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

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Chapter 2

Research strategy and context

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.44 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

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44 See footnote 22 (chapter 1) on weak and strong constructivist approaches.
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. 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.

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

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46 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;
Texier, 2007). 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

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.

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 as 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 kampons, 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 though 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 (Muhammadi, 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

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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).
dweller. 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

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.'

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

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.

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

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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 Marschiavelli (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

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followed at least some years of elementary education; few had never been to school. The other half of the people had finished elementary school and sometimes also followed junior high school (SMA) or a technical education. None of the study-participants had followed higher formal education.
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.68

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.\(^\text{70}\)

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.\(^\text{71}\) 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*;

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\(^{70}\) 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.
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. 75 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.

75 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 12: Chit-chatting with neighbours