurahan employees that she knew so well would order this eviction, even if they knew that Ratna’s house would then be demolished. After days of pondering, Ratna went to see her former colleagues in the kelurahan to seek their support. She had hoped that they would at least understand her concerns about eviction, but they sent Ratna away and told her that they had nothing to do with it. Ratna did not give up at that time, but, instead, she demanded to see her boss:

I dared to ask him for help again because I was so desperate! He knew of my problems, susah, and he had helped me before. So I just asked him very politely why he had never warned me before that he was going to evict us, while I was always close to him? I told him: ‘If you had warned me, Pak, then maybe I could have accumulated more money or move house earlier!’ I also reminded my boss about the reports that I had typed for him in the last weeks. Then I showed him my receipts for the land taxes that I had always paid the local government. But he said it was not worth a thing and he even said that I am illegally occupying the land of the government. Then he just left his office and he did not speak to me again.

It is at this point in time that Ratna’s schwelle, her point of no return, seems to have been reached. She radically alters her habitual expectations of the kelurahan, from what Möllering (2001) calls ‘favourable’ (trustful) to ‘unfavourable’ (distrustful). Ratna used to feel relatively safe in Bantaran Kali due to her high trust in her patron, but now she started to feel unsafe. Like Tono, in hindsight, Ratna feels naïve about her former perceptions, and indicates that she feels betrayed by those she considered to be her ‘friends’. She describes her feelings as follows:

I always thought I was smart because I was educated, but it took me a long time to see how naïve I actually was! I had always ignored all of the stories of neighbours about how the government hates poor people. I just believed that they [kelurahan actors] were good people, and that we were friends. But they showed me well that we are not. They could not care less about me. In fact, they like to make my life more difficult!

227 Similar memories of evictions were common among riverbank settlers, as these slum dwellers often move from one ‘illegal’ neighbourhood to another ‘illegal’ neighbourhood in Jakarta. One female participant showed me around the remains of what used to be nine neighbourhoods where she and her family had lived before they moved to Bantaran Kali. They had been evicted every single time by the order of the government. These evictions were usually forceful, mostly carried out by bulldozers and special police officers, and two times by ‘thugs (preman) who set fire to our house.’
As a result of this realization, Ratna learns to perceive the governmental institution as distrustful and starts taking defensive actions to 'prepare' and 'protect' herself from the kelurahan. While in former times of need Ratna still turned to her kelurahan patron for help, we have seen that, at age thirty-two, Ratna would not even accept the support that the kelurahan offered to flood victims, and that she tries to move away from the neighbourhood 'before bulldozers come'. Moreover, she is willing—literally and overtly—to fight her former patrons.

Tono and Ratna's biographies offer only two of many examples of people who have become highly distrustful of the Jakarta government, because their former favourable expectations have been let down. Ratna's point of no return was finally crossed after she was threatened with yet another eviction via the talk of the governor; Tono's point of no return was reached when he was physically abused by people whom he used to trust. Other orang siap had their own reasons for moving from positions of trust to distrust of the kelurahan or other political institutions of the Jakarta government that are involved with flood-management, but space does not allow me to recount more than these two.

What Tono and Ratna have in common with other riverbank settlers with a siap risk-handling style is that they were not born with natural feelings of distrust towards the government, and neither were their risk-handling practices statically structured by a general habitus that reflects the marginalized social position in which they were born and raised. Instead, my data shows that these people lost their trust through daily life experiences. After reaching their schwelle following one disappointment after another, they developed an alternative risk-handling style that better suits their current perceptions and needs. For Tono and Ratna, the critical moments described in their biographies provoked such grief that it forced them to challenge their habitual structure of perceptions. She was an orang susah with trustful expectations of acquaintances in the kelurahan; he was an orang ajar and trustful of the intentions of his ‘friends’ at the kecamatan, but over the years, both of them have changed so much that people nowadays wonder 'what has come over them'. What has come over them, I have tried to argue so far in this chapter, is that their expectations were dashed, until it was just one time too many. In the next section, the above analysis is embedded in theories of radicalization and protest.

**Radicalization**

In an article by McCauley and Moskalenko, political radicalization is described as an increasing extremity of beliefs, feelings and behaviour in support of intergroup conflict and violence (2008, p. 415). This goes hand in hand with an increasing amount of time and money that is invested by people in their beliefs, as well as with increasing risk-taking and violent behaviour (McCauley &
Moskalenko, 2008, p. 416). Although the beliefs and feelings of people differ from context to context and from person to person, the authors note that, generally, a similar pattern in thinking can be recognized among people who radicalize. This thinking pattern can be summarized as follows: we are a special or chosen group (superiority) who have been unfairly treated and betrayed (injustice); no one else cares about us or will help us (distrust); our group is in danger of extinction (a feeling of vulnerability towards the perceived threat) (2008, p. 416). Hence, we might say that what people who radicalize have in common is that they experience feelings of ‘being special’ (which can refer to a positive belief that one is ‘chosen’, but which could also have a more negative meaning, for example when an ethnic group feels discriminated against), feelings of injustice, of distrust, and of vulnerability towards a perceived threat.

Taking this definition of radicalization, it may be argued that the orang siap in Bantaran Kali, including Tono and Ratna, display many of the above characteristics of radicalization in their perceptions and concrete behaviour. Let me start first with their risk-perceptions. Their narratives indicate that they feel unsupported by the Jakarta government, and also feel personally hated and disadvantaged by its political institutions (‘they hate us’; ‘they like to make my life more difficult’). Orang siap furthermore believe that they have been treated unfairly, expressing sentiments of injustice and feelings of betrayal by their former friends and patrons. As a consequence of this distrust, they feel extremely vulnerable towards the risk of floods and eviction.

Characteristics of radicalization are not just recognizable in the perceptions of orang siap, but also in their actual behaviour. It was shown in the above analysis that both Tono and Ratna invest increasing time and money because of their belief that it is necessary to be ready, siap, and we might also define some of their recent strategies to become siap as risky and violent (such as becoming homeless in order to save money; or joining a civil militia group; or overtly protesting and fighting powerful actors in society). Hence, their perceptions and practices provide examples of what is generally meant in the literature by the concept ‘radicalization’.

It follows, then, that the literature on radicalization might offer some relevant insights on what causes this behavioural change amongst the orang siap, and, taking this question one step further, it might help us understand why the orang ajar and the orang susah in Bantaran Kali do not use defensive, siap risk-handling practices but instead cooperate in a hegemonic patronage system, or why the orang antisipasi acquiesce to be exploited by more powerful actors in society. McCauley and Moskalenko’s research on why individuals become radicalized and the factors involved in the pathway towards radicalization is relevant to such an analysis.\(^{228}\)

\(^{228}\) These authors were especially interested in what we might call the very extreme version of radicalization: suicide terrorism. Obviously, the defensive risk-handling style of the orang siap in Bantaran Kali is by no means comparable to the actions of suicide terrorists, but nevertheless I believe that the research of McCauley and Moskalenko offer useful
Of the different reasons for individuals to become radicalized, ‘personal grievances’ and ‘personal victimization’ are considered the most important (McCauley & Moskalenko, 2008, p. 420). Hence, if people personally experience something that aggrieves them, they have more chance to radicalize than others who do not go through such hurtful experiences. In the case of Tono and Ratna, we have already seen that they were let down. Their deep trust in friends or patrons was dashed to such an extent that their whole world view was shaken, altering their perceptions of risk and trust, as well as their ideas about which practices need to be exhibited in order to stay safe. On the basis of my research, I found that the orang siap in Bantaran Kali had experienced various but comparable personal grievances, which led to their adopting a siap risk-handling style. To recap from above: almost all of the orang siap defined a particular moment in their lives that made them see that what they used to do was not safe enough – and that, therefore, an alternative siap risk-handling style was needed. As did Tono and Ratna, orang siap would often describe this particular moment as a trauma or an emotional shock. For example, one male orang siap (aged twenty-eight years old) who moved to the neighbourhood in 2008 from rural Java told me that he had always trusted the kelurahan to financially support his family after floods because he was the nephew of a secretary who had been working in the institution’s office for over twenty years, and that he felt let down when this did not happen:

At first I did not dare to move to Bantaran Kali because the area is known as very flood-prone. I am the father of a two-year-old; now, who wants to live in a flood-prone area in that situation? But I needed to find a job, and so I dared to move here – but only because my aunt works in the kelurahan office of Bantaran Kali. I was always joking to my aunt that she must work hard and be diligent, so that the kelurahan likes our family. She was like our insurance, you know? [laughs]. My aunt always comforted me, saying that if there would ever be a flood, for sure we would be helped by the people in the kelurahan. Then! A flood [in 2010]! My house, flooded! My television, broken! It was very scary, very frightening. My son got very ill afterwards, I spent all my money on his medicines. And you think that we got any support? Nothing! Not one Rupiah. My aunt said she did not understand it either....I got deep into debt. It was a shock for me that the kelurahan did not want to support a family member of a loyal employee, and even now, when I tell you about it, I feel traumatized. I want to have nothing to do with these politicians here. I feel like I want to hurt them!

Another riverbank settler who called herself an orang siap told me that she had been trying to get support from either the kelurahan or the priest’s foundation for many years, but she never managed to get it.229 Despite her volunteer work for both these institutions and her socializing efforts with employees working in these institutions, she was never accepted as a beneficiary. When she noticed explanations for what drives people towards defensive or violent practices. These are highlighted in the following paragraphs.

229 See chapter 5 for more information about the aid that these institutions provide to selected flood victims in Bantaran Kali.
over and over again that fellow residents received financial support from these institutions while she
did not, she – in her own words – ‘went crazy because of the shock’. She started publically offending
civil servants whenever they passed by the neighbourhood, screaming that they did not care for her
and that they had let her down. She nowadays volunteers for FBR. Whenever the civil militia group
has a meeting, she caters for them free of charge. Her husband has already become a member of
FBR, and when her son turns fifteen, ‘he must do so too,’ she says. For this female respondent, the
FBR is a better institution to help one become siap than the aid foundation of the priest, or the
kelurahan.

The above quotations from orang siap show that their experience of ‘shock’ and ‘trauma’ is
specific, but what binds all their stories is their feeling that this experience was unfair or unjust.
James C. Scott emphasizes the crucial role of feelings of unfairness and unjust in instances of protest
and rebellion. In his famous book The Moral Economy (1977), Scott analyzes different mass protests
in Asia and concludes that these were always the product of people’s conceptions of social justice;
hence, what they deem morally right. Even if it is true that many of these instances in which protests
were organized were marked by objective poverty, Scott emphasizes that rebellion is not just a
response to objective circumstances. This is an interesting observation because it underlines the
subjective experience of people’s circumstances, while it somewhat plays down the role of these
objective circumstances. Scott implicitly warns us that not everyone who is marginalized - objectively
speaking - radicalizes. On the contrary, there are many other non-violent ways in which marginalized
people find to cope with poverty and disenfranchisement. People only start to protest and rebel, so
Scott claims, if they feel that these objective circumstances are unfair and unjust. This is what Scott
calls the 'moral economy': people’s notions of economic justice and their working definitions of
exploitation. He writes that ‘violation of these standards could be expected to prove resentment and
resistance...not only because needs were unmet, but because rights are violated’(Scott, 1977, p. 6,
my Italics).

Scott’s observation is helpful for understanding why orang siap radicalized while others in
their neighbourhood did not. Orang siap do not simply act defensively because they are living in a
poor, flood-prone and eviction-prone neighbourhood. Neither do they necessarily protest their
objective marginalization in wider society. After all, they have been living with such risks and
marginalization for a long time and did not seem to experience this as ‘unfair’. That was because,
during these times, they believed that they had ‘friends' or patrons who would support them, and
this idea offered them a sense of safety and calm. What was regarded as unfair in later stages of
their life, then, is that this support had at some point in their lives stopped, and that unwritten
agreements of reciprocal obligations were thus unmet by the other party.
Horgan (2008) adds to the analysis several other ‘predisposing factors’ that highlight why one person may step towards radicalization and the other may not when they are both exposed to the same conditions. Here, I will discuss only the factors that seem most relevant for the case of the orang siap. Just as McCauley and Moskalenko claim, Horgan regards personal victimization as one very important contributing factor towards radicalization. He furthermore emphasizes the ‘presence of some emotional vulnerability, in terms of feelings of anger, alienation…and disenfranchisement’ (Horgan, 2008, p. 85). Put differently, people must be upset and feel powerless or marginalized in order to finally radicalize. From the biographies of Tono and Ratna and other orang siap in Bantaran Kali, it became clear that this certainly is true of them. Next to the fact that they feel betrayed by their patrons, formerly perceived as friends, they express anger, grief and frustration about what they now perceive as their vulnerability.

Finally, Horgan clarifies that people who radicalize often experience a strong dissatisfaction with the activities that they had in the past used to reach a certain goal. People might, for example, have expressed their discontent with their marginalization by engaging in symbolic resistance, but then realize that such practices are not strong enough to change their situation. Or people might have been engaged in political or social protest, until years later, when they comprehend that this practice does not lead to a fulfillment of their goals. Hence, they become convinced that more radical action is absolutely necessary (2008, pp. 84-85). This dissatisfaction with former activities is also visible in the biographies of Tono and Ratna. Although they used to believe for years that their ajar or susah risk-handling style was an effective way of staying safe in Bantaran Kali’s context of ‘normal uncertainty’, after several disappointing experiences, they became convinced that their former practices and social investments were in fact not guaranteeing them protection against risk. In hindsight, they call themselves ‘naïve’ and feel that they must strategically change their risk-handling practices in order to become prepared, siap, to face the risk.

Now that we have examined several of the underlying factors that explain why orang siap exhibit a risk-handling style that may be called ‘defensive’ while others in their kampong do not use this style, the question that pops up is: does the newly acquired risk-handling style of orang siap help them to decrease their personal risk of floods, eviction and poverty? Is becoming siap more effective than their former risk-handling style? I argue in the final section of this chapter that it is not necessarily more effective.

Effects of a siap risk-handling style
One reason why a siap risk-handling style does not necessarily decrease the personal risks that orang siap encounter has to do with their social isolation. It is problematic that not many fellow residents
join the overt protests of Ratna and Tono. For any protest to have even a slight chance of making a
change, larger-scale organization and mobilization would be needed, or at least a shared sense
among participants of what is wrong and what needs to be changed (Scott, 1977, p.250; Gramsci,
1977/1980, pp. 144-145). These demands are not easily fulfilled in the fragmented society of
Bantaran Kali.

This is because, as it became clear throughout the empirical chapters, many inhabitants of Bantaran
Kali cooperate in a patronage system with elite actors, through which they receive small incentives
in return for large investments in time, money and energy.

We might say that these strategies function as patchwork solutions for the marginalization
of riverbank settlers, while they make it hard for the inhabitants of Bantaran Kali to alter the social
structures that underlie the risks of floods, poverty and eviction. This problem is also noted by James
C. Scott, who writes that marginalized people deal with exploitation and poverty through short-term
patchwork solutions that tend to reduce the likelihood of more direct and violent solutions, more
often than overtly protesting these issues (Scott, 1977, p. 192). To put it simply, if one becomes
dependent on a patron, then one cannot protest him or her without running the risk of losing this
support. For the people who regard their current patronage risk-handling style as somewhat
effective, and who still hope and believe that their current practices are their best option to stay
safe, it is hardly attractive to disturb these social relations. Rather than challenging them, river bank
settlers generally try to maintain their reciprocal relationship with patrons, thereby reproducing the
social structure as it is.

The fact that most people prioritize their own interests of course does not necessarily mean
that they disagree with Tono, Ratna and other orang siap. It might very well be that some of them
frequently experience similar feelings of injustice and vulnerability in cases of risk and uncertainty.
However, these feelings are apparently not pressing enough to risk losing the benefits that they may
enjoy now. Therefore, as I have noted, if people protest at all in Bantaran Kali, this mostly happens in
covert and symbolic forms – for example, by mocking the orang ajar behind their backs, or by
ignoring formal safety advice ordered by the kelurahan. This covert protest has the advantage that
people can express their dissatisfaction with unequal power structures, while they avoid being
disciplined or even punished by more powerful actors in society.

In sharp contrast to these covert protests stands the defiant behaviour of orang siap. Orang
siap make no use of such subtle forms of ‘everyday resistance’ but instead have become engaged in
overt, provocative and public protest. This puts them in a very vulnerable social position in the
riverbank settlement: they dare to speak up, but they are not backed by fellow residents – at least
not overtly. Therefore, they cannot link their personal sense of injustice to a broader-felt class
consciousness, from which larger-scale protests could be organized. This is especially the case for Ratna, who is considered 'ungrateful' by both her former patrons and fellow residents.

Tono and several other orang siap have found some support through the civil militia group, FBR; but even though they might feel that this social network will help them stay safe, it is questionable whether it actually can. Remember that FBR attracts members from the lowest socio-economic classes in Jakarta society: those who are often unemployed, marginalized and relatively powerless. Admittedly, FBR-membership brings orang siap in contact with other members of this civil militia group, but it needs be realized at the same time that the power of FBR members in wider society is generally limited, and that most members are there for different reasons than the specific complaints and frustrations of orang siap in Bantaran Kali. FBR membership itself thus seems insufficient for helping orang siap escape from the cycle of hazard.

The case of Tono serves as an example that helps me to clarify this argument. Since Tono radically altered his risk-perceptions and practices, he has not been able to make enough money to move away from the flood-prone kampong. At the same time, Tono made enemies among people who have the power to discipline or control disobedient, 'crazy' or radicalized individuals. Even though Tono might have acquired better fighting skills than ever because of the FBR training that he engages in, it seems unlikely that these skills will change his social status in wider society. Like most other members of the FBR, it is probable that Tono will remain poor, marginalized and hence vulnerable to risk. Thus Tono and other orang siap stand more or less alone in their protest. They become more and more excluded from the social network in Bantaran Kali, while they are at the same time unable to alter unequal structures on their own.

This brings me back to the argument that was made in chapter 3, which concerned people's 'humble aspirations' or their pessimistic future expectations. Against Appadurai's claim that an improved capacity to 'aspire' to a better future would help poor people out of poverty, I argued there that aspirations by themselves are not enough in order for riverbank settlers to escape from a cycle of hazard. First and foremost, for an actual improvement in people's circumstances, unequal political and economic structures need be altered. Until that happens, people will choose to deem it more effective to stick to their 'pragmatic kampong aspirations' and hence to the habitus of poverty that was acquired in early stages of life, helping them to overcome daily problems in a context of normal uncertainty. For them it appears to be a safer option than acting out on the basis of unrealistic aspirations and thereby increasing their vulnerability in an unfamiliar or unfriendly social environment. The findings in this chapter seem to strengthen this argument.

Orang siap do indeed seem to aspire to a radically different life. We saw for example that Ratna and Tono are preparing to move house, away from the flood-prone riverbanks and towards a
‘safe’ neighbourhood. Other orang siap also believe that they can reach similar goals of a ‘safer’ life, as long as they make sure they become ready, siap; as long as they ‘protect themselves’ and as long as they never become ‘inattentive’ to risks that may befall them in the nearby future. These convictions were reflected not only in their narratives, but also in the survey discussed above, which showed that they generally scored very high on self-efficacy. They were also often actively trying to reach their goals, as became clear from the analysis of their risk-handling practices. In reality, however, it needs be emphasized that there is little chance that their investments will pay off. Tono promises his children a ‘safe’ house, but in daily practice, he loses all his time and money to his FBR membership, and it remains to be seen what he will get out of it. Ratna’s situation is even worse: she wanted to move house and tried to accumulate money for that goal, but as a widow with three children, expelled from a social network in Bantaran Kali and without a patron to help her with her problems, susah, Ratna is not able to buy a legal and safe piece of land, let alone build a house for her family on top of that. Therefore, Ratna, together with her children and her aspirations, ended up alone - on the streets of Jakarta.

**Conclusion**

The foregoing empirical chapters showed that people’s perceptions of risk and trust are generally habitual; however, the biographies of orang siap that were presented in this chapter make clear that people’s risk-handling styles are not completely determined by structured cognitive dispositions. They are also strongly influenced by dynamic processes in daily, immediate experiences. This chapter examined in detail those experiential moments in time in which people reflect and adapt habitual actions and perceptions. An in-depth analysis of the biographies of key informants helped me to show that although a general habitus of poverty predisposes people’s perceptions of risk and trust, this habitus can be reflected upon and altered in critical, traumatic moments. For orang siap we saw that, after their trust was disappointed and they had an experience of personal grief and injustice, they chose to take actions that go against their former, habitual risk-handling style.

We saw earlier that riverbank settlers are largely unable to escape the habitus of poverty and the cycle of hazard, as their risk-handling styles generally tend to reproduce unequal structures of power. In contrast, this chapter shows that orang siap take actions that go against these structures. Tono is literally fighting against it; Ratna decides no longer to lean on a patron for an

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230 This finding raises the question, which comes first? Do people score high on self-efficacy because of their action (in refusing support offered by distrusted actors) or do they take a certain action as a result of their perceptions? Although intuitively I tend to believe that this process is interactive, more research would have to be done to understand these connections.
improvement in her situation. Instead, they and other orang siap try to take their futures into their own hands - whatever the outcome.

This means that people are not inherently trustful or distrustful, but they can become that way through agentic reflection on past experiences and by acquiring a specific habitus in lived experience. If the labels and nicknames that circulate in Bantaran Kali suggest that riverbank settlers are born with preformed and static perceptions and actions (remember from former chapters that Yati holds that she is an orang susah, while she is a lickspittle in the views of others, Edi is an orang antisipasi 'like that' according to his neighbours, and Yusuf is believed to be smart enough to be able to cooperate with the government while others are described as just plain stupid), this chapter has underlined the temporality of people's risk-handling styles: Tono and Ratna slowly but steadily changed, became convinced that they needed to alter their former risk-handling styles, and finally turned into orang siap. Local nicknames and labels thus suggest a fixedness of human behaviour that I did not necessarily recognize in the field. In the conclusion of this dissertation, I return to this point by elaborating on the usefulness of the concept of 'styles' for an analysis of risk-handling.
Conclusion

In this final chapter, I return to the crux of this thesis, which is to improve the academic understanding of the heterogeneous ways in which human actors handle floods and other risks in their daily lives, by analysing the factors that underlie heterogeneous risk-handling styles. There are several conclusions that can be drawn from the empirical chapters and the theoretical discussions based on this data. Most importantly, this study has shown that heterogeneous risk-handling styles must not be understood as responses to an isolated hazard but rather as expressing the heterogeneous exigencies and dilemmas people face in daily life. It has also made clear that people’s practices related to the hazard of flooding give us an insight into the ways in which they view their world and their position in it. Further, this study has argued for the need to look beyond the material aspects of vulnerability and has suggested several other factors that need be taken into account in an analysis of risk handling. Before summarizing these and other main findings and the implications of these findings for studies of risk and for risk policy, I deem it fruitful to reflect up this study’s theoretical and methodological approach and briefly consider the ways in which it builds on or contrasts with former studies of risk and human risk handling.

Such evaluation is necessary because, early in this thesis, I argued that until now the academic understanding of risk and the ways in which agents handle it remains limited, because of three main problems: the problem of ‘methodological isolation,’ the ‘disaster-lens problem’ and the ‘problem of abstractness.’ I explained that the first problem refers to a lack of interaction between the main disciplines involved in risk research, namely scholars from sociology/anthropology and psychology. The other two problems concern theoretical limitations, and refer to the tendency of scholars to approach the topic of risk either from an overly narrow focus on hazard and disaster (thereby regarding practices as reactive responses to a risk that is viewed as isolated and exogenous, hence, excluded from ‘normality’) or in a largely abstract, top-down manner (thereby overlooking people’s lived and heterogeneous experiences with risk). It was proposed in chapter 1 of this thesis that what is needed to overcome these three problems is an integrative study that views the topic of risk from below and embeds human risk-handling practices in the cultural and social environment – that is, a study that regards risk-handling practices as expressive of daily life.

In line with this proposal, this study departed from the more common method of centering on a particular risk towards an approach that embeds risk in a context of what I refer to as the ‘normal uncertainty’ of their daily lives. I thereby hoped to provide some correction to the current academic understanding of risk and risk behaviour by highlighting the heterogeneous perceptions and practices of risk that are engaged in by the riverbank settlers in their daily lives. Another aim of
my study was to take up the challenge of integrating psychological insights into this anthropological research project, and so make a contribution to a slow but gradually growing consensus among scholars of risk that it is crucial to combine insights from anthropology/sociology and psychology, in order to grapple with a topic as complex and wide-ranging as human risk-handling practice. At this point I will evaluate what the main implications of these ambitions have been for this study.

Let me start with the problem of methodological isolation, and reflect on how I have tried to contribute to a lessening of this problem. This study has considered both behavioural and cognitive risk-handling practices. I suggested in chapter 1 that such a combined focus is one of the steps that needs to be taken to halt the problem of methodological isolation. Most scholars of risk agree that these two types of practices are involved in all situations where human beings face risk, and that both, therefore, need be taken into account in studies of risk handling; indeed, many scholars before me have already called for a study that considers behavioural as well as cognitive risk-handling practices – however, to actually do so is rare. To my knowledge there are only a few exceptions in the anthropological/sociological discipline that take both into account (e.g. Bankoff, 2007; Lavigne et al. 2008). The fact that there are only so few exceptions has in part to do with the scholarly background and related interest of most researchers of risk-related topics. For another it has to do with the fact that scholars from both disciplines publish their findings in disciplinary-related academic journals and, as a result, mostly do not share their findings. Finally, the fact that studies of behavioural risk practices and cognitive risk practices remain largely segregated may have to do with the fact that psychologists use methods that are very different from those of anthropologists. The former mostly make use of laboratory experiments and quantitative psychometric surveys, while anthropologist’s methods are typically more qualitative and focus on real-life settings. Whatever may be the precise reason for the problem of methodological isolation, the consequence is that scholars from the psychological and the sociological/anthropological disciplines usually highlight one type of risk-handling practice while overlooking the other. As noted, this offers partial or even erroneous explanations of how and why people act as they do in the face of risk.

This research project, by contrast, picked up the challenge of integrating psychological insights into an anthropological study of risk-handling practices. I emphasize the fact that this study is anthropological in its approach, because I by no means consider myself an expert in the field of psychology. I have been educated as an anthropologist and I have learned to think, observe and analyse as an anthropologist. Even though I have, of course, occupied myself over the course of this research project with psychological literature on risk, this acquired knowledge is by no means sufficient to translate into a psychological approach to the subject. Besides, my current research
interests resemble much more typical anthropological topics, such as social dynamics and inequality, than they remind of the topics that psychologists involved in risk research are usually interested in, such as the individual's cognitive interpretation of risk. Hence, it must be made clear that this study is anthropological both in its theoretical and methodological approach. However, when I was developing my research strategy I felt that the integration of relevant psychological insights could enrich my qualitative data, and I felt that psychological insights might also shed fresh light on what I thought I knew about risk behaviour from my anthropological background. I therefore chose to integrate some of the major psychological insights into my anthropological study of risk and risk-handling practices. This meant, concretely, that I have learned from the psychological literature about the cognitive practices that are most commonly exhibited by people in the face of risk, and also that I have made use of several quantitative methods that are common in psychology but less so in anthropology. For example, I carried out a survey on cognitive risk practices, and I have tried to 'measure' people's risk perceptions with the help of a survey scale developed by psychologists. These methods are discussed in chapter 2, but here it is relevant to reflect on how useful these methods and insights have been for this study.

I must admit that I did not find all psychological methods easily applicable in the field, especially because it proved hard to balance the quantitative data with my deeper knowledge of people's behaviour. Also, as I discussed in chapter 2, I did not find all psychological insights eventually useful for my analysis – while some findings appeared significant statistically, they were less relevant to the lived experience of my respondents. Nonetheless, in retrospect, I do feel comfortable saying that this study's combination of a qualitative, bottom-up approach with some relevant psychological insights has offered fruitful results.

I have mentioned already that one of the concrete ways in which I tried to integrate psychological insights into this study was by explicitly focusing on both behavioural and cognitive risk-handling practices. I have done so by paying attention in interviews and observations to signals about cognitive risk-handling practices, and also by including a list of cognitive risk-handling practices into a survey. The advantage of this integrative way of working has been that it enabled me to examine how people creatively and continually combine these practices, how the two practices relate to one another, and what factors underlie them. It became clear, for example, that riverbank settlers who in their risk-handling style are relatively dependent on external aid institutions hardly ever make use of cognitive risk-handling practices that involve self-efficacy. In contrast to this group of people, the people who exhibit defensive or preventive risk-handling practices usually make heavy use of cognitive risk-handling practices that involve self-efficacy: they emphasize, for example, their skills and their ability to calm their minds in situations of risk, which helps them to act and
decide in a context of normal uncertainty. These cognitive risk-handling practices are non-tangible and hence difficult for a fieldworker to recognize on the basis of interviews alone or from an analysis of narratives. In my experience, the survey on cognitive risk-handling practices helped me a great deal to do so. Instead of having to distill this type of information from narratives or to interpret people’s behaviour as something that I might recognize as ‘self-efficacy’, I could cross-check such interpretations with people’s own answers to survey questions that addressed more specifically these practices. All in all, I believe that my findings offer an important contribution to the academic understanding of how human actors handle risk behaviourally and cognitively.

Besides the problem of methodological isolation, the academic understanding of heterogeneous risk-handling practices is also limited by a too narrow theoretical focus. Aiming to avoid the theoretical problems of the disaster lens and the problem of abstractness, this study has tried to take a rather different approach than is common in the dominant risk literature. Many risk studies ignore the differences in respondent's perceptions of risk – often assuming them to be univocal – and do not integrate these individual differences in the analyses at all (Bhatt, 1998; Twigg, 1998; Heijmans, 2001). Unlike that approach, this study has combined a bottom-up perspective on risk with an academic, etic analysis. While most other studies consider what researchers think the respondents perceive as risk or as efficient risk handling, this dissertation, in large part, is based up *study-participants’ own perceptions* of risk and effective risk handling. The information about the latter people's perceptions was derived during extensive fieldwork, in which an iterative methodological approach was taken (described in chapter 2). To these emic insights were added theoretical reflections that were derived from the literature about human behaviour in the face of risk (described in chapter 1).

This integrated vision is perhaps most clearly reflected in this study's presentation of risk-handling styles. By taking into account local knowledge about the typical behaviour that riverbank settlers exhibit in the face of risk, it became possible to grasp people's ideas about risk and about their own perceived options to handle these. Perceiving risk-handling practices as expressive of normal life, my analysis of styles offered insights into people's habitus. While emic views inspired the distinctions in risk-handling styles that are presented in this thesis, my academic understanding of human risk behaviour also enabled me to reflect critically on the assumptions that were inherent in this emic knowledge. For example, study participants considered risk-handling styles as largely static and resembling character traits, but a careful academic analysis of biographies showed that risk-handling styles need be regarded as temporary and flexible. I have shown that people tend to exhibit practices that resemble a certain style because these are developed from habitus and perceptions of
risk, trust and self-efficacy – ways of thinking and acting that feel so ‘natural’ that it is difficult for people to reflect upon them, let alone alter them – nevertheless, I also argue that this happens when one’s worldview is filtered through trauma or when expectations are disappointed too often and a *schwelle punkt* has been reached (Luhmann, 1968, p. 96). Hence, it was through a combination of emic and etic understandings of risk-handling styles that the findings of this study came about.

Another way in which this study tried to overcome common theoretical limitations in risk theory is by not adopting the usual disaster-lens approach but, instead, taking what I have called a ‘normal uncertainty’ perspective. Instead of narrowing the focus of research down to one isolated risk, namely flood, this study took into account the different pressing risks that shape daily life for riverbank settlers, a living situation that is both uncertain and normal at the same time. Viewing people’s practices in the face of risk through this normal uncertainty lens, I was able to recognize that behaviour that is exhibited in the face of one risk may well be associated with another risk. For example, some flood victims in Bantaran Kali refuse support that is offered to them by the local government not because they underestimate the threat that a flood poses to their well-being nor because they are unwilling, in principal, to evacuate from their flooded house, but because they highly distrust the intentions of the government institution that offers them help during and after a flood event. Had this study taken into account the flood hazard – and people’s related perceptions – then no explanation for the differences in their risk strategies might have been found. Instead, my more holistic approach reveals that riverbank settlers’ risk-handling practices during floods relate more to their perceptions of trust or distrust of elite actors involved in the city’s flood management. This finding confirms the idea that was proposed in the theoretical chapter, that people’s risk-handling practices do not tell us much about their opinions about one isolated hazard (floods); rather people’s perceptions of the hazard of flooding give us an insight into the ways in which they view the world and their own position in it. I hope that this finding may help to improve academic understanding of risk and human risk behaviour. It may specifically be useful for scholars pursuing studies of risk and disaster, as it suggests scholars must widen their lens much more than is currently the case.

The next sections will elaborate in more detail on these and the other main findings of this study. After providing a brief summary of the conclusions that can be drawn from each of the four empirical chapters, I will relate these empirical insights to the theoretical discussion that began in chapter 1 of this book. More concretely, I examine how the notions of risk cognition, material vulnerability, cultural risk constructs and habitus have been helpful in the analyses of risk-handling styles in Bantaran Kali. Then I consider what other relevant factors can be distilled from the data,
and how these should be integrated into a theoretical analysis of risk and its human handling. The chapter ends with a discussion on implications for policy and research of risk.

Summary of the main empirical findings
Chapter 3 introduced a group of people known in Bantaran Kali as *orang antisipasi* – who were portrayed, primarily, to show how the risks of floods, poverty and eviction are interrelated. It was argued that these risks form a cycle of hazard in the lives of riverbank settlers from which it is generally hard to escape. This chapter made clear that this is not only because the inhabitants of Bantaran Kali hold a disenfranchised position in wider society but also because they have acquired a habitus of poverty in early stages of life, which shapes the ways in which they now perceive their own opportunities and skills. In the case of the *orang antisipasi*, it appears that this habitus creates future aspirations (or rather expectations) that are as pragmatic as they are ironic – in the sense that these people expect little improvement of their current situation. This chapter showed that these people have internalized societal ideas of what is approved and non-approved behaviour and consequently deem themselves 'bad' types of people who are unable to do 'good.' This perception of the self is one of the main reasons why they feel forced to maintain licit livelihood activities, which help them to overcome daily problems but do not enable them to escape the cycle of hazard. That the impact of a habitus of poverty is strong was shown by the case study examples in which *orang antisipasi* rejected in advance the offer of a chance to escape from the cycle of hazard, because, ironically, they believed that this chance could not possibly turn out well for 'people like them.' On the basis of these observations and analyses, it was concluded in the chapter that while the habitus of poverty is shaped by unequal structures at the same time it reproduces these.

While *orang antisipasi* were among the most marginalized in kampong society, chapter four examined in depth the working mechanism of a habitus of poverty among a group of people who occupy the most powerful positions in Bantaran Kali – the *orang ajar*. It seems at first sight that these people act strategically to advantage their own safety and well-being, but I have made the claim that they are in reality subject to a cultural hegemony that is dominated by the political authorities. By cooperating with these authorities and by internalizing the ideas of what is a 'risk' and what is 'safe,' *orang ajar* reproduce narratives of cause and blame in relation to floods and make it hard for riverbank settlers to challenge or overtly protest these. It was therefore claimed that, even if the risk-handling style of *orang ajar* offers them status and power within the local community of Bantaran Kali, they actually reproduce unequal structures in Indonesian society. It was noted that their powerful position in kampong society is simply the result of the culture of fear that this group of people creates through their practices of surveillance and discipline, rather than being
based on legitimacy. Finally, I showed that orang ajar, despite their risk-handling style, are themselves also unable to escape the cycle of hazard. In fact, it was posited that they actually increase rather than decrease their material vulnerability to flood risk and economic risk, as they make large economic and social investments in return for small rewards and the, perhaps somewhat naïve, expectation of benefits in the future. These expectations proved to be based largely on a habitus of poverty, in which they deem themselves 'only average,' hence less capable and powerful than the 'high' elite actors. These perceptions are reflected in the humble aspirations of orang ajar, which reach little beyond a flood-prone, marginalized kampong life. Thus again it was concluded that unequal structures of power produce a habitus of poverty, while this habitus of poverty also reproduces inequality and marginalization in kampong society as well as in wider Indonesian society.

In the second part of the empirical chapters, the focus of analyses shifted from social structures and the impact of these on people's risk-handling styles through habitus to agency. It was observed in the field that despite the fact that risk-handling styles tend to be accommodative and incline to the status quo because of the strong impact of habitus, in some cases people's former habits and practices are replaced by innovative and creative risk strategies. This happens because floods, besides causing a lot of damage, also create novel opportunities, such as that provided by external aid for flood victims. These new opportunities, and especially the innovative risk-handling styles that are created by inhabitants in response to these opportunities, were discussed in chapters five and six.

Chapter 5 showed how some riverbank settlers who were initially selected as beneficiaries of external aid institutions after a flood as a matter of luck and coincidence, have been able to maintain and strengthen their claim to aid during later years. In former times these people dealt with floods in fairly autonomous and preventive ways, but recently they have used this opportunity offered by aid to shift their risk-handling strategies to a style that is based on patronage and dependency on economically strong actors. Nowadays, in return for social and financial investments in the reciprocal relation with their patron, these self-proclaimed orang susah try to arrange a personal, unwritten, flood insurance policy for their households. The shift in their risk-handling style parallels a gradual shift in the way these people view risk and their own options to handle it. I have argued that orang susah come to learn and believe that they are not able to handle risk autonomously, but instead are convinced that they need their patron to overcome disaster. On the one hand, this conviction may be a strategy exhibited by these people to justify their claim to support, on the other hand, it also seems that orang susah have actually internalized the idea that they are ‘less strong’ than others, and that this is the main reason why they need and receive more
support than their fellow residents. Thus, we see here that the practices alter the perceptions and vice versa. I return to this topic of altering perceptions and practices shortly.

While the risk-handling style of orang susah seems economically lucrative, it was also shown that it has three main disadvantages. First, orang susah must continually justify their ‘right to be helped,’ which means that they must carefully protect a needy image and can hardly accumulate capital. Second, they are excluded from the social network in Bantaran Kali due to the jealousy of fellow residents because of the relatively large amount of aid that they receive after floods. This means that in times of personal need other than floods, orang susah generally do not enjoy support from their neighbours and are forced to overcome problems alone. As their risk-handling style is based on dependency rather than on autonomy, this means that orang susah find themselves in a rather vulnerable position in such times of need. Third, the support that they receive from their patron is by no means guaranteed, and it appeared from my analyses that it is in fact based largely on hope and trust, rather than on a concrete agreement with their patrons. This became especially clear from the case studies in which the hopeful expectations of orang susah towards their patrons were disappointed; they did not adjust their expectations to a more realistic expectancy of the role of their patrons in their lives. Hence, the perceptions of risk and trust held by orang susah are to a large extent based on hope and former positive experiences, while more recent negative experiences tend to be misinterpreted or ignored. It was therefore taken that this risk-handling style, again, does not necessarily enable people to escape from a cycle of hazard. Instead, it offers people a sense of calm, though principally a façade of safety.

In chapter six the focus remained with the agency of riverbank settlers and the creative strategies that they are able to create on the basis of new opportunities. Here, it was examined in more detail precisely how an alteration in risk-handling styles develops. To that aim, the orang siap were introduced – a group of people who, at some point in their lives were disappointed to such an extent by trusted social actors that their worldview was shaken. A close analysis of their biographies highlighted precisely the critical moments in time when this alteration process began to develop. It became clear that people can and do alter their habitus in response to and reflection on events that have impacted their lives. This is an important contribution of this study to understandings of habitus. It was noted in the theoretical section that the initial theory offers few insights in those situations where people act not in accordance with their habitus, let alone about when and how such deviations occur. Where the theory acknowledges that people can and do ‘creatively redefine’ their habitus (Bourdieu, 1984, p. 147), it leaves open the exact events or mechanisms that are needed for such refining to develop. My analysis offered concrete examples of such events and mechanisms. For orang siap, the shocking realization that their expectations were not fulfilled forced
them to reflect critically on their former perceptions of who could be trusted. On the basis of realistic experiences, they concluded in hindsight that they had been 'naïve.' This realization had a great impact on their risk perceptions, on their view of their own abilities to handle risk, on their understanding of the intentions of actors around them, and eventually also on their risk-handling practices. Hence, the habitus of these people was altered and so was their risk-handling style.

It was also emphasized in this chapter that the dynamics of these people's innovative risk-handling practices were still developing. For example, it became clear that their perceptions and beliefs have recently become more extreme, and their practices more defensive. More recently they feel the urge to 'get ready' or 'be prepared' and to take rather large economic and social risks in order to protect their own safety and well-being against a perceived threat posed by the government. A final important conclusion of this chapter was that even if their future expectations or aspirations have changed – which the empirical chapters suggest is necessary for people to make use of new opportunities – this does not necessarily mean that the risk-handling style of orang siap enables them to escape from a cycle of hazard. The reason is that while their own perceptions and practices may have become radically different from what they used to do or believe, the social structures around them remain as unequal as they were before, so change is hard – if not impossible – to accomplish.

**Reflection on the usefulness of the sensitizing notions**

Far from rejecting the literature on risk and vulnerability, I have sought to broaden and extend it. Therefore, four sensitizing concepts were derived from the literature discussion and were used as vehicles in this study: risk cognition, material vulnerability, cultural constructs of risk, and habitus. I will first elaborate briefly each of these concepts while reflecting on their usefulness for this study's interpretation of heterogeneous risk-handling practices, and then turn to consider some additional notions or topics that appeared relevant in the field.

Regarding risk cognition, it became clear in each of the empirical chapters that the objective knowledge of study participants about flood risk was generally high and accurate. This means that people's objective risk cognition cannot explain the observed heterogeneity in risk-handling practices that was observed in Bantaran Kali. Put differently, even though people proved in surveys and interviews that they are well informed about the causes and effects of floods, and even though all people appeared well aware of the formal safety advice, only some people followed this advice, while other people's practices contradicted this knowledge. This observation suggests that the assumption about a direct association between objective risk cognition and risk behaviour, an assumption that is common in the dominant techno-scientific perspective on risk (discussed in
chapter 1), needs be rejected in relation to this study. Clearly, there must be another factor involved here that determines what people do. On the basis of my findings, I propose that, if we want to understand better why people do as they do, we need to take into account not just the objective risk cognition but also more subjective interpretations of risk, which are reflected in the cultural constructs of risk and issues of trust that I discussed below.

A second 'sensitizing device' that led this study was material vulnerability. It was taken, on the basis of the literature, that people's material and social vulnerability limits their options to handle risk (Torry, 1979; Hewitt, 1983; Chambers, 1989; Burton, Kates & White, 1993; Cannon, 1994; Blaikie, Cannon, Davis, & Wisner, 2004). For this study, the major indicators of material and social vulnerability to flood risk were taken into account, such as gender, age, income, education, having a fixed or an irregular income, the assets possessed by a household and length of staying in the neighbourhood. For all 130 participants, these indicators were scored and the scores were accumulated so that individuals could be given a 'vulnerability score', ranging on a matrix from very to low vulnerability. Different relevant conclusions can be drawn from this analysis.

First of all, it was found that in Bantaran Kali a high vulnerability index does not necessarily lead to a dependent or passive risk-handling style. By contrast, some of the people who could be categorized as having a low vulnerability index made much more use of external aid (and hence, engaged in fewer autonomous or preventive practices) than other inhabitants who were categorized as 'very vulnerable.' And vice versa, some of the poorest or least educated in kampong society were able to find creative and autonomous ways to handle flood risk. The case study of orang ajar offers good examples of this observation, as do the case studies of some of the orang antisipasi. It was shown that the former group of people often have to make risky economic investments in order to buy a device that is needed for their particular risk-handling style, and that they sometimes do so even if this means that they must accumulate money for years, make expensive loans, or give up some possessions of their poor household. As a result, they are often relatively poor, of older age and unemployed when they exhibit this risk-handling style (hence highly vulnerable to floods); nevertheless they exhibit an autonomous, active and preventive risk-handling style. A cluster analysis that compared behavioural clusters to data sets of social and material vulnerability offered a similar finding. It showed that the lower and higher categories of vulnerability are rather equally spread in all four risk-handling styles. Hence, in Bantaran Kali, there seems to be no significant correlation between material and social vulnerability and the risk-handling style that people exhibit in the face of floods.

This is not to say that the concept of vulnerability must be regarded irrelevant for studies of risk and human risk handling. First of all, the vulnerability analysis showed that the factor 'gender'
has an impact on risk-behaviour. In Bantaran Kali, males have a relatively greater chance than females to develop an *ajar* risk-handling style. It was suggested in chapter 4 that this is due to gendered relations in society. More fundamentally, I find it convincing that larger differences in vulnerability indicators have a significant impact on people’s risk-handling style. For example, it seems likely that if riverbank settlers had the money to move away to a flood-free neighbourhood, they would certainly do so and hence decrease their personal risk. However, it needs be considered that the research area of Bantaran Kali is itself a rather homogenous community with respect to people’s vulnerability. All residents are relatively poor and there was only little variety in important vulnerability indicators, such as levels of education or income. Hence, it might well be that these levels of variety in vulnerability indicators are so small that the results of the vulnerability analysis appeared insignificant. In that case, it is not the case that the concept of vulnerability is not-useful, rather that the concept might be less useful in a study context in which study participants score generally equally high or low on vulnerability indicators.

That having been said, there is yet another interesting conclusion that can be drawn in relation to the vulnerability notion. As was shown in the empirical chapters, even if riverbank settlers sometimes are offered a way to decrease their material vulnerability, they do not always chose to take up such offers. For example, in chapter 3 two *orang antisipasi* both turned down an offer to accumulate more money, because they believed a radical improvement in their lives would not be possible. For a very different reason, two people representing the risk-handling style of *orang siap* refused to make use of building materials that were offered to them for free by the kampong administration (*kelurahan*). They must have realized that these building materials could decrease their material vulnerability, but they chose to remain homeless and refused the offer of aid, because they distrusted the intentions of the giver. Likewise, these same people were offered a stay in a comfortable and safe flood shelter yet chose to stay instead in the overcrowded and hardly protective provisional shelter. I repeat these examples to make clear the point that even if people have the chance to decrease their material vulnerability they might have their reasons for not doing so; hence, risk is not automatically decreased. Put differently, and over against the hypothesis that underlies many vulnerability studies – that people are inherently risk avoidant – my study shows that such a hypothesis is simplistic. *Orang siap* balanced their material vulnerability to floods with other risks that they experience as threatening, namely the government. In the case of *orang antisipasi*, they decided not to take the chance to decrease material vulnerability, because they perceived themselves as unable to escape the cycle of hazard. In their case, we might say that these people’s perceived or subjective material vulnerability has a greater impact on their decision to act in one way than has their material, objective vulnerability.
This leads me to say that a study of risk should not limit itself by looking at only the objective, measurable notions of material and social vulnerability. Instead, it should take into account the subjective factors that may impact people’s risk-handling practices: their convictions, their beliefs, their hopes and their fears. As noted in chapter 1, similar calls have already been made by other scholars of risk and vulnerability, but unfortunately and somewhat surprisingly, the bulk of the vulnerability studies that are carried out remain limited to material explanations. It is my sincere hope that this study provides an extra stimulation to vulnerability scholars, to seriously make an effort to look beyond material aspects of vulnerability, as my data indicate that unless this is the case, the explanations of risk behaviour remain partial.

The third sensitizing notion that led this study evolved around cultural constructs of risk. If we took from the literature discussion that people’s risk-handling practices are to a large extent related to the ways in which people interpret and perceive risk, then it becomes immediately clear that the idea that one shared cultural construct of risk could lie at the base of all these different practices in the research area makes no sense. It was, therefore, noted in the theoretical chapter that it can by no means be assumed that riverbank settlers share one ‘culture’, in the sense of an interpretative framework of risk. This accords with the phenomenon that forms the main inspiration for this study: that different individuals in the research area exhibit different patterns of behaviour in the face of risk. It was, however, well taken from cultural theories of risk that interpretations of risk are always political in the sense that they are selected by powerful actors in society, and that they are closely related to the ways in which people perceive society, their own position in that society, and other’s position in society. Hence, it was most interesting for this study to consider how, within each of the four clusters of risk-handling styles, risk are constructed and politicized by representatives of the style. This analyses led to several useful outcomes.

If, as noted above, the objective risk cognition of floods was largely equal among residents, it appeared from the interviews and observations that people from different risk-handling styles maintained highly varying subjective constructs of risk. These subjective risk perceptions were coherent within each of the four discussed clusters of risk-handling styles, while they largely differed between the clusters. Hence, we might say that there is an association between the type of risks that people perceive as most threatening to their well-being, and the risk-handling practices that they exhibit. Let me briefly recap the subjective (or cultural) risk perceptions that can be associated with each of the risk-handling styles. For orang ajar, next to flood-risk, the risk that is particularly threatening is posed by potential social unrest. In their perception, riverbank settlers need to be disciplined to avoid unrest or ‘anarchy’ in society. Therefore, orang ajar seek out potential risk factors amidst the inhabitants of Bantaran Kali, for example, people who might try to organize a
flood protest or who might in other ways aim to disobey the political authorities. It was shown that these risk perceptions largely collude with elite ideas about the ‘poor masses,’ and especially about how to maintain order and safety in relation to these poor masses. I elaborate on these risk perceptions of the elite later in this chapter, in the discussion of policy implications.

In contrast with the orang ajar, orang siap were not at all concerned with social unrest. Instead, they indicated that they are in favor of protesting and disobeying the political authorities, because they deemed these authorities a personal threat to their well-being. As far as this group of people is concerned, the local government is a risk that may be even greater than flood risk, because this institution orders evictions and is believed to ‘hate’ poor people. As a result of these risk interpretations, orang siap invest most of their time, energy and assets in the protection of their safety against the local government, for example, by radicalizing and exhibiting defensive behaviour.

For the orang antisipasi and the orang susah, the way in which they construct or prioritize risk was less clear-cut. They have in common with the other two groups the idea that flood risk is dangerous, but they seem to have less strong emotions towards the government. Instead, orang susah suggest that they feel safe despite flood risk, as long as they are helped by their patron and fear the idea of having to handle risks, such as floods, autonomously. Orang antisipasi have a very different opinion: they prefer to handle risk rather autonomously within the neighbourhood, because they distrust the intentions of external elite actors, as well as those of fellow citizens, and prefer to trust and rely on ‘only themselves.’ It goes too far to conclude here that orang susah construct risk in such a way that they deem ‘not being helped’ their greatest concern, while orang antisipasi fear ‘others’ intentions’ – but it must be emphasized that perceptions of risk trust, and self-efficacy are major influences on the ways in which people with these two risk-handling styles interpret and handle risk.

A final sensitizing notion that was distilled from the theoretical discussion concerns the notion of habitus. I have already touched on this above, but here I want to consider the helpfulness and the relevance of habitus by highlighting the main findings related to this concept. As pointed out in the theoretical chapter, habitus is a rather abstract notion and therefore hard to measure. Therefore, I proposed to examine the impact of riverbank settlers’ dispositions, usually acquired in earlier stages of life and reflect social structures, on their current risk-handling styles. By focusing on styles, I was able to see that a habitus of poverty generally has a huge impact on present risk-handling practices of inhabitants of Bantaran Kali. This became clear, for example, in the case studies of the orang antisipasi and the orang ajar – as noted above, they seemed unable to aspire to a life radically different from their marginalized existence on the riverbank. The idea, that such radical
change could never occur for 'their type of people,' reflects early acquired ideas about themselves and society that are internalized and experienced as natural and 'true.'

Nevertheless the fact that habitus can have – and generally does have – a great impact on people’s practices and perceptions, my focus on styles also helped me to examine and recognize the moments in which people reflect upon their former habits and convictions and are able to challenge or even alter these. A first example of this mechanism was given in the case study of the orang susah: through the new opportunities that floods offered them, they shifted their risk-handling style from that of being more or less autonomous to being largely dependent on a patron. This shift entailed not just a change in their practices but also, and importantly, in their perceptions of risk, trust, and self-efficacy. While in earlier phases of life, these people seemed still to regard themselves as capable of handling flood risk without external support, their more recent experiences – in which they were supported by a patron – seem to have ‘taught’ them that they need others to survive floods, and that they are ‘weaker’ and more ‘troubled’ than are their fellow residents. Hence, their older, general habitus differed from their later acquired, specific habitus. What remained rather unclear, however, was whether these recent experiences have also truly altered their deep-rooted views of the world and their own position in it. Most of these people’s aspirations remained humble and located in the context of their current flood-prone neighbourhood. Moreover, most of these people’s expectations of the future involved an ongoing relationship with their patron. But as I have shown, this trust is based more on hope than on realistic expectations. Moreover, even if some of these people might dream of a ‘better life,’ they were unable to imagine such a life without the support of their patron. As a result, they felt forced to stay living along the riverbanks out of fear of losing their patron’s support.

Perhaps a somewhat clearer example of the ways in which habitual perceptions can be reflected upon and altered came from the case studies of the orang siap. An analyses of their biographies showed that these people radically altered their perceptions of risk and trust after they had been disappointed over and over again by, formally trusted, ‘friends.’ These disappointments had such a negative impact that it shook their worldview. Consequently, they were forced to critically reflect upon their former habits and beliefs. In retrospect, these people call themselves naïve, and they have consciously shifted their practices towards a more radical or defensive risk-handling style. Regarding their aspirations or future expectations, it appeared that these had also altered ever since the critical moment of reflection. They became convinced that they had a chance of a better life, as long as they ‘prepare.’ Their innovative aspirations were reflected, for example, in their concrete plans for moving house. But, as was also shown in the chapter, their perceptions did not always accord with actual opportunities to make change. Hence, while sometimes they
perceived a chance for themselves to improve their safety, it remains questionable whether this perception is realistic. This is because of their extremely marginal and vulnerable position in both the kampong and in wider society. As most other risk-handling styles in Bantaran Kali tend to reproduce unequal structures, adversaries from it generally do not press hard enough to challenge the deeply embedded unequal structure of the society in which the river bank settlers live.

In sum, by exploring the four sensitizing notions of risk cognition, vulnerability, cultural risk constructs and habitus, it was found that in Bantaran Kali a habitus of poverty, along with inhabitants' subjective perceptions of material vulnerability and their subjective perceptions or interpretations of risk, trust and self-efficacy are important factors that underlie risk-handling styles. While most perceptions and practices were acquired at an early stage of life, after which they were internalized and became habitual, it is also evident from the empirical chapters that daily life experiences can alter habitual perceptions and practices, and that, in some instances, people may at some point in their lives gradually or abruptly and radically shift their risk-handling styles. Notwithstanding the importance of the these four sensitizing concepts for this study, my fieldwork also sensitized me to yet other factors that impact on people's risk-handling styles. These could not be distilled from the literature. After careful consideration, I added these other factors to my analysis during fieldwork. I now turn to a discussion of these.

**Additional factors that underlie risk-handling styles**

The reader may rightly comment that all the four sensitizing notions tell us only about individual actors, while, in fact, the analyses and data presented in the empirical chapters indicate that, if we want to understand what underlies actors' risk-handling practice, we should regard them in their social environment. To repeat the argument that was made earlier in this thesis in a short and somewhat simplified way: actors are not free to do as they please, because people are always bound by social or cultural norms, structural power relations and material options. The sensitizing notion of habitus serves as a handy example: it was argued that habitus is both the product of unequal structures in society and also the reproducing force of these unequal structures. It thus involves both structure and agency. I now add to this argument other factors that underlie the habitus of riverbank settlers, namely the social dynamics that come about in highly unequal structures of economy and particularly power. In this part of my conclusion I argue that it is not enough to point out the extent to which each of the four sensitizing notions have an impact on human risk-handling practices. Rather we need to look at what lies behind these sensitizing notions and thereby shed light on the interaction of social structure and agency.
First of all, it is clear that riverbank settlers run a higher flood risk than do most of the inhabitants of Jakarta, due to their economically and politically marginal position in society. Their marginalization has driven them to occupy the unregistered and cheap land along the riverbanks, where they face not only recurrent flood risk but are also threatened by eviction due to their illegal status. They are often portrayed by the elite as the creators of floods, but this thesis has underscored that riverbank settlers should in reality be seen more as the victims of a highly unequal society. Consequently, they have few housing options that are available and affordable. In order to survive they are forced to live in flood-prone areas. In recent years, the DKI Jakarta government has tried to decrease the city's flood problem by taking physical and technical measures, but little is done to address the vulnerability of slum dwellers to floods. As a result, after each flood, the vulnerability of these people continues to increase. Furthermore, in the name of flood management, riverbank settlers have already been and threaten to be evicted without sufficient options for relocation; however, this does not solve the problem only moves it: many of them return to other riverbank areas, because they can only afford the cheap land riverbanks offer. Finally, it is important to note that government flood measures seem to prioritize the physical safety of the elite over that of the poor masses. This becomes very clear if one is cognizant of the fact that the flood policies that are implemented by the DKI Jakarta government prioritize protection of commercial areas at the expense of riverbank settlements. I will return to this topic of government failure, but here let me emphasize that power inequalities in wider society mean that riverbank settlers are exposed to a relatively high flood risk, and this is first and foremost the result of their marginalized and disenfranchised position in wider society.

Second, it also became clear that within kampong society there are highly unequal divisions of power that impact people’s repertoire of risk-handling practices. Some residents, such as the orang antisipasi, are exploited by more powerful residents. This limits the repertoire of action of orang antisipasi because, for example, they are forced to share part of their income with these more powerful actors or because they fear surveillance and discipline and therefore adapt their behaviour to the needs and wishes of these powerful actors. Out of fear of being monitored or corrected by orang ajar, many people in Bantaran Kali overtly obey their wishes and at most only make symbolic protest. At the same time, I have also claimed that even the most powerful actors in kampong society are themselves limited in their risk-handling repertoire, due to their being subject to elite actors in wider society. For example, while the orang ajar have relative power within Bantaran Kali, it is clear that they operate according to elite cultural hegemony and hence they act in ways that benefit the elite. Due to their cooperation with political elite, orang ajar make it hard – if not impossible – for fellow residents to organize any large-scale protest against unequal structures in
Indonesian society. Thus, they help to reproduce elite cultural hegemony, as well as the unequal structures maintained by this hegemony, which places riverbank settlers – including *orang ajar* themselves – in a situation of relatively high flood risk.

To sum up, besides the factors that seem to emphasize the internal dynamics of riverbank settlers’ practices – habitus and the subjective perceptions of risk, trust and self-efficacy – this study shows that the social dynamics as products of unequal structures of power and economy also have a large impact on risk-handling styles. A few people are able to exploit the flood problem for their own benefit, but it is clear that the social mobility and hence the risk-handling repertoire of most people remains strongly limited as a result of social interaction that arises in the face of recurrent floods.

At this point it is important to underscore that it is not the flood itself that creates all these dynamics or determines people’s practices. Instead, the flood only renders visible the social processes and structural divisions that would have, perhaps, remained latent. Flood events brought these to light because they created so much damage and indeed opportunity in the kampong. Due to floods, *orang ajar* and *orang susah* get to interact with elite actors; due to floods, *orang antisipasi* Edi can create a thriving business; due to floods, riverbank settlers can be monitored, lectured and disciplined; due to floods, kampong leaders can be bypassed; due to floods, people are forced to critically reflect on their habitual beliefs and risk-handling practices. Thus on the basis of these observations, I propose a new research approach to risk and its human handling.

**Research implications**

This study sprang from a normal uncertainty perspective in which floods were not regarded as exogenous events but rather part and parcel of daily life, in which people have to overcome many different dilemmas and hazards. Consequently, people’s practices in the face of floods were not interpreted as reactive to the isolated flood risk; instead, they were regarded as an expression of daily life practices. Taking this point of view, it became clear that flood risk often accelerates and lays bare social dynamics that are already existent in kampong society. We might thus say that flood risk offers us a lens through which we can understand these social dynamics, and the impact that these social dynamics have on people’s practices.

This, I argue, implies a completely new approach to risk and its human handling. I am proposing that we turn the lens upside down. Instead of looking at how an agent responds to a flood, as is commonly the case in the field of risk research, it seems to me much more helpful to use risks, hazards or disasters as lenses that provide opportunities to understand and perceive the social structures and how these are reproduced or challenged by human actors. I call this a revelatory approach.
My proposal for the revelatory approach is loosely inspired by an analysis that was carried out by Jaqueline Solway in Botswana. Looking through what she calls a ‘revelatory lens,’ she showed how a drought allowed for a shift in communal entitlements and hierarchies. For example, the drought provided a point of entry for already powerful local actors to engage in new and expanded ways in the lives of citizens (1994, p. 472). Furthermore, the crisis enabled wealthy cattle owners in society to deny family members the rights they had based on kinship to access their property. If the situation had been ‘normal’, these wealthy farmers might have felt a social obligation to share; but now they saw an opportunity to use the situation to their own benefit. The drought proved to be a perfect scapegoat for these powerful actors: the crisis allowed them to easily justify their behaviour as necessary and strategic. Solway argues that these social dynamics were not arbitrary. Instead, the crisis of a drought accelerated dynamics that were already in progress. It laid bare the structural contradictions and societal conditions. In addition, the crisis disrupted conventional routine sufficiently to allow actors to undermine normative codes and create new ones (1994, p. 471).

I claim that floods, just like droughts, might be considered an avenue for agency and social change to interact. Therefore a revelatory approach to risk can help scholars to view the dialectic between agency and structure that shapes people’s practices. Above I concluded that the risk-handling styles of riverbank settlers comes about from a mixture of individuality (habitus, interpretations of risk, perceptions of self-efficacy and trust, lived experience) and sociality (unequal structures and social interaction therein between riverbank settlers of different power positions, and between riverbank settlers and elite actors from outside the kampong). Therefore a revelatory approach can function to expose socio-economic dynamics during a flood event in the area under study. It seems to me this is useful, because it is clear from my analysis that people’s habitus often reflects their social position. A similar thing can be said about people’s interpretations of risk. In my study I found that these perceptions appeared not to be based on their objective risk cognition but had everything to do with their subjective perceptions of risk, trust and self-efficacy, which were framed and altered in social interaction. It follows, then, that the actions of people in the face of flood risk cannot be assumed to be completely predictable, but neither are they random. Rather, they are to a great extent extensions of structural contradictions. They reflect social structures or are responses to them – responses whereby people make use of them or aim to alter them. Therefore, I argue that if we want to understand why people act as they do in the face of risk, and especially if we want to understand heterogeneous practices in the face of risk, then we need to study risk differently than is currently being done in studies of risk and disaster.

I have argued above that in far too many of those studies, the persisting focus remains on the hazard, as if it is cut loose from ‘normality’. As a consequence of this view, these studies come
up with conclusions that suggest that people, whenever faced with hazard, are also cut loose from all the social pressures, norms and interests that otherwise shape their daily lives. All of a sudden, the focus of the scholars shifts towards the individual and the risk – and nothing else matters than the individual’s response to that risk. But a lot still matters, I wish to underscore, even in a riverbank settlement where people are constantly flooded. This study, therefore, suggested that people do not respond solely to a flood, but rather to life. They exhibit practices that are related to power structures, influenced by local habits, cultural norms, and individual and social interests.

Based on these observations, I propose a revelatory approach to consider risk and disasters as points in time that expose unequal structures and also have the potential to change practices that reproduce social inequalities and power relations. In order to understand the links between structure and agency, we need to analyse change in terms of the structural conditions in which change takes place and also with regard to the actions taken by individuals and institutions. As such, to study a social group from a revelatory approach forces us on trying to understand risk-handling practices in the triangular interrelationship between structure, agency, and social change.

Observing social action around a risk event is revelatory for a social researcher, both for what it reveals of social processes and for the questions it poses for comparative purposes. This case study of Jakarta is an insightful first step towards such a revelatory approach, but of course is by no means sufficient. In future research, it would be interesting to see if similar social dynamics are to be found in other places or during different risk events. Also, and as noted earlier, it would be revealing to investigate whether the same risk-handling styles are used by people in other social contexts. In such future studies, a revelatory approach would help shed light on the relations between power structures, social dynamics and risk-handling styles. My analysis does not answer these questions but points to the need to consider them in any analysis of risk and human risk handling.

**Policy implications**

This book began with a section on urban risk. It was noted that, in fast growing megacities, an increasing number of poor inhabitants are becoming more and more vulnerable to natural hazard. In many of these cities, policy makers find great difficulty in decreasing this risk for inhabitants, not only because natural hazards are often caused by a wide range of complex interacting natural and societal factors but also because implementing effective and coherent policies to handle risk has proved difficult. This is because people tend to handle risk in highly heterogeneous ways. At present little is known about the factors that underlie such heterogeneous risk-handling practices. As a consequence, policies are most often based on technocratic assumptions about the relationship between risk cognition and risk behaviour. Thus homogenizing policies are implemented in
communities that respond to risk in heterogeneous ways. These tendencies become visible, for example, in the fact that the DKI Jakarta government has been concerned in recent years with educating riverbank settlers about flood risk. This has had little effect until now, and this study has helped to show why. I emphasize again that it is not a lack of cognition that determines risk-handling practices but a complex interplay of factors, such as people’s risk perception, their levels of trust and self-efficacy – factors which may seem unrelated to floods in the first place. The impact of these factors may differ from actor to actor, as they come about from habitus and lived experience.

Before I go on and describe some implications of my findings that might be useful for formal flood managers aiming to make their policies more effective, it needs be admitted that I doubt whether flood policies will be changed in the near future, even if more becomes known about the factors that underlie heterogeneous risk-handling practices. My skepticism exists for two main reasons. First of all, my study indicates that the flood problem may be even harder to solve for the DKI Jakarta government than bureaucrats are already aware of. That is because, as I have argued, risk behaviour is influenced by non-tangible factors, such as mistrust of the government, power inequalities and marginalization. Clearly, no governor can solve such complex problems within a term or two. Hence, it is questionable whether the current governor will even try to address them; he may, instead, chose to take populist measures that satisfy the middle class and the elite and thereby secure his political position.

The political decisions that have been taken by Governor Jokowi since he was elected offer ambiguous signals. Under his leadership systematic evictions of flood-prone neighbourhoods have already been carried out. In Pluit, in the North of Jakarta, the ‘illegal’ houses of hundreds of families were demolished between May and September 2013. Eight hundred members of the Public Order Agency (Satpol PP) used heavy equipment, such as bulldozers, to clear the area and force the families to leave (Muhammadi, 2013). The DKI Jakarta government took this action despite NGOs’ protests that the evictees had not received adequate compensation or relocation options. Thousands of other Jakarta inhabitants living in flood-prone areas are expected to be evicted in the near future. Such measures of the city government obviously do not tackle the underlying root problem of social inequality and inadequate housing: it moves rather than solves these problems. The structural inequality and marginalization of the poor in Jakarta leaves them no option other than to reside in dangerous places – only to be chased from one such place to another. The situation of normal uncertainty which confronts the poor is clearly not of their choosing; it is a product of inequality, as well as of political denial and neglect of poverty-related problems by the city.

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231 This information was derived from an interview by email with Mr Edi Saidi, working for the Urban Poor Consortium in Jakarta (30 August 2013), and from an interview by Facebook with Mrs Ivana Lee, an architect working for foundation Sanggar Ciliwung Merdeka (26 August 2013). See also Muhammadi 2013 for a newspaper article on these evictions.
government. The poor, who are most in need of social security in a fast-modernizing country that is prone to natural hazard, have to live with more insecurity. Jokowi, who is represented in public opinion as a ‘poor people’s governor’ and the ‘Obama of Indonesia,’ seems more of a hardliner than his image suggests.

Having said this, it needs be noted that there are small indications that the present DKI Jakarta government is willing to make at least some efforts to address problems, such as housing for the poor. For example, Jokowi in the beginning of 2013 accepted a plan that was proposed by architects to turn a settlement of poor people living on a giant garbage dump into a ‘vertical kampong,’ with affordable housing for the poor.\(^2\) If this ‘super-kampong’ turns out to be successful, then more such accommodation may be built for Jakarta’s poor over the next years. It needs be noted that at the moment of writing, in October 2013, the plan had still not been implemented, and no building had begun; still, the plan seems promising and addresses one of the root problems of flooding in Jakarta.

Another signal that gives some hope is the fact that subsidized apartments are being built to provide housing for some of the evicted poor at cheap rentals. But there are problems with this plan. Of the approximately 34,000 families to be evicted from the Ciliwung riverbanks in the near future, there is room in these subsidized flats for only 7,000. This means that most of them will be homeless and fall deeper into poverty, especially those without identity cards for Jakarta – according to the city government, they have no right to relocation (Yusuf, 2013). Another problem concerns the flat apartments themselves. NGOs and local residents fear that the rents will be too expensive for the poorest, and hence remain only accessible to the relative wealthy (Personal communication with respondents in Bantaran Kali; Desyani, 2013; Asian Coalition of Housing Rights, 2013). Even if spokespersons of the DKI Jakarta government claim that they are taking care of relocation issues (Yusuf, 2013), in practice most evictees are left by their government to their own devices. The DKI Jakarta government does not make a serious effort to address the underlying causes of risk and vulnerability in its city, let alone to try to solve complex issues of mistrust of the poor of the city’s formal flood managers.

This failing of the state suggests that the poor in Jakarta will have to continue to seek out strategies that enable them to protect their own safety and well-being, whether through clientelist relationships with powerful actors in society or by exhibiting autonomous practices that cross the line of what is legal. While to outside observers these relationships may appear to produce dependency and disempowerment – and hence go against liberal, individualist conceptions of

citizenship – it must be acknowledged that for riverbank settlers these relationships also create access to vital resources and safety.

Besides the lack of political will on the part of the DKI Jakarta government to become involved in complex issues, such as poverty and inequality, there is yet another reason why I doubt that improved academic understanding on risk-handling practices will have any significant influence on flood policies in Jakarta. That is because the Indonesian government, now and in the past, prioritizes other issues than those of structural inequality, namely safety and order. In my thesis, this became clear when we examined the measures taken by the DKI Jakarta government in relation to floods. I showed that the one activity where the government cooperated with orang ajar – the facilitation of a pre-warning system – could be regarded as an effort to decrease flood risk, but it seems more likely that the government regards the system as a means to control and discipline the poorest part of the population, and thereby help to prevent social unrest and political protest. This prioritization of the elite and safety and order over pressing issues that negatively affect a huge percentage of the population is by no means new. Lizzy van Leeuwen (2011) described the obsession of the Jakarta middle class and elite in the late nineties with crime, revolt and insecurity, while problems, such as marginalization and social inequality, were consistently denied. Van Leeuwen rightly pointed out that the focus on stability and order also existed in late colonial times, where literature emphasized the need for 'rust en orde' (Mahtani, 2011, p. 2). My thesis shows that this focus still exists. The city government seems largely occupied with preventing new uprisings among the poor masses, while the topic of floods is depoliticized, or at least portrayed as an inevitable problem – created and experienced by the poor.

Let me end by showing how the insights into heterogeneous risk-handling practices, gleaned from my fieldwork in Bantaran Kali, have concrete implications for urban risk policy. I do not want my pessimism to overshadow the fact that there are, no doubt, policymakers and other formal flood managers in Jakarta who are truly concerned with the vulnerability of the poor to flood risk – they may find some of the following insights useful. First of all, my study has made clear that human risk handling is by no means a direct response to an isolated risk; it is instead impacted by a wide range of factors that may not be directly related to the risk at all. For example, it proved that trust in external aid providers and formal flood-managers has significantly affected risk practice. In Bantaran Kali, a flood shelter that was set up by a political institution remained largely empty because many of the flood victims distrusted the intentions of this political institution. For similar reasons, inhabitants sometimes refuse to make use of externally provided aid that could potentially decrease their vulnerability to risk. This shows that for policy makers trying to decrease the vulnerability of urban inhabitants, it is not enough to offer support in times of crisis. Instead, relations of trust between
citizens and the state need be built and maintained. In the case of Jakarta, this seems a difficult and complex task for government actors. Riverbank settlers do not base their distrust of the government only on their memories of past negative experiences; they are also concerned about negative encounters with the government in the future, most specifically in relation to eviction. Hence, if Governor Jokowi wants to improve relations of trust between the city government and riverbank settlers, he should be concerned not only with floods; he must also offer these inhabitants some kind of security in case of eviction. He needs to convince people of his good intentions before he can expect them to follow the safety advice of his government.

My study also indicates that the current focus of many NGOs and policy institutions on risk cognition and material vulnerability may be too narrow. As noted, institutions involved in risk and disaster commonly base their policies on theories of risk and disaster that assume that risk behaviour is determined by risk cognition or material vulnerability. It is typically assumed in studies that work with these theories that people exhibit effective risk-handling practices if their risk cognition is high and their material vulnerability is low. Consequently, many of these institutions are currently busy in urban areas providing information and safety-advice to vulnerable groups, or they try to decrease material vulnerability by, for example, offering aid in recovery or by facilitating programs in which people can accumulate money or build resistance in other ways. These strategies, I argue, however well meant, are not sufficient in the case of Jakarta’s riverbank settlements – and perhaps the same applies in other parts of the world.

My study has shown that people’s risk-handling practices are not direct products of objective information about flood risk. Even if riverbank settler’s risk cognition is very high, they frequently chose to handle risk in a way that may come across to outsiders as inefficient, ineffective or even dangerous. An example of such practice is the decision not to evacuate from a flooded house, thereby disobeying formal safety advises. Such decisions can be explained, however, if we consider that there are other factors involved here that influence decisions in the face of risk. It was shown in this thesis that riverbank settler’s practices are based more on subjective interpretations of risk, fed by perceptions of trust in or mistrust of other actors and by perceptions of self-efficacy. I emphasize that these factors need be taken into account for policy to become effective.

Regarding the issue of vulnerability, as suggested above, while I deem vulnerability an important factor that can limit people’s repertoire of practices, it also appears that within one rather homogenous vulnerable community people’s subjective or perceived vulnerability rather than their objective material vulnerability has the greater impact on their practices. From my analyses, I found that subjective perceptions of risk and vulnerability are based on perceived trustworthiness of potential aid-givers and authorities involved in flood-management, as well as on perceptions of self-
efficacy. If people feel themselves unable to act effectively in the face of risk – whether or not this perception matches reality – they tend to lean on external actors. The reverse is also true: people who come to regard themselves as ‘smart’ or ‘strong’ are often able to exhibit active and rather effective risk-handling practices – even if they are among the most vulnerable in their society. Again, we must conclude that the present focus of policy makers and disaster institutions on material circumstances and objective knowledge is too limited. It seems advisable for them to integrate less tangible factors, such as subjective perceptions of risk, trust and self-efficacy, into their current policy implementations and programs. Hence, next to training in risk cognition, these institutions could try to understand what influences objective perceptions of risk, how people regard their own options to handle risk, and how they regard the intentions of other actors in their social environment.

My final note on policy implications regards something that is as logical as it is important for policy makers involved in risk and disaster. Flood risk is no natural hazard. The suffering that follows floods is caused, to a large extent, by unequal structures in society. Therefore to decrease flood risk it is not just the riverbank settlers who must act. Even if their self-efficacy were to increase or their ‘aspirations’ were less humble than they are now, they will still face marginalization, disenfranchisement and unequal structures of power and economy in Indonesian society. I have noted several times in this thesis that riverbank settlers have few alternative options other than to live in a flood-prone environment – housing in safe areas is unaffordable. These unequal social structures are also the main reason for the relatively high risk that poor urban inhabitants in so many cities in the world face. It is these social structures that need to radically alter for them to become less vulnerable to risk.
<table>
<thead>
<tr>
<th>Bahasa acronym or concept</th>
<th>Meaning in English</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ajar</td>
<td>Abbreviation of the verb <em>mengajar</em>, meaning ‘teaching’ or ‘lecturing’. In Bantaran Kali, the notion <em>ajar</em> is mostly used to refer to the risk-handling practices of <em>orang ajar</em>. See chapter 4 for more information on these notions.</td>
</tr>
<tr>
<td>Antisipasi</td>
<td>In Bantaran Kali, <em>antisipasi</em> means something like ‘autonomously overcoming one’s own problems’. An <em>orang antisipasi</em>, then, is someone who uses <em>antisipasi</em>’ risk-handling practices. See chapter 3 for more information on these notions.</td>
</tr>
<tr>
<td>Arisan</td>
<td><em>Arisan</em> are regular social gatherings for purposes of saving money. They are an example of ROSCA: Rotating Saving and Credit Associations.</td>
</tr>
<tr>
<td>BOS</td>
<td>Bantuan Operasional Sekolah: A grant allocated by the Jakarta government to state-run schools, to support education operational expenditures. The result of this program is that parents from the lowest economic class are no longer required to pay high educational fees.</td>
</tr>
<tr>
<td>BPDB</td>
<td>Badan Penanggulangan Bencana Daerah Tingkat Kabupaten/Kota: The Indonesian National Disaster Management Agency, the institution that coordinates and mitigates disasters such as floods on the city level.</td>
</tr>
<tr>
<td>Dangdut</td>
<td>An Indonesian music genre with influences from Indian, Arabic and Malay music, which has traditionally been popular with the working classes and lower income groups.</td>
</tr>
<tr>
<td>FBR</td>
<td>Forum Betawi Rempug: The Betawi Brotherhood Forum, an ethnic gang or civil militia group which operates in Jakarta. The FBR claims to represent the interests of Jakarta’s ethnic Betawi, portrayed as the indigenous population of Jakarta.</td>
</tr>
<tr>
<td>HT</td>
<td>Handie Talkie: Radio sets used in Bantaran Kali for communication between riverbank settlers, sluice-gate keepers in Manggarai and Depok, and KORAMIL (see below). The communication is facilitated by the kecamatan (see below).</td>
</tr>
<tr>
<td>Jamu</td>
<td>A traditional herbal medicine venerated by Indonesians of all ages for its power to heal ailments or enhance one’s beauty, strength or stamina. <em>Jamu</em> is made by an <em>ibu jamu</em> or <em>jamu</em> maker, from herbs, spices, fruits and plants. Sometimes rice wine or palm wine is also added to the drink.</td>
</tr>
<tr>
<td>Keamanan</td>
<td>Safety, often abbreviated to ‘aman’ – meaning ‘safe’.</td>
</tr>
<tr>
<td>Kecamatan</td>
<td>Administrative sub-district, positioned between the municipality (<em>wali-kota</em>) and the kampong administration (<em>kelurahan</em>). All three institutions serve under the Provincial Government of Jakarta.</td>
</tr>
<tr>
<td>Kelurahan</td>
<td>Kampong administration, the lowest level of government administration.</td>
</tr>
<tr>
<td>Keras</td>
<td>Tough or hard, often referring to a person’s character.</td>
</tr>
<tr>
<td>KK</td>
<td>Kepala Keluarga, head of a household.</td>
</tr>
<tr>
<td>KORAMIL</td>
<td>Komando Rayon Militair: The military sub-district command involved in Jakarta’s flood-management and security unit</td>
</tr>
<tr>
<td>Kumu</td>
<td>Slum</td>
</tr>
<tr>
<td>Orang oknum</td>
<td>Literally means an ‘element’ or ‘an individual’ within a group, but it has a more negative connotation in practical language usage, where it refers to an unidentified person often engaged in criminal acts. An approximate English equivalent might be ‘rogue’.</td>
</tr>
<tr>
<td>Orang Betawi</td>
<td>Inhabitants born in Jakarta, also sometimes referred to in Bantaran Kali as ‘orang asli’, <em>asli</em> meaning ‘native’ or ‘original’.</td>
</tr>
<tr>
<td>Term</td>
<td>Description</td>
</tr>
<tr>
<td>--------------------</td>
<td>---------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Orang biasa</td>
<td>Ordinary people, often contrasted in narratives with 'orang tinggi' (see below).</td>
</tr>
<tr>
<td>Orang bodoh</td>
<td>&quot;Bodoh&quot; means stupid. In Bantaran Kali, 'orang bodoh' refers to people who lack valued knowledge and/or education.</td>
</tr>
<tr>
<td>Orang rendah</td>
<td>'low people', people with low social status, often contrasted in narratives with 'orang tinggi' (see below).</td>
</tr>
<tr>
<td>Orang tinggi</td>
<td>'High' or important people, people from outside the kampong with high social status.</td>
</tr>
<tr>
<td>Orang politik</td>
<td>politicians</td>
</tr>
<tr>
<td>Pendatang</td>
<td>Newcomers, people who, unlike the 'orang Betawi' (see above), have not been born in Jakarta but who came to live there in search for a job.</td>
</tr>
<tr>
<td>Pengamen</td>
<td>Beggar singer or street singer; someone who sings in the streets for money, often while playing a guitar, but sometimes also with a help of a karaoke-set and microphone.</td>
</tr>
<tr>
<td>Preman</td>
<td>Thug or gangster.</td>
</tr>
<tr>
<td>PBB</td>
<td>Pajak Bumi dan Bangunan: Taxes for land and building that must be paid by residents to the DKI Jakarta government.</td>
</tr>
<tr>
<td>RASKIN</td>
<td>Beras untuk Orang Miskin: A subsidized rice program for poor families which provides 10 kg of rice per poor households at the price of Rp 1,000 per kg.</td>
</tr>
<tr>
<td>Reformasi</td>
<td>A period of political and societal transition that began with the fall of Suharto in 1998. With the ending of three decades of the New Order period, a more open and liberal political-social environment ensued.</td>
</tr>
<tr>
<td>Rentenir</td>
<td>Moneylenders, people who lend out money to others in return for (usually high) interest rates.</td>
</tr>
<tr>
<td>RT</td>
<td>Rukun Tetangga: neighbourhood</td>
</tr>
<tr>
<td>RW</td>
<td>Rukun Warga: community. Each RW consists of a number between 5 and 20 RT (see above)</td>
</tr>
<tr>
<td>SD</td>
<td>Sekolah Dasar: primary school. Children start attending SD at age six and can continue to SMP (see below) at age eleven.</td>
</tr>
<tr>
<td>Simpan pinjam</td>
<td>A <em>simpan pinjam</em> is an example of an Accumulating Saving &amp; Credit Association (ASCRA). In a <em>simpan pinjam</em>, a group of people join together to contribute money to a loan fund from which they can disburse sizeable loans, for example, for investments in a new business. They can resemble small banks, such as the one that the municipality runs in Bantaran Kali, or they take more informal forms.</td>
</tr>
<tr>
<td>SKTM</td>
<td>Surat Keterangan Tidak Mampu: A card that can be issued by the kecamatan (administrative sub-district) to the desperate poor. Officially, it offers card holders subsidized or free treatment at state hospitals and clinics throughout the country. The resulting medical claims are met by a combination of local taxes and central government revenues.</td>
</tr>
<tr>
<td>SMP</td>
<td>Sekolah Menengah Pertama, or Middle or junior secondary school. SMP education takes three years and follows elementary school. SMP may be followed by three years of senior secondary school (Sekolah Menengah Atas or SMA).</td>
</tr>
<tr>
<td>Susah</td>
<td>In Bantaran Kali, the term <em>susah</em> means 'difficult' or 'hard'. It is mostly used to refer to a risk-handling practice of the so-called orang susah, who emphasize their difficulties and problems in order to claim aid. See chapter 5 for more information.</td>
</tr>
<tr>
<td>Tukang kredit</td>
<td>A creditor, a person of whom one can buy goods an credit and pays these back in daily installments – which mostly include an interest rate of 5 to 10 per cent per day.</td>
</tr>
</tbody>
</table>
Appendix A

Ethical considerations

During none of the floods, fires or other emergency situations described in this thesis, I was ever directly asked for financial support by residents. This surprised me, as I had expected before heading to the field that riverbank settlers would perceive me as a potential source of aid. However, in the field such hopes or expectations were never explicited towards me by residents. On the contrary, I was sometimes praised by riverbank settlers for the fact that I contributed relative high amounts of donation money (but still ‘unsuspicious’ quantities according to local standards) for people in need in the kampong leader’s irregular accumulation rounds.

As noted in chapter 5, in cases of emergency, such as illness or death, it is usual for the community to offer financial support to fellow residents. On average, about Rp 130,000 is usually collected and donated. The fact that I always contributed Rp 5,000 to Rp 10,000 to these small-scale risk transfer mechanisms, was considered an indicator of generosity: my neighbours contributed on average Rp 3,000.

These –rather undeserved- praises and the fact that I was not asked for more financial help, can perhaps be explained by the gossip that started to circulate widely after my settling in in the kampong. Residents told each other that I was a relatively poor Westerner (some even believed that I was ‘homeless’ in the Netherlands), and that my relative poverty had led me to reside in a poor, flood-prone kampong instead of in a wealthier neighbourhood in Jakarta. It was also argued directly towards both me and my research assistant that I simply had to be poor, because ‘otherwise Roanne would never have lived in this slum.’ The fact that I was never seen to take a taxi but rather travelled through Jakarta by foot, bike or public transport (which I did not because of financial concerns, but in order to accompany my neighbours during their trips, as they could not afford to travel by car and mostly not by public transport either), and the fact that I daily ate the culturally low valued ‘poor people’s food’ that was sold by residents, were also taken as indicators of my assumed ‘poverty’.

Of course, I am well aware that respondents might still have perceived me as a poor yet poor Western inhabitant, which means that they might have perceived me as a potential source of aid and financial support nevertheless, even though they never expressed this towards me. For example, people knew that at the least I must have had enough money to pay for my flight-ticket from the Netherlands to Indonesia. Some people also knew that I had a laptop with me (even if it

\[233\] Note that the funds raised are unlikely to be sufficient if someone is seriously ill. The cheapest room rates in government hospitals usually cost around Rp 200,000 to Rp 300,000 per day, while medicine and treatment has to be paid for extra. This means that, if a resident suffers, for instance, dengue fever, the accumulated money from the community will by no means be enough to afford treatment in the hospital. Also, it is important to acknowledge that some residents are excluded from these local donation systems. I describe an example of such exclusion in chapter 5.
was generally assumed to be owned by my research assistant), and everybody saw that I often carried a photo camera with me. The un-outspoken hopes or expectations that people might have based on such observations might have biased my research in ways I was not fully aware of. Nevertheless, regarding my research position in the field I deem it positive that people generally believed that I was not rich enough to offer much aid. Because of that persistent belief in the kampong, my role as a researcher could remain somewhat neutral.

That having said, let me underscore that, on an ethical and personal level, I myself was clearly well aware of the fact that I could, in some cases, offer people much more aid and financial support than I overtly did. This awareness created feelings of guilt and doubt about my involvement with respondents during different periods of my fieldwork. For example, if people turned ill and indicated that the demanded medicines were too expensive, I was torn between the trigger to support them financially, and my fear to ruin my 'neutral' research position. Moreover, I feared that if I would help one family, others would probably soon hear about it and turn to me for help as well, while, even I, as probably the wealthiest inhabitant of Bantaran Kali, was by no means able to fulfill the many financial needs of all my neighbours. A similar ethical dilemma arose when a fire broke out in Bantaran Kali and hundreds of people became homeless – of course I wanted to help them, but I was also worried of losing my own ‘poor’ image in the kampong.

Eventually, I decided to contribute financially both overtly through the above described donation, and, in some urgent cases, also anonymously. Hence, after the above mentioned fire or in various other situations in which residents were in direct need of cash, I sluiced some money to the owner of a foundation involved in the flood-management of Bantaran Kali (introduced in chapter 5). Next, my research assistant accompanied the employees of this foundation in handing over the money to residents in need. These employees acted as if it were they who had accumulated the money. In the case of illness, no cash was given to residents but instead treatment or medication were directly paid for by me via the same system. In the case of the fire, house materials for victims who had become homeless and had no means to recover autonomously were paid for – again via the foundation. In each of these cases, this indirect way of working had the benefit of experiencing some relief of my guilty feelings without losing my ‘neutral’ position as a researcher.

At the end of my fieldwork, I also decided to pay for the full higher education of two of the children who participated in my English classes. This time I directly translated the money to the school, via the bank account of my research assistant. Both talented and very eager to follow Higher education but born in families that could by no means afford the educational costs, these children are now – at the moment I am writing this chapter- working steadily towards becoming a car mechanic.
## Appendix B

### Methods used in the field

<table>
<thead>
<tr>
<th>Name of the methodology</th>
<th>Type of data set</th>
<th>Total no. of participants</th>
<th>Date</th>
<th>Data used for analysis of:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Risk Mapping</td>
<td>Combination of qualitative and quantitative data</td>
<td>20</td>
<td>14 August 2010</td>
<td>Risk cognition</td>
</tr>
<tr>
<td>Group Interview with kampong leaders and informal leaders</td>
<td>Qualitative</td>
<td>6</td>
<td>17 August 2010</td>
<td>Risk cognition</td>
</tr>
<tr>
<td>Pilot-study in-depth Interviews</td>
<td>Qualitative</td>
<td>30</td>
<td>August - September 2010</td>
<td>Risk cognition; cultural constructs of risk</td>
</tr>
<tr>
<td>Test-survey on risk-handling practices</td>
<td>Quantitative</td>
<td>50</td>
<td>August - September 2010</td>
<td>Risk-handling practices; cultural constructs of risk</td>
</tr>
<tr>
<td>Formal survey on risk-handling practices</td>
<td>Quantitative</td>
<td>130</td>
<td>November 2010 - February 2011</td>
<td>Risk-handling practices; cultural constructs of risk</td>
</tr>
<tr>
<td>Socio-economic survey</td>
<td>Quantitative</td>
<td>130</td>
<td>November 2010 - January 2011</td>
<td>Material vulnerability</td>
</tr>
<tr>
<td>Psychometric survey on self-efficacy</td>
<td>Quantitative</td>
<td>130</td>
<td>February 2011 - April 2011</td>
<td>Habitus</td>
</tr>
<tr>
<td>In-depth Interviews</td>
<td>Qualitative</td>
<td>130</td>
<td>November - July 2011</td>
<td>Cultural constructs of risk; habitus; risk-handling practices</td>
</tr>
<tr>
<td>Participant Observation</td>
<td>Qualitative</td>
<td>130</td>
<td>August 2010 - July 2011</td>
<td>Cultural constructs of risk; material vulnerability; habitus; risk-handling practices</td>
</tr>
<tr>
<td>DOSPERT scale</td>
<td>Quantitative</td>
<td>130</td>
<td>November 2010 - February 2011</td>
<td>Cultural constructs of risk</td>
</tr>
<tr>
<td>No.</td>
<td>Behavioural risk-handling practices related to floods</td>
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<td>-----</td>
<td>------------------------------------------------------------------------------------------</td>
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</tr>
<tr>
<td>1</td>
<td>Moving (expensive) belongings to higher level in house (very early, e.g before rain season starts)</td>
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</tr>
<tr>
<td>2</td>
<td>Not buying valuable furniture as to avoid potential losses</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Thinking about best response-plan in case of emergency</td>
<td></td>
<td></td>
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<tr>
<td>4</td>
<td>Discussing response-plan with neighbours; ordering them what to do</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>5</td>
<td>Learning children how to swim</td>
<td></td>
<td></td>
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<tr>
<td>6</td>
<td>Considering to move away to neighbourhood with less floods; orienting on moving house</td>
<td></td>
<td></td>
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<tr>
<td>7</td>
<td>Building higher level on house</td>
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<tr>
<td>8</td>
<td>Investing in ceramic tiles</td>
<td></td>
<td></td>
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<tr>
<td>9</td>
<td>Not throwing waste in river</td>
<td></td>
<td></td>
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<tr>
<td>10</td>
<td>Cleaning river from waste</td>
<td></td>
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<tr>
<td>11</td>
<td>Gathering information about risk of flooding from government</td>
<td></td>
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<tr>
<td>12</td>
<td>Gathering information about risk of flooding from neighbours</td>
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<tr>
<td>13</td>
<td>Storing basic food items</td>
<td></td>
<td></td>
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<tr>
<td>14</td>
<td>Saving money as buffer to be used when risk occurs</td>
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<tr>
<td>15</td>
<td>Preparing or buying ‘flood foods’</td>
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<tr>
<td>16</td>
<td>Strengthening house with concrete</td>
<td></td>
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<tr>
<td>17</td>
<td>Contacting sluice-gate keepers via HT to get information about water level</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>18</td>
<td>Placing properties in friends’ or family members’ house (early; long-term)</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>19</td>
<td>Checking water height in sluice Manggarai (autonomous)</td>
<td></td>
<td></td>
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<tr>
<td>20</td>
<td>Checking water height in Ciliwung river (e.g. with stick, autonomous)</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>21</td>
<td>Moving valuables to place of evacuation (right before or during flood: short term)</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>22</td>
<td>Evacuating to 2nd house in rural kampong (early)</td>
<td></td>
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<tr>
<td>23</td>
<td>Evacuating to kelurahan shelter (early evacuation)</td>
<td></td>
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<tr>
<td>24</td>
<td>Evacuating family to foundation shelter (early evacuation)</td>
<td></td>
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<tr>
<td>25</td>
<td>Evacuating family to another place (e.g. Friends, family, hotel, church) (early evacuation)</td>
<td></td>
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</tr>
<tr>
<td>26</td>
<td>Helping other people with evacuating</td>
<td></td>
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<tr>
<td>27</td>
<td>Warning other people for flood</td>
<td></td>
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<tr>
<td>28</td>
<td>Gathering evacuation materials (boats, blankets)</td>
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<tr>
<td>29</td>
<td>Calling police for help</td>
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<tr>
<td>30</td>
<td>Locking or blocking windows and doors</td>
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</tr>
<tr>
<td>31</td>
<td>Guarding the house during a flood (prevention from stealing or eviction)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>32</td>
<td>Preparing important documents (laminating, keeping them in a special bag or place)</td>
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<td></td>
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</tr>
<tr>
<td>33</td>
<td>Cooking, sharing food</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>34</td>
<td>Placing motorcycle in safe place (early)</td>
<td></td>
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</tr>
<tr>
<td>35</td>
<td>‘Cleaning’ house and surrounding (e.g. binding with robes so that values won’t be flooded)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>36</td>
<td>‘Do nothing’</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>37</td>
<td>Gathering family on second floor of house to await the flood from there</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>38</td>
<td>Moving valuables to second floor in house (ex-poste: during flood)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>39</td>
<td>Clambering on top house (to wait for the water to recede)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>40</td>
<td>Evacuating to second house in rural kampong (ex-poste: during or after flood)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>41</td>
<td>Forced evacuation to kelurahan shelter (ex-poste: during flood)</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>42</td>
<td>Forced evacuation to foundation shelter (ex-poste: during flood)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>43</td>
<td>Forced evacuation to streets (ex-poste: during flood)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>44</td>
<td>Returning values and family to house (ex-poste: during flood)</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>45</td>
<td>Cleaning house with flood water (fast return; water still in the house)</td>
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<tr>
<td>46</td>
<td>Cleaning house with river water (late return; water receded)</td>
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<tr>
<td>47</td>
<td>Re-buying lost values</td>
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<td>48</td>
<td>Repairing or rebuilding house</td>
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<tr>
<td>No.</td>
<td>Practices exhibited in relation to poverty-related risk</td>
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<tr>
<td>1</td>
<td>Saving money at bank</td>
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<td>2</td>
<td>Saving money in house</td>
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<tr>
<td>3</td>
<td>Saving money via local system (eg. arisan)</td>
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<tr>
<td>4</td>
<td>Investing in gold</td>
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<tr>
<td>5</td>
<td>Gambling (when aimed to win and make profit)</td>
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<tr>
<td>6</td>
<td>Investing in children’s education (long-term planning: expected returns in future)</td>
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<tr>
<td>7</td>
<td>Living on budget (planning finances ahead)</td>
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<tr>
<td>8</td>
<td>Participating in raskin (subsidized rice program of the government)</td>
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<tr>
<td>9</td>
<td>Investing in a business</td>
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<tr>
<td>10</td>
<td>Participating in cooperation</td>
<td></td>
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<tr>
<td>11</td>
<td>Arranging LSKM (health program for poor people, run by government)</td>
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<tr>
<td>12</td>
<td>Arranging BOS program (discount on educational fees for Elementary School)</td>
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<tr>
<td>13</td>
<td>Cutting off on children’s education in times of illness or other financial stressors (not floods)</td>
<td></td>
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<tr>
<td>14</td>
<td>Borrowing money from family or neighbours in times of illness or other financial stressors</td>
<td></td>
<td></td>
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<tr>
<td>15</td>
<td>Borrowing money from bank (or bank keliling)</td>
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<table>
<thead>
<tr>
<th>No.</th>
<th>Cognitive risk-handling practices related to floods</th>
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<tbody>
<tr>
<td>65</td>
<td>Distraction (behaviour)</td>
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<tr>
<td>66</td>
<td>Distraction (emotional)</td>
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<tr>
<td>67</td>
<td>Positive thinking</td>
</tr>
<tr>
<td>68</td>
<td>Religion/praying</td>
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<td>69</td>
<td>Advice seeking</td>
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<td>70</td>
<td>Passivity</td>
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<tr>
<td>71</td>
<td>Suppression of information</td>
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<td>72</td>
<td>Substance use</td>
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<td>73</td>
<td>Humour</td>
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<td>74</td>
<td>Alter future plans</td>
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<tr>
<td>75</td>
<td>Worry (rumination)</td>
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<tr>
<td>76</td>
<td>Anxiety amplification (getting more anxiety)</td>
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<tr>
<td>77</td>
<td>Indecisiveness</td>
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<tr>
<td>78</td>
<td>Experiencing uncertainty</td>
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<tr>
<td>79</td>
<td>Dreaming of living in flood-prone neighbourhood</td>
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<tr>
<td>80</td>
<td>Emphasizing self-efficacy</td>
</tr>
<tr>
<td>81</td>
<td>Blaming self</td>
</tr>
<tr>
<td>82</td>
<td>Blaming others</td>
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<tr>
<td>No.</td>
<td>Risk-handling practices related to eviction</td>
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<tr>
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<td>------------------------------------------</td>
</tr>
<tr>
<td>1</td>
<td>Investing in (fake) Identity card</td>
</tr>
<tr>
<td>2</td>
<td>Gathering information</td>
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<tr>
<td>3</td>
<td>Socializing political people</td>
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<tr>
<td>4</td>
<td>Investing in second house</td>
</tr>
<tr>
<td>5</td>
<td>Preparing for demonstration/protest</td>
</tr>
<tr>
<td>6</td>
<td>'Do nothing'</td>
</tr>
<tr>
<td>7</td>
<td>Awaiting offer compensation from city government</td>
</tr>
</tbody>
</table>

NB: for cognitive risk-handling practices related to eviction, see cognitive risk-handling practices related to floods.
Appendix D

Cluster analysis

This study is based, first and foremost, on an analysis using interpretative and qualitative methodology. However, I have also argued that it is important to integrate quantitative methods into an anthropological study. With this in mind, I have tried to do so in my study, and it seems to me relevant to evaluate the usefulness or otherwise of such an integrative approach. In this appendix I present the results of the quantitative cluster analyses that I carried out.

First of all I take some space in this appendix to discuss how the quantitative analysis was carried out. Second, I report where the results of my quantitative analysis supported or differed from my qualitative and anthropological interpretation, showing that many of the points of similarity and divergence are also statistically significant. Finally, I make some suggestions about how my approach to combine quantitative and qualitative methods can be evaluated.

As noted in chapter 2, a complete list of all the risk-handling practices exhibited by all respondents was made during fieldwork on the basis of in-depth interviews and participant’s answers to a formal survey on risk-handling practices. In the qualitative analysis of these methods, all sorts of details and narratives could be included, but for the quantitative analysis I had to devise a way to 'measure' and quantify this behaviour. I did this by transforming the narrative responses from the interviews and the survey on risk-handling practices into binary data: it was noted whether or not a respondent exhibits a certain risk-handling practice (yes or no). With these binary data, a cluster analysis could be run to see which of the practices are commonly exhibited by people, and which practices are used by whom.234

To find patterns (clusters) in the behaviour of study participants, we used a Hierarchical Cluster Analysis. Hierarchical Cluster Analysis is the primary statistical method for finding relatively homogeneous clusters of cases based on measured characteristics. It uses the dissimilarities or distances between objects when forming the clusters, and is recommended in the literature for working with a relatively small data set, and especially when the number of clusters there are to be found in the data are not known beforehand (IBM SPSS Statistics; Mooi & Sarstedt, 2011, p. 244; Norušis, 2004, p. 363). In this hierarchical cluster analysis, we have made use of the cluster method 'between-groups linkage,' which was the one we deemed most appropriate for the goal of this

234 I have co-operated for this survey-analysis with scholars who are more familiar with cluster analysis than I am, and for that reason in this appendix I speak of 'we' when discussing the process of analyses. Close cooperation was established with social psychologist/behavioural economist Dr. Michel Handegraaf, researcher at Columbia University’s Center for Research on Environmental Decisions (CRED) and Wageningen University; and Ms Marije Cornielje, Rural Development Sociology, Wageningen University. In later stages of this cluster analysis, I have also cooperated with Mr Elmar Janssen (PhD – candidate in Sociology at UvA) and Dr. Marc van der Wardt (Sociology, UvA).
research. 

Because I used binary data, I chose to use the Square Euclidean Distance measure (based on the number of discordant cases) to specify distances between clusters (Mooi & Sarstedt, 2011, pp. 245-246; Norušis, 2004, p. 364).

The first step in the analysis concerned the number of clusters the SPSS analysis would find on the basis of differences and overlaps in risk-handling practices of the study participants. My qualitative analysis had already led me to distinguish four styles and one rest category, so I was interested to find out whether a cluster analysis would distinguish similar groups. The result from the hierarchical cluster analysis carried out in SPSS confirmed that it is possible to distinguish at least five categories of human risk-handling styles, each representing a different cluster of behavioural and cognitive risk practices that are exploited in a context of normal uncertainty to handle the risks of floods, poverty and evacuation. Progressing with five clusters, next we compared the results of the SPSS cluster analysis with my own qualitative analysis. We had to consider whether these analyses assign the same people to the same behavioural groups, and if so on what basis?

If we look at the five behavioural clusters that SPSS distinguishes, it becomes clear that there are some strong overlaps with the ways in which I have categorized people’s practices; but there are also some differences in the ways in which SPSS classifies study participants into behavioural clusters. Let me start with the overlapping results: one out of the four risk-handling styles I distinguished is clustered exactly in the same way by SPSS. This concerns the people representing the orang susah risk-handling style. In other words, on the basis of the quantitative data about people’s risk-handling practices, SPSS recognized sufficient overlaps in risk behaviour among the respondents whom I call the orang susah to define them as a behavioural cluster that differs from the other four. Hence, regarding the orang susah, SPSS fully supports my categorization.

235 The three methods most appropriate for binary data are the between-groups linkage, nearest neighbour (= single linkage) and furthest neighbour (= complete linkage). Often the three methods produce a very similar set of clusters (IBM SPSS Statistics). In the between-groups linkage method SPSS computes the smallest average distance between all group pairs and combines the two groups that are closest. The procedure begins with as many clusters as there are cases (here: 130). It starts with each case as a separate cluster, and then combines the clusters sequentially, reducing the number of clusters at each step until only one cluster remains. The researcher then decides which number of clusters is most relevant for the aim of research.

236 For binary data SPSS has a plethora of distance measures. However, the Square Euclidean distance is a good choice to start with and very commonly used. See for example http://www.cs.uu.nl/docs/vakken/arm/SPSS/spss8.pdf, and http://www.originlab.com/www/helponline/origin/en/Category/Cluster_Analysis.html, both retrieved 14 October 2013.

237 A cluster analysis always offers different cluster solutions to a data set. In this case, both the agglomerative analysis and the cluster-membership analysis indicated that five or six clusters would show the clearest patterns in group behaviour. For the specific aims of this study, it seemed most useful to progress with five clusters – in this way I could compare these with the four clusters and the rest-category that I had defined on the basis of my qualitative analysis.
Another finding of mine that was largely supported by SPSS regards the risk-handling style of the orang ajar. This group of respondents was clustered in almost the same way by my qualitative analysis and the SPSS analysis. I placed 18 respondents into this style category; SPSS categorized these same 18 respondents into one cluster, but added two individual respondents that I had categorized differently, which I will explain below. Therefore, I can safely conclude that the results of the SPSS analysis strengthen my findings about the two risk-handling styles of the orang susah and the orang ajar.

However, there are also two differences that need to be discussed here. The first important difference is the fact that SPSS has combined two of my styles (the orang siap and the orang antisipasi) into one cluster. This makes sense, as many of the behavioural risk practices of study participants in these two styles overlap – something which I visualize in Figure 4. However, my qualitative analysis points out that there are enormous differences in the risk-perceptions of respondents in both of the groups that were not included in the SPSS-analysis, as these data were not quantified. This biases the results of the SPSS analysis. As I describe in chapters 3 and 6 respectively, orang antisipasi are very concerned with floods and actively seek to protect their personal safety and livelihoods against flood risk, while orang siap have a high level of mistrust towards the government and deem eviction the most pressing risk in their lives. In practice, both of them may exhibit similar behaviour, such as borrowing money from expensive money lenders after floods; but, while orang antisipasi generally do so to recover from floods, orang siap generally do so to move out of the neighbourhood or to invest in protection against the government. SPSS measured correctly that both orang antisipasi and orang siap actively try to take similar action in the face and aftermath of flooding, but it could of course not take into account the fact that they do so for different reasons: orang antisipasi aim to decrease the negative effects of floods, while the main aim of orang siap is to protect themselves against the city government. Indeed, the SPSS analysis simply cannot encompass all such relevant information for an interpretation of risk-handling styles. Another example of the type of information that was lacking in the SPSS analysis and hence biased its results, is provided by their nicknames. The fact that study participants characterize themselves in a particular way and go by a certain nickname, both of which support my categorization of styles rather than the broad clustering of SPSS, could not be taken into account in the quantitative survey and hence not in the SPSS analysis, while this information was very important for the qualitative analysis of risk-handling styles. Hence, while I acknowledge the fact that some of the risk-handling practices between people in these clusters overlap, I find it justifiable to consider them as representatives for two very different risk-handling styles.

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238 See Figure 6 for a comparison of the risk-perceptions per risk-handling style.
Another difference between my categorization of styles and the SPSS cluster analysis concerns the fact that SPSS has split up the study participants from my rest category into two separate clusters. As already noted, I do not believe that it is appropriate to speak of a fifth cluster instead of a rest category for two main reasons: first, the study participants in this rest category do not exhibit other practices different from those of their fellow residents, but rather they exhibit a mixture of practices that occur in two or more of the distinguished styles; second, the differences between people’s practices within this rest category are enormous, and the same must be said for the in-group differences of the two clusters that SPSS divides them into. While SPSS correctly shows that the practices of people in these two clusters do not resemble the patterns of behaviour that define each of the four clusters (which was my main reason for ascribing these people into a separate rest category), it overlooks two other important aspects of my analysis. For one, it placed 14 out of my 130 respondents into a separate cluster because these people’s answers in the survey indicate that they generally exhibit fewer practices of risk behaviour than others do. That is, they frequently answered ‘no,’ to the survey questions about whether they make use of a particular practice. That being said, I find it much more important to take into account those few occasions in which these people in this category answered ‘yes’—if we do this we see that their answers never resembled a new risk-handling practice that does not occur in any of the four defined major risk-handling styles in Bantaran Kali. This suggests to me that they do not exhibit practices that must be considered part of a fifth style, rather these people should be categorized somewhere in the grey zone of the four patterns of risk behaviour that are most common in Bantaran Kali.

A second aspect of my analysis that remains neglected in the SPSS cluster analysis, concerns the fact that there is hardly any coherence amongst the people in these two additional clusters proposed by SPSS. SPSS clustered these respondents into two separate clusters on the basis of their mean score on variables, each variable representing a risk-handling practice. It is certainly true that these scores are sometimes higher or lower than in other clusters, and therefore it could be argued that these clusters must be separated from the others. What SPSS does not take into account in such clustering, however, is the deviation that exists within clusters. Close examination of the in-group differences shows that the differences in scores between individual cases in these two additional clusters (as well as in my single rest category) is rather large, while the internal differences in other clusters are generally much smaller.

A concrete example is helpful to explain this problem: the cluster analysis of SPSS found that on average, the respondents in one of the two additional clusters relatively often exhibit a cognitive risk-handling practice that is associated with fatalism. However, there are two reasons why such observation is of little analytical value for the aims of this study. First of all, it was already remarked
that the standard deviation in both additional clusters (as well as in my one rest category) is extraordinarily high. This means that, even if on average the people in the additional cluster may relatively often exhibit this practice, this tells us nothing about the internal coherence of the cluster. In fact, a closer examination of this additional clusters shows that it is the case that some of the respondents in the cluster make use of this practice very often, while others never do. The same internal incoherence exists for many other risk-handling practices on which SPSS has based its clustering: for example, those of 'blaming others', 'moving valuables to higher level in the house' and 'formulating a response-plan in case of emergency.' As already noted, these practices occurred in all other clusters, and outcomes are blurred by extremely high standard deviations on these practices - in those clusters as well as in both these two additional clusters. These are only some of the examples that help to show that the mean outcome may seem significant for a formation of clusters, but the internal differences are so large that it would be inappropriate to speak of additional coherent clusters.

Also, as I've already argued, the practices used by people in these two additional clusters are not different from the practices that are also common in other styles. To use once again the example of the cognitive risk-handling practice that is associated with 'fatalism': it is not only exhibited by respondents in the additional clusters, but also fairly often by representatives of my orang susah style. For both these reasons, I feel comfortable stating that the additional clusters that SPSS distinguish do not resemble a fifth style, let alone a fifth and a sixth style. Instead, it seems to me more precise to categorize these respondents into a single rest category.

Now that I have highlighted the main differences and overlaps between my own categorization and the SPSS cluster analysis, let me briefly evaluate to what extent my attempt to integrate quantitative methods (such as surveys and a cluster analysis) into my mainly anthropological study has been fruitful. On the one hand, I believe that these quantitative methods have been highly useful for this study, as they have helped me to cross-check and quantify findings that had otherwise looked purely interpretative. The cluster analysis supported my categorization of the orang ajar and the orang susah, thereby showing that my findings are statistically significant. It also enabled me to consider whether the material vulnerability factors discussed in chapter 1 were relevant to each cluster - a topic that is discussed throughout the empirical chapters (see also Tables 3.1 - 3.3 for the main outcomes of this analysis). Most of all, the quantitative method of a psychometric survey appeared very helpful in further exploring the topic of self-efficacy, not discussed here but elaborated in chapter 2 (see also Table 4). If this topic is, as seems obvious, non-tangible and hence complex to grapple with, a quantitative survey proved helpful in calculating it
into an analysis and hence enabling me to show most clearly the significance of self-efficacy for each cluster.

At the same time, it has become clear from the above evaluations that a quantitative analysis – and perhaps especially a cluster analysis – always masks details and leaves out nuances, such as reasons, meaning, interpretation and connection. This became clear from the fact that SPSS grouped a whole bunch of respondents into one cluster, based on overlaps in binary data. However, from the more complex, qualitative data, I became convinced that this concerned not one, but two different behavioural clusters (see chapters 3 and 6 for descriptions of these clusters of styles). A similar problem arose when SPSS formed clusters from respondents whose behaviour I interpret as highly differing. Without denying the overlaps that SPSS recognized between some of these informants’ practices, these overlaps seemed to me not at all a convincing basis for one or even two behavioural clusters. Instead, I chose to categorize these people into a rest category. It seems to me that this difference in interpretation has to do with the fact that a cluster analysis was used to group behaviour, while my analysis looks wider than that and tries to define styles. What this outcome shows is that while correlations may be statistically significant in the context of fieldwork they might not be significant at all. It is up to the researcher to interpret such findings in a way that seems logical and realistic.

I therefore conclude that a quantitative method, such as a cluster analysis on the basis of a survey, can be a useful additional tool to use for an anthropological study of risk-handling styles; but only if the outcomes are critically compared and cross-checked with outcomes that are derived in more qualitative ways, such as by observation and in-depth interviews, to check the accuracy of data.
Appendix E

On who not to cluster

In chapter 2 and in Appendix D it was noted that I have not categorized all study participants into one of the four behavioural clusters, because I feel that these people’s risk-handling practices do not resemble the typical characteristics of any of the clusters. In order to clarify my decision, it is insightful to consider two typical examples of respondents who, in my interpretation, could not be categorized unambiguously in any of the four risk-handling styles described in this thesis.

The first example concerns a female respondent who, according to her neighbours, was a typical orang susah: a person whose main risk-handling practice involves a reciprocal relationship with a patron. From interviews with and observations of this female respondent, I however learned that, in former years, she might indeed have been categorized as such, while nowadays such categorization seems inappropriate. Speaking about former times, the respondent indicated that she had exhibited many of the practices that are typically associated with the style of orang susah. She had invested much of her time and energy into the establishment and maintenance of a relationship with a patron. However, she gave up her efforts years ago, as she felt that the patron did not help her sufficiently in return for her investments. My observations of her present behaviour confirmed this. During my fieldwork, this woman was not once in contact with the man who formerly acted as her patron, nor did she try to seek contact with him – or with another patron, for that matter. Neither did she try to invest in social relations with a resourceful actor involved in flood management. And while this woman had been financially supported by her patron during the floods in 2002 and 2007, and also during smaller floods within that period, in later years she received no further help from him and instead recovered from floods by herself. Therefore I concluded that it would be erroneous to categorize this woman as a typical orang susah.

Instead, I observed that the practices that she nowadays exhibits in the face and aftermath of floods overlap in part, though not completely, with the style of the orang antisipasi. For example, this woman makes use of short-term strategies, such as keeping her children home from school after floods to save money and have them help her repair or replace lost goods, or by borrowing money from money lenders, against high interest rates, for the same goal of flood recovery. Hence, instead of accumulating money as a buffer before a risk event, this woman exhibits a short-term practice that is merely meant to recover – just as orang antisipasi often do. However, quite unlike orang antisipasi, the practices that this woman exhibits are not autonomous. Instead, she is involved in local saving systems such as arisan, but she does not accumulate money as a buffer to be used during a flood event. She frequently spends it on goods, such as toys for her children. She is also a
member of a religious group in which women study the Quran. Hence, she is not at all excluded from social support groups in the neighbourhood in the way orang antisipasi generally are. Thus she could not be categorized in that behavioural cluster, nor in any of the other three discussed in this thesis.

A second example of a respondent who, in my opinion, could not be categorized into one of the four clusters described in this thesis concerns a male respondent. This man was known not to take any preventive actions in the face of floods, because he believed that such actions would not be able to help him anyhow. Instead, he argued that it was up to Allah to decide whether he would remain safe or not. An example which illustrates this man’s behaviour is the fact that he did not evacuate from his house after flood-risk warnings and not even when the water had already entered his house, because he believed that Allah would protect him – or not. Similarly, this respondent had not saved money to be used as a buffer after flood events and as a consequence, when his furniture and household items were inundated and damaged, he had no money to replace or repair them. He eventually decided to leave them broken and told me that he regarded rebuying goods ‘useless’: ‘I have decided no longer to invest in furniture. If Allah wants me to have furniture, he will give it to me. If not, I can buy as much as I want and future floods will damage them anyhow.’ This man’s behaviour points to an interesting exceptional case for this study, because he acted and perceived risk in a way that was very different from all the other study participants. Even if it was common in Bantaran Kali to narrate that one’s safety is ‘up to Allah’ (reflected, for example, in the often expressed, Insha’Allah), most people did by no means leave it up to Allah when floods entered the kampong but instead took action to protect their safety. To my best knowledge, this man was the only one who did not. He was therefore described by fellow residents as a religious fanatic or simply as crazy, rather than called by a nickname that resembles one of the four risk-handling styles defined in this thesis.

In both these individual cases, it seems clear to me that the way in which these respondents handle flood risk does not reflect one of the four most common behavioural patterns that are definable in Bantaran Kali. The practices of these people often resemble or overlap with those from the four most common risk-handling styles, but in not sufficient number to be unambiguously categorized into one of them. Therefore, acknowledging the complexity and inconstancy of human behaviour, this study places these people’s behaviour in a rest category.
Figure 1: Overview of sluices and waterways in Jakarta area
Figure 2: Spatial analysis of evacuation

In this figure, we can see whom of the 130 individual respondents evacuated to which location during the 2010 flood described in this dissertation. On the X-axe, we read the labels of the locations to which respondents have headed. On the Y-axe, we see the stapled percentages of the respondents residing in this location during (most part of the) flood. Clearly, there are large differences between the locations selected by respondents to evacuate to and reside in during the flood.

Figure 2 shows that most of the residents (26 per cent) stayed at home during the flood (hence: did not evacuate at all other than to a higher level in or atop their house). Of these 26 per cent, most respondents have an *antisipasi* risk handling style, some have a *susah* risk handling style, and a minority was categorized in a rest category.

Of the 24 per cent of the respondents who did not stay at home but instead evacuated to the *kelurahan* shelter, most have a *susah* risk-handling style, some were categorized in a rest category, and a minority is categorized as *orang ajar*.

About 8 per cent of the total research population fled to the office of the foundation of the priest during the flood (this foundation is introduced in chapter 5). Most of these respondents were known as *orang susah* in the neighbourhood; a few others were categorized in a rest category.

Approximately 13 per cent of the respondents kept moving during most hours of the flood, never settling down in one specific place, but instead running back and forth between the *kelurahan*
shelter and the houses of inhabitants. By far most of these respondents had an ajar risk-handling style, a minority was categorized in a rest category (see chapter 2 for more information about this rest category; see Appendix E for examples of individuals placed by me in this rest category).

Another 6 per cent of this study’s respondents evacuated to the houses of family members, either living in dryer neighbourhoods of Jakarta or in rural Java. Among these respondents were mostly orang ajar (2 per cent), but also orang antisipasi (1 per cent), orang susah (1 per cent), orang siap (1 per cent) and some respondents who were categorized in a rest category (1 per cent).

Another 8 percent of the research population survived in the streets. These were mostly people with an antisipasi risk-handling style (4 per cent), followed by people with a ‘siap’ risk-handling style (2 per cent). Very few people with a susah risk handling style (1 per cent) or from the rest category (1 per cent) also remained homeless in the street during a flood.

Finally, 15 per cent of this study’s participants evacuate to a provisionary, self-built shelter that is located at the opposite side of the kampong’s outskirts. All of these respondents are known as orang siap.

For an interpretation of these differences in evacuation patterns among riverbank settlers, see chapter 6.
Figure 3: Visual comparison of the categorization of SPSS and my qualitative analysis

Figure 3 shows that there are some strong overlaps with the ways in which I have categorized people’s practices into risk-handling styles and the five behavioural clusters that SPSS distinguishes; but there are also some differences in the ways in which SPSS classifies study participants into behavioural clusters. The results of the SPSS analysis strengthen my findings about the two risk-handling styles of the orang susah and the orang ajar, but when it regards the other two risk-handling styles, the SPSS cluster-analysis offers a slightly different categorization. Most importantly, the SPSS cluster-analysis combined two of my styles (the orang siap and the orang antisipasi) into one cluster. In Appendix D these differences are elaborated.
Figure 4: Relative average score on risk-handling practices per risk-handling style

Figure 4 presents the relative average scores of study-participants representing one of the four risk-handling styles defined in this thesis (orang antisipasi, orang ajar, orang susah, and orang siap) on the risk-handling practices that are deemed most relevant to these respective styles.

On the X-axis, we see numbers one until forty-six – these can be linked to specific risk-handling practices, of which I provide a list below. On the Y-axis, we can see the average percentage of respondents representing a risk-handling style that exhibits the risk-handling practices listed on the X-axis.

As noted in the Introduction of this thesis, in this study a total of eighty-two different risk-handling practices were defined. I have however chosen not to include all of these risk-handling practices into Figure 4, because many of these practices were exhibited by all study-participants and hence are not helpful to point out the differences between risk-handling styles in Bantaran Kali. In contrast, people representing any of the four above mentioned risk-handling styles rated very different on the forty-six risk-handling practices that are included as items in Figure 4. Therefore they are helpful to offer an insight in the main differences between risk-handling styles. I discuss here few of the most characteristic differences in risk-handling practices between the four risk-handling styles defined in this thesis; I refer to chapter 2 for a comparison of the main characteristics of each style, and to the respective empirical chapters for elaborated typifications of each risk-handling style.
One clear example of a practice that is typically exhibited by study-participants representing one risk-handling style, while it is hardly exhibited by people exhibiting other risk-handling styles in Bantaran Kali, is provided by the practice ‘contacting sluice gate keepers in Bogor or/and Manggarai for information about water level’ (item number nine in Figure 4). It becomes clear from Figure 4 that this practice is exhibited by more than 90 per cent of the orang ajar; while it is exhibited by less than 10 percent of the orang susah, and not at all by the orang antisipasi and the orang siap. Other clear examples of practices that are often exhibited by orang ajar, while people with a different risk-handling style hardly exploit them, are ‘helping neighbours with evacuating’ (number thirteen); ‘warning neighbours for flood/ spreading flood-risk message’ (number fourteen); and ‘gathering evacuation materials for community’ (number fifteen).

Figure 4 furthermore shows that while orang antisipasi score relatively high on ‘cutting off on consumption to save money after flood’ (number twenty-two), and on ‘trying to solve each problem by oneself’ (number twenty-three); orang susah score low on those practices but relatively high on ‘making use of medical health provided by aid-institutions or kelurahan doctor’ (number eighteen) and on ‘Trying to solve each problem by oneself (independent)’(number nineteen).

List of items on X-axis:

1. Moving (valuable) belongings to higher level in house
2. Thinking about best response-plan in case of flood emergency
3. Discussing response plan with neighbours; instructing them what to do
4. Learning one’s own children how to swim
5. Building higher level on house to be used as shelter
6. Gathering information about risk of flooding from government or external aid-institutions
7. Storing basic food items in the house
8. Preparing ‘flood food’
9. Contacting sluice gate keepers in Bogor or/and Manggarai for information about water level
10. Checking water height in sluice Manggarai or in Ciliwung river (autonomous)
11. Prepare lights and batteries
12. ‘Cleaning’ house and surrounding (e.g. binding goods with robes as to avoid them from drifting)
13. Helping neighbours with evacuating
14. Warning neighbours for flood; spreading flood-risk message
15. Gathering evacuation materials for community (boats, blankets)
16. Seeking shelter with foundation of the priest; seeking shelter with kelurahan
17. Paying extra attention to (danger for) hygiene (autonomous; no assistance from aid-institutions)
18. Making use of medical health provided by aid-institutions or kelurahan doctor
19. Making use of financial support from kampong leader, kelurahan or priest
20. Refusing to be evacuated (seeking shelter in own house)
21. Selling goods to increase income after flood
22. Cutting off on consumption to save after flood
23. Trying to solve each problem by oneself (independent)
24. Expressing blame on others (elite, government)
25. Underlining personal skills
26. Keeping trust that there are possibilities to survive
27. Refuse medical help from external aid-institutions
28. Socializing political people (investing in social support, volunteering, 'making friends')
29. Underlining personal skills
30. Asking external aid-institution for financial support; awaiting this compensation offer before paying for reparations one self.
31. Being moody, irritable and acting out
32. Dismiss possibility of eviction
33. Fearing future
34. Having nightmares
35. Re-investing in house despite announcements for eviction
36. Experiencing anger and aggression
37. Worrying
38. Positive thinking
39. Rumination
40. Anxiety amplification
41. Indecisiveness
42. Experiencing uncertainty
43. Complaining
44. Whining
45. Self-pity
46. Blaming self
Figure 5 visualizes two different ways in which flood-risk messages can be communicated to the community of Bantaran Kali. According to the DKI Jakarta government, the National Disaster Management Agency (BNPB) receives a warning about the water level in the sluice gates at Depok and Manggarai from sluice-gate keepers. Next, BNPB alarms 1) the kelurahan of the areas that are expected to be affected, 2) KORAMIL, and 3) the mass media. These institutions, again, alarm the inhabitants of Bantaran Kali.

In practice, however, I observed a different route of risk-communication. In this route, sluice-gate keepers directly warn inhabitants of Bantaran Kali through radio-contact with the orang ajar. Hence, in this route, the formal kampong leaders and the kelurahan are initially skipped in the communication process. I observed that they were usually alarmed by inhabitants (among whom the orang ajar) only in a later phase of the communication process. Chapter 4 elaborates on the communication between the orang ajar and other actors involved in the flood-management of Bantaran Kali.
Figure 6 visualizes the differences and overlaps in risk-perceptions between the four defined risk-handling styles. It shows that of the orang antisipasi (N= 29), 65 per cent considers evictions the main threat for their personal well-being. Second often was mentioned by orang antisipasi the risk of flooding: 62 per cent of the respondents in this group mentioned it as one of the most pressing risks in their lives. Poverty-related risks (such as illness or sudden economic stress through unexpected unemployment of a household member) and fire were also relatively often mentioned (by 40 and 34 per cent of the people in this category, respectively). Social problems were only considered a large risk by six orang antisipasi, that is by 21 per cent of this group of respondents.

If we compare these scores to those of the orang ajar, large differences become notable. Of the eighteen orang ajar, 100 per cent called ‘social problems’ as the most pressing risks in their daily lives. Floods were also relatively often mentioned: nearly 80 per cent mentioned them as one of the three most pressing risks to their lives. Much less often were mentioned the risks of eviction (50 per cent); poverty-related risks (39 per cent); and fires (33 per cent).

Of the twenty-three people categorized as orang susah, twenty-two mentioned ‘floods’ among the three most pressing risks in their daily lives. That is 95 per cent of this group. Ten of these respondents even considered floods the absolute number one risk to their well-being. Other risks that were mentioned were eviction (70 per cent) social problems (60 per cent), fire (30 per cent) and poverty (26 per cent).

Finally, the answers that the orang siap (N= 25) gave to questions about their risk-perception, indicate that 92 per cent of them consider floods among the most pressing risks of their lives. Second-often was mentioned the risk of eviction (84 per cent). Less often but still regularly were mentioned poverty (52 per cent) and fire (36 per cent). Only two respondents (8 per cent) from this group indicates that they perceive social problems in the neighbourhood a risk to their personal safety or wellbeing.
Table 1: Historical overview of river flood hazard in Jakarta

<table>
<thead>
<tr>
<th>Date</th>
<th>Recorder damage and risk due to flooding</th>
</tr>
</thead>
<tbody>
<tr>
<td>1621, 1654, 1876</td>
<td>No recorded data</td>
</tr>
<tr>
<td>January 9, 1932</td>
<td>Several houses in Dabang and Thamrin Streets were inundated</td>
</tr>
<tr>
<td>February 1, 1976</td>
<td>More than 200,000 people were evacuated</td>
</tr>
<tr>
<td>January 19, 1977</td>
<td>About 100,000 people were evacuated</td>
</tr>
<tr>
<td>January 8, 1984</td>
<td>About 291 neighbourhood areas with 39,729 inhabitants were inundated</td>
</tr>
<tr>
<td>February 13, 1989</td>
<td>4,400 families were evacuated</td>
</tr>
<tr>
<td>January 13, 1997</td>
<td>745 houses were inundated and 2,640 inhabitants were evacuated</td>
</tr>
<tr>
<td>January 26, 1999</td>
<td>Flash flood occurred in Tangerang, Bekasi and Jakarta. Six inhabitants died and 30,000 people were displaced.</td>
</tr>
<tr>
<td>January 29, 2002</td>
<td>Big floods occurred in Jakarta, Tangerang, and Bekasi. Two inhabitants died and 40,000 people were displaced.</td>
</tr>
<tr>
<td>February 2-4, 2007</td>
<td>60% of Jakarta City was inundated. Approximately 80 people died. Another 340,000 and 400,000 inhabitants were displaced.</td>
</tr>
<tr>
<td>January 31 – February 5, 2008</td>
<td>Floods in Jakarta and Tangerang. 26,000 houses were inundated and 1,550 people were displaced.</td>
</tr>
<tr>
<td>January 19, 2009</td>
<td>Floods in sub-districts Bidara Cina, Kampung Melayu, Cawang, Bukit Duri, Angke, Petamburan, Tanjung Priok, Kelapa Gading, Koja, Cilincing, Rawa Badak, Kamal Muara, and Kapuk Muara. These areas were inundated by between 10 and 50 centimeters of water. Floodwaters also caused lengthy traffic jams in many main streets in Jakarta.</td>
</tr>
<tr>
<td>October 5-7, 2010 &amp; February 13, 2010</td>
<td>In October, sub-districts Bidara Cina, Kampung Melayu, Cawang, Koja, Cilincing, and Bukit Duri were flooded. These areas were inundated by between 10 and 50 centimeters of water. Floodwaters also caused lengthy traffic jams in many main streets in Jakarta. In February, floods killed at least 2 people and displaced more than 1,700 in Kampung Melayu, Bukit Duri and the Bidaracina areas.</td>
</tr>
<tr>
<td>February 5, 2011</td>
<td>A large flood inundated the neighbourhood of Jl. Gunung Sahari. Also a 50-centimeter-deep flood submerged the main road connecting Mangga Dua Square and the Ancol amusement park. The flooding also affected TransJakarta buses bound for Ancol.</td>
</tr>
<tr>
<td>December 24, 2012</td>
<td>Floodwater with a maximum height of 2.5 meters inundated Kampung Pulo, Kampung Melayu, East Jakarta. Three casualties were reported. According to the Jakarta Police, the water level in various areas in other parts of the city was estimated at between 15 centimeters and 50 centimeters. These affected areas include Ciracas, East Jakarta; Bukit Duri, South Jakarta; and KH. Abdullah Syafei in Tebet, South Jakarta.</td>
</tr>
<tr>
<td>January 15, 2013 – February 5, 2013</td>
<td>Severe floods kill at least 40 people. More than 40,000 people were displaced, and more than 100,000 people’s homes were inundated.</td>
</tr>
</tbody>
</table>

This table was constructed on the base of the following literature sources: Marfai, Yulianto, Hizbaron & Ward, 2009; Aerts et al. 2009; Brinkman & Hartman, 2009, p. 2; Texier, 2008, p. 1; Rukmana, 2009a; Rukmana, 2009b; Rejeki, 2012.
Table 2: Flood alert levels in Bantaran Kali

<table>
<thead>
<tr>
<th>Phase</th>
<th>Bogor (water level in cm)</th>
<th>Depok (water level in cm)</th>
<th>Manggarai (water level in cm)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Normal</td>
<td>40-100</td>
<td>150-200</td>
<td>500-650</td>
</tr>
<tr>
<td>IV</td>
<td>100-110</td>
<td>200-270</td>
<td>650-750</td>
</tr>
<tr>
<td>III</td>
<td>110-120</td>
<td>270-300</td>
<td>750-850</td>
</tr>
<tr>
<td>II</td>
<td>120-140</td>
<td>300-350</td>
<td>850-950</td>
</tr>
<tr>
<td>I</td>
<td>Higher than 140</td>
<td>Higher than 350</td>
<td>Higher than 950</td>
</tr>
</tbody>
</table>

Source: personal communication with sluicegate keeper (name withheld; the interview was conducted on 7 November 2010, at the sluice in Manggarai, Jakarta) and with Bapak Sapari, head of police in the wider area of Bantaran Kali, 3 December 2010.

Table 3.1: The association between occupancy and risk-handling styles

<table>
<thead>
<tr>
<th>Risk-handling style</th>
<th>No occupancy; no income</th>
<th>Irregular job; irregular income</th>
<th>Steady job or pension; fixed monthly income</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Orang antisipasi</td>
<td>N = 2</td>
<td>N = 21</td>
<td>N = 6</td>
<td>N = 29</td>
</tr>
<tr>
<td></td>
<td>7 %</td>
<td>72 %</td>
<td>21 %</td>
<td>100 %</td>
</tr>
<tr>
<td>Orang ajar</td>
<td>N = 10</td>
<td>N = 5</td>
<td>N = 3</td>
<td>N = 18</td>
</tr>
<tr>
<td></td>
<td>55 %</td>
<td>28 %</td>
<td>17 %</td>
<td>100 %</td>
</tr>
<tr>
<td>Orang susah</td>
<td>N = 4</td>
<td>N = 10</td>
<td>N = 9</td>
<td>N = 23</td>
</tr>
<tr>
<td></td>
<td>17 %</td>
<td>44 %</td>
<td>39 %</td>
<td>100 %</td>
</tr>
<tr>
<td>Orang siap</td>
<td>N = 3</td>
<td>N = 15</td>
<td>N = 7</td>
<td>N = 25</td>
</tr>
<tr>
<td></td>
<td>12 %</td>
<td>60 %</td>
<td>28 %</td>
<td>100 %</td>
</tr>
<tr>
<td>Mean</td>
<td></td>
<td></td>
<td></td>
<td>100%</td>
</tr>
</tbody>
</table>

In Table 3.1, the associations between occupancy and risk-handling styles is presented in numbers and relative percentages. From the theoretical argument developed in this thesis, it was taken that occupancy and related income flows can have an effect on people’s vulnerability towards floods and also on their risk-handling practices. The logic behind this is that people who do not have a fixed job, do not enjoy a fixed income either. This can cause financial stress, and it makes actors more vulnerable towards floods because they are less well able to recover from floods independently. For example, if people lack a regular income, it can be difficult for them to afford reparations of their house after it has been damaged by a flood. More examples of theoretical presumptions that are typical for this stream of literature, are provided in chapter one.
In order to test the presumed associations between occupancy and risk-handling styles in practice in the field, it was noted for all 130 study-participants whether they enjoy a fixed monthly income, either from a steady job (for example: working in a governmental institution or working as a cleaner in an office) or from a pension (which few respondents received, because they had worked for a governmental institution in their younger days); or whether they receive an irregular income from an irregular job (for example: a trader makes money on some days but not on other); or whether they are unemployed and hence have no income from a job at all. These data were compared in an SPSS factor-analysis with the four risk-handling styles defined in this thesis.

In Table 3.1 we can see the division of types of occupation per risk-handling style in percentages and in number of individual cases. A chi-square test showed that clusters (risk-handling styles) are significantly associated with occupancy ($ \chi^2 = 21; \text{df}=6; p = 0.01$). However, this result needs to be considered with caution, for it does not meet the first condition of a chi-square test, namely, that no more than 20 per cent of the expected counts may be less than five (Yates, Moore & McCabe, 1999, p. 734). In this case, five cells or approximately 33 per cent of the cells have an expected frequency that is lower than five. This suggests that, even though the software indicates that the association between occupation and risk-handling style is significant, there is still a probability that the differences between the observed and expected frequencies occurred by chance.

That having said, it is nevertheless interesting to look what this table can tell us about the association between occupation and risk-handling styles in Bantaran Kali. In Table 3.1 we can see that the large majority of orang antisipasi have an irregular job and hence an irregular daily or weekly income. This means that these people do not have a fixed, monthly income, but that instead they get paid for irregular services. Examples of these irregular jobs are moneylending, trade or prostitution – see chapter 3 for more examples.

For the orang ajar, we can see that slightly more than half of them has no occupancy and hence no income from a job. If we compare this number to the overall mean of respondents without occupancy or income (20 per cent), we can see that the orang ajar rate a remarkable high percentage (55 per cent). For an interpretation of these numbers, see chapter 4.

Of the orang susah, a small minority of respondents has an irregular job, while the second-largest group enjoys a fixed income from a regular job or a monthly pension. In line with the argument that was made in chapter 5, this analysis thus shows that these residents are relatively well able to recover from floods independently from aid-institutions. This is an interesting result, regarding the fact that orang susah receive much more aid after floods than fellow residents in

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239 The second important condition for a chi-square test is that all individual expected counts must be 1 or greater. This condition is met in this analysis: the expected count is 2.15.
Bantaran Kali. See chapter 5 for more information about the risk-handling practices that orang susah exhibit to claim aid after floods.

Regarding the orang siap, this table shows that the majority has an irregular income, while nearly a third has a fixed monthly income.

### Table 3.2: The association between age and risk-handling styles

<table>
<thead>
<tr>
<th>Risk-handling style</th>
<th>Age older than 60</th>
<th>Age between 18 and 60</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Orang antisipasi</td>
<td>N = 11</td>
<td>N = 18</td>
<td>N = 29</td>
</tr>
<tr>
<td></td>
<td>38 %</td>
<td>62 %</td>
<td>100 %</td>
</tr>
<tr>
<td>Orang ajar</td>
<td>N = 14</td>
<td>N = 4</td>
<td>N = 18</td>
</tr>
<tr>
<td></td>
<td>78 %</td>
<td>22 %</td>
<td>100 %</td>
</tr>
<tr>
<td>Orang susah</td>
<td>N = 7</td>
<td>N = 16</td>
<td>N = 23</td>
</tr>
<tr>
<td></td>
<td>30 %</td>
<td>70 %</td>
<td>100 %</td>
</tr>
<tr>
<td>Orang siap</td>
<td>N = 7</td>
<td>N = 18</td>
<td>N = 25</td>
</tr>
<tr>
<td></td>
<td>28 %</td>
<td>72 %</td>
<td>100 %</td>
</tr>
<tr>
<td>Mean</td>
<td></td>
<td></td>
<td>100 %</td>
</tr>
</tbody>
</table>

In Table 3.2, the associations between age and risk-handling styles is presented. From the theoretical argument developed in this thesis, it was taken that age can have an effect on people's vulnerability towards floods and also on their risk-handling practices. The logic behind this is that elderly people and children can have more difficulties in protecting themselves against floods. For example, an elderly person might have trouble evacuating quickly and independently. The same may be said for a young child, who is dependent on others during evacuation.

No children participated in this study, therefore only the assumption that old age has an effect on risk-behaviour could be tested in the field. In Indonesia, the average life expectancy is sixty-eight years old.\textsuperscript{240} There are no formal numbers available about the average life expectancy in the research area, but on the basis of my own observations in Bantaran Kali it can be established that the average life expectancy in the kampong is between fifty-five and sixty-five years. Therefore it seemed reasonable in this study to label study-inhabitants whom are older than sixty as ‘elderly’. It can thus be logically expected that adults under sixty are less vulnerable to floods than are older people, as they have the best option to protect independently their personal safety against flood-

\textsuperscript{240}This information was retrieved 5 October 2013, from http://geography.about.com/library/weekly/aa042000b.htm; and from http://www.infoplease.com/world/statistics/life-expectancy-country-2009.html
risk. In line with this expectation, we might also expect that younger, adult people have the most active or independent risk-handling styles in Bantaran Kali.

In Table 3.2, we can see the division of age per risk-handling style in percentages and in number of individual cases. A chi-square test showed that risk-handling styles are significantly associated with age ($\chi^2 = 13; \text{df}=3; p = 0.05$). However, the assumption that elderly in Bantaran Kali have a less active risk-handling style than do adults under sixty, proved incorrect. Instead, Table 3.2 indicates that the large majority of orang ajar are aged over sixty, while it was argued in chapter 4 that orang ajar exhibit a highly active and rather independent risk-handling style. This suggests that it are the relatively elderly whom exhibit a most active and independent risk-handling style. The opposite is also true: a majority of the orang susah is far under sixty years old, but nevertheless they exhibit more passive risk-handling practices.

Again, the association between age and risk-handling style is significant, but in a different way than what could be expected from the literature.

For more information about the reasons underlying these risk-handling styles and an interpretation of the above results, I refer to chapters 4 (orang ajar) and 5 (orang susah).

**Table 3.3: The association between gender and risk-handling styles**

<table>
<thead>
<tr>
<th>Risk-handling style</th>
<th>Male</th>
<th>Female</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Orang antisipasi</td>
<td>N = 9</td>
<td>N = 20</td>
<td>N = 29</td>
</tr>
<tr>
<td></td>
<td>31 %</td>
<td>69 %</td>
<td>100 %</td>
</tr>
<tr>
<td>Orang ajar</td>
<td>N = 13</td>
<td>N = 5</td>
<td>N = 18</td>
</tr>
<tr>
<td></td>
<td>72 %</td>
<td>28 %</td>
<td>100 %</td>
</tr>
<tr>
<td>Orang susah</td>
<td>N = 9</td>
<td>N = 14</td>
<td>N = 23</td>
</tr>
<tr>
<td></td>
<td>39 %</td>
<td>61 %</td>
<td>100 %</td>
</tr>
<tr>
<td>Orang siap</td>
<td>N = 7</td>
<td>N = 18</td>
<td>N = 25</td>
</tr>
<tr>
<td></td>
<td>28 %</td>
<td>72 %</td>
<td>100 %</td>
</tr>
<tr>
<td>Mean</td>
<td>40 %</td>
<td>60 %</td>
<td>100 %</td>
</tr>
</tbody>
</table>

In Table 3.3, the associations between gender and risk-handling styles is presented. From the theoretical argument developed in this thesis, it was taken that gender can have an effect on people’s vulnerability towards floods and also on their risk-handling practices. The logic behind this assumption is that women might have more difficulties in protecting themselves against flood-risk,

241 Zero cells (0 per cent) have expected count less than five; the minimum expected count is 6.46. The two conditions for a chi-square test are thus met.
for example because they are physically weaker than man (which makes it harder to wade or swim through the currents of a flood). Another example of why women are generally considered more vulnerable to natural disasters than are men, has to do with cultural gender-differences: in Bantaran Kali, women typically look after the children while men are working outside the neighbourhood. This means that if flooding occurs in Bantaran Kali during working-hours, women must care after their children and themselves at the same time, which might endanger their safety. It also means that, because women spend more time in the flood-prone kampong than men do, they have a larger chance to be directly affected by a flood. The theoretical assumption that follows from such examples is that males are less vulnerable to floods than are females, and hence we might expect that males more often exhibit an independent risk-handling style; while females would typically make more use of external aid.

A chi-square test showed that risk-handling styles are significantly associated with gender ($\chi^2 = 10; \text{df}=3; p < 0.02$). However, the above expected association between gender and risk-handling style needs be rejected. I say this because Table 3.3 shows that a majority of orang antisipasi and orang siap is female. An important characteristic of both these styles is that they are largely independent from external aid-institutions, hence, people try to solve problems and cope with floods without the support of other actors involved in the flood management of Bantaran Kali. This means that the expected association between the female gender and dependency in flood-risk handling, needs be rejected for these styles.

For orang susah, Table 3.3 shows that a small majority is female. This suggests that the expected association between the female gender and a higher vulnerability proves true for this risk-handling style, for the orang susah are known to make much use of external aid (see chapter 5). However, I argue that such interpretation of the result would be erroneous. When the number of women with a susah risk-handling style is compared with the mean gender-division between risk-handling styles, it becomes clear that this number is approximately average (mean = 60% female; percentage of female orang susah = 61% female). Hence, it seems more likely that the relatively high number of women with a susah risk-handling style is a product of a gender bias in my study, than an effect of higher material vulnerability among women in Bantaran Kali.

Finally, regarding the orang ajar, Table 3.3 shows that males have a larger chance of having an ‘ajar’ risk-handling style than females. Hence, for this risk-handling style, the expected association between the male gender and a lower vulnerability proves true. The reasons for this gender-bias in this style might be various. For example, it was proposed in chapter 4 that the relatively high number of male orang ajar, can be explained as an effect of gendered relationships in the patriarchal society.

242 Zero cells (0 per cent) have expected count less than five; the minimum expected count is 5.28. The two conditions for a chi-square test are thus met.
of Indonesia, where men more often than women take up authority positions. Furthermore, in order to develop an *aja* risk-handling style, people must develop and maintain reciprocal and trustful relations with political actors involved in the flood-management of Bantaran Kali. As these political actors are mostly male, it can be argued that it is easier for male riverbank settlers than it would be for female riverbank settlers to establish reciprocal relationships with them.

Table 4: Scores on self-efficacy divided per risk-handling style

<table>
<thead>
<tr>
<th>Risk-handling style</th>
<th>Very low</th>
<th>Low</th>
<th>Medium</th>
<th>High</th>
<th>Very high</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Orang antisipasi</td>
<td>N=0</td>
<td>N=0</td>
<td>N=8</td>
<td>N=15</td>
<td>N=6</td>
<td>N=29</td>
</tr>
<tr>
<td></td>
<td>0 %</td>
<td>0 %</td>
<td>27.6 %</td>
<td>51.7%</td>
<td>20.7%</td>
<td>100 %</td>
</tr>
<tr>
<td>Orang ajar</td>
<td>N=0</td>
<td>N=0</td>
<td>N=2</td>
<td>N=4</td>
<td>N=12</td>
<td>N=18</td>
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<td>11 %</td>
<td>22 %</td>
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<tr>
<td>Orang susah</td>
<td>N=2</td>
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<td>N=0</td>
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<td>8.7 %</td>
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<td>Orang siap</td>
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<td>76 %</td>
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In Table 4 we can see how high or low study-participants rated on indicators of self-efficacy. As remarked in chapter 2, the notion ‘self-efficacy’ refers to people’s beliefs in their capabilities to produce desired effects by their own actions (Bandura, 1977b, p. vii). To ‘measure’ the self-efficacy of study-participants, I have calculated the relevant outcomes of two surveys into a ‘score on self-efficacy’ for each respondent. The first set of data that was taken into account for this calculation, was derived from the survey about risk-handling practices (see chapter 2 for more information about the way in which this survey was developed). I examined the answers that study-participants gave to the survey-questions, to see whether people exhibit practices in relation to flood-risk that are typically associated with a high self-efficacy. Examples of these indicators are ‘emphasizing one’s talents, skills and capacities’ and ‘keeping trust that one will remain safe in the future due to one’s own actions and decisions’. The second set of data that was taken into account for a calculation of study-participants’ ‘score on self-efficacy’, came from a psychometric questionnaire that ‘measured’ study-participant’s self-efficacy.243

On the base of the answers that study-participants gave to the questions in the survey and the questionnaire, they were rated by me as having ‘very low’; ‘low’; ‘medium’; ‘high’ or ‘very high’ self-efficacy. Next, these individual scores were compared to the results of the cluster-analysis (see

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243 It was explained in chapter 2 that, in this questionnaire, respondents answered questions about three kinds of cognitions that are considered relevant parameters of self-efficacy in risk-literature: risk perception (a person’s belief that he or she runs a high risk of, in this research project, being flooded); outcome expectancy (the perception of the possible consequences of one’s own action, hence, the conviction that if specific autonomous behaviour is adopted, one will remain safe from floods) and perceived self-efficacy (personal action control or agency, or the belief that one is capable to stay safe in spite of floods due to personal coping responses) (Paton et al. 2001; Paton, 2003, p. 213; Sjöberg, 2000; Schwarzer & Renner, 2000, p. 486).
chapter 2 and appendix D), in order to see whether scores on self-efficacy can be associated with a specific risk-handling style in Bantaran Kali. It appeared from a first analysis that the differences between the categories ‘very low’ and ‘low’; and the differences between the categories ‘very high’ and ‘high’ were so small, that it was more fruitful to combine them. We proceeded with three categories of self-efficacy: low, medium and high.

A chi-square test showed that clusters are significantly associated with rates on the self-efficacy survey scale ($\chi^2 = 107.1; \text{df}=8; p = 0.00$). However, this result needs to be considered with caution, for it does not meet the first condition of a chi-square test, namely, that no more than 20 per cent of the expected counts may be less than five (Yates, Moore & McCabe, 1999, p. 734).\(^{244}\) In this case, five cells or approximately 33 per cent of the cells have an expected frequency that is lower than five. This suggests that, even though the software indicates that the association between occupation and risk-handling style is significant, there is still a probability that the differences between the observed and expected frequencies occurred by chance.

That having been said, it remains interesting to examine the division of scores on ‘self-efficacy’ per risk-handling style, as there are some remarkable differences between the risk-handling style clusters. For example, Table 4 shows that orang antisipasi and orang ajar all rated between ‘medium’ and ‘very high’ self-efficacy; while none of them rated ‘low’ or ‘very low’ self-efficacy. In contrast, none of the orang susah rated ‘high’ or ‘very high’ self-efficacy. Instead, they rated somewhat higher than people with other risk-handling styles on ‘very low’ self-efficacy, and much higher on ‘low’ self-efficacy. Finally, most of the orang siap rated ‘high’ self-efficacy, and a minority of respondents with this risk-handling style rated ‘medium’ or ‘very high’ self-efficacy. None of them rated ‘low’ or ‘very low’ self-efficacy. For an interpretation of these results, I refer to the respective chapters in which the four risk-handling styles are defined and analysed.

\(^{244}\) The second important condition for a chi-square test is that all individual expected counts must be one or greater. This condition is met in this analysis: the expected count is 2.91.


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Summary

Get ready for the flood! Risk-handling styles in Jakarta, Indonesia

How do people protect their physical and mental well-being when their assets and health are continually threatened by river flooding? How can we understand their practices in anticipation of, during, or right after floods? These are the main questions that have led to my anthropological PhD research on the ways in which residents of a severely flood-prone neighbourhood in Jakarta (Indonesia) live with – and protect themselves against frequent floods.

Between 2009 and 2011 I have conducted fieldwork and lived in a neighbourhood that I call ‘Bantaran Kali’ in this dissertation: a slum that is built on the banks of a river and that is flooded several times a year. During my fieldwork in Bantaran Kali, I participated in the daily lives of my informants and experienced some of the risks that are inherent to it. For example, their houses and in-house shops flooded three times during the period in which my fieldwork took place. Many residents fell ill due to the polluted floodwater, and most of them experienced huge economic losses as a result of these floods. Some lost all their savings, while others saw their furniture and work-assets damaged. Through the methods of participant observation, focus group discussions, risk-mapping and in-depth interviewing; and by recording life-histories and conducting psychological and socio-economical surveys, I tried to gain insights in the many different ways in which the inhabitants of Bantaran Kali act and deal with the flood-risks described above.

My research builds on earlier studies on human risk-behaviour and hence assumes that the social and economic conditions in which people live, as well as their cultural risk-perceptions and knowledge of risks, have a large impact on the ways in which they act whenever a flood inundates their neighbourhood. I have used these notions (socio-economic vulnerability, cultural risk perception and risk cognition) as ‘sensitizing concepts’ in my field study, and as such they offered me initial guidance in my research. However, my approach also differs distinctively from earlier risk studies and as a result, my findings offer new empirical and analytical insights about human risk-handling practices in risk-contexts.

There are three main differences between the approaches of earlier studies and my own. First of all, I am explicitly interested in the different ways in which individuals within a group ‘at risk’ act in relation to risk. This means that my research counter poses the idea that a group ‘at risk’ should or can be regarded as a homogenous unity. Secondly, I approach the topic of flood risk not from the perspective of experts and other outsiders, but instead from the point of view of ‘normal’ people whom in their daily lives have to deal with a plurality of risks, dilemmas and insecurities. A third important difference between this and other social scientific risk studies, is that I have
integrated relevant psychological insights into my anthropological research project, as to investigate
in detail the reasons behind the individual differences in risk-handling that exist within one society or

group ‘at risk’. I will elaborate below on each of these three characteristic aspects of my research
(the focus on heterogeneity, the bottom-up approach and the integrated methodological approach)
and explain how these relate to the academic research problems that presently hamper our
understanding of human risk-behaviour, before describing the findings and implications of my
research.

**Research problem and approach**

The attention of academics for the ways in which human actors cope with so-called ‘natural’
disasters, such as floods and Tsunami’s, has strongly grown over the past decennia. This trend can be
explained by the fact that increasingly scientists believe that at present the number of natural
disasters occurring worldwide is on the rise (Deltadiologues, 2008; Marfai, Yulianto, Hizbaron, Ward
& Aerts, 2009) and that, because of a combination of the negative effects of climate changes and
fast-growing urbanisation in developing countries, the number of natural disasters and also the
number of human victims of these disasters will even further increase over the next years (Wisner,

Both academics and policy makers fear that, without an accurate understanding of the ways
in which people make decisions and act in risky situations, it will be hard – if not impossible – to
develop and implement effective intervention programmes that may help to avoid the negative
consequences for vulnerable people, caused by future natural hazards. For some, this fear is already
very concrete: policy makers and employees of Non-Governmental organisations (NGOs) who work
in countries with relatively many natural disasters, such as Indonesia, today are already struggling
with this problem of ineffective interventions. Many of the current intervention programmes that
were developed and implemented in these countries, proved to be largely ineffective. For example,
they could not prevent that hundreds or even thousands of Indonesians fell ill, were injured or
became homeless during recent floods in Jakarta (Caljouw, Nas, & Pratiwo, 2005; Texier, 2007;
Haryanto, 2009; Rukmana, 2009a, Philip, 2013; Schonhardt, 2013b). One of the main problems with
these interventions is that safety-advises that are communicated by authorities, are not followed by
all people in flood-prone areas. Several scientists reported over the past years that, even though the
Indonesian authorities each and every time instructed the whole population of defined risk areas to

evict as soon as possible to safe shelters outside the neighbourhood, many inhabitants ignore these
instructions; a great many of them refused even to leave their houses during large floods
(Marschiavelli, 2008; Texier, 2008; Febrianti, 2010).
Other but comparable examples of safety advises that are widely communicated by authorities during natural disasters whilst only small parts of the population act out on these, are the advises to households to set aside saving money during the year (as a personal insurance against floods), to strengthen or heighten houses, or to take hygienic measures to prevent illness after floods. Although authorities have communicated such advises repeatedly to the inhabitants of flood-prone neighbourhoods in Jakarta, it appears time and time again that only some inhabitants follow these advises. Many of them do not – not even when they are offered sufficient material or financial support by governmental or non-governmental institutions involved in the management of floods in their neighbourhood. In short: different people handle risk in different ways, and this heterogeneity in risk behaviour makes it difficult for policymakers and NGO’s to intervene effectively in risk areas.

Even though the recent increase in academic attention for human risk handling has resulted in a massive bulk of literature on the topic, I argue in my dissertation that this literature has remained insufficient for two reasons. The first reason is that current anthropological and sociological literature offers no answer to the question of why individuals within one group ‘at risk’ handle risks such as floods in heterogeneous ways. In these academic disciplines, the focus is mostly on cultural risk perceptions that are shared and reproduced by the members of a group, or on a group’s adaptation strategies that are collectively used to protect the community against recurrent hazards (Douglas, 1992; Weber & Hsee, 2000; Bankoff, 2006; Texier, 2008). In these studies conducted by anthropologists and sociologists, homogeneity of human risk-handling practices is underscored, rather than heterogeneity. This is not the case in psychological risk research: there, scientists are in fact explicitly interested in individual risk behaviour, and hence in the differences between the ways in which individuals act in the case of risk. The disadvantage of psychological risk studies, however, is that they are generally conducted in a laboratory setting, which means that the influences of (group) culture and social relations on individual practices are deliberately neglected. Psychologists tend to focus on personality characteristics – a focus that is so narrow, according to most anthropologists and sociologists, that the latter have hardly integrated any psychological findings into their own work, explaining why they continue to overlook individual differences.

Instead of taking either the cultural risk perceptions and adaptive group strategies into account (as commonly happens in anthropological studies) or the opinions and practices of an individual outside his or her social and cultural context (as commonly happens in psychological studies), in my dissertation I take into account both the heterogeneous ways in which individuals within a group act in relation to flood risk, as well as the collective ways in which group members adapt to flood risk. The advantage of such an integrated approach is twofold: on the one hand, psychological assumptions about individual risk handling can be tested in the complex social and
cultural environment of the field, while on the other hand it offers a chance to conduct an anthropological research project that is explicitly interested in heterogeneous risk-handling practices, a topic that, as I have argued above, has remained largely neglected in the anthropological discipline until now.

Another limitation in the present academic risk literature concerns its top-down approach, or the emphasis that social scientists have put on the risk analyses of ‘experts’ such as policy makers, academics and technical specialists, while the opinions and ideas of ‘normal’ people who face risks in their daily lives, generally receive much less attention. As a result, everyday knowledge and risk perceptions of these people have remained underemphasized and undervalued, while I argue instead that these people should be regarded as experts by force of their personal experiences. If we want to understand why they act as they do in the face of risk, then would it not be more logical to take their opinions about what is ‘risky’ or ‘safe’ as the basis of risk studies, instead of the opinions of technically or scientifically informed outsiders? Besides the fact that the dominant top-down approach is not helpful to improve our understanding of factors that underlie heterogeneous risk-handling practices, it also has the disadvantage that it tends to narrow risk studies towards one, artificially isolated risk only (floods, for example), while it neglects the many other problems, dilemmas and insecurities that ‘normal’ people – or experts by personal experience – have to deal with in their daily lives. Think for example of the depriving economic circumstances in which so many people around the world live, or of the social and financial obligations that members of a poor group have towards each other in societies where a formal safety net is not provided by the state. It seems probable that these everyday problems, dilemmas and insecurities greatly impact the decisions that people make when faced with a risk event such as a flood, and it is therefore disturbing, in my opinion, that these important aspects of their daily lives are hardly considered in most studies of risk.

For this reason I urge in chapter 1 of this dissertation that if we are interested in risk-handling practices, perceptions and experiences of ‘normal’ people must form the foundation of any study about human action in relation to flood risks. For this reason I have, in my dissertation, investigated rather than presumed how the inhabitants of Bantaran Kali define and understand risky events in their daily lives, and analysed how decisions, practices and daily-life experiences are related to these risky events.

In order to make such an integrated and bottom-up approach to risk handling possible, I propose to shift the academic focus from either the cultural group or the atomic individual to the ‘risk-handling styles’ that are commonly used by inhabitants of Bantaran Kali whenever they are faced with (the risk of) a flood. In the literature, ‘styles’ have been described earlier as the ‘fixed
customary, habitual everyday practices' of people, which are shaped by a combination of structure and agency (Nooteboom, 2003, p. 197). The concept 'style' makes it possible to investigate heterogeneity within a group, for it presupposes that different people within a society or group make use of different styles of behaviour. These styles are largely based on material circumstances, the habits of people and their personal history and hence they are for a great deal habitual and fixed, but they can, through learning processes and the experiences that people have, change over the course of a life time. In my dissertation I build upon this idea of heterogeneous styles of handling. By investigating risk-handling styles in Bantaran Kali, I have gained a deeper insight in the ways in which individuals within a group develop heterogeneous ways of handling risk, and how they (re)define their risk-handling styles during the experiences with risk that characterise their daily lives.

**Empirical insights**

This research being grounded in ‘bottom-up’ perspectives of my informants, chapter 2 of this dissertation claims that we cannot investigate their practices in relation to flood risk if we do not take into account the many other risks and problems these people struggle with in their daily lives. It is important to consider that in the neighbourhood where my fieldwork took place the well-being of inhabitants is by no means only threatened by floods, as also poverty-related threats such as disease loom large. Another pressing risk that these inhabitants face is slum clearance. As riverbank settlers do not possess formal land rights or property rights to their houses, they are threatened with evictions - frequently carried out by the city government of Jakarta. I want to claim that these three main risks (floods, poverty and evictions) are so strongly interrelated in the daily lives of the inhabitants of Bantaran Kali, that they cannot be analysed separately, let alone largely be neglected as happens in most other studies on human practices in relation to flood risks. Therefore, in this dissertation, I analyse human risk-handling practices in relation to floods without overlooking the impact that poverty-related risks and the risk of evictions have on these practices.

In the empirical chapters I, therefore, describe the four risk-handling styles that are most commonly used by inhabitants of Bantaran Kali whenever they are faced with flood risk, poverty-related risks and the risk of eviction. Besides defining and analysing each of these risk-handling styles in detail, I try to offer an insight into the development and reproduction of these styles. My research makes clear that these risk-handling styles are largely habitual: the residents in Bantaran Kali have, through their many experiences with past floods in the neighbourhood and through socialisation processes in a context of poverty and illegality, developed pragmatic styles of handling risk that have become typical and habitual to them. By making habitually use of these risk-handling styles, they are
able to protect their physical and mental well-being despite of the constant threats of floods and other risks that are inherent to their living conditions. They can and do change these risk-handling styles over the course of their lives, however, but only in specific and extraordinary circumstances, which I will discuss below.

The first risk-handling style, which I describe in chapter 3, is used by people who are nicknamed the *orang antisipasi* in the neighbourhood. Characteristic behaviour of people with this *antisipasi* risk-handling style concerns: handling flood risk more or less autonomously; refusing to accept financial aid or a loan in case this is offered by an external aid institution; the consequent refusal to evacuate to a shelter that is managed by a political institution; and the refusal to cooperate with neighbours in financial institutions. In order to make a livelihood without having to lean upon – or cooperate with – others, *orang antisipasi* are often involved in ‘illegal but licit’ activities. I show that behind the *antisipasi* risk-handling style lies a deep mistrust in aid institutions, local politicians and direct neighbours. Rather than cooperating with these mistrusted actors, *orang antisipasi* prefer to ‘save themselves’. I conclude that this mistrust is shaped by past, disappointing experiences with these actors, and also by a pessimistic worldview that the *orang antisipasi* have developed on the basis of these experiences. They have only very pessimistic expectations of their own chances in a highly unequal society and therefore focus their energy on independently solving acute, daily problems, rather than setting themselves long-term goals that, as far as the *orang antisipasi* are concerned, will probably never be realised anyway.

Although the *antisipasi* risk-handling style generally enables people to protect their physical and mental well-being against the negative consequences of the regular floods in Bantaran Kali, it has the disadvantage that it provides them with a low status in societal hierarchy. Most neighbours look down upon the *orang antisipasi* due to their involvement in illegal activities, and some even extort money from them for this reason. This means that *orang antisipasi* need all of their incomes to pay for their daily costs and social ‘obligations’, and are unable to save money which could be used as a personal insurance for floods, or to improve life in general.

In chapter 4 I describe the second risk-handling style that is commonly used by inhabitants of Bantaran Kali, by a group of people who are called the *orang ajar* in the neighbourhood. Their *ajar* risk-handling style is characterized by close cooperation in the domain of social safety with local politicians and Jakartan army personnel. Analysing the life histories of *orang ajar*, I show that these people have succeeded to establish contacts with politically powerful actors due to the increase of floods in their neighbourhood over the past years. From these political actors the *orang ajar* receive valued information about upcoming floods, which they spread in their neighbourhood in the form of safety advises. In return for this valued information, the *orang ajar* carry out tasks that benefit the
political elite. They try and avoid social unrest and protest in Bantaran Kali by monitoring and disciplining the behaviour of their fellow residents, and whenever they feel that the social stability is threatened nonetheless, they report about potential protestors or troublemakers to their political partners so that these can be punished or expelled from the neighbourhood. In contrast with the risk-handling style of the orang antisipasi, described above, the ajar risk-handling style has at its basis a deep trust in local politicians and other powerful actors in Jakarta society. At the same time, it becomes clear from the analysis that orang ajar mistrust and look down upon their fellow residents: indeed, the behaviour of these potential 'troublemakers' needs to be monitored and disciplined constantly by orang ajar and their political partners.

One advantage of this risk-handling style for the orang ajar is that their contacts with political elite offer them a sense of safety in their daily lives. Another advantage is that it offers orang ajar a high status in the neighbourhood, as well as a relatively powerful position in Bantaran Kali. Most of this power is not based on respect, but rather on fear: out of fear to be reported to the authorities fellow residents of orang ajar dare not to protest against their dominant behaviour, overtly follow their safety advises, and try their best not to become disliked for whatever reason by an orang ajar. It follows, then, that this risk-handling style does not only have consequences for the safety and well-being of the orang ajar themselves, but perhaps even more so for their neighbours. It appears from my research that the risk-handling style of orang ajar reproduces the social inequality in Bantaran Kali and Jakarta, because they make it (more) difficult for fellow residents to protest the marginalized and powerless position in which they live.

The third risk-handling style, which I describe in chapter 5, concerns the patronage relations between a group of residents that refer to themselves as the orang susah, and their ‘patrons’, actors who work in economically resourceful aid institutions involved in the flood management of Bantaran Kali. Even though the orang susah were initially selected by these actors as aid beneficiaries as a matter of luck or coincidence, I point out that orang susah have succeeded in claiming and sustaining this aid over the course of years by carefully and strategically highlighting their neediness towards their patrons, and by constantly investing in the reciprocal relationship with these patrons. For example, many orang susah carry out volunteering work for the institutions that their patrons represent, and/or offer the employees of these institutions small gifts. These gestures of loyalty strengthen the relation with their patron and hence ensure the financial support that is granted to orang susah in case of emergency, but they have the disadvantage that they do not allow the orang susah to accumulate capital or assets autonomously in their daily lives as this would ruin their needy image. As a result, the orang susah remain largely dependent of their patrons during severe floods. This dependency becomes even stronger when the patronage relationship lasts, because orang
susah are often excluded from local, social safety nets by their neighbours who are jealous of the unequal amount of aid that orang susah receive from their patrons.

This situation of increasing dependency is specifically highlighted in the chapter because it offers insights in the ways in which a risk-handling style can be developed, reproduced or altered by residents. According to the orang susah themselves, their patrons and their neighbours, the susah risk-handling style reflects a rather recent phenomenon in Bantaran Kali. It appears from in-depth interviews that orang susah used to act in rather autonomous ways during past floods where no aid institutions were yet involved in the flood management of Bantaran Kali. Only during recent years, when the increased amount of floods in Bantaran Kali was accompanied by an increased attention of aid institutions for the neighbourhood flood victims, orang susah were able to develop a new type of risk-handling style: one in which they became largely dependent of external aid for their survival of severe floods. Moreover, orang susah seem to have become convinced over this time-span that they cannot (any longer) handle flood risk effectively by themselves and that they need others to overcome their problems. My analysis shows that such low self-efficacy contrasts sharply with their former behaviour and opinions, which indicated that they used to have greater trust in their own skills and capabilities to handle floods. I therefore conclude in this chapter that their perceived dependency is, at least partly, acquired.

In chapter 6 I analyse once more the precise, historical development of a risk-handling style. This time it concerns the practices and perceptions of the orang siap, a group of inhabitants in Bantaran Kali that, in former years, used to act according to one of the risk-handling styles described above, but who have in recent years radically shifted their ways of dealing with risk towards a style that can be called defensive or even aggressive. I trace back their life histories and pinpoint the exact points in time where these people consciously and strategically altered their risk-handling style. It appears that the orang siap, after an accumulation of disappointing and sometimes even traumatic experiences with former patrons or presumed political partners, felt forced to reflect critically on their risk-handling style and eventually alter it. The exact experiences of orang siap might differ from one person to another, nevertheless, they all have in common that in retrospect they believe that they used to have an ineffective or even ‘dangerous’ risk-handling style, which was based on a misplaced, naïve trust in other actors. In order to feel safe in Bantaran Kali nowadays, the orang siap try to protect themselves and their families against the risks of floods, poverty and evictions by making use of defensive or sometimes even aggressive practices, such as joining a civil militia organisation, buying weapons or overtly protesting the authorities. Unlike their fellow residents, the orang siap are no (longer) afraid to be reported by the orang ajar, or to be disliked by local politicians. They express their anger and frustration about their marginalized position in society
publically, and sometimes try – although always without success – to organise collective protests against political actors and institutions that they hold responsible for the reproduction of social inequality in Jakarta.

**Analytical insights**

The holistic approach that I take in this dissertation contributes to a better academic understanding of the practices that people exhibit in the face of risk, by going beyond the analytically one-sidedness that dominate present studies of risk; by offering a counter-weight to mostly cultural analyses that tend to overlook heterogeneity within groups 'at risk'; and by questioning popular ideas of experts about what it means to act rationally and safely in a context of risk, ideas which nowadays still inform a large share of the public discourse on risk and safety.

The analytical framework that I use in this dissertation – which integrates individuality and sociality – shows that the insights from earlier risk studies (socio-economic vulnerability, cultural risk perceptions and risk cognition) are relevant for an analysis of risk-handling styles, but not sufficient. Even though I acknowledge that these insights to some extent explain the development and reproduction of the risk-handling styles I define in this dissertation, I underscore that there are also other factors that heavily impact people’s practices in relation to risks. One such crucial factor is the impact of personal experiences of individuals with floods, another is the socialisation process that takes place in a social environment which is characterized by poverty, inequality and powerlessness. I claim that especially during such experiences and socialisation processes people's *habitus*, structuring actions and perceptions, is developed and reproduced, and also people's expectations about their own capacities to act effectively in a risk context. Likewise, during such experiences and processes people create expectations about the actions of other actors involved in risk, such as aid givers, local politicians and neighbours. These perceptions of trust and mistrust, although all too easily overlooked in narrow-focused studies on flood risk, appear to be determining factors in the development of human risk-handling styles. This means that they are crucial explanatory factors in a social-scientific explanation of heterogeneous practices in a context of risk.

I end this analytical discussion by proposing a new approach for future risk research. This dissertation showed that floods not only provide problems for the residents of Jakarta's river banks, but also chances and opportunities. After all, it is due to the floods that some residents are able to establish contacts with political elite and economic patrons, which increases their economic or social situation in Bantaran Kali. These social dynamics that are accelerated by floods show who, in a highly marginalized riverbank settlement, has the capacities or means to take up such chances and to pursue one's interests, and who has not. I claim that what drives these dynamics are processes of
power and powerlessness, apparently fixed structures which are rendered visible by floods. Yet at the same time, my research shows that people, by using their agency, can challenge these structures, for example by developing creative strategies that do not only help them to protect against floods, but that also help to make their daily lives better or safer. Put differently: the floods in Bantaran Kali work as a catalyst to speed up social dynamics and to render these visible to outsiders.

It seems to me that these insights may lead us to a better academic understanding of human, heterogeneous practices in relation to risks. For that reason I propose a rather radical shift in perspective for future risk research: a perspective in which human risk-handling practices are not regarded as the spontaneous, autonomous responses of individuals to a risk event, but instead as the extension of power relations, structural inequalities and individual chances and interests that already existed in the society, but which were strengthened or uprooted by a risk-event. Inspired by the work of Jacqueline Solway on 'revelatory crises' (1994), I call this approach, which reveals both the effects of structures as well as of agency on human risk handling, the 'revelatory approach'.

This ‘revelatory approach’ offers three advantages for future research on human risk handling. First of all, this approach contributes to a more realistic and complete understanding of heterogeneous action. Secondly, it stimulates academics and policymakers to shift away their focus from the people who are forced to cope with natural hazards in their daily living environment, towards the structural causes that underlie these hazards: marginalisation, poverty, structural inequality and powerlessness. Thirdly, the ‘revelatory approach’ combines such a focus on structures with attention for human agency. The perspective regards risk events as ambiguous: they can be both a destructive moment in people’s lives, and a temporarily chance for individuals to establish contact with more powerful actors or improve their social and economic status in society.

Political implications

The empirical and analytical findings of this dissertation, described above, do not only have implications for social scientists but also for policy makers. As aforementioned, interventions of governmental institutions and NGO’s during risk events such as floods are often ineffective. This research offers several explanations for this ineffectiveness.

One crucial explanation has to do with the issues of trust and mistrust. It has become clear from my dissertation that as long as inhabitants of a certain risk area deeply mistrust political actors or actors working in external aid institutions, they will not follow their safety advises, nor will they necessarily accept their material support. Instead, these mistrustful inhabitants will chose to ‘save themselves’. This means that if the Indonesian government truly aims to increase the effectiveness
of its intervention programs in flood-prone neighbourhoods in Jakarta, political actors will have to make sure that the target populations of these programs – the riverbank settlers – have sufficient ground to trust them. If no trust is established, then residents are likely to continue to make use of their own, autonomous and pragmatic risk-handling practices. And in many cases, this means that they will go against safety advises.

That having been said, it needs be emphasized that in the present society of Indonesia, characterised by high social, economic and political inequality, there is very little reason for slum residents as those described in this dissertation, to trust their city government. That government may offer support during floods every now and then, but at the same time it threatens with evictions and slum clearance, it forces these people to occupy a very marginalized position in society, and it offers no social safety net for poverty-related risks such as disease. From that point of view, it seems hardly surprising that these residents have learned to protect their own well-being (for as far as that is possible in a risk environment such as Bantaran Kali) by making use of pragmatic, autonomous strategies and different forms of self-organisation.

The second explanation for the ineffectiveness of risk-intervention programmes has to do, this dissertation suggests, with the issue of heterogeneity. Regarding the findings of my research, it seems advisable to stop developing intervention programmes that are focused on a presumed homogenous community ‘at risk’. Instead, policy makers should develop intervention programs that match the heterogeneous risk-handling styles that are most commonly used by members of a group. In practice this means that policy makers and scientists should not only aim to define the most common risk-handling styles of a specific community or area ‘at risk’, but that they should also try to understand why people have precisely developed these risk-handling styles: what do they offer them? Which interests or needs are met by making use of this style? After answering such questions, diverse intervention programs could be developed and implemented that match specific risk-handling styles and hence meet the needs and interests of specific sub-groups and individuals within one ‘community’. No doubt that such a diverse policy initially demands higher costs and time-investments than do the current standardized and homogenous intervention programmes. However, I have made clear that these latter programmes only match the perceptions and interests of some people ‘at risk’, while many others – making use of different, but nevertheless common risk-handling styles – will not be affected by them. Put in that way, it seems reasonable to predict that a continuation of the current, standardized safety policies will by no means be able to decrease the expected number of victims of future natural disasters.
Bereid je voor op de overstroming! Risicostijlen in Jakarta, Indonesië

Hoe beschermen mensen hun fysieke en mentale welzijn in een woonomgeving waarin hun bezittingen en gezondheid constant bedreigd worden door rivieroverstromingen? Hoe kunnen we hun handelingen begrijpen in afwachting van, tijdens, of vlak na, die overstromingen? Dit zijn de voornaamste vragen achter mijn antropologisch onderzoek naar manieren waarop bewoners van een uiterst overstroomingsgevoelige en arme woonwijk in Jakarta (Indonesië) leven met - en zich beschermen tegen - frequente rivieroverstromingen.

Tussen 2009 en 2011 heb ik twaalf maanden onderzoek gedaan en geleefd in een sloppenwijk die ik ‘Bantaran Kali’ noem in dit proefschrift: een woonwijk die gebouwd is op een rivierbedding en die meermalen per jaar overstroomt. Tijdens mijn veldwerk in Bantaran Kali maakte ik het dagelijks leven van mijn informanten, en de overstroomingsrisico’s die daarbij horen, van dichtbij mee. In het jaar dat ik bij hen woonde, overstroomden hun huizen en aan -huis gebonden winkels drie maal, kregen verschillende bewoners ernstige infecties van de bacteriën uit het rivierwater en leidden veel van mijn informanten flinke economische verliezen tijdens de overstromingen. Sommigen verloren al hun spaargeld, anderen zagen hun meubels of de spullen die zij voor hun werk nodig hebben keer op keer wegduiven. Door middel van participerende observaties, diepte-interviews en het opnemen van levensverhalen, focus groep discussies, risicoanalyses (risk-mapping), en het afnemen van psychologische en sociaaleconomische enquêtes probeerde ik inzicht te verkrijgen in de vele verschillende manieren waarop sloppenwijkbewoners handelen tijdens de hierboven beschreven overstromingen.

Mijn onderzoek bouwt voort op voorgaande studies naar menselijk risicogedrag en neemt dus aan dat de materiële omstandigheden waarin mensen leven, hun cultureel geladen percepties van risico en hun kennis over risico grote invloed hebben op de manieren waarop zij handelen als de rivier in hun woonwijk overstroomt. Deze aspecten (materiële omstandigheden, risico-percepties en kennis) gebruikte ik als ‘sensitizing concepts’ in mijn veldstudie, en boden een leidende richting tijdens het onderzoek. Echter, mijn benadering wijkt ook aanmerkelijk af van voorgaande risico studies en mijn bevindingen bieden daardoor vernieuwende empirische en analytische inzichten op het gebied van menselijk handelen in een risicocontext.

Er zijn drie belangrijke verschillen tussen eerdere studies en mijn onderzoek. Ten eerste ben ik expliciet geïnteresseerd in de verschillende wijzen waarop individuen binnen een groep ‘at risk’ handelen in relatie tot risico, en dus gaat mijn onderzoek voorbij aan het idee dat een risicogroep als
een homogeen geheel kan worden gezien. Ten tweede benader ik het overstromingsrisico niet zozeer vanuit de visie of oordeel van experts en andere buitenstaanders, maar vanuit de visie van ‘gewone’ mensen die in hun dagelijks leven te maken hebben met een veelvoud aan risico’s, dilemma’s en onzekerheden. Een derde belangrijk verschil tussen deze en andere sociaal wetenschappelijke risico studies, is dat ik relevante psychologische inzichten in mijn antropologisch onderzoek heb geïntegreerd, zodat ik gedetailleerd inzicht verkrijg in de redenen achter de verschillende manieren van handelen waarop individuen binnen een groep ‘at risk’ omgaan met overstromingsrisico. Deze drie kenmerkende aspecten van mijn studie (de focus op heterogeniteit, de bottom-up approach en de geïntegreerde methodische aanpak) zal ik hieronder nauwkeuriger uiteenzetten, waarna ik zal beschrijven tot welke vernieuwende bevindingen deze benadering heeft geleid.

Probleemstelling en benadering

De laatste decennia is de aandacht van academici voor de manieren waarop mensen handelen in relatie tot zogenoemde ‘natuurlijke’ rampen, zoals overstromingen en Tsunami’s, gegroeid. Deze trend is te verklaren doordat steeds meer wetenschappers geloven dat er sprake is van een toename van het aantal natuur rampen (Deltadiologues, 2008; Marfai, Yulianto, Hizbaron, Ward & Aerts, 2009), en doordat zij voorzien dat, door een combinatie van de negatieve effecten van klimaatveranderingen en verregende urbanisatie in ontwikkelingslanden, zowel het aantal natuur rampen als het aantal menselijke slachtoffers van deze natuur rampen de komende jaren zal toenemen (Wisner, Blaikie, Cannon & Davis, 2004; Wisner & Caressi-Lopez, 2012; World Bank, 2011). Onder zowel academici als beleidsmakers heerst de angst dat, zonder voldoende begrip van het handelen van mensen in risicosituaties, het moeilijk is – zo niet onmogelijk- om effectieve interventieprogramma’s te implementeren voor toekomstige natuur rampen.

Dat probleem wordt momenteel al ervaren door beleidsmakers en medewerkers van Niet-gouvernementele organisaties (NGO’s) die werken in landen waar relatief veel natuur rampen voorkomen, zoals bijvoorbeeld Indonesië. Veel van de huidige interventieprogramma’s die daar werden ontwikkeld en geïmplementeerd bleken grotendeels ineffectief: zij konden bijvoorbeeld niet voorkomen dat er tijdens recente overstromingen in Jakarta honderden of duizenden mensen ziek, gewond, of dakloos raakten (Caljouw, Nas, & Pratiwo, 2005; Texier, 2007; Haryanto, 2009; Rukmana, 2009a, Philip, 2013; Schonhardt, 2013b). Een veelvoorkomend probleem bij deze interventies was dat veiligheidsadviezen die door autoriteiten werden uitgevaardigd, lang niet door alle mensen in een gedefinieerd ‘risicogebied’ werden opgevolgd. Zo rapporteerden verschillende wetenschappers de afgelopen jaren dat, hoewel Indonesische autoriteiten de gehele bevolking van een
Overstromingsrisicogebied instrueerden om zo spoedig mogelijk te evacueren naar een veilige schuilplaats buiten de woonwijk, lang niet iedereen die instructie opvolgde: veel mensen weigerden ten tijde van overstromingen hun huizen te verlaten (Marschiavelli, 2008; Texier, 2008; Febrianti, 2010). Andere, maar vergelijkbare voorbeelden van officiële veiligheidsadviezen die maar sporadisch door de bevolking werden opgevolgd, zijn het preventief sparen van geld (als een persoonlijke verzekering tegen overstromingen), het zelfstandig verstevigen of ophogen van het huis, en het nemen van hygiënische maatregelen om ziekte na een overstroming te voorkomen. Hoewel autoriteiten zulke adviezen herhaaldelijk communiceren aan bewoners in overstromingsgebieden, blijkt keer op keer dat slechts sommige bewoners deze adviezen opvolgen. Anderen doen dat niet - zelfs niet wanneer zij voldoende materiële of financiële steun krijgen van een overheidsinstantie of een NGO die betrokken is bij het management van overstromingsrisico in hun woonwijk. Kortom: verschillende mensen gaan op verschillende manieren om met risico en deze zogenoemde heterogeniteit in risicogedrag maakt het moeilijk voor overheden en NGO’s om effectief in risicogebieden te interveniëren.

Hoewel er al een enorme hoeveelheid literatuur uit de recentelijk toegenomen academische aandacht voor menselijk risico-handelen en effectief risico management is voortgekomen, betoog ik in mijn dissertatie dat deze op twee manieren beperkt is gebleven. Allereerst geeft de huidige literatuur die afkomstig is uit de antropologische en sociologische disciplines geen verklaring voor de vraag waarom het zo is dat individuen in een groep ‘at risk’ op heterogene wijzen handelen wanneer zij te maken krijgen met een risico als overstromingen. Veel vaker ligt in deze disciplines de nadruk op cultureel gestuurde risico-percepties die worden gedeeld door de leden van een samenleving, of op de groepsstrategieën die in een bepaald gebied worden gebruikt om de gemeenschap te beschermen tegen risico’s (Douglas, 1992; Weber & Hsee, 2000; Bankoff, 2006; Texier, 2008). De focus ligt in deze studies op de homogeniteit van risicohandelingen, niet op de heterogeniteit daarvan. In psychologische risico studies ligt dat anders, daar is men over het algemeen juist expliciet geïnteresseerd in de verschillen tussen de manieren van handelen van individuen. Het nadeel van deze studies is echter dat zij plaatsvinden in een laboratoriumomgeving waarbij de mogelijke invloed van (groeps) cultuur en sociale relaties op het individueel handelen compleet buiten beschouwing wordt gelaten. De nadruk ligt op persoonlijkheidskenmerken – een focus die volgens de meeste antropologische en sociologische risico-wetenschappers zodanig beperkt is, dat de psychologische bevindingen over individueel risico-gedrag amper of in het geheel niet in antropologische en sociologische risico studies werden geïntegreerd, zodat individuele verschillen daarin tot nu toe onderbelicht zijn gebleven.
In plaats van slechts ofwel de gedeelde risico-percepties en risico-handelingen van culturele groepen in acht te nemen (zoals gewoonlijk in antropologische studies), ofwel de meningen en handelingen van een individu buiten diens sociale en culturele context (zoals gewoonlijk in psychologische studies), neem ik in dit proefschrift zowel de verschillende manieren waarop individuen binnen een gemeenschap handelen in relatie tot overstromingsrisico in acht, als de groeps-strategieën waarmee zij dat doen. Het voordeel van een dergelijke integratieve aanpak is dat, enerzijds, de psychologische aannames over individueel risicogedrag zodoende kunnen worden getest in de complexere omgeving van het veld; en anderzijds, dat deze integratieve aanpak een kans biedt om een antropologische studie uit te voeren die expliciet is geïnteresseerd in de *heterogeniteit* van risico-handelingen – een onderwerp dat, zoals hierboven betoogd, in de antropologische discipline onderbelicht is gebleven.

Een andere beperking in de bestaande academische risico-literatuur, is de nadruk die wetenschappers tot nu toe hebben gelegd op de risicoanalyses van zogenoemde 'experts' zoals beleidsmakers, academici en technici, terwijl de meningen en ideeën van de 'gewone' mensen die in hun dagelijks leven daadwerkelijk met het risico te maken hebben doorgaans veel minder benadrukt werden. Dat heeft tot resultaat gehad dat de kennis en percepties over risico van deze gewone mensen onderbelicht en onderschat zijn gebleven, terwijl we juist deze groep zouden kunnen beschouwen als ervaringsdeskundigen. Als wij willen begrijpen waarom zij handelen zoals ze handelen in relatie tot risico, zou het dan niet logisch zijn dat hun opinies over wat 'gevaarlijk' is, en over welke risicohandelingen volgens hen 'veilig' of 'effectief' zijn, als basis dienen voor risico studies, in plaats van de meningen van technisch of academisch onderlegde buitenstaanders? Buiten het feit dat een top-down benadering van het onderzoeksonderwerp 'risico' ons niet verder helpt in het begrijpen van heterogene risico-gedrag, kleeft er nog een ander nadeel aan: door experts-geïnformeerde risicostudies richten zich meestal selectief op één risico (bijvoorbeeld: overstromingen), terwijl de meeste 'gewone' ervaringsdeskundigen in hun dagelijks leven niet alleen te maken hebben met dat ene, onderzoekstechnisch interessante risico, maar ook met vele andere problemen, dilemma's en onzekerheden die hun dagelijks leven kenmerken. Te denken valt bijvoorbeeld aan de armoede waarin momenteel zoveel mensen op de wereld leven, of aan de sociale en financiële verplichtingen die mensen ten opzichte van elkaar hebben in samenlevingen waar de staat hen geen formeel sociaal zekerheidsstelsel biedt. Het lijkt aannemelijk dat deze alledaagse problemen, dilemma's en onzekerheden van mensen invloed hebben op de beslissingen die zij maken in relatie tot een risicovolle gebeurtenis als een overstroming, en het is daarom zorgwekkend dat deze aspecten van het dagelijks leven in de meeste risicostudies geen enkele rol spelen.
Ik betoog daarom in hoofdstuk 1 van deze dissertatie dat indien wij willen begrijpen wat menselijk handelen in risicocenten bepaalt, de percepties van- en ervaringen met risico's van deze 'gewone' ervaringsdeskundigen als basis moeten dienen voor een studie naar heterogene handelen in relatie tot overstromingsrisico's. Ik heb daarom in mijn proefschrift onderzocht in plaats van voorondersteld hoe slopenwijkbewoners zelf deze risicovolle gebeurtenissen definiëren en begrijpen, en welke beslissingen, handelingen en ervaringen daarmee samenhangen.

Om een dusdanige geïntegreerde en 'bottom-up' benadering mogelijk te maken, stel ik voor om de focus te verleggen van de culturele groep, enerzijds, of het individu, anderzijds, naar veel voorkomende risicostijlen (risk-handling styles) die door de bewoners van Bantaran Kali worden gebruikt wanneer zij worden geconfronteerd met (het risico op) een overstroming. In de literatuur werden 'styles' eerder omschreven als de 'gebruikelijke, dagelijkse handelingen' van mensen, die gevormd worden door een combinatie van structuur en agency (Nooteboom, 2003, p. 197). Het concept 'style' laat expliciete ruimte om de heterogeniteit binnen een gemeenschap te onderzoeken, omdat het ervan uit gaat dat verschillende mensen in een groep gebruiken maken van verschillende stijlen van handelen. Deze stijlen zijn grotendeels gebaseerd op materiële omstandigheden en mogelijkheden, de gewoontes van mensen en hun persoonlijke geschiedenis en zijn dus voor een groot deel patroonmatig en gewoontegetrouw, maar zij kunnen door leerprocessen en ervaringen in de loop van een mensenleven veranderen. In mijn dissertatie bouw ik voort op deze visie. Door risicostijlen in Bantaran Kali te onderzoeken, verkreeg ik dieper inzicht in de wijze waarop individuen binnen een groep verschillende stijlen van handelen ontwikkelden, en leerde ik begrijpen hoe zij deze (her)definiëren tijdens de diverse ervaringen met risico's die hun dagelijks leven vormgeven.

**Empirische inzichten**

Uitgaande van de belevingswereld van mijn informanten, laat ik in hoofdstuk 2 van mijn proefschrift zien dat wij hun gedrag in relatie tot overstromingsrisico's niet kunnen begrijpen wanneer wij de vele andere risico's en problemen waarmee deze mensen dagelijks te maken hebben buiten beschouwing laten. In de wijk waar mijn veldwerk plaats vond, wordt het welzijn van bewoners namelijk niet alleen bedreigd door overstromingen, maar ook door armoede-gerelateerde problemen zoals ziekte. Een ander risico waar deze mensen mee te maken hebben betreft het feit dat zij geen formele landrechten of eigendomspapieren bezitten, waardoor zij constant worden bedreigd door landrenteigeningen en ontruimingen die regelmatig door de overheid in Jakarta worden uitgevoerd. Het blijkt dat deze drie risico's (overstromingen, armoede en landrenteigeningen) zodanig met elkaar samenhangen in het dagelijks leven van de bewoners van
Bantaran Kali, dat zij niet los van elkaar geanalyseerd kunnen worden, laat staan grotendeels kunnen worden genegeerd zoals gewoon is in de meeste studies naar overstromingsrisico's en menselijk handelen. In plaats daarvan probeer ik in dit proefschrift de menselijke handelingen in relatie tot overstromingen steeds te analyseren zonder daarbij de impact die de risico's van armoede en landonteigeningen op die handelingen hebben uit het oog te verliezen.

In de empirische hoofdstukken van het proefschrift beschrijf ik daartoe de vier meest voorkomende risicostijlen die door mijn informanten worden gebruikt bij overstromingsrisico's, armoede-gerelateerde risico's, en het risico op landonteigening. Naast het definiëren en analyseren van de meest veelvoorkomende risicostijlen in Bantaran Kali, probeer ik in de empirische hoofdstukken een inzicht te verschaffen in de ontwikkeling en reproductie van deze risicostijlen. Uit mijn onderzoek wordt duidelijk dat deze risicostijlen veelal ingesleten en gewoontegetrouw zijn: de bewoners van Bantaran Kali hebben, door hun vele ervaringen met overstromingen en door socialisatieprocessen in een context van armoede en illegaliteit, een voor hen typische manier ontwikkeld om hun fysieke en geestelijke welzijn te beschermen ondanks de constante dreiging van overstromingen. Zij veranderen deze risicostijl slechts onder specifieke en buitengewone omstandigheden, die ik hieronder bespreek.

De eerste risicostijl, die ik beschrijf in hoofdstuk 3, wordt veelal gebruikt door mensen die in de wijk de orang antisipasi worden genoemd. Kenmerkend gedrag van mensen met deze risicostijl is: het min of meer autonoom handelen tijdens overstromingen; het weigeren van hulp-geld of een lening indien deze wordt aangeboden door hulpinstanties; het consequent niet willen evacueren naar een schuilplaats die beheerd wordt door een politieke instantie; en het niet of minimaal samenwerken met buurtgenoten in coöperatieve financiële instituties. Om zichzelf een inkomen te verschaffen zonder te hoeven samenwerken met – of gebruik te hoeve maken van de hulp van anderen, zijn de orang antisipasi vaak verwikkeld in onwettige activiteiten. Achter deze antisipasi risicostijl schuilt een diep wantrouwen in hulpinstanties, lokale politici en directe buren – liever dan op hen te hoeven vertrouwen, ‘redt men zichzelf’. Ik concludeer dat dit wantrouwen grotendeels voortkomt uit eerdere, teleurstellende ervaringen met deze actoren, en uit een pessimistisch wereldbeeld dat de orang antisipasi hebben ontwikkeld aan de hand van deze ervaringen. Zij hebben maar weinig hoopvolle verwachtingen voor hun eigen kansen in een zeer ongelijke samenleving en richten hun energie dus liever op het zelfstandig oplossen van acute, dagelijkse problemen dan op lange-termijn doelen die in hun optiek waarschijnlijk nooit kunnen worden gerealiseerd.

Hoewel hun risicostijl het de orang antisipasi over het algemeen mogelijk maakt om hun fysieke en mentale welzijn te beschermen tegen de nadelige effecten die overstromingen met zich
mee brengen, is het nadeel van de stijl dat *orang antisipasi* er een zeer lage sociale status in de samenleving door krijgen. Vaak kijken buren op hen neer vanwege hun onwettige en onaangepaste gedrag, en buiten zij hen uit. Hierdoor hebben de *orang antisipasi* al hun inkomen nodig voor dagelijkse financiële verplichtingen en vaste lasten, en lukt het hen niet om spaargeld opzij te zetten dat ze zouden kunnen gebruiken als een persoonlijke verzekering tegen overstromingen, of om anderszins betere leefomstandigheden voor zichzelf te creëren.

In hoofdstuk 4 beschrijf ik een tweede risicostijl die veel wordt gebruikt door bewoners van Bantaran Kali, door een groep mensen die de *orang ajar* worden genoemd. Hun risicostijl is gebaseerd op samenwerkingsverbanden met lokale politici en medewerkers van het leger in Jakarta op het gebied van sociale veiligheid. Hun levensverhalen laten zien dat het hen, doordat het aantal overstromingen de laatste jaren toe is genomen in hun woonwijk, is gelukt om in contact te komen met deze politiek machtige actoren. Van deze politieke actoren ontvangen de *orang ajar* waardevolle informatie over aankomende overstromingen, die zij in de vorm van veiligheidsinstructies verspreiden onder hun buren. In ruil voor die waardevolle informatie voeren de *orang ajar* taken in hun wijk uit die voordelig zijn voor de politieke elite. Zo proberen zij sociale onrust of politieke tegenstand in Bantaran Kali te voorkomen door het gedrag van hun medebewoners te monitoren en hen op ‘opruidend’ gedrag aan te spreken. Indien zij voorzien dat dit niet voldoende is, leveren de *orang ajar* informatie aan hun politieke partners over potentiële onruststokers en buurten die het zittende regime tot last zouden kunnen zijn, zodat deze kunnen worden gestraft. In tegenstelling tot de stijl van de *orang antisipasi*, hierboven beschreven, schuilt achter deze ajar risicostijl dus juist een diep vertrouwen in lokale politici en andere machthebbende actoren in de Jakartaanse samenleving. Tegelijkertijd wijst de ajar risicostijl uit dat *orang ajar* zich wantrouwig en vol minachting naar hun directe buurten opstellen: de kennis en het gedrag van deze potentiële onruststokers dient immers constant door de *orang ajar* en hun politieke partners te worden ‘bijgestuurd’.

Een groot voordeel van deze risicostijl is dat de samenwerking met de politieke elite de *orang ajar* een verhoogd gevoel van veiligheid biedt. Een ander voordeel is dat de *orang ajar* hierdoor zelf een hoge sociale status in de sloppenwijk verkrijgen, en ook een machtige lokale positie: uit angst om ‘verklikt’ te worden door de *orang ajar* durven veel buurten niet te protesteren tegen hun dominante gedrag, volgen zij hun beleven tijdens overstromingen op, en doen zij over het algemeen hun best om niet bij een *orang ajar* in kwaad daglicht te komen staan. Deze risicostijl heeft daarom niet alleen consequenties voor het welzijn van *orang ajar* zelf, maar zeker ook voor hun buurten. Mijn onderzoek laat zien dat de *orang ajar* de sociale ongelijkheid
in Bantaran Kali en Jakarta produceren, omdat zij het moeilijk(er) maken voor buurtgenoten om in opstand te komen tegen de gemarginaliseerde positie waarin zij zich bevinden.

De derde risicostijl die ik beschrijf in hoofdstuk 5 betreft de patronage-achtige relaties tussen een groep sloppenwijkbewoners die zichzelf de orang susah noemen en hun beschermheren (patrons), actoren die werkzaam zijn in economische hulpinstanties en die van daaruit regelmatig geld of materiële hulp aan orang susah verschaffen tijdens of na overstromingen in de wijk. Hoewel de orang susah in eerste instantie vaak bij toeval door hun beschermheren werden geselecteerd om hulp te ontvangen, laat ik middels een analyse van hun handelingen zien dat zij in de jaren na deze selectie bewust en actief een risicostijl ontwikkelden die gestaafd is op het in daad en woord onderstrepen van hun behoefte en afhankelijkheid, en het onderhouden van een wederkerige relatie met (actoren werkzaam bij) de hulpinstanties. Zo werken deze mensen bijvoorbeeld vaak als vrijwilliger in de hulpinstantie of geven zij de medewerkers kleine giften. Deze uitingen van dienstbaarheid en loyaliteit verstevigen de relatie met de beschermheren, maar hebben als nadeel dat de orang susah weinig eigen economische kapitaal opbouwen omdat zij daarmee immers hun behoeftige imago zouden schaden. Zodoende blijven ze afhankelijk van de hulpinstantie ten tijde van overstromingen. Die afhankelijkheid wordt sterker naarmate de relatie met de beschermheer langer duurt, doordat buren van de orang susah in die gevallen vaak jaloers worden op de relatief grote hoeveelheid hulp die zij ontvangen, en hen om die reden buiten sociale vangnetten. Deze afhankelijkheid van de orang susah ten opzichte van hun beschermheren verdient speciale aandacht in het hoofdstuk, omdat het inzichten verschaf over de manieren waarop een risicostijl door mensen kan worden ontwikkeld. Getuige de verhalen van de orang susah zelf, hun beschermheren en hun buren, is de susah risicostijl namelijk een redelijk recent ontwikkelde handelingsstijl in Bantaran Kali. Het blijkt dat orang susah zich in de tijd waarin er nog geen hulpinstanties werkzaam waren in Bantaran Kali, meestal zelfstandige, autonome strategieën gebruikten wanneer de buurt overstroomde. Toen het aantal overstromingen toenam, en er ook steeds meer hulpinstanties begaan raakten met de slachtoffers van overstromingen in Bantaran Kali, ontwikkelden de orang susah een manier van handelen die hen steeds afhankelijker maakte van de hulp die door anderen werd geboden. Ook blijkt dat de orang susah er in die periode steeds sterker van overtuigd zijn geraakt dat zij niet (langer) in staat zijn zichzelf te beschermen tegen de nadelige effecten van overstromingen, maar dat zij daarvoor de hulp van anderen nodig hebben. De door hen ervaren afhankelijkheid van beschermheren lijkt dus, tot op zekere hoogte, aangeleerd.

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In hoofdstuk 6 analyseer ik opnieuw de ontwikkeling van een risicostijl. Ditmaal betreft het de handelingen en percepties van de orang siap, een groep bewoners van Bantaran Kali die vroeger
gebruik maakten van één van de drie hierboven genoemde risicostijlen, maar wiens risicostijl in recente jaren radicaal veranderd is. Ik traceer gedetailleerd hun (herinneringen van) levensverhalen en laat zien dat de orang siap zich, na een opeenstapeling van uiterst teleurstellende en soms zelfs traumatisch ervaringen met voormalige beschermheren of machtige politieke actoren met wie zij samenwerkten, gedwongen voelden om kritisch te reflecteren op hun eigen handelen en hun positie in de samenleving. Hoewel de precieze ervaringen van orang siap per persoon verschillen, hebben zij allemaal met elkaar gemeen dat zij met terugwerkende krachten geloven dat zij vroeger een ineffectieve of zelfs ‘gevaarlijke’ risicostijl hadden, gebaseerd op een misplaatst, ‘ naïef’ vertrouwen in andere actoren. Om zich tegenwoordig ‘veilig’ te kunnen voelen in hun risicovolle woonomgeving, proberen zij zichzelf te beschermen tegen de risico’s gerelateerd aan overstromingen, armoede en landonteigeningen, middels defensieve en soms gewelddadige handelingen, zoals het zich aansluiten bij een burgermilitie, het aanschaffen van wapens of het openlijk protesteren tegen autoriteiten. Anders dan de meeste andere mensen in hun woonwijk, zijn de orang siap dus niet bang meer om ‘verklikt’ te worden door de orang ajar, of om impopulair te worden bij lokale politieke actoren. Zij uitten hun woede en ontevreden dan ook publiekelijk, en proberen soms – en altijd tevergeefs – een collectief protest in Bantaran Kali te organiseren tegen de machthebbers die volgens hen verantwoordelijk zijn voor de sociale ongelijkheid en marginalisatie die zij dagelijks ervaren.

**Analytische inzichten**

De meer holistische focus die ik uitwerk in dit proefschrift draagt verder bij aan kennis over de handelingen die mensen nemen in relatie tot risico’s door de analytische eenzijdigheid die de huidige studies op dit gebied domineren te overstijgen; door tegenwicht te bieden aan overwegend culturele analyses die de heterogeniteit binnen groepen over het hoofd zien; en door kanttekeningen te plaatsen bij gangbare ideeën van experts over rationeel en ‘veilig’ handelen, die een aanzienlijk deel van het huidige publieke discours rondom risico en veiligheid informeren.

Het in dit proefschrift uitgewerkte analytisch kader – dat socialiteit en individualiteit integreert – laat zien dat inzichten uit de huidige dominante risico studies (materiële omstandigheden en daaraan gerelateerde kwetsbaarheid, cultureel gestuurde percepties over risico en kennis over risico), relevant zijn voor een onderzoek naar risicostijlen, maar niet voldoende. Hoewel ik erken dat deze inzichten de ontwikkeling en reproductie van de door mij gedefinieerde risicostijlen in Bantaran Kali tot op zekere hoogte kunnen verklaren, concludeer ik dat, bezien vanuit het oogpunt van de ‘gewone’ ervaringsdeskundigen van een overstromingsgevoelige sloppenwijk, er verschillende andere factoren van grote invloed zijn op hun handelen die niet genegeerd kunnen worden. In mijn proefschrift laat ik zien dat met name de impact van persoonlijke ervaringen van
individuen met eerdere overstromingen en socialisatie processen die plaatsvinden in een sociale omgeving van armoede, sociale ongelijkheid en machteloosheid, cruciaal zijn. Tijdens zulke ervaringen en processen wordt een *habitus* ontwikkeld, die de acties en percepties van mensen sterk beïnvloed, en worden verwachtingen gecreëerd over iemands eigen capaciteiten om effectief te handelen in een risicocontext. Hetzelfde geldt voor de verwachtingen die mensen ontwikkelen ten opzichte van de handelingen van *andere* actoren die op enige manier betrokken zijn bij risico’s: zoals hulpverleners, lokale politici en buren. Deze percepties van vertrouwen en wantrouwen, hoewel gemakkelijk over het hoofd gezien in nauwe studies naar overstromingsrisico, blijken bepalende factoren te zijn in de ontwikkeling van risicostijlen en dus cruciaal in een sociaalwetenschappelijke verklaring voor heterogeen handelen in een risicocontext.

Ik eindig deze analytische discussie met het bespreken van een voorstel voor toekomstig risico onderzoek. Dit proefschrift laat zien dat overstromingen de bewoners van een onderzoeksgebied dat wordt gekenmerkt door vele verschillende risico’s en onzekerheden, niet alleen problemen bezorgen maar ook kansen bieden. Het is immers mede dankzij de overstromingen dat het bepaalde sloppenwijkbewoners lukt om in contact te komen met politieke actoren of met hulpinstanties, waardoor hun sociale of economische status en lokale macht toeneemt. Deze dynamieken laten zien wie er, in een zeer gemarginaliseerde positie in de samenleving, geboden kansen actief kunnen aangrijpen om hun positie iets te verbeteren en zijn of haar belangen te jagen, en wie dat niet lukt. Ik betoog dat achter deze dynamieken processen van macht en onmacht spelen die normaliter verborgen blijven achter schijnbaar gefixeerde structuren en gewoonten, maar die zichtbaar worden gemaakt door overstromingen. Verder laat mijn onderzoek zien dat mensen, door autonoom handelen (agency), creatieve strategieën kunnen bedenken en toepassen, die hen niet alleen helpen om zich te beschermen tegen overstromingsrisico, maar die ook hun dagelijks leven veiliger en beter kunnen maken. Anders gezegd: de overstromingen in Bantaran Kali werken als een katalysator om deze dynamieken te versnellen en zichtbaar te maken voor de buitenstaander.

Het lijkt mij dat deze inzichten van groot belang zijn voor een beter academisch begrip van menselijk, heterogeen handelen in relatie tot risico’s. Ik stel om die reden een radicale verandering van perspectief voor toekomstig risico-onderzoek voor: een perspectief waarin risicostijlen niet worden gezien als spontane, autonome reacties van individuen op een risicovolle gebeurtenis, maar waarin het handelen dat mensen tentoonspreiden in confrontatie met een risico wordt gezien als het verlengstuk van machtsrelaties, structurele ongelijkheden en individuele kansen en belangen die al in de samenleving aanwezig waren en welke tijdens een risicovolle gebeurtenis kunnen worden versterkt of worden veranderd. Geïnspireerd door het werk van Jacqueline Solway over ‘revelatory
crises’ (1994), noem ik deze benadering, die zowel de effecten van structuren als van agency op handelen in relatie tot risico’s blootlegt, de ‘revelatory approach’.

De ‘revelatory approach’ biedt drie grote voordelen voor toekomstig onderzoek naar menselijk risico-gedrag. Allereerst draagt dit perspectief bij aan een realistischer en vollediger begrip van heterogen handelen. Ten tweede stimuleert dit perspectief academici en beleidsmakers om hun aandacht te verleggen van de mensen die met risico te maken hebben naar de marginalisatie en structurele ongelijkheden die, in ieder geval deels, de onderliggende oorzaken zijn van het onevenredig grote risico dat deze mensen lopen. Ten derde biedt de ‘revelatory approach’ aandacht voor de menselijke agency, doordat het perspectief een risicovolle gebeurtenis niet alleen bezielt als een destructief moment in het leven van mensen, maar ook als een tijdelijke kans voor individuen om hun sociale netwerken uit te breiden en hun sociale positie te verbeteren.

**Politieke implicaties**

De bevindingen van dit proefschrift hebben niet alleen implicaties voor wetenschappers maar ook voor beleidsmakers. Eerder in deze samenvatting schreef ik dat interventies van overheden tijdens risicovolle gebeurtenissen veelal ineffectief zijn. Deze studie biedt verschillende verklaringen voor deze ineffectiviteit.

Allereerst wordt duidelijk dat zolang burgers een diep wantrouwen koesteren jegens politieke actoren of hulpinstanties, zij hun adviezen of materiële steun niet zomaar aan zullen nemen. Liever ‘redden zij zichzelf’. Indien de Indonesische overheid werkelijk wenst dat haar interventie programma’s effectiever worden in overstromingsgevoelige wijken zoals Bantaran Kali, zal zij er dus voor moeten zorgen dat de bewoners voldoende reden hebben haar te vertrouwen. Zo niet, dan zullen de bewoners eigen, autonome strategieën blijven hanteren. Het is hierbij belangrijk om te benadrukken dat, in de huidige sociaal, economisch en politieke ongelijke samenleving van Indonesië, er echter weinig reden is voor slopenwijkbewoners zoals degenen omschreven in dit proefschrift, om de Jakartaanse overheid te vertrouwen. Immers, dezelfde overheid die soms hulp biedt bij overstromingen, dreigt tegelijkertijd met landonteigeningen, biedt deze mensen geen andere dan een gemarginaliseerde positie in de samenleving, en biedt geen sociaal vangnet voor armoede-gerealiseerde risico’s zoals ziekte. In die situatie is het niet verrassend dat deze bewoners hun welzijn hebben geleerd te beschermen, zo goed en zo kwaad als mogelijk, door middel van pragmatische, autonome strategieën en verschillende vormen van zelforganisatie.

De tweede verklaring voor de huidige ineffectiviteit van interventieprogramma’s heeft te maken met heterogeniteit. Dit proefschrift suggereert dat het raadzaam is om interventieprogramma’s niet langer op een homogene of generieke manier te ontwikkelen en te
implementeren in risicogebieden maar om ze toe te spitsen op de meest voorkomende risicostijlen die worden toegepast door verschillende mensen binnen een groep ‘at risk’. Hiertoe zouden beleidsmakers of betrokken wetenschappers niet alleen een poging moeten doen om binnen een samenleving de meest voorkomende, habituele risicostijlen te definiëren, maar vooral ook om te proberen te begrijpen waarom mensen juist deze risicostijlen hebben ontwikkeld, en welke voordelen zij de gebruiers bieden (zoals een gevoel van veiligheid, of een hogere status door samenwerking met vertrouwde actoren). Zodoende zouden interventieprogramma’s kunnen worden ontwikkeld voor specifieke risicostijlen, en zouden diverse interventieprogramma’s kunnen worden geïmplementeerd in een en hetzelfde risicogebied. Ongetwijfeld brengt een dergelijke diverse aanpak hogere initiële kosten en tijdsinvesteringen met zich mee dan de huidige gestandaardiseerde interventieprogramma’s. Echter, ik laat in mijn proefschrift zien dat die homogene interventies in het algemeen alleen aansluiten bij de percepties en belangen van een relatief kleine groep mensen met een bepaalde risicostijl, terwijl mensen met andere, veelvoorkomende risicostijlen zich zullen blijven beroepen op eigen strategieën. Het voortzetten van dergelijk generiek beleid zal dus zeker niet voldoende helpen om het aantal verwachte slachtoffers van toekomstige natuurrampen te verminderen – en dat brengt behalve hoge kosten, veel meer ellende met zich mee.