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

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Orang antisipasi and the cycle of hazard

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

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

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

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

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

Orang antisipasi

In standard speech and writing, the Indonesian term '*antisipasi*' or the English term 'anticipating' usually means something like 'acting or responding in advance', or 'to forestall and expect'.⁷⁸ However, in Bantaran Kali, the notion has a rather different meaning. There, the nickname *orang antisipasi* is commonly used by inhabitants to describe those riverbank settlers who typically handle risks by 1) exhibiting risk-handling practices that are autonomous rather than dependent or related to well-known aid institutions; 2) practices that offer short-term solutions to acute problems or stress experiences; and 3) practices that are 'illegal but licit' in the neighbourhood – strictly speaking illegal but permitted in kampong society nevertheless.

It is insightful to briefly elaborate on each of these three characteristics of this style. First, this study's analysis of risk-handling practices shows that *orang antisipasi* hardly ever make use of external aid, but instead handle flood risks in relatively autonomous ways.⁷⁹ In the next empirical chapters, it will become clear that this behaviour sets them aside from many other river-bank settlers – something that was already touched upon in the comparative descriptions of the four styles in chapter 2. For this chapter, it is most important to realize that *orang antisipasi* do not accept help in evacuating after a flood-risk warning message has been circulated in their kampong, that they do not reside in evacuation shelters of the *kelurahan* during floods, and that they do not accept support from external aid institutions in the recovery phase. Instead, they find ways to handle flood risks more or less autonomously from the actors and institutions that are involved in Bantaran Kali's flood management. For example, *orang antisipasi* generally ignore safety warnings to evacuate early and hence evacuate late or not at all (instead seeking shelter on their rooftop or in a self-built shelter in their house). In order to survive within or atop their own houses rather than in an external shelter, most *orang antisipasi* prepare 'flood-food', *makanan banjir*, and store basic foods in their houses.⁸⁰ Many of them also prepare batteries and flashlights that can be used in times of need. During the recovery-phase, instead of accepting financial aid from external institutions, *orang*

⁷⁸Retrieved from the Random House Dictionary website: <http://dictionary.reference.com/browse/anticipating?s=t> (16 October 2013).

⁷⁹ As noted, this analysis was made on the base of 1) narrative analyses of in-depth interviews, 2) observations and 3) a quantitative survey on risk-handling practices. The outcomes of the two first methods are referred to throughout this chapter. See Appendix D for the outcome and interpretation of the quantitative survey. Most importantly, the outcomes of my analyses show that *orang antisipasi*, in comparison with people representing any of the three other risk-handling styles distinguished in this thesis, rate extremely high on the following items: 'trying to solve problems independently'; 'storing basic food items'; 'preparing cooked food'; 'preparing lights and batteries'; 'clean/prepare house for flood' (e.g. binding goods with ropes so that they cannot be flooded away; autonomously checking or measuring the water level in the river. *Orang antisipasi* also score higher than other people on 'thinking about best response plan'; 'building higher level in the house to be used as shelter'; 'moving goods to this higher level in the house after flood-risk warning'; 'pay attention to health by taking autonomous and alternative measures' (not consulting a doctor). Finally, it is relevant to note that *orang antisipasi* scores relatively extremely low on 'making use of help of external aid institutions'.

⁸⁰ In the introduction to this thesis it was explained that fermented eggs are considered useful 'flood-foods' as these are nutrient and can be stored relatively long without decaying. Other examples of 'flood foods' are salted fish, cooked rice and *petai* (stink beans).

antisipasi typically borrow money from money lenders against high interest rates to afford their recovery. For the same goal, they much more often than people exhibiting other risk-handling styles cut off on consumption, or sell their household's goods after a flood.

This latter practice points to the second characteristic that typifies the risk-handling style of *orang antisipasi*, which concerns the fact that these people typically do not pursue long-term prevention strategies that might mitigate flood-risk. Instead, they usually exploit short-term risk-handling practices in order to protect their well-being during the time a disaster takes place, or after it has already struck. Examples of long-term risk-handling practices that are typically exhibited by other inhabitants of Bantaran Kali are setting aside money beforehand to be used during evacuation; participating in communal saving institutions specifically for the aim of buffering 'disaster money' (*uang bencana*); participating in subsidized government programs for the poor, such as cheap rice (Beras untuk Orang Miskin, RASKIN) and health (Surat Keterangan Tidak Mampu, SKTM).⁸¹ These risk-handling practices I call long-term strategies because they can be – and often are – used by riverbank settlers to accumulate money for a longer period of time and then invest it into the pre-set goal of a flood-mitigating measure. These long-term risk-handling strategies are very common in Bantaran Kali, but consistently not among *orang antisipasi*.⁸² Instead, as remarked above, they are often forced to fall back on short-term coping and recovery strategies. That may be the case because the English proverb 'counting one's chicken before they hatch' applies neatly to the way *orang antisipasi* organize their livelihood. They are known to wheel and deal; to take financial risks; and to sell what they do not own yet. If this behaviour generally provides *orang antisipasi* with enough money to make daily ends meet, they never hold on to it long enough to accumulate and actually decrease the risks that are part of normal uncertainty in the long run.

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

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

⁸² See Appendix C for an overview of the most common risk-handling practices that are exhibited by riverbank settlers in Bantaran Kali in relation to flood hazard, poverty-related risk and the risk of eviction.

discourse, and they occupy a rather low position in the neighbourhood hierarchy; at the same time, their practices and services are needed and often used by fellow residents.

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

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

Edi's *antisipasi* practices

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

⁸³ See Barker (1999, p. 122), or Bertrand (2004, p. 328), on the complex genealogy of the word *preman*, which is originally derived from the Dutch word *vrijman*, meaning 'free man', and was used during the colonial period to describe those who were exempt from forced labour. During the 1950s up until the early 1980s, *preman* was used to refer to a military officer or soldier wearing civilian clothes. It was not until the late 1980s that it started to take on its current meaning of a thug or

only the blurred tattoos on Edi's arms remind of the criminal successes that he enjoyed in his young days. He has never been able to make up his financial losses. He wears torn clothing and walks around on bare feet. His wife and children left him during his time in prison, and, besides his elderly sister Hannah (seventy-two years old), Edi has no other family members living in Bantaran Kali. Ever since the large flood in 2007 demolished his house, Edi is homeless. Nowadays, all he possesses is a wooden closet with four drawers, in which he keeps some clothing and personal valuables: a black and white photo of himself in his younger years, a key-ring that he once found in the street, an incomplete chess-board, a wallet, a notebook and a pencil. Edi sleeps next to his closet in the street, and locks it whenever he leaves his stand.

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

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

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

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

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

gangster. See Colombijn & Lindblad (2002) for more information about *preman* in an historical perspective, and see Wilson (2011; 2012a; 2012b) for recent descriptions of the practices of gangs, thugs and *preman* in Indonesia.

When Edi receives the flood-warning message of Ambran, he throws off the blanket under which he sleeps at a side-road of Bantaran Kali, grabs his cigarettes, his wallet and his notebook from a drawer in his closet and runs as fast as he can outwards of the kampong. 'Where are you going?', asks his older sister Hannah, sitting in the morning dusk in front of her house to prepare the *lonton* that she sells on the market each day.⁸⁴ Edi takes no time to answer her, but neighbours seem to know exactly where he is heading. 'Nenek, prepare! A flood comes this way!', they warn his sister, after which Hannah nods understandingly. 'Then he will be busy on the market,' she concludes, 'if a flood comes, Edi must work all day and night. He is an *orang antisipasi* like that.'

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

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

In his new life, Edi has become one of the few moneylenders (or, in local terms: *rentenir*) working in Bantaran Kali. Moneylenders live from the profits of their loans.⁸⁵ And many of the loans that are arranged in this riverbank settlement are arranged during flood events. Edi's business thrives on the fact that most people in Bantaran Kali are in constant need of cash due to recurrent floods, while they are not considered eligible for formal safety-net funding in the public sector, such as a loan from the bank or insurance. Later in this chapter I will elaborate more on this lack of formal social security, but, for now, it is sufficient to repeat from the introduction to this thesis that floods are rather costly for people in Bantaran Kali. At the same time, it needs be noted that flood-victims' high costs also offer advantages for actors like Edi.

⁸⁴ *Lonton* is a dish of steamed rice in banana leaves.

⁸⁵ To my best knowledge, there are at least six moneylenders working in Bantaran Kali. Edi explained to me that amongst each other, they had arranged who could work in which part of the neighbourhood, to avoid competition. They also operated about the same interest rates.

His neatly updated notebook shows that nine people already had a loan with him before the flood occurred; that three of them increased that loan during the flood; and that seven others set up a loan with Edi after the flood-warning message that Ambran sent around. As a *rentenir*, Edi makes use of people's financial problems, so he explains:

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

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

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

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

Two examples of his deals give an insight into his business: in the week before the flood, Edi's neighbour Aty borrows fifty thousand Rupiah from him to pay for the extension of her Identity card.⁸⁶ She agrees to pay him an interest rate of 30 per cent over this sum, which amounts to sixty-five thousand Rupiah. Aty and Edi agree that she will pay him back Rp 3,000 of this amount per day, hence, she will have paid her dues in seventeen days. Neighbour Ida already had a loan of Rp 20,000 with Edi before the flood occurs, and when she hears that the river will overflow again, she decides that she needs more cash as she cannot work during floods. Ida borrows another eighty-thousand

⁸⁶ According to the XE currency convertor (retrieved 16 September, 2013, from xe.com), a thousand Indonesian Rupiah is worth 0.0672801 EUR. This means that Edi's loan of Rp 50,000 is the equivalent of about 3,36 EUR.

Rupiah from Edi and agrees to pay him an interest rate of 40 per cent over the course of a week. Thus her total debt is Rp 140,000. They agree that she will pay him back four thousand Rupiah a day, hence, it will take her thirty-five days to pay back her dues.

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

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

Back to the specific example of Edi. I have already mentioned one reason why Edi remains vulnerable to floods despite the fact that he sometimes makes 'good money', and that is the fact that he does not accumulate it. A second reason for his vulnerability has to do with the fact that Edi continually runs an economic risk with his business as people might not be able or willing to pay him back. We saw above that he tries to decrease that risk by allowing his lenders to pay him back in small, daily installments, however this does not yet solve the problem that most of his clients try actively to avoid meeting with him as long as they owe him money. As a result, Edi spends most of his days in the kampong searching for his debtors, who, as soon as they see him coming, hastily

leave the house in order to avoid paying their installment for the day. Edi is thus forced to chase after them, even if this sometimes takes him a full day, to demand the daily installment. He calls this part of his job 'checking'.⁸⁷ 'Checking' can be done in practice with an informal talk on the street between moneylender and debtor, but it can also be a euphemism for extortion, threatening, or putting up a fight. It is known that Edi is often engaged in fights and that he carries a knife with him; some neighbours say that he owns guns as well. If people tell him that they don't have money, Edi often takes an asset from the household in exchange for their debt or threatens them with harsher punishments.⁸⁸

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

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

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

⁸⁷ Edi used the English term 'checking'.

⁸⁸ These working ways of Edi were widely known in the kampong. For example, with Edi standing right next to him, one of Edi's lenders once said: 'we all have to pay our debts even though we have no money. Otherwise we get troubles with the police...or with pak Edi.' The lender grinned to indicate the latter part of his sentence could be interpreted as a joke, but Edi ignored the ironic tone; instead, he nodded approvingly and blankly added that: 'Yes, they all have to pay to me each day when I visit their house. If not, then troubles will come for sure. I am always calm, but people know I am an *orang antisipasi* and do things in my own way, I can still be tough like in my young days.'

which *orang antisipasi* often find themselves: Edi constantly balances between being in debt and having a small income that enables him to survive, but he never makes enough to decrease his material vulnerability towards flood-risk or his physical vulnerability towards more powerful actors in society, which again increases the need to continue his risky livelihood. Before further examining what propels this mechanism, let me introduce first the risk-handling practices of Ida, who is also known as an *orang antisipasi* in the kampong.

Ida's *antisipasi* practices

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

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

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

Sometimes a neighbour also has an urge [for sex]. Then he rings me on my cell phone or passes by in the night. But men from this kampong only turn to me when there are few residents in the street, because if other people know about it, they will gossip that he is a bad husband to his wife. But, yes, some dare to approach me still. They know I offer this service and they know I do not care about what other people here think of me. Indonesian women can become

aggressive if they are jealous and many women here hate me because they say I do not have a good heart...But if they come to me and cry about their cheating husbands, I keep silent and send them away. So even though men usually feel ashamed to have extramarital sex (*sek bebas*), they sometimes dare to come to me because they can be sure that I can be discrete.⁸⁹

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

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

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

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

⁹⁰ It is impossible for me to calculate precisely how much she receives in return for one sexual service, as her customers do not necessarily pay her on each occasion but rather give her a 'gift' every now and then during the months or year. The closest calculation that I can offer takes into account the number of sexual services that Ida provides to men per month (8-9), and compare that number to the average value of the goods that she receives per month. Such calculation indicates that she 'earns' approximately Rp 86,000 per sexual service (or the equivalent of 5,5 EUR).

usually play football or cards in the streets of Bantaran Kali and sometimes take odd jobs such as collecting water for neighbours in return for pocket money. Only Ida's youngest daughter (eight years old) attends a state-run primary school (Sekolah Dasar, SD).⁹¹

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

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

Her other money is spent on her beloved cigarettes (Rp 18,000), transport for her youngest to go to school (Rp 10,000), the electricity bill (Rp 40,000), a refill of her perfume bottle (Rp 10,000), Rp 20,000 on spices (called *jamu or kunjrit*) from a Madurese *ibu jamu* who sells her spice mixtures in the neighbourhood,⁹² and also on special dishes that Ida buys on the market 'to increase lust' (Rp 20,000 in the first month; Rp 60,000 in the second and Rp 35,000 in the third - each time orderly labeled as 'other expenses' (*biaya lain-lain*) in her notebook.⁹³ Ida explains what these expenses precisely are during one of our visits to the morning market:

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

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

⁹³ Note that Ida does not invest in condoms. This is a conscious decision of Ida that reflects how she balances different risks in her daily life. Ida believes that men 'feel less' if they use a condom and hence she sees *not* using a condom as a way to attract more male customers. Even if she is well aware that she runs the risk of sexually transmittable diseases by not using a condom, she thus prioritizes, in this case, her economic risk. Ida does, however, protect herself against becoming

I need to buy many natural spices and such ingredients because I do not feel any lust (*nafsu*) for my boyfriends...But men get angry if I would turn them down, because *they* can always have sex. They do not understand that women need to eat special foods in order to want sex. We need ginger to heat ourselves up, and eggs, and sweet milk and fruits. Especially mango. Did you know that, Roanne? Only if you eat enough of these things, your body will be healthy and you will like it to have sex. If my boyfriends approach me (*mau menghubungi saya*) I must first eat that [the spices and ingredients] at the market. Even if I am out of money I will still go to the market and buy it, even though I must make an expensive loan for it. Only then I can offer them the service, you understand?⁹⁴

The above analysis of her monthly expenditures shows that Ida could, in theory, set aside some of her money after she has paid for basic needs for the aim of decreasing her material vulnerability to floods or other risks in the long run. Yet in practice, Ida's prioritizes (re)investments in her livelihood, which make it impossible for her to accumulate her income. Consequently, her household remains extremely vulnerable to financial stressors caused by floods. She has never accumulated a financial buffer to be used during flood events; nor has she invested in ceramic tiles, which are easier to clean from flood mud than is a floor made from wood or cement and therefore believed to prevent flood victims from typical water-borne illnesses. As she consistently refuses to evacuate during floods, each large flood damages Ida's goods severely, and she and her children often become ill after floods. In those times of need, she buys many of her basic needs on credit, by paying a small time creditor (*tukang kredit*) in daily installments – which includes an interest rate of 5 to 10 per cent per day. For medical treatment and other costs that she needs to make after floods, Ida borrows money from more expensive *rentenir* like Edi. Moreover, we saw that Ida believes that investments in her appearance are important for her profession, so that after floods she prioritizes the rebuying of sexy clothing, perfume and supposedly lust-increasing ingredients over other damaged household goods, and also over the educational fees of her school-going child.⁹⁵ In the months following floods, she usually takes her daughter out of school because she feels she must prioritize financial investments in her business.

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

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

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

⁹⁵ As noted above, only Ida's youngest child follows formal education.

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

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

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

The above presented narratives of Edi and Ida furthermore suggest that they feel stuck in a way of life that they themselves experience as problematic and insecure. This also counts for other *orang antisipasi* in Bantaran Kali, and we will read of their opinions later in this chapter. Thus far we have seen that Edi dreads losing the money he earns, and that Ida describes her situation as 'hopeless' and expects to be 'always stuck on the flood-prone riverbanks'. For our academic analysis, it is useful to describe this problematic situation of *orang antisipasi* as what poverty-scholars may recognize as a poverty trap or, as I prefer to call it throughout this dissertation, a cycle of hazard.⁹⁶ We will explore the factors that hamper an escape from this cyclical mechanism in the next sections of this chapter, but first I will try to embed the practices and perceptions of *orang antisipasi* into kampong society. I will stick to the personal examples of the above two respondents for reasons of clarity, while relating these continuously to the experiences of other *orang antisipasi* in Bantaran Kali.

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

***Orang antisipasi* in Bantaran Kali**

There are two topics to be discussed here that help to increase our understanding of the social position of *orang antisipasi* in Bantaran Kali. First, it is relevant to know that the perceptions of fellow residents of the risk-handling practices of *orang antisipasi* are highly ambiguous. On the one hand, the risk-handling practices of *orang antisipasi* carry negative connotations in Bantaran Kali. *Orang antisipasi* are consistently characterized by fellow residents as 'tough' (*keras*) and 'untrustworthy' (*yang tidak dapat dipercaya*) kinds of people, or as *orang oknum* (unidentified person engaged in criminal acts).⁹⁷ For example, the kampong leader says that:

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

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

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

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

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

Hence, *orang antisipasi* are despised for their 'bad' behaviour and their 'tough' practices and take in a very low position in social hierarchy.⁹⁸

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

⁹⁸ It is interesting to compare here the risk-handling style of the *orang antisipasi* with the social-security style of *orang nakal* that Nooteboom distinguishes in his work on social security styles in rural Eastland Java. He describes the *orang nakal* as 'wayward, madcap and naughty' people, people who are known to deliberately take excessive risks (for example

Such negative perceptions about *orang antisipasi* are not only reflected in public discourse, but also in the ways in which residents interact with them, or rather, in the ways in which they mostly try to avoid interaction with the *orang antisipasi*. During my stay in the field, none of the twenty-nine *orang antisipasi* whom I encountered in the field was ever invited for group meetings such as *arisan*, weddings or other public gatherings in the kampong. Just like Hannah and Ambran warned me to stay away from *orang antisipasi*, it is common for residents to openly discuss among one another their aim to avoid meeting with *orang antisipasi*. They are people one should not be seen with, neighbours say, and they are people one shall not mingle with, parents typically warn their children.

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

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

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

by heavily gambling, womanizing and stealing) and as people who do not follow mainstream norms and values of society. The *orang antisipasi* and the *orang nakal* have in common that their behaviour is disapproved of in public discourse and that their behaviour does not follow mainstream norms and values in society. However, a big difference is that *orang nakal* take excessive risks for the thrill of it (Nooteboom, 2003, p. 203), while I argue in this chapter that *orang antisipasi* see little other option for themselves than to engage in risky livelihood activities. The aim of the latter is not a thrill, but overcoming daily problems.

and Edi handle risks as rather *effective* to the extent that they suffice to overcome recurring problems such as floods or financial struggles. In a sense, we might thus say that *orang antisipasi* are admired by their fellow residents for their survivor-skills.

Third, even if riverbank settlers publically disapprove of the *antisipasi* practices of their fellow residents, in daily practice, many of them make use of their services. That is because *orang antisipasi* fulfill important societal demands in Bantaran Kali that would have remained otherwise hard to access for slum dwellers. For instance, *rentenir* like Edi offer households the financial relief that formal safety-net institutions currently do not offer slum dwellers. As Koning and Hüsken concluded in 2006, local and informal safety nets are still the primary and often only networks on which the Indonesian poor rely in times of need.⁹⁹ These times of need can for example arise in cases where someone turns ill, or when a flood damages people's assets, or when one is put out of work. As the majority of the riverbank settlers has not accumulated sufficient financial buffer for such stresses, informal financial arrangements must be sought.¹⁰⁰ The poor in Jakarta may turn first to illegal pawnshops to sell their assets in return for some cash or they can try to borrow small amounts from family members and acquaintances. Yet if more money is needed, and especially when it is needed immediately, moneylenders offer an instant – and very expensive – solution. In the words of the kampong leader:

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

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

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

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

¹⁰⁰ See Lont (2005; 2007) for an anthropological perspective on credit and other informal financial arrangements in urban Indonesia.

Somewhat similarly, we might argue that Ida offers a sexual service in the kampong which fulfills male demands for (extramarital) sex. Just like Edi, she offers an illegal and *haram* yet licit service in the kampong that serves the societal system.

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

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

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

¹⁰² Which of course, does not mean that there exists no overt prostitution in Indonesia. To the contrary: despite that it is legally considered a crime against decency/morality, prostitution in Jakarta is widely practiced and tolerated. For a slightly older but still relevant ethnography of prostitution, see Murray (1991); and for a research report on prostitution in Indonesia, see Jones, Sulistyaningsih, & Hull (1998).

kampong leader. When I asked the kampong leader about Edi's illicit activities, he corrected me as follows:

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

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

Criminals versus *orang antisipasi*

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

The need to justify the practices of *orang antisipasi* is further strengthened because *orang antisipasi* are also valuable for inhabitants of the kampong in another, rather literal, way. That is to say, they are financially exploited by more powerful actors in Bantaran Kali. Indeed, *orang antisipasi* usually *pay* more powerful actors in society for being tolerated. For example, members of the civil militia group Betawi Brotherhood Forum (Forum Betawi Rempug, FBR) living in the neighbourhood overtly threaten to 'beat them up' if they see *rentenir* like Edi working. Similar threats apply to prostitutes, of which the local FBR leader says that they are 'not allowed' in Bantaran Kali and that they should be 'chased out' of the neighbourhood if they are ever discovered. Although none of these threats was lived up to in the kampong during my fieldwork, it was common for *rentenir* to preventively pay the leader of FBR a small amount of money to buy off this threat. Edi, for instance, paid the leader of the FBR a daily amount of Rp 3,000. In contrast, Ida does not pay FBR to be left in peace, but instead pays the kampong leader a similar amount of money in return for his support in case members of FBR hurt her. Edi, then, also pays Rp 2,000 per day to the kampong leader – called 'cigarette money' by both of them – in return for the kampong's leader assumed ignorance of Edi's illicit business. He also pays the same amount of Rupiahs – in those occasions called 'safety money' –

to some inhabitants with high social status in the neighbourhood on an irregular basis.¹⁰³ Finally, Edi also regularly pays 'safety money' to several police officers who work close by the market, allowing him to work in the neighbourhood without them interfering. Ida does not pay police men or average neighbours, but instead, indicates that she sometimes 'offers the mattress' to local powerful men in return for 'very small gifts', because otherwise she fears being expelled.¹⁰⁴ Again, we may conclude that *orang antisipasi* are needed in society, as they provide part of the income of more powerful actors in Bantaran Kali. And again, the fact that *orang antisipasi* are needed by fellow residents, demands that their inhabitancy and strategies must be justified in public discourse, which is done by publically denying that they are 'criminals' or 'thugs' and by emphasizing that they are just people who use *antisipasi* skills.

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

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

¹⁰³ These actors are known as *orang ajar* in Bantaran Kali. I introduce some of them in chapter 4.

¹⁰⁴ Among these were a formal kampong leader and a male inhabitant of Bantaran Kali with high social status due to his contact with elite actors from outside the neighbourhood. This man we will meet in the next chapter.

saw above, Edi is never called a criminal or *preman*, although it is widely known that he distorts people for money. Such linguistic distinction between different ‘types’ of criminals or thugs is rather common in Indonesia. In villages in rural Java, scholars found that people distinguished between a *kriminal* as an unknown vagrant, and the *jago*: a colloquial description for a local strongman that recurs in recent and more distant Indonesian history – literally a fighting cock: the good bandit who puts himself at the service of the village when it is attacked and who only robs the haughty rich; the one who has respect due to his machismo and masculinity (Schulte Nordholt, 1991; Wilson, 2010; Bertrand, 2004; Wilson, 2012b).

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

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

Factors underlying

From the theoretical argument developed in chapter 1, it was taken that the following factors need to be examined in relation to people’s risk-handling practices: risk cognition, material vulnerability, cultural constructs of risk and habitus. In this section, I will develop an interpretation of what factors underlie an *antisipasi* risk-handling style by discussing each of these sensitizing factors and the ways in which they do or do not impact the practices of *orang antisipasi*.

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

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

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

To begin with: this study's analysis shows that an objective, material vulnerability itself cannot directly explain *orang antisipasi's* risk-handling style. If we consider, for example, the socio-

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

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

Moreover, I showed above that *orang antisipasi* are also subject to more powerful actors *within* kampong society. For instance, Edi is dependent on more resourceful Chinese-Indonesian merchants that he does business with as a small middleman. He is also forced to share his income with the FBR and other more powerful actors in kampong society in order to remain tolerated in Bantaran Kali despite of his *haram* profession. Finally, his business model requires that he reinvests most of his cash income directly, and, as a result, he is unable to accumulate money that can be used as a financial buffer in future times of need, or even for a house that would offer shelter from floods. In Bantaran Kali, Edi is thus not only part of a chain of threatening, extortion, debts and credit, he is also trapped in a cycle of the hazards of floods and poverty. For Ida, we have already seen that similar pressing forces are at play. Not only does she pay different actors in return for ‘protection’;

she also feels forced to accept payments in 'gifts' - which are less valuable than cash - in order to remain tolerated in the kampong. These examples show that the repertoire of risk-handling practices of *orang antisipasi*, as well as their vulnerability to risk, are produced by objective social structures (most prominently by unequal power structures) both within Bantaran Kali and wider society. I argue that this power inequality increases vulnerability of *orang antisipasi* to risk and impacts their risk-handling style.

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

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

For example, Edi would probably not be able to find as many people in need of a loan in a wealthy and less flood-prone neighbourhood in Jakarta. In Bantaran Kali, however, he is able to exploit the many flood victims for his business to thrive. Similarly, *orang antisipasi* Ida is well aware that while her service is still tolerated in Bantaran Kali, her business may run a larger risk elsewhere in the city as it is formally considered 'criminal'. Hence, while we saw above that others extort payment from her in Bantaran Kali and she makes too little a living to actually break away from the cycle of hazard, we might also say that she *uses* the kampong to remain tolerated and hence

protected by fellow residents. Both these cases of Edi and Ida show that if it is the case that unequal structures of power and economy limit the repertoire of risk-handling practices of *orang antisipasi*, it is also true that these actor's risk-handling style reproduces their material vulnerability to floods and poverty.

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

Habitus of poverty

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

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

This 'better' financial situation of Ida specifically refers to the five months during which she dated a Malaysian immigrant, who gave her not just 'gifts' but 'big presents'. Two years ago, the man came to work temporarily in Indonesia for a construction company. They met at the market; he became Ida's 'boyfriend' until he was relocated to Malaysia. Ida grins melancholically whenever she talks about him: 'He was kind! He was rich! He lived in a luxury apartment! There was a swimming pool on the rooftop! I was allowed to swim there! Twice!' She shows pictures of their time together: posing in front of *Merdeka Square* in Central Jakarta; in another his arm rests on her shoulders, her head

tilted towards his face. Ida wears bright red lip stick and a coquettish hat in the photos.¹⁰⁵ But the man returned to Malaysia without Ida. She explains why:

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

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

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

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

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

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

I propose that part of the answer has to do with a rational risk-assessment that Ida has made, which again is influenced by Ida's perception of herself as a 'bad' woman, on the one hand, and by her more general views of 'good' and 'high' men, on the other hand.¹⁰⁶ Ida's refusal to

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

¹⁰⁶ I actually suspect that there might be a second, very realistic, reason for Ida to stay put in her current neighbourhood. Although she never referred to the topic during our conversations, it may be that Ida dared not trust the Malaysian man's good intentions because she was influenced by regular news stories about other Indonesian female immigrants who left their country with similar great expectations of the kind of luxury life that Ida dreams of, but who ended up as maids and domestic workers in other countries where they are underpaid and sometimes treated in inhumane ways. During my fieldwork, several media reported on the tragic cases of women migrant workers who had been disabused, raped or even killed in Saudi Arabia and Malaysia. See for example: <http://www.thejakartapost.com/news/2011/09/29/remains->

become financially dependent on one, rather than of several, financial supporters is the result of her belief that she can trust men to be supportive of her *only* as long as they do not walk into a 'better' woman. Consider the following:

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

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

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

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

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

[murdered-migrant-worker-set-arrive-thursday.html](http://www.thejakartaglobe.com/home/malaysian-woman-gets-8-years-in-jail-for-abusing-indonesian-maid/376071); and <http://www.thejakartaglobe.com/home/malaysian-woman-gets-8-years-in-jail-for-abusing-indonesian-maid/376071>; and <http://www.thejakartaglobe.com/home/indonesian-maid-dies-from-alleged-abuse-by-employers/445923> (all retrieved 16 October, 2013).

¹⁰⁷ A *simpan pinjam* is an example of an Accumulating Saving & Credit Association (ASCRA). In a *simpan pinjam*, a group of people join together to contribute money to a loan fund from which they can disburse sizeable loans, for example, for investments in a new business. They can resemble small banks, such as the one that the *kelurahan* runs in Bantaran Kali, or they take more informal forms. See Lont (2005) for a description of the many different *simpan pinjams* that exist in Indonesian society.

this was her one and only chance to get out of this slum! Can you believe that she refused? She must *like* it to be poor.¹⁰⁸

Ida, however, reflects otherwise on her refusal:

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

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

The second reason exposes distrustful perceptions of the institution of a saving group. It must be emphasized here that riverbank settlers, based on their direct and indirect experiences with *simpan pinjam*, have indeed plenty of realistic reasons to distrust such institutional saving systems. The *kelurahan* had tried to set up a *simpan pinjam* two years earlier in Bantaran Kali, which ended in bankruptcy, and former *simpan pinjam* that were run by other actors in society have also been unable to pay creditors. Several riverbank settlers never got back any of their investments in such saving groups, and the financial struggles that they faced after their participation are widely known in the kampong, also by Ida.¹⁰⁹ She says:

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

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

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

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

¹⁰⁹ Civil servants blame the residents who managed the group, accusing them of corruption; while, perhaps rather unsurprisingly, these residents again accuse the civil servants of precisely the same deed.

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

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

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

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

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

¹¹⁰These narrative extracts show in a discursive way how habitus is experienced, but it needs be noted that Ida, as well did the other *orang antisipasi* whom I got to know in Bantaran Kali, also indicated through bodily gestures that they felt subordinated by the ‘elite’. They had literally internalized this feeling of subordination, so it seemed. For example, while Ida walked up straight in the kampong, her shoulders broad, her voice loud, and dressed in sexy, colorful clothing; I have seen her transform into a shy, silent woman outside of the neighbourhood – her face bowed down, dressed in long, dark-colored clothes. In all gestures and bodily expressions, it was clear that Ida felt ‘less’ good and powerful than other people. I unfortunately do not have the space to elaborate on these bodily aspects of habitus, however I deem it an important aspect for our understanding of what habitus is and how it works, and I am for that reason planning to write more on this topic in the future.

become tough because my life has also been tough! This is how you learn to think from an early age if you are poor. I don't know what will happen to me (*langkah kakiku tidak pernah pasti*), so I just have to try to make ends meet (*bertahan hidup*). This is just how my life is and I must accept it, even though it is shameful to live like this'.

Edi's biography offers another example of how the habitual perceptions of *orang antisipasi* of their own role in society make it so difficult for them to escape from the cycle of hazard. In 2007, when Edi was selected by a local foundation to receive financial support after a flood, he rejected this offer for similar reasons as Ida did.¹¹¹ After employees of this foundation coincidentally ran into Edi on the street and heard that he had become homeless after a flood, one of them offered him to live in a house in a different, less flood-prone neighbourhood of Jakarta. Edi would only have to pay a very small amount of rent, as the house was owned by a rich family member of the employee who was eager to help poor people like Edi. As if this offer was not generous enough, Edi was also offered a job in the garage of the family member. But Edi said no to all these offers. His explanation for his refusal, just as with Ida, points towards a mixture of pragmatic risk-assessment and the impact of habitus. His pragmatic risk-assessment is reflected in the following narrative:

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

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

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

¹¹¹ I will elaborate more on this foundation and the ways in which it has financially supported riverbank settlers in chapter 5.

Here, Edi regards himself a certain 'type' of person, and he deems it logical that wealthier people will no longer tolerate him in their environment after they have recognized what 'type' of person he actually is. Such habitus echoes normative ideas in Indonesian society about what is considered 'good' or 'bad' behaviour. Asked to describe his own 'type', Edi answers as follows:

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

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

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

Perceptions underlying the habitus of *orang antisipasi*

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

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

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

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

rent a safer house, you know I have no education! I have no rich friends who can help me! All I can do is survive here.

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

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

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

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

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

¹¹³ *Menteng* is one of the wealthier areas in Jakarta, and rarely flooded as the sluice gates in Manggarai block river water from upstream to this neighbourhood.

And another man who is also known as *orang antisipasi*:

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

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

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

Their expectations of the future become more ironic or even pessimistic, however, as soon as it concerns an unfamiliar environment, or a radically different way of making a livelihood. Hence, I propose that the habitus of *orang antisipasi*, in an interplay with structural factors, propels the cycle of hazard in the lives of *orang antisipasi*. This view on the behaviour and perceptions of *orang antisipasi* very much resembles a specific way of life that Abdoumalig Simone recognized among increasing numbers of poor people in Jakarta. Simone describes how an increasing number of marginalized actors in Jakarta society secure a viable place in the city by living according to an *ironic*

worldview: they expect little good from the future, and have learned to react defensively in advance. This means that they typically deal with problems autonomously, and that their practices often go against wider social norms of what is 'good' behaviour.

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

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

I deem it crucial, however, to underline that I carefully distinguish my position – that the material vulnerability of *orang antisipasi* to floods and other hazard is *partly* reproduced by their own habitual perceptions and practices – from the position of scholars who tend to treat mental constructs as isolated and the main creators of poverty. I refer here specifically to the aforementioned 'Culture of Poverty' theory: although it has been severely criticized ever since it was

published (Kumar, 2010, p. 332), it is recently echoed again and is re-popularizing cultural explanations of poverty.¹¹⁴ In the last two decades there has been a revival of interest in the relation between culture and poverty (Cohen, 2010; Kumar, 2010; Small, Harding & Lamont, 2010).¹¹⁵ Regarding this resurgence of cultural explanations of poverty in social sciences, it seems to me relevant to compare the main assumptions of modern cultural explanations with my view on the habitus of poverty and the 'cycle of hazard' that I observed in the kampong under study.

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

Pragmatism versus a 'Culture of Poverty'

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

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

¹¹⁵ In 2004, a volume edited by Vijendra Rao and Michael Walton titled *Culture and Public Action* was published, which underscored that culture influences growth, development and poverty. Scholars such as Amartya Sen and Arjun Appadurai pleaded in this work that the use of culture as an explanatory factor should be taken into account in analyses of the process of development. Sen, while warning against 'formulaic and simplistic' views of the impact of culture on the process of development, argues that culture works along with other social influences in the persistence of poverty. Appadurai argues for the identification of the 'threads and themes' in the worldviews of the poor and an examination of how these affect their decisions and actions. In 2009, Harvard Social scientist W.J. Wilson re-emphasized his argument on the importance of culture along with psychological and structural factors in his description of underclass in the United States (1987; 2009). One year later, Harrison & Huntington published a book with the loaded title *Culture Matters: How Values Shape Human Progress*, to stress the importance of culture in explanations of growth, poverty, development and politics at the global level (2010). This all led the authors of the introduction of the special issue of the *Annals*, the journal of the American Academy of Political and Social Science, to declare that 'culture is back on the [poverty] agenda', adding that it should never have been removed (Small, Harding & Lamont, 2010, p. 6). They plead convincingly that while studying poverty, one needs to take culture seriously 'without being an apologist for cultural determinism' (Kumar, 2010, p. 333).

orientation; a sense of resignation or fatalism; an inability to defer gratification; feelings of powerlessness, of inferiority and of personal unworthiness; and low educational motivation (Lewis, 1961; 1997; 1988; Payne, 2005). Although this culture rose initially as a response by the poor to their marginal position in a class-stratified society, it may well continue *even if the circumstances that gave birth to it were to disappear*. That is because once established, the patterned practices strongly predispose poor people towards reproduction of the same or similar tendencies and behaviours. For example, low education of the parents may lead to an inadequate preparation for their children's education, which may again perpetuate unemployment, poverty and despair (Burke-Leacock, 1971, p. 11). I have already made clear above that, in Bantaran Kali, we cannot necessarily speak of an intergenerational culture of poverty. *Orang antisipasi* have quite different perceptions of their own chances compared to those of their children. This is clear by the fact that they generally believe that their children should get an education. However, this single observation does not by itself invalidate other presumptions of recent versions of the cultural perspectives of poverty, and I will therefore turn to critically discuss the most relevant of these below.

Arjun Appadurai recently proposed a modern version of the cultural perspective on poverty, by examining more closely which 'subcultural' perceptions seem typical for people living in poverty (2004, p. 57).¹¹⁶ Poor people, he philosophizes, stay poor not only because they lack material assets that might help them escape poverty, but mostly because they have relatively little 'capacity to aspire': a meta-capacity that helps navigate the complex paths between norms, concrete wants and contextualized options and time. This capacity, argues Appadurai, is perhaps less developed among the poor versus the affluent, as it relates to social life and is trained by practice. The better off one is the more chances one has in life to develop a broad horizon of aspirations. This means that the elite can train by trial and error to recognize the pathways which lead to fulfillment of aspirations, and that they can eventually turn those aspirations into concrete life changes. By contrast, the horizon of aspirations of the poor remains rather narrow. For the poor, their aspiring capacity remains largely untrained, and the most efficient pathways towards realizing aspirations remain unknown to them. Poor people's structural circumstances thus underpin a socio-culturally rooted psychological vulnerability, which reinforces behaviours that are associated with poverty (Chakravarti, 2006).

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

¹¹⁶ See Chakravarti (2006) for a critical appraisal of Appadurai's cultural explanatory model in a poverty and consumption-study.

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

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

That is to say, the cultural aspiration hypothesis implicitly holds that poverty is largely *maintained* by people's pessimistic expectations. In its extreme form, this would mean that poor people's own actions could enable them to escape the poverty trap *if only people learned how to aspire to the right things*. Yet such a view undermines the reality of structural social, economic and political inequality that riverbank settlers in Jakarta face in their everyday lives. It became clear throughout this chapter that their risk-handling practices are strongly interwoven with and impacted by power relations in the social order. For *orang antisipasi*, it was established that their entrapment in a cycle of hazard is not just maintained by their own actions and ironic future expectations, but certainly also by wider social, economic and political inequalities. The financial concerns of Ida and Edi are thus not created nor maintained by the sole 'force' of subcultural aspirations. Conversely, their financial struggles and vulnerability to flood hazards will not automatically be solved by 'new' kinds of aspirations. If, for instance, Ida would indeed 'aspire' to accumulate her money instead of reinvesting it in her business, she would still not have a formal bank account and would therefore still risk bankruptcy by trusting her money to a rather untrustworthy savings institution. And if Edi would 'aspire' to set up a more profitable business or to move house to an area with fewer floods, he would still be an uneducated and poor ex-gangster with little chance of economic success outside his familiar social environment.

Hence, I pose that their aspirations do not determine the uncertainty that they currently experience; instead, their habitual actions and perceptions are organized *to mitigate* the very realistic structural problems that they are likely to face in their daily lives. If one wants to help Edi and Ida to escape the cycle of hazard in which they now feel trapped, it would not be enough to help them with interventions meant to train their 'capacity to aspire'. One would also and foremost have to change the highly unequal power structures of the social environment in which *orang antisipasi* live, for example by allowing poor, uneducated and 'illegal' slum dwellers to find economic security in formal economic sectors. Appadurai's cultural explanation is thus problematic as it tends to depict people's aspirations as a mental capability that is somehow outside and beyond the reality of their daily lives. By contrast, as Swartz points out in a review of Bourdieu's work, Bourdieu's concept of habitus helps us to put more stress on the indirect impact of an unequal social environment and unequal power dimensions on human practices (Swartz, 1997, p. 115).¹¹⁷

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

¹¹⁷ Swartz also convincingly argues that Bourdieu's habitus differs from other cultural explanations, such as Swidler's 'tool kit' of 'cultural practices'. Though similar in stressing agentic actions and decisions, and the practical features of culture rather than norms, values, goals or preferences, Bourdieu's concept of habitus indicates a more structural approach, stressing the impacts of the social environment and of the power dimension of cultural resources on a human actor (Swartz, 1997, p. 115; see also Swidler, 1986, p. 277).

chances in life and hence stimulated them to get an education and look for a good job, leading to a good and safe life.

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

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

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

¹¹⁸ Swidler refers to two important works that help to get to this argument: in their studies of ghetto youth, Hannerz (1969) and Horowitz (1983) showed that street-corner men can expertly 'read' signs of friendship and loyalty (Hannerz, 1969) as well as threats to turf or dignity (Horowitz, 1983). Swidler concludes that these ghetto youth may pursue ends that place group loyalty above individual achievement, not because they are antipathetic to what individual achievement could bring, but because the cultural meanings and social skills necessary for playing that game well would require drastic and costly cultural retooling.

wheeling and dealing in their current situation to such extent that they consider themselves always able to survive or overcome daily problems even though they know that they are among the most marginalized. This also implies that Ida and Edi do not necessarily want to leave the normal uncertainty that characterizes the kampong, because they have become fluent in the current *antisipasi* risk-handling strategies that are so useful for a life on the riverbanks; at the same time they have developed fewer of the skills and manners that might help them manage the hazards in another, unfamiliar environment. That is, their developed habitus of poverty helps them to maintain a rather effective risk-handling style in a context of normal uncertainty – while it is less useful in a different context. This style may reinforce poverty and propel a cycle of hazard, but at least it offers a practical repertoire that works in the reality of daily life in Bantaran Kali.¹¹⁹

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

Conclusion

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

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

¹¹⁹ This is not to say that *orang antisipasi* necessarily develop the habitus as a strategy. As noted, habitus is often developed unconsciously. This theoretical position is reflected in my use of the style concept, which bridges the gap between strategies and tactics.

networks in Bantaran Kali and hence must solve most problems on their own. At the same time, precisely by acting in ways that go against social norms and values, *orang antisipasi* are able to offer valuable and perhaps even indispensable services to kampong society and are therefore protected by fellow residents against powerful actors from outside the kampong. We might thus say that an *antisipasi* risk-handling style is both limited and enabled by societal structures in and beyond kampong society.

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

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

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

Thus these patterns of behaviour that Lewis associates with a culture of poverty and Appadurai with a reduced cultural capacity to aspire, appear here instead as the result of human actors acting as logical and rational as individuals in any other sociocultural environment might do, in

their efforts to mitigate persistent societal inequality. Indeed, their actions create patterns of practice that can easily reinforce themselves. I have therefore concluded that through a habitus of poverty, a cycle of hazard becomes reinforcing, because *orang antisipasi* maintain a risk-handling style that is more or less effective in a context of normal uncertainty, though not necessarily in an unfamiliar, less flood-prone, neighbourhood.

Photos 13 - 14: Examples of flood-risk handling practices exhibited by orang antisipasi in Bantaran Kali

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



Photo 14: Storing goods on high places in the house

