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

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Chapter 5

Orang susah and the floods of opportunities

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

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

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

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[162] In Bantaran Kali, the term *susah* means 'difficult' or 'hard'. I elaborate on the local meaning of this word later in this chapter. 23 out of 130 respondents could be categorized as having a '*susah*' risk-handling style in Bantaran Kali. That matches about 17 per cent of the participants in this study. As explained in chapter 2, this categorization was made on the basis of 1) narrative analyses of in-depth interviews, 2) observations and 3) a quantitative survey on risk-handling practices. The outcomes of the two first methods for the *orang susah* are referred to throughout this chapter. See Appendix D for the outcome and interpretation of the quantitative survey, and Figure 4 for a comparison of the main risk-handling practices characterizing each of the four defined risk-handling styles in Bantaran Kali. Most importantly, the analyses show that *orang susah,* in comparison with people representing any of the three other risk-handling styles, rate extremely high on the following items: 'gathering information about flood risk from the *kelurahan* or contacts at Sanggar Ciliwung Merdeka (a foundation involved in Bantaran Kali's flood-management that will be introduced in this chapter); 'seeking shelter during floods with *kelurahan* or the above foundation'; 'getting injections and medical care after floods from *kelurahan* and the above foundation'; 'asking for material support after floods from the kampong leader, *kelurahan* employees or foundation employees'. *Orang susah* also score higher than other people on 'blaming others for problems related to floods'; 'awaiting compensation offers'; 'fearing the future'; 'having nightmares about floods'; 'experiencing anger and aggression'; 'anxiety

preventive risk-handling practices during floods in earlier years, but more recently they have developed an alternative risk-handling style that centers mainly around dependency relations with patrons working in external aid institutions involved in flood management in Bantaran Kali: 1) a Catholic foundation called 'Sanggar Ciliwung Merdeka', and 2) the kampong administration (*kelurahan*).[163] The shift in style for *orang susah* became possible due to the fact that floods have increased in severity and quantity over the years, which was paralleled with an increase in aid and assistance offered by external institutions to flood victims.

After examining the practices that *orang susah* nowadays typically exhibit in relation to floods, we will trace back how their risk-handling style has changed over the years, developing from rather autonomous risk-handling practices towards strategies that are sometimes economically lucrative; but that also means their economic and physical safety is highly dependent on their patrons. In order to understand what lies behind their current risk-handling style, different sensitizing notions that were defined in chapter 1 are examined. I will compare *orang susah* with their neighbours in relation to material vulnerability towards floods and their subjective risk perceptions, or the ways in which they construct risk in the context of normal uncertainty.[164] Since we learned from chapters 3 and 4 that people's aspirations (future expectations), their self-efficacy and the extent to which they trust outsiders involved in flood management can also have a large impact on people's risk-handling style, these factors will also be taken into account in the analysis.

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

Yati's *susah* life

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

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amplification'; 'experiencing uncertainty'; 'complaining about perceived problems or concerns'; 'self-pity'. *Orang susah* rate extremely low in relation to 'trying to solve problems independently' and 'underlining personal skills.' Finally, they also score low on 'preparing cooked food'; 'storing basic food items'; 'preparing lights and batteries'; 'positive thinking'.

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

[164] See chapter 1 for a theoretical elaboration on these notions. Note that the issue of 'risk cognition' is no longer mentioned in this introduction, as it was already established in chapters 3 and 4 that this factor seems to have no impact on the risk-handling practices of inhabitants in Bantaran Kali. I will therefore only briefly touch on this topic later in this chapter.

Yati is a pretty woman of about 1 meters 50 in height, with short black hair and a charming smile that exposes her set of straight, white teeth. Since she divorced her abusive husband right after the birth of their only child, she lives with her teenage son in a house that she inherited from her parents. From a shutter in the wall of her living room she sells ice cream and cigarettes - per package or per piece - to other residents in the kampong. She is known in the riverbank settlement as a quiet and reserved woman who keeps her distance from most other neighbours. Although Yati was born and raised in Bantaran Kali, people describe her as an 'outsider' or as someone 'who is not interested in becoming friends with us'.

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

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

> My grandmother says that she looked like a prostitute before, and perhaps this is also the way in which she earned money. That is what people say at least, but I am not sure about that, because I was too young then to know. But nowadays, I can tell you that she looks decent, and I know for sure that she earns her money from her shop, not with *haram* things [like prostitution].[165]

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

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[165] Ambran's supposition is correct. From my interviews with Yati, I learned that she has had her shop for many years and has since made most of her income with it. However, after she divorced her husband and up until 2002, she also irregularly had sex with men in return for money or goods. In the next paragraph it will become clear why Yati stopped doing that.

foundation's employees have of her, and she has strategically adapted her behaviour. Being spotted by outsiders in her movie star outfit would harm her image, she feels. Says Yeti:

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

Dependency as a risk-handling style

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

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

Instead, *orang susah* invest all their assets, time and energy into social relations with patrons working in aid institutions, who, in return, help them recover after flood-events. For example, *orang susah* often carry out volunteering tasks whenever these institutions organize an event. They would also rather spend more time socializing with their patrons or with relations of these patrons, in an effort to maintain a friendly relationship with them. Their loyalty towards these institutions is,

furthermore, reflected in the fact that during floods, *orang susah* remain in shelters that are managed by their respective patrons;[166] by the fact that they demand and receive help with recovery from these patrons after floods, and also by the fact that they make use of medical services that are provided by their patrons. Moreover, instead of independently evacuating a home and heading towards a shelter after a flood-risk warning message has been spread, *orang susah* consciously show off their helplessness by awaiting their patron's assistance from their house during floods. As we have seen in the introduction to this thesis, this can create dangerous situations: Kurdi stayed put in a flooded house to await help even when others had long evacuated and water gushed in fast, taking the risk that he would not be helped in time. We will later see that Yati has acted similarly during past floods - and that she will probably do so again during the next.

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

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

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

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

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

[168] They are often assisted by *orang ajar* in carrying out these tasks, as well as by kampong-leaders.

[169] These occurred in 2002, 2007 and 2013. According to statistics of the *kelurahan*, the amount of Rupiahs that they were provided with during the first two floods varied between Rp 50,000 and Rp 350,000; the equivalent of 4,03 EUR and 28,24 EUR respectively. However, data from beneficiaries reveal that larger amounts of money have been provided to flood-

on the extent to which the house was damaged, as well as on the ability of a household to recover without external support.[170] After large floods, kampong leaders make a list of the houses in the neighbourhood which are most severely damaged, along with the names of the people most in need of external support, so that the *kelurahan* can divide financial assistance among these selected flood victims.

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

> My house used to be nothing but a shack. But now it looks really nice and it is much larger than before. The priest even gave me a table and chairs. He also bought me a spring bed, while I was always used to sleeping on a thin mattress.[171]

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

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

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

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victims. I will elaborate on this fact later. Concerning the 2013 floods, since my fieldwork had already ended at this time, there was no data available from the *kelurahan* about the support provided to flood victims.

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

[171] This information is in accordance with memories of co-residents, as well as with data that was provided to me by employees of the foundation of the priest.

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

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

Comparing this strategy with the actions of other, irregular beneficiaries of external aid institutions, it becomes clear that irregular beneficiaries make no effort to maintain a reciprocal relationship with external aid institutions after a once off offer of help. If asked in interviews whether they deem it useful to invest in lasting good relations with actors working in an aid institution, *orang susah* always answered positively, while irregular beneficiaries generally answered the question negatively. For example, a man whose house was rebuilt in 2007 by the priest's foundation said that there was no use in making socializing moves towards the priest because he expected no further help from him in the future: 'He's already helped me once, so he won't select me again after the next flood. I can better take my own measures to protect myself from flooding now.' This difference in perception was also reflected in practice: the survey of risk-handling practices that was carried out for this study shows that in comparison with other participants, *orang susah* much more often demand (and receive) material or financial support from the aid institutions discussed in this chapter.[172]

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[172] See Figure 4.

In sum, what *orang susah* have in common, and what distinguishes them from other flood victims who have irregularly received material or financial support after flood events, is their ability to *claim* and *maintain* a supportable social position in their flood-prone community. I will now present the innovative practices used by the participants in this study, whom I got to know as *orang susah* in Bantaran Kali, to foster this image. I describe in more detail the two main risk-handling strategies of key respondents Yati and Kurdi.[173] The first strategy deals with the active maintenance of social relations between the beneficiaries and the external aid institution; the second strategy deals with keeping up the image of 'having a life that is *susah*'.

Maintaining social relations

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

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

Another example of how Yati aims to secure a reciprocal relationship with her patron concerns her social investment in a personal bond with the priest. If she hears rumors that the priest is tired or ill, she cooks for him, unasked, and asks his employees to drop the meal off at his house.[174] About this practice, Yati says:

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

[174] This happened two times during my fieldwork. The priest underlined that he has never asked for Yati's kind gestures, but declared in an interview that he accepts her meal nevertheless because Yati is a 'fantastic cook' and a 'person who likes to give back.'

I like caring for him, because he is like a father to me... He worries about my *susah* situation all the time...Because of him I can live here safely, despite the many floods that occur here. Even though he cannot stop floods, he makes sure that me and my son survive them each time. So if he is ill, the least I can do is make sure that he knows that I will not forget him and always try my best to help him as well. He will always help me for sure, because he has become close to me like family, and I will always help him in return because I am grateful.

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

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

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

You must know that I am very nice to the people at the *kelurahan*, very respectful [At this point of the interview, Kurdi bows his head down and places the palms of his hands together in front of his chest, gesturing respectfulness]. Yeah, I act exactly like this... If they pass by, I say 'hello Sir' to them, I always invite them in for a snack or a drink... I also volunteer for them. Every now and then I go there and I ask them when they have another special event. Or whether there are some other tasks that I can perform to help them. If they say yes, then I

always help them out … without them paying me! Even though I am busy or ill, I volunteer and offer my help because I know that they appreciate it when one is committed like that. [175]

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

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

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

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

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

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

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

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[175] Indeed, be it a coincidence or not, during three out of the seven times that I visited the *kelurahan* to collect data or to do interviews with clerks, I encountered Kurdi in the waiting room. Clerks obviously knew him, and told me that he dropped by regularly to 'help as a volunteer.'

Clientelism has long been an important theme in Indonesian studies. In these writings, it is often claimed that asymmetric but mutually beneficial relationships of power and exchange produce corrupt and particularistic politics in Indonesia (e.g. Van Klinken, 2009, pp. 21-22). That is because while clientelism is an enduring feature of all politics, it is especially active in contexts in which there are 'marked inequalities, and where there is a lack of government support, or state provision or welfare or other institutions that promote the security of the poor and the weak' (Scott & Kerkvliet, 1977, p. 442). Clearly, the social environment of Bantaran Kali fits this description. It was shown earlier in this dissertation that Jakarta's riverbank settlers are marginalized in a highly unequal society and that a formal social security net is lacking in their social environment. Consequently, they are relatively vulnerable towards floods and other risks that shape their 'normal uncertainty'. This means that people are forced to use their own strategies to find protection and safety.

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

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

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

Keeping up appearances

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

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

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

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

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

> They will! This is really a very stupid act of my child. Due to my daughter's decision, maybe now they [the civil servants from the *kelurahan*] will never help us again. For sure, when there is a flood they will just say: '*Pak* Kurdi, you can solve your own problems, you can just sell

your refrigerator!' Clearly, [it will be] like that...There is no need to show off that thing [refrigerator]- people will only gossip about it. Maybe we should sell it again.

Similarly, in fear of disturbing his *susah* image, Kurdi refused to take a loan that was offered to him during my fieldwork. Even though he had himself asked for the loan from the company that his daughter works for, he eventually turned down their offer of a loan of three million Rupiah against a relatively low interest rate of 2 per cent.[176] Kurdi explains his decision while we sit on the porch of his house, where I watch him collect the eggs that his hens have laid a few hours ago:

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

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

> I didn't dare to take the loan because if they [civil servants at the *kelurahan*] noticed that I got a loan and could own a large shop, they might think that my difficulties and my *susah* life have disappeared and might help another neighbour instead [...] The *kelurahan* helps me only because they can see with their own eyes that I am a poor man. See, now, all I possess are these chicken, and all I can sell are their eggs. They can see that every time they come and visit me here. So they know there is nothing I can do myself to stay safe from floods.
>
> Roanne: 'But maybe you *would* indeed have a less *susah* life if you take the loan. You could afford to move away from the riverbanks or you could earn much money from your shop, so that you would not even need the *kelurahan* anymore to help you?'
>
> Kurdi: 'No, no, it cannot happen like that. There is in fact a big economic risk that I would take by opening a shop. Let me explain it to you because you still look very confused (*bingun*): what if I set up the business and then I make no profit? You understand? Then who helps me with paying back the loan? No one! Not the *kelurahan*! If there is a flood, who will repair my house? No one! *Pak Lurah* will say that I can pay for that myself, from the income of my shop. Then it would have been better if I would have just stayed where I am now after all, right?'

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[176] The equivalent of approximately 193 Euros.

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

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

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

portray themselves as people with a need to be helped by others; their neighbours portray them as leeches or extortionists.[177]

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

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

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

[178] It is interesting to compare here briefly the risk-handling style of the *orang susah* with the social-security style of *orang pelit* that Nooteboom distinguishes in his work on social security styles in rural Eastland Java (see chapter 2). He describes the *orang pelit* as 'those who try to benefit from the support given through the old mutual exchange economy, minimise investments, and ignore the claims of others in reciprocal relationships as far as possible' (2003, p. 213). He also writes that these people try to accumulate capital on the basis of local resources and that they make use of village institutions and arrangements, while trying to avoid the social pressures of sharing, redistribution, care, and mutual help, thereby keeping the costs of investing in social relationships as low as possible (2003, p. 213). What the *orang susah* and the *orang pelit* have in common is that they do not want to invest much in social security arrangements because they have the opinion that not much can be expected from local institutions such as mutual help. However, a clear difference between the *orang*

Another way in which *orang susah* try to protect their image vis-a-vis their neighbouring flood victims is by publically trivializing the amount of help that they receive from external aid institutions. On occasions when people ask Yati about the building materials for her house that she has received from the priest after the flood, she lies that her supporter paid for '(...) just a few things! I only got a small storage level on top of my house, while other households received a full second floor.' Kurdi once interrupted a group of residents whom he overheard discussing the 'unfair' selections of the *kelurahan* support. Kurdi counterposed repeatedly claiming that [the *kelurahan*] 'did not pay for my house! Only for some little things...'[179]

Despite their efforts to hide away what they own, it comes as no surprise that the claim for support that *orang susah* try to maintain does not convince fellow residents, living as they do in this densely settled community with houses and people crammed together. In Bantaran Kali, one needs no Handie Talkie to hear who has bought a new refrigerator, or whose house was fully restored by a priest. [180] Jealousy about the relative large amount of help that *orang susah* receive from external aid institutions is indeed widespread in the kampong and, as a result, *orang susah* take up one of the lowest ranks in social hierarchy. As was noted earlier, they are unequivocally portrayed as opportunistic.

It is interesting to compare briefly, at this point of the thesis, the low social status of *orang susah* with that of the riverbank settlers whom we met in earlier chapters. In chapter 3, we saw that the risk-handling styles of *orang antisipasi* are considered illegal and disapproved of in public discourse, but it also became clear that they offer valuable services to the community, which explains why *orang antisipasi* remain tolerated and protected by fellow residents. In chapter 4, we saw that *orang ajar* take up such a powerful position in society that most residents dare not overtly disobey them, allowing these actors to even bypass formal kampong leaders at given times. By contrast, *orang susah* occupy a social position in kampong hierarchy at the bottom of the ranks.[181] Not only do residents hold that the claims for support of *orang susah* are invalid, but they also consider the

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

[179] In reality, almost all materials for the reconstruction of the house were paid for by the *kelurahan*. The total costs were nearly five million Rupiah, according to the employees of the *kelurahan*.

[180] As explained, a Handie Talkie is a radio set used for flood-management in Bantaran Kali. See chapter 4 for more information about these devices and the ways they are used by actors in the kampong.

[181] One could say that there was one rank lower than the *orang susah*, and these were the destitutes. Among these were drug addicts and people with mental illness. However, it is important to realize that this group was not as unpopular as the *orang susah*. Rather, people pitied them, and they were sometimes supported or fed in times of need. This was not the case with the *orang susah*, who, as already described in this chapter, were despised for their perceived asocial behaviour and who, as we will note later, are not supported by fellow residents in times of need .

orang susah useless. *Orang susah* do not provide the community with the valued information or status that *orang ajar* have access to, nor do they offer the valued services of *orang antisipasi*. Instead, *orang susah* mind their own businesses and focus their energy, assets and skills on actors from *outside* the kampong, rather than investing in social relations with fellow residents in Bantaran Kali.

The fact that *orang susah* are well aware of their unpopularity, as a result of their risk-handling style, speaks from the narrative analysis of the in-depth interviews with *orang susah*, in which they consistently indicated that they were concerned with the wide-spread social control that exists in the kampong. Many remarked that they are unpopular in the neighbourhood, and expressed the belief that overt disagreement with fellow residents would cause even more social friction between them and neighbours. To avoid this friction, *orang susah* explained, they generally prefer not to attend neighbourhood meetings and to 'keep quiet even though I disagree with something I hear a neighbour saying.'

Their concerns are also reflected in their daily behaviour towards fellow residents: both Yati and Kurdi made an effort to avoid encounters with *orang ajar*, but if they met with them, I observed that they generally acted in an obviously polite and accommodating way. For example, they often loudly praised the 'smartness' and 'goodness' of *orang ajar*. Also, whenever they were 'lectured' (*mengajar*) by one of the *orang ajar*, they promised to follow up their advice and safety instructions.[182]

In reality, it became clear that *orang susah* by no means follow up the safety advice of *orang ajar*. Remember that the *orang ajar* order people to not remain in or atop their houses after a flood-risk message has been spread (they should evacuate to government shelters); that they order people not to return to their houses before the water has receded (they must remain in the shelter until one of the *orang ajar* has declared their houses safe again); that they tell people to get themselves medically checked; and clean their houses and their skins after floods with clean water to prevent from disease. Nodding approvingly to all this advice during lectures, the *orang susah* do the opposite in practice. It has already been mentioned that *orang susah* generally do not evacuate early, but instead await the help of their patrons from their houses. Once in the shelter, they often go back to their houses before the water recedes to access the damage done. When it concerns medical health, they generally depend on their patrons, and if the patron takes no measures, then neither do the *orang susah*. For example, Yati received free medical check-ups and injections after two floods from the foundation of the priest, and her house was also cleaned by employees to decrease the risk of

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[182] In chapter 4 it was explained that *orang ajar* 'lecture' their fellow residents about flood risk and other safety issues. They also reproduce government safety-orders on how to respond to floods, such as the advice to evacuate early. See chapter 4 for descriptions of and information about such 'lectures'.

illness. Yati gladly accepted this support, but when this support was not provided during a later flood, she did not take any health-related measures either. This behavioural pattern occurs often among the *orang susah*: they accept health-related support after floods from their patron, rather than take action themselves to avoid illness. Kurdi explains that he feels that it is the patron, not himself, who decides which health-measures are to be taken after floods:

> Sometimes *pak Lurah* [the head of the *kelurah*an] makes sure that my family gets an injection after floods, so that we do not become ill. Other times he does not offer it to us, so we get ill. My daughter had dengue fever once after a flood, and I often cough and my lungs hurt. But what can we do? It is up to him to decide which of our problems he can solve. I know that he takes care of us as best as he can, and we can be nothing other than grateful for that.

This quote shows two things. First, it shows that *orang susah* present their relationships with their patrons in such a way that it serves to justify 'not acting' autonomously; hence, it legitimizes a certain passivity. Second, it shows that the overt assent *orang susah* give to the safety instructions of *orang ajar* are more the result of their efforts to avoid conflict with fellow neighbours and protect their relationship with their patron than being an indicator of their perceptions of floods and the best way to handle them.

We have until now seen some of the ways in which *orang susah* try to protect their claim to aid by avoiding conflict with their neighbours. The following section discusses in further detail the effects of the unpopularity and social isolation of *orang susah* in their neighbourhood for their safety and well-being.

A 'risky' risk-handling style

It is late at night when Yati's son knocks on the door of the kampong leader to inform him that his mother has turned ill. Yati has already been throwing up for two days and also suffers from severe diarrhea. She has attacks of fever and complains of severe headaches. 'There is no money to pay the medicines,' says the boy to his kampong leader, 'so please ask the people to help my mother.'

The demand that the son of Yati makes to the kampong leader is not uncommon in Bantaran Kali. In cases of emergency, such as illness or death, it is usual for the community to offer financial support to fellow residents. During my fieldwork, almost every week a collection was organized to pay for someone's medical treatment; five times people contributed to the costs of a funeral, and two times residents helped young mothers pay for the costs of the complicated birth of their babies in the public hospital.[183] In such emergency cases, the wife of the kampong leader goes door to door

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[183] As medicines are often expensive, many people try to battle their illness with traditional massages, herbal drinks or ear candling.

to ask residents for a small amount of Rupiahs. On average, a household contributes Rp 3,000. It happens frequently that people do not have enough money left from their own costs to help the neighbour out, and on those days it is socially accepted to politely refuse one's share by stating that 'there is no money' (*tidak ada uang*). There are usually enough people who can contribute a small amount, about Rp 130,000 on average is collected after a few hours.

In the year during which I stayed in Bantaran Kali, I kept track of these amounts and noted down how much money was collected, and for which residents. It appears that, if it concerns an *orang ajar* for whom money is collected, they generally receive a rather large amount of money, while fewer people are willing to spare some Rupiahs for *orang antisipasi*. To make this more concrete: of the three times that money was collected for an *orang ajar*, the average amount was Rp 175,000. Of the two times that money was collected for an *orang antisipasi*, the average amount was Rp 80,000. When Yati turned ill, however, *nobody* appeared willing to contribute to her medical treatment. The fact that Yati was not helped by anyone at all must thus be considered exceptional.

The wife of the kampong leader feels that it is justified that people do not support Yati financially, as 'she already has other people who can help her anyhow.' The kampong leader agrees, arguing that 'she will be helped by the priest, so she does not need our money.' Many residents use this reason to justify not helping Yati. Another reason that the riverbank settlers mentioned is that Yati herself hardly ever contributes to communal savings or collections. It was already noted above that she does, for example, not participate in *arisan*. Furthermore, she is hardly ever invited to weddings or funerals and thus does not support her neighbours during such costly events either. Moreover, it is known that whenever Yati is asked to contribute money for another ill person in the kampong, she mostly emphasizes her neediness and maintains that she has no money or too many of her own problems, her *susah* circumstances, to contribute.

This asocial behaviour of Yati is punished when she falls ill. While fellow residents are unwilling to help her out, Yati herself appears not to have money to pay for medical treatment, and, worst of all in her specific case: the expected back-up of the priest is disappointing as well. When Yati sends her son to the priest's office to ask his employees for some cash, he returns home empty-handed. In a later interview, the priest explains his decision to turn down Yati's demand of help by emphasizing that his foundation helps *flood victims*; not people suffering from disease or experiencing other types of hazard. Eventually, Yati feels forced to sell most of her jewelry, and she also gets an expensive loan from a local *rentenir*, after which she is able to pay her medical treatments, but also ends up with a total debt of nearly one million Rupiah. After three weeks of illness (and lack of income), she recovered and got back to work. It took her two months to pay back the money lender, and by the time fieldwork for this study ended, Yati was still struggling financially.

She looked pale and skinny, asked me to loan her the money for her electricity bill ('because none of the others here will help me anyhow') and her son had again started begging neighbours for food. [184]

Yati's situation exposes the fragility of the risk-handling style of *orang susah*. Instead of developing autonomous strategies by which one can decrease one's objective risk towards floods or other hazards, *orang susah* mainly trust patrons who offer them access to economic capital in times of need. But, as noted, the relationship between patron and client is far from equal. Riverbank settlers are in much higher need of the patron than vice versa. This creates a potentially dangerous situation: what if the expectations of *orang susah* are rejected, like what happened with Yati during her illness? What if the priest loses interest in supporting poor riverbank settlers, or if the *kelurahan* prioritizes other financial needs over those of flood victims in Bantaran Kali? It appears that *orang susah* reproduce their objective material and physical vulnerability to floods by investing so much of their time, assets and energy into the reciprocal relationships with trusted patrons from aid institutions, that they become excluded from social support systems in Bantaran Kali.

As we may remember from the introduction to this dissertation, Kurdi once also found himself in a situation that reveals how fragile the effectiveness of his *susah* risk-handling style actually is. He decided to stay put in his house during a medium-sized flood, because he expected to be searched for and evacuated by *kelurahan* employees. Only they never showed up. While Kurdi saw his house being inundated, pouring himself another glass of *jamu* to calm his mind, officials from the *kelurahan* decided that they would not enter the flooded neighbourhood with their boats this time. The flood was evaluated as 'too low' for them to take action. Eventually, Kurdi was not evacuated by rescue workers of the *kelurahan*, but instead by *orang ajar* Yusuf. Even if Kurdi remained safe this time, we must consider that he took a large risk by trusting that he would be helped by the *kelurahan*, expectations which were not fulfilled.

These two examples of the times in which Yati and Kurdi's trust in their patrons was unrealized, show that what may appear a lucrative risk-handling strategy should be regarded as a gamble. In the next section, I argue that the material vulnerability of *orang susah* to economic hazards might have actually *increased* after they became dependent on a patron. The risk-handling style of *orang susah* has altered over the past years, from rather autonomous and preventive, towards being more and more dependent solely on their relations with a patron. It is shown that, as their risk-handling style altered, their popularity in the neighbourhood also altered - until they were excluded from Bantaran Kali's social safety net. The next section uses the biographies of Yati and Kurdi to trace how this situation developed.

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[184] Yati's question created an ethical dilemma for me. On the one hand, I wanted to help her, but on the other, I did not want to be seen as an aid giver, as this might affect my research. I eventually lent Yati an amount of money that was considered reasonable in the neighbourhood (Rp 50,000). Please see Appendix A for more notes on how I have tried to deal with ethical dilemmas such as this in the field.

Development of a *susah* risk-handling style

In 2002, Bantaran Kali was inundated by a large flood. Yati's house – as well as the houses of most other inhabitants – was covered by river water that rose to a height of three meters. As it kept raining for weeks, the water inundated Yati's house and her possessions for over ten days. She reflects on those days as follows:

> On the night the flood started, I woke up when I heard people screaming that we would be flooded. I went out quickly to hear more. 'Just an average one?,' I asked several people, but all of them warned me that it might turn into a big flood. Uphill the water was flowing fast, they said, and there were rumours in the kampong that one of the sluices in Jakarta had collapsed. I took little time to pack my goods, because I was very afraid that the water would rise higher. I wanted to move fast and I had things prepared already. I just put up my valuables on the highest shelves in my house, I hung my high heels to the ceiling with ropes, I took my wallet and our television and left our house with my son. I always kept some cash in my wallet, in case a flood would force me to evacuate. At the outskirts of the neighbourhood I told my son to wait by the television, and I ran back to pick up two bags with clothing. Also my son's shoes and his school-uniform I took along. Thank Allah I could save all those goods! Thank Allah I had been smart enough to set them aside, as to always be prepared for disasters! We hurried and found a dry area near the neighbourhood. We survived there for about nine days. I was able to buy food and water because of the money that I had brought along, and some other neighbours who had sought shelter in the same area also helped us. Back then, I still had many friends in the kampong, you know….They gave my son sweets and eggs, and all of us exchanged food and other goods such as soap and shampoo. Finally, on the tenth day of the flood, me and some other evacuees walked back to our houses, and all of us discussed how we would clean up our houses.

But when Yati and her son reached the place where their house used to stand, they saw 'only mud'. 'Everything that I had not taken from the house, had flooded,' Yati recalls. 'The walls had collapsed and there were only some stacks of wood left. Our mattress had flooded as well. I had no idea what to do. I cried, for sure, I cried.'

At that moment a man approached Yati. She had seen him before in the neighbourhood, and knew that he was a priest.

> At first I was afraid that he came to try to turn me into a Catholic, but he said that he did not mind that I am a Muslim, and that he just wanted to help flood victims. I could not believe it at first, but he kept his word.

It appeared that Yati was selected as one of the ten people whose houses would be completely rebuilt paid for by the priest's foundation. The fact that Yati was chosen to become a beneficiary of the foundation was a coincidence, as the priest himself explained to me in an interview:

> I chose to help Yati even though I knew there were poorer people than her, people who needed my help as well. But I chose her because one has to be pragmatic if one wants to help flood victims. All those inhabitants of the riverbanks were in need in that time, and they all demanded help fast. So there simply was no time for me to get to know each and every flood victim at first, and then calculate who needed my support most. No, I just had to be quick that time and decide.

So the priest, accompanied by several of his employees, entered the neighbourhood and somewhat randomly selected Yati for help. He says that she was selected because 'she was one of the first people I saw after the flood' and because 'her house was relatively easy to rebuild and improve due to its location.' It appears thus to have been more *good luck* that Yati was selected by the priest's aid institution than a result of any personal '*susah*' situation.

A similar coincidence seems to have benefitted Kurdi, who became a beneficiary of the *kelurahan* after the large flood in 2002. He recalls:

> After we heard that a flood would enter the neighbourhood, me and my wife and our daughter and son quickly evacuated to a family member in another neighbourhood in Jakarta [...] We had taken our identity cards, most of our valuables, and we had parked our motor bike in a dry area in Jakarta. When we came back after the flood an official from the *kelurahan* came up to me. He and his colleagues walked around in the neighbourhood with notebooks to write down how bad each person's situation was. This man I knew, because he was a distant uncle of my wife. We talked about our losses. My house had not been completely demolished, but the back side had collapsed. I told the people from the *kelurahan* that I was worried about my son, who had become ill during the evacuation, and who kept on coughing. I said to them: 'How can my child recover if there are no walls to protect him from rain and wind?' The man [the bureaucrat from the *kelurahan* who is also the relative of Kurdi's wife] felt pity for me and he asked me more about my son. So we made coffee for his employees on the gas stove that we had saved from the flood. He liked that. He told me: 'It is no life to live without a wall. I will help you.' Then a week later the man came by again and he told me the *kelurahan* would restore the house for us. We told him how grateful we were and my wife even cried from joy.

Similar to what happened to Yati, it seems that the fact that Kurdi was selected for help was mostly a matter of good luck. In 2002, the *kelurahan* had received orders from the Jakarta government to provide financial support to flood victims. Officially, the idea was that inhabitants would receive help on the basis of their losses: those whose houses were completely demolished would receive more help than those whose houses were only relatively lightly damaged. In practice, however, it seems that the support was divided on rather arbitrary grounds. Kurdi had fewer losses than many of his direct neighbours; nevertheless, he received much more financial support than they did. Perhaps this was due to his family connection, or perhaps it was due to the fact that the *kelurahan* official

was touched by Kurdi's personal story. Whatever may have been the precise reason for this first selection, it is a fact that ever since Kurdi has remained a regular beneficiary. He says: 'We were not only saved that time by this man! We have been saved by the *kelurahan* many more times.'

The above stories of how Yati and Kurdi first encountered their patrons offer two important indications of the way in which people can develop a *susah* risk-handling style. First, the narratives show that the origin of the *susah* risk-handling style is not the result of a strategic action of riverbank settlers, but that it is instead the outcome of a coincidental opportunity that was offered to *orang susah* due to the increase of floods in their neighbourhood and the related increased attention of external aid institutions. This does not only count for Yati and Kurdi, but also for other *orang susah* who became regular beneficiaries of the *kelurahan* or the priest's foundation after the 2002 flood. Even though the damage to their buildings was sometimes small compared to others in the neighbourhood, they were selected as a beneficiary. Ever since, they have consistently received the largest amounts of aid-money in the kampong.

A second important overlap in the stories of Yati and Kurdi exposes the ways in which their risk-handling style has *altered* over the past years. Both of them describe their former risk-practices as rather autonomous and preventive, while we know that this can no longer be said for the present. We saw that Yati used to collect information about floods; that she had built high shelves in her house where she put her valuables; that she set cash aside to be used as a buffer during floods; and that she was able to pack her goods fast because she had already taken preventive measures beforehand. She also evacuated during a rather early stage of the flood, and did so without the help of others. By contrast, during more recent floods, she has waited for the employees of the foundation to evacuate her. She tells me about this in a conversation which I had with her over the phone, after the period of fieldwork had already ended. I had called Yati in 2013, after I learned that a large flood had inundated the kampong, and I wanted to know whether she was alright.

> Yati: 'I stayed in my house during the first hours of the flood, because I knew they [the employees of the foundation of the priest] would come to get me and my son by boat.'
>
> Roanne: 'Wow. Was that not dangerous, the flood being so high?'
>
> Yati: 'No, not dangerous…Don't you worry, Roanne. I did that with the flood in 2007 as well, remember that I told you that I stayed at home right until I was saved? The priest knows where I live.'
>
> Roanne: 'Yes, but how can you be sure he comes to pick you up?'
>
> Yati: 'Because the priest himself told me more than once that he has a boat and that his employees will use it during a flood to search for me and my son. So therefore it is better for me to wait for that boat than to risk my life by trying to swim through the current.'

This interview section shows that ever since Yati was selected as a beneficiary of the priest's foundation, she no longer evacuates autonomously during large floods but waits to be evacuated. Her risk-handling practices thus changed after 2002. Yati also indicates in interviews that, while she used to set cash aside to be used during flood-evacuations, she no longer does so. Asked about the reason for this altered risk-handling practice, she answers:

> Maybe it is because I have less money to save than before, but I don't think that is the case....or maybe it is because I just do not think about it [floods] anymore as I used to do. I used to have nightmares all the time about floods, but now I feel more calm. I really do not know why. But luckily, the priest helps me nowadays after floods so I do not have as many concerns about money as I used to do.

Again, this narrative indicates that Yati has altered her 'typical' way of handling flood-risk, from autonomous risk-handling practices towards a more dependent risk-handling style. Likewise, Kurdi's risk-handling style developed from an active, preventive style towards a more reactive risk-handling style. Just like Yati, he used to evacuate from his house autonomously after flood-risk messages were communicated. And just like Yati, he no longer does this but instead awaits in his house for help to come. The following quote of Kurdi, which was already presented in the introduction to this thesis explains why he refused to evacuate his house during a medium-sized flood that took place during the fieldwork that was carried out for this study:

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

Now compare this to what Kurdi tells me in an interview about the floods that occurred in times where he had not yet become a regular beneficiary of the *kelurahan*:

> In 1996 and 2002 we had very large floods in this kampong. My house was flooded up to the second floor! But luckily me and my family members all remained safe. As soon as we would hear that a flood was coming towards us, we ran!
>
> Roanne: 'Did you have time to take anything with you?'
>
> Kurdi: 'Oh yes, a lot. We could usually evacuate quickly because we had taken some smart measures beforehand.'
>
> Roanne: 'Like what?'

Kurdi: 'Just some measures, it is just what you learn to do if you live here... [...] I had for example plasticized the important documents of my household [the birth-certificates of his children and his family members' identity-cards] and I had put them in a bag that hung next to my doorstep, right there [Kurdi points to a corner indoors, right next to the front door of the house]. I also always kept my wallet in that bag. You know what we called it? It was called our emergency-bag (*kantung bencana*). We always had it there ready so that we could move quickly if a flood were to come. We only had to grab the *kantung bencana* and evacuate!'

So, Kurdi was well prepared for floods. Setting aside valuable goods and keeping them in a special place, he made sure that he could quickly take them along in case of evacuation. After Kurdi was selected by the *kelurahan*, however, the 'emergency bag' sat unused, as his narrative indicates.

Roanne: 'So in 2007, did you do the same? After getting the message, grab the bag and run?'

Kurdi: 'No, that is the reason that we lost our documents! They were still plasticized but they were flooded because they were somewhere in a drawer. When we were finally evacuated by the people of the *kelurahan*, we forgot to take them! That is stupid, right? Yes, it is stupid in my opinion. I just forgot about them! But it was not really a problem because the people in the *kelurahan* arranged for us to receive new documents. So we did not make a loss.'

Roanne: 'Do you keep them in the emergency bag again, now?'

Kurdi: 'No, no, we no longer use such a bag. We just keep them in a closet now. Hopefully we will not forget about them this time again!' [laughs]

Roanne: 'Do you still keep your wallet in a special place, so that you can take it with evacuation?'

Kurdi: 'No, I just have it with me or actually, it mostly lies somewhere in the house. That is because my grandchildren always like to take money from it, so that they can buy candies. So what can I do than give them all my money?' [laughs]

As was the case with Yati, Kurdi's story suggests that he has become more nonchalant in his flood-prevention measures after he became a regular beneficiary of a patron. It appears that he has become less concerned with floods, because he feels more secure that he will recover from a flood event due to the help of his patrons. Again, we may conclude that the risk-handling practices of Kurdi have developed towards the *susah* risk-handling style that he nowadays exhibits.

On a final note for this section, it is relevant to state here that the alteration in the risk-handling style of *orang susah* decreased their popularity in the neighbourhood. 'I used to have many girlfriends here,' says Yati, 'but now they hate me because I get helped by the priest and they want that as well. They are just jealous.' This explains why Yati, during the flood in 2002, still shared food

and other goods with befriended flood victims from her neighbourhood, while nowadays, she no longer participates in any such communal risk-strategies during floods. Moreover, as became clear before, she has been excluded from the kampong's social safety systems. The same seems true for Kurdi:

> I used to be close to my neighbours but now we have become strangers. I say 'hello' to them, but we never actually talk. They share bad gossip about me, that is how people in this neighbourhood act if they do not like you. But I don't mind, because I like my other friends [in the *kelurahan*] better.

Admittedly, Kurdi was once evacuated by an *orang ajar* during the medium-sized flood mentioned earlier, but it needs also be noted that he generally does not benefit from mutual help institutions in the kampong. This became most visible when his daughter got married during my fieldwork. Only some of his daughter's colleagues from outside Bantaran Kali attended the wedding and contributed a small donation to the costs. Their direct neighbours did not.

Until now, this chapter has analysed the main risk-handling practices exhibited by *orang susah* in Bantaran Kali, tracing back how their risk-handling style has developed from a more or less autonomous and preventive style, towards a style that consists of strategies that make these people largely dependent on economically powerful patrons. Even if it became clear that it originally was a matter of luck that *orang susah* were selected as a beneficiary after a flood, it needs be underlined that it is due to their own decisions that they altered their risk-handling style, and, as was described above, it is also due to their current decisions and practices that they are still able to maintain their claims to aid. The next section will examine the factors that underlie their *susah* risk-handling style.

Factors underlying

First of all, it is relevant to repeat from chapter 4 that there are no differences in Bantaran Kali regarding inhabitants' objective flood risk cognition. Hence, just as all other residents, *orang susah* are well informed about the objective risk of flooding. They are well able to mention the main causes of floods, are aware of the potentially negative consequences that floods can have, and they appear informed about the formal safety-management advice. Their specific *susah* risk-handling style can therefore not be associated with their objective risk cognition.

From the theoretical chapter we took that a second factor needs to be examined in relation to people's risk-handling style, namely material vulnerability. According to Yati and the other riverbank settlers who refer to themselves as '*orang susah*', they are indeed more vulnerable towards floods than others are. They maintain that they have a more '*susah*' life and face more problems (*masalah*) in life than their co-residents. In many of their accounts, their '*susah*' life is

persistently used to justify the fact that *orang susah* hardly ever take any autonomous or preventive measures to decrease the risk related to flooding when compared to other inhabitants of Bantaran Kali. Concretizing their claimed *susah* circumstances, many of the people with this risk-handling style underscore their low and unstable incomes, their low educational background or particular problems their households face. Yati describes her own *susah* circumstances as follows:

> I never followed education as I had to help my mother in the house. I married a man who was addicted to alcohol and who abused me; then I divorced and I thought things would get better, but my situation remained just as bad – I was too stupid to consider the financial consequences of leaving him. Look at my situation: I do not have a husband to support me; yet I have a son to take care of *and* I am constantly flooded. Everyone can see that I have a *susah* life, so what can I do myself to stay safe from floods? It is only logical that I get some help from people with more money.

Orang susah Kurdi gives a similar explanation for his relatively high dependency on the *kelurahan* regarding flood-risk:

> I have a more *susah* life than other people in this kampong. Many other people here are smart or strong, so they know what to do when a flood inundates their house. While I am dependent on people who can help me [...] I need them to survive floods.

It must however be noted that such reasoning of *orang susah* contradicts their objective circumstances. Although for a few *orang susah* it is true that they are relatively vulnerable to floods due to deprived material conditions, *orang susah* are generally not in more material need or *susah* circumstances than their co-residents in Bantaran Kali. This study's vulnerability analysis reveals that in most of the cases, the objective circumstances of *orang susah* offer no satisfying explanation for their dependency on aid institutions. If we take into account their age, gender, income, educational level, length of residence in the area and other factors that are typically associated with vulnerability towards floods (discussed in chapter 1), these people do not appear as more vulnerable than other residents. For example, Yati not only owns a shop that provides her with regular income, but also shares in the monthly salary of her teenage son. She owns four grams of gold, relatively expensive clothing and several technological devices.[185] Compared to her neighbours, she could be thus categorized as middle class. Her fellow resident Kurdi claims to be dependent on external help, while he is actually rather wealthy by kampong standards: both he and his wife have a regular income as market merchants selling vegetables, and his daughter, who lives nearby in the kampong,

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[185] A television, a stereo set and a DVD player.

supplements their monthly incomes with her own monthly salary from her work in a clothing store. The family furthermore owns a motorcycle and seven grams of gold in jewelry.

I will soon explain why these people receive more aid than fellow residents after floods despite the fact that they are not more vulnerable to floods in any objective way, but first let me briefly consider yet another factor that presumably impacts the risk-handling style of *orang susah*: the cultural construction of risk. As was established in the theoretical chapter, people's objective risk cognition is always influenced by the ways in which social groups and individuals select or accept risk.

For the *orang ajar*, it is clear indeed that this factor plays a significant role in their risk-handling style. In chapter 4 I posed that next to floods, they regard the 'bad' behaviour of their fellow residents as a serious threat to the neighbourhood's safety – even though it appeared disputable whether this is in accord with reality. Moreover, *orang ajar* seemed somewhat less concerned with floods than many other residents, because they generally seem to have more self-efficacy then do most of their neighbours (as long as it concerns the kampong environment and not beyond). That is, within the familiar environment of the kampong, *orang ajar* believe themselves to be well able to protect themselves against, act during, or cope with floods. It was established that the flood-risk perceptions of *orang ajar*, and also their relatively positive ideas about their own self-efficacy in regard to flood-management in Bantaran Kali, can be associated with the strong power position that they take in kampong society. In line with views of the government, *orang ajar* consider themselves better able than others to manage floods and other risks in Bantaran Kali.

I now add to this analysis that for *orang susah*, the opposite seems at hand. First of all, the survey-results from *orang susah* indicate that, in comparison with fellow residents, they have a relatively *low* sense of self-efficacy.[186] Perhaps as a result, their subjective risk perception of floods is also much higher than it is for many other residents. Of the twenty-three *orang susah* in Bantaran Kali, twenty-one mentioned 'floods' among the three most pressing risks in their daily lives. That is 95 per cent of this group – a higher number than what was measured among people of any of the other three risk-handling styles.[187] In interviews, *orang susah* clarified that they consider a flood very dangerous to their personal safety, because they believe that they lack the capacity needed to act effectively in the face of a flood. I will next elaborate on how this construction of risk might influence their *susah* risk-handling style, but for an interpretation of such analysis it seems fruitful first to briefly recap from chapter 2 how I have tried to 'measure' the self-efficacy of riverbank settlers, and to describe precisely where the self-efficacy of *orang susah* differed from other residents.

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[186] Table 4 presents the scores on self-efficacy divided per risk-handling style.
[187] See Figure 6 for a comparative visualization of the risk-perceptions per risk-handling style.

As noted in chapter 2, for all participants in this study, the relation between self-efficacy and risk perception was measured with two different methods: a psychological survey and the analysis of oral in-depth interviews, in which study-participants were questioned about this topic. Both the *orang antisipasi* (chapter 3) and the *orang ajar* (chapter 4) consistently indicated in the interviews that they felt that they have sufficient skills or possibilities to handle the risk of flooding – as long as this concerns the familiar environment of Bantaran Kali. As it became clear in previous chapters, these perceptions are reflected in their autonomous and short-term *antisipasi* risk-handling style or in their *ajar* risk-handling practices. By contrast, *orang susah* consistently indicated in both the survey as well as in the interviews that they believed they were unable to protect themselves against the negative consequences of a flood in Bantaran Kali. Interestingly, *orang susah* indicated in narratives that they agree with both the *orang antisipasi* and the *orang ajar* that these people – but not the *orang susah* themselves – are able to handle risk efficiently. *Orang susah* described the *orang antisipasi* as either 'strong' or 'tough' and the *orang ajar* as 'smart'. This helped to justify to the *orang susah* themselves why these neighbours are not dependent on patrons and external aid institutions in their handling of floods. By contrast, as we may remember from the above narratives of Yati and Kurdi, *orang susah* describe themselves as 'too stupid' or 'too weak' to handle risk autonomously. Consequently, they believe it is 'only logical' that they receive more help than others: 'I *need* them to survive floods,' *orang susah* would typically say, or 'what can I do myself to stay safe from floods? Nothing! So of course I need to be helped, because otherwise I might drown.'

Even if it seems attractive to regard these narratives of *orang susah* solely as strategic aspects of their potentially lucrative risk-handling style, we must also consider that the perceived low self-efficacy of *orang susah* is actually experienced and internalized by them. Such internalized views of themselves – people with a *susah* life, people lacking capacity to act effectively – are for example reflected in narratives, where *orang susah* frequently call themselves 'weak' types of people; 'stupid' (*bodoh*), and 'not able to do things right.' Some would refer to themselves as 'low people' (*orang rendah*). For example, *orang susah* Kurdi believes that he truly needs the help of the *kelurahan* because he does not possess the skills that *orang ajar* or *orang antisipasi* have:

> Some people here are very tough...They can earn money, they can survive all types of problems. While I am not smart like that. My brains do not work that quickly [laughs]. I make some money, then I lose it again, I think of a plan to make my life better, but then it never works out. Others are not stupid like that.

As a result of their perceived 'lowness' and 'stupidity', *orang susah* indicate that they feel that they have little control over the ways their life develops. If asked whether they believe they could, at any point in their lives, independently improve their current situation, *orang susah* consistently and

wholeheartedly rejected such ideas. For example, they would often say something similar to this: 'I would like to live a better life, but there is nothing I can do to change this. I am only a low person,' or to this: 'All my difficulties make me confused. I don't know where to start to get out of here, even though I would like to live in a neighbourhood where there are no floods.' However, when it comes to potential future improvements with the support of their beneficiaries, *orang susah* appear much more positive:

> The priest has helped me many times. So I think that if I have more problems later on in my life, then he might help me again.

> I myself do not know what to do to make things better. But the priest might know how to help me. He is a smart and high man- I am not like that.

> Maybe the people in the *kelurahan* will pity me if my daughter gets ill. They have helped us before during floods, so I can only hope that they will do so again.

It is impossible for me – and not my intention - to 'control' whether these people speak 'the truth' and hence truly feel unable to act autonomously, or whether they are just strategically narrating their experiences in a way that emphasizes their feelings of dependency and hence legitimates their claim to support. My experiences with these people push me towards believing that it is a combination of the two. By this I mean to say that even though *orang susah's* subjective perceptions of risk and self-efficacy do not match objective reality, they have internalized the belief that they need *others* to help them survive and overcome floods, at least after they became and while they continue to be beneficiaries of their patrons. For *orang susah*, the fact that they, and not others, are supported, serves as proof that they are thus in more need of support than others. Each and every time they receive support from their patrons, their conviction that they might not have been as well off without this external support is strengthened. So, even if their biographies show us that they were able to handle floods autonomously earlier in their lives, *orang susah* have learned that, in their current situation, dependency is their best way to stay safe.

As with the *orang antisipasi* and the *orang ajar*, we might recognize here a habitus of poverty that underlies people's perceptions of risk and self-efficacy. We must take cognizance of the fact that even though *orang susah* are able to successfully claim support, this does not positively change the expectations that they have of their own abilities and capacities in relation to risk. On the contrary, we saw that along with the increase of aid came an increased conviction that this support is needed by them because they cannot overcome flood-risk by themselves. What remains are the 'humble aspirations': with the support of a patron, *orang susah* believe that they will remain safe and protected in their current flood-prone environment, but without that patron, Yati and Kurdi are

sure that they are not safe.[188] As a result of this conviction, they dare not take decisions that may carry the risk of disturbing the relationship with their patron. It was because of this fear that Kurdi refused a loan that might have helped to improve his household's economic situation. We might also take from this argument that *orang susah* are not only dependent on their patron, but in some way also dependent on their marginal residence in a flood-prone neighbourhood. Were they to live in a dryer area, or were they to take a loan and open a successful business, they could no longer claim aid from their current patron. Hence, as was the case with the risk-handling styles discussed in chapters 3 and 4, we see here how riverbank settlers remain trapped in the cycle of hazard.

Without further psychological analysis of the origin of *orang susah's* low self-efficacy, it must be underlined here that their (self-perceived) dependency seems to play a rather *recent* role in their risk-strategies. How should we understand this recent development in relation to habitus? As Bourdieu pointed out in *Pascalian Meditations* (1997/2000), a 'general habitus' is a system of dispositions and ways of thinking about and acting in the world that is constituted early on in life, while a 'specific habitus' is acquired later through education, training, socialization and discipline within particular institutions. We might then take from the theory of habitus that the 'humble aspirations' of *orang susah*, or their limited expectations of a radical improvement of their situation in the future, spring from their general habitus of poverty which was constituted early on in their life. Through the more recent experiences with a patron, they then acquired a specific habitus. Through these experiences, their feelings of self-efficacy altered and *orang susah* came to believe that they need to be dependent on a patron in order to handle flood risk. In other words, it has *become* a habitual attitude for them to believe themselves unable to act effectively in relation to flood-risk, just as they acquired and developed the idea that their patrons are to be trusted.

We might thus say that due to an opportunity that was provided to *orang susah* after floods increased and they were selected as beneficiaries by external aid institutions, their self-efficacy seems to have *de*creased, while their trust in a patron *in*creased. Accordingly, we have seen that their risk-handling style has altered over the course of several years, from autonomous and preventive risk-handling practices towards more dependent practices. The next section elaborates more the issue of trusting in patrons, and the important role that this trust plays in the risk-handling style of *orang susah*.

Trusting as a risk-handling practice

It was posed in the introduction of this dissertation that riverbank settlers in their daily lives face many different risks with which they must cope. They are constantly forced to balance these risks

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[188] In chapter 3 I explained that 'aspirations' –a term used by Arjun Appadurai (2004) in his cultural analysis of poverty – refer to people's expectations of their future, and the opportunities that they will have to improve their current situation.

and to make decisions about the best ways to handle them. Will there be a flood, and should they evacuate? Will someone in their family lose a job or turn ill and should they accumulate money as self-insurance, or can they better invest in a long-term goal, such as the education of their children? Obviously, none of these questions can be answered easily nor can they be predicted by riverbank settlers; thus it is fair to say that they live their daily lives in highly precarious circumstances.[189] Yet, the large majority of the inhabitants of Bantaran Kali do not come across as overwhelmed by feelings of uncertainty or anxiety. In contrast, they continuously and actively make decisions that they deem logical and effective in the face of hazards.

How can riverbank settlers keep a sense of safety despite the contingency that characterizes their daily lives? We have seen that for *orang antisipasi* (chapter 3), the 'solution' for this problem is to trust only themselves instead of other actors in society, and to be prepared for the worst always. In line with these 'ironic' perceptions, *orang antisipasi* exhibit largely autonomous practices in the face of floods. *Orang ajar* (chapter 4), have a rather different 'solution' to the problem of contingency, and that is 'trust'. They trust their elite contacts to such an extent that they are willing to make risky investments in the present, in return for hopeful expectations with regard to their future. At the same time, *orang ajar* make sure to maintain a concrete powerful position in society, which is based on a culture of fear and surveillance. Finally, for *orang susah*, I propose that *trusting their patron* forms the dominant aspect of their risk-handling style, as this helps them to keep a sense of calm despite the objective risks in a context of 'normal uncertainty'.

The function of trust in situations of risk and contingency is widely acknowledged by social scientists studying risk-handling. In psychological studies, the cognitive practice that I call 'trusting' is usually described as positive cognitive restructuring or wishful thinking (Folkman & Lazarus, 1985; Skinner, Edge, Altman & Sherwood, 2003). In sociological risk-literature (most relevant for this thesis), the term 'trusting' may be literally used, but risk-scholars also commonly speak of 'confidence' (e.g. Luhmann, 1993; 2000; Giddens, 1990) or 'fiduciary attitudes' (Vaitkus, 1990).[190] My understanding of trust in risky-situations resembles what Möllering has defined as 'a state of favo[u]rable expectations regarding other people's actions and intentions' (2001, p. 403). Such favourable expectations are not felt by human beings as 'risky', nor are they necessarily experienced in a conscious way. Rather, trusting is felt by people as *logical*, natural or even inevitable. It is in this

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[189] If we were to approach these riverbank settlers as though they were 'rational actors', we might conclude at this point that in order to stay safe, these people continually balance and gamble with what is risky and what is safe. But it was already posed in the theoretical chapter of this dissertation that people do not necessarily make decisions that concern risk in such rational and calculated ways. That is because human cognition of risk is always colored by uncertain and incomplete information, as well as by social, cultural, and individual influences that structure subjective perceptions of risk.

[190] The literature debate on the concepts of risk and trust and distrust is vast and it goes beyond the scope of this dissertation to review the enormous volume of trust literature. For excellent reviews of the trust-literature, I recommend Möllering (2001) and Zinn (2008).

sense that Sztompka has argued that 'in situations where we have to act in spite of uncertainty and risk...trusting becomes the crucial strategy for dealing with an uncertain and uncontrollable future' (1999, p. 25).

This is also the case in Bantaran Kali. Trusting that they will 'always' get help in time enables *orang susah* to act as though they can be sure that this expectation is going to be fulfilled. This perceived 'certainty' about the behaviour of their patron helps them to decide and act, and most importantly, it allows them to maintain a sense of certainty in the highly contingent situations of daily life. Trusting helps thus Yati and Kurdi to handle the increasing flood hazards in their lives – at least at a mental level. This also counts for other *orang susah* in Bantaran Kali. Even if they cannot be sure that their social investments are paid back in the end, *orang susah* dare to spend much of their time and energy in the establishment and maintenance of reciprocal relationships with actors with resources because they trust that they will be helped by them in future times of need. We could also say that *orang susah* have *exchanged* the risk of flooding for the risk of trusting a patron. Inherent in this exchange is a move from more self-efficacy towards less self-efficacy, and hence, an alteration of the way in which risk is constructed and perceived by these riverbank settlers.

But why, we must ask, do these *orang susah* trust so strongly that they will always be helped in time by their patrons during future times of need, even if present reality sometimes suggests that this may not be the case? If we remember that Yati's patron rejected her demand for support during the time she fell ill, then how can she still blindly trust that he will help her survive and recover from future disasters? And Kurdi, whose trust in the *kelurahan* was disappointed during a flood, why would he not simply revert to his former autonomous and preventive risk strategies instead of hoping that he won't be disappointed another time by his patron? I claimed in the former chapters that riverbank settlers' aspirations are often based on pragmatic reflections of their lives in a context of normal uncertainty, so then must we not conclude that the expectations of *orang susah* are naïve, rather than pragmatic or realistic? I propose that the answer to these questions lies in what may be called the habitual or structured characteristic of the practice of trusting (Luhmann, 1968, p. 96).

From Luhmann we can learn that feelings of trust, and the same can be said for the favourable expectations towards other people's actions that are based on these feelings, come about from a mixture of rational assessments and cognitively structured mechanisms (Luhmann, 1993). Let me explain this argument by relating the above concepts to the specific case of the *orang susah*. The favourable expectations that *orang susah* have regarding their patron, are partly based on cognitive knowledge and rational risk-assessment. Riverbank settlers *know* from their past, mainly positive, experiences with patrons that they have a fair chance of earning back their investments in the future. Both Yati and Kurdi have been supported by their patron before, and

hence it is not at all unthinkable that this might well happen again. Nevertheless, the sociological literature on risk teaches us that trusting also involves a 'mysterious element', which thrives on 'irrational' hope, faith, or what Möllering calls 'unaccountable faith' (Möllering, 2001). This 'mysterious element' is 'both more and less than knowledge' (Simmel, 1990/1900, p. 79), standing 'outside the categories of knowledge and ignorance' (Möllering, 2001, p. 410). It is not based on what actually happens, but more so on what a person has learned to perceive as likely to happen. Even if favourable or trustful expectations are at one point dashed, a person may cling to these favourable expectations, nevertheless, because they have become habitual. In sum, trusting reflects a habitual attitude, more than an accurate and updated reflection of objective chances.

This habitual tendency of 'trusting' can be explained by the function that trusting has for people in situations of uncertainty. As was noted above, trusting serves to calm our minds in cases of risk and contingency. If our favourable expectations would shift along with every new uncertain situation we face, then we would face high anxiety each and every time. Instead, our future expectations are neither arbitrary nor easily adapted, but rather lean on patterned logics. Hence, once we have established a favourable or trustful expectation of another actor's intentions and actions, we tend to stick to these even though realistic circumstances may disappoint us.

We can stick to these favourable or trustful expectations by considering the disappointment of our expectations as *an exception.* This mechanism allows us to maintain our normative, favourable expectations, while acknowledging that our trust has been disappointed. Yati's interpretation of why she was not helped during her illness by the priest offers a clear example of how people can deal with disappointments of trusted person's actions, by considering these disappointments as exceptions to the norm. Consider the way in which Yati explains what happened:

> The priest was low in money that time I asked him for help, so therefore he could not help me. But if I would turn ill again, he would help me for sure. He always likes to help me. Just not that one time, because he could not do it.

That this explanation is inaccurate may be clear by now, but that is not the main point here. Rather, this quote serves to show that for Yati, by considering this disappointment as an exception instead of a warning that her trust in the priest may be naïve, she can keep her sense of calm in a context of contingency. A similar mechanism can be recognized in the narrative that *orang susah* Kurdi presents when he explains why he was not helped by people of the *kelurahan* during the medium flood described in this study:

> That is just because it was still very early in the morning when the water entered my house. So nobody had yet arrived at the office [of the *kelurahan*], and so nobody was able to arrange help for me. They did so eventually but then I was already saved by someone else.

Again, we already know that Kurdi's interpretation of what happens is not accurate. But it now becomes clear that it does help him to maintain his favourable expectations of the *kelurahan*, which offers him a sense of calm in a context of normal uncertainty.

It is thus precisely the habitual or structured 'mysterious element' of trusting that makes it an effective practice to handle risk on a mental level. It is important to realize that cognitive risk-handling practices (such as trusting) do not necessarily aim to decrease an objective risk such as flooding itself, but rather function to offer a sense of certainty, a feeling of calm, or what other sociologists may call ontological security (Giddens, 1990; Harries, 2008).[191] Hence, the value of trusting as a risk-handling practice is not determined by the extent to which one's favorable expectations are – objectively seen- realistic and therefore fulfilled, but instead by one's *subjective* belief that these expectations will be fulfilled, so that one has a point of departure from where to understand the world and makes decisions in the face of hazard.

It follows, then, that it is not the objective environment that necessarily creates a human actor's sense of safety, but that it is at least partly the product of a cognitive coping mechanism that protects people's sense of safety *despite objective risk*. For *orang susah*, their dependent and 'trusting' risk-handling style helps to decrease their perceived, subjective, risk towards floods. In a way, it thus seems that *orang susah* prioritize the protection of their sense of safety over their objective material vulnerability.

My interpretation of the risk-handling style of *orang susah* in Bantaran Kali is reminiscent of the London participants in a study on flood-risk responses. Tim Harries observed that trusting was used as a main strategy by certain people to maintain a sense of calm and safety despite of an objectively increasing flood-risk. Instead of taking behavioural action to prevent their houses from flooding, and instead of taking seriously recent government warnings of increased floods, these people trusted that their environment remained safe enough not to act (Harries, 2008). Apparently, these people put what Giddens calls their 'ontological security' above their physical security. This may not come across as an effective risk-handling strategy for outsiders, but it surely is an effective strategy to avoid anxiety in a highly contingent situation.

In sum, trusting may be regarded as a rather 'risky' risk-handling practice on an objective level, but for *orang susah* it seems to be an effective manner to keep a sense of calm and safety in a

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[191] See also Vaitkus who describes certain attitudes as 'not necessarily practical' but highly rational within the 'game' of interpretation where the intended goal is the minimisation of anxiety in the face of extreme vulnerability and lack of alternatives (1990, p. 287). For a similar argument see Brown (2009, p. 401).

highly precarious environment. In the following chapter (6), we will consider the limits of this function of 'trusting' as a risk-handling practice, and consider what happens when people's expectations are disappointed to such an extent that they can no longer be considered 'exceptions' to the norm.

Conclusion

This chapter showed that *orang susah* have developed their formerly autonomous and preventive risk strategies towards a risk-handling style in which they are largely dependent on a patron for their safety and well-being. This development occurred after new opportunities for receiving aid arose in their lives, as a result of the increase in floods in their neighbourhood. I have claimed that while *orang susah's* risk-handling style initially came about from the fact that they were arbitrarily selected to be helped by external aid institutions; however, it is active decisions and strategic actions that have abled them to maintain this risk-handling style up to the present.

It was shown that *orang susah* exhibit three main risk-handling practices that underpin their dependent risk-handling style. One, they invest in social and reciprocal relations with those who handle the economic resources of various aid institutions. Second, they try to keep up a 'needy' image both towards their supporters and towards their direct neighbours. Third, they use 'trust' in their patron as a risk-handling practice that helps them to keep a sense of safety despite the objective risks that characterize a context of normal uncertainty. Their strong trust in patrons contrasts sharply with the perceptions that *orang susah* hold whenever they consider their own capacities to handle floods autonomously. In comparison with fellow residents, *orang susah* have low self-efficacy and feel highly vulnerable to floods. However, due to the high expectations in which they hold their patrons, they are still able to keep a sense of calm.

Even if the risk-handling style of *orang susah* thus seems effective on the level of subjective experience, we also saw that it reproduces objective vulnerability towards floods and economic stressors. We may thus say that their risk-handling style does not allow them to escape from the cycle of hazard. This chapter offered three main reasons for why the risk-handling style of *orang susah* reproduces objective vulnerability to floods and other risk in normal uncertainty. First, *orang susah* invest all their time, energy and assets in their patron and hardly invest in horizontal relations in the kampong. They therefore become excluded from community institutions in Bantaran Kali, such as mutual help. Second, in order to maintain their claim to support, *orang susah* need to preserve their needy image. This means that they cannot accept too much support from actors other than their patrons, and also that they are bound to their current, flood-prone, living environment. It is for this fear to of losing the support of their patrons that *orang susah* sometimes turn down

opportunities and aid that might improve their objective, material circumstances. A third reason why *orang susah* seem unable to escape from the cycle of hazard relates to the habitus of poverty, and most specifically to the way in which they have learned to perceive their own capacities to handle risk. Having acquired the belief that people like themselves are 'weaker' or 'less smart' then others, *orang susah* believe that they need others to survive floods. These perceptions reproduce unequal structures because *orang susah* now exhibit few autonomous risk-strategies; instead, they keep falling back on the above-described dependent risk-handling style.

If the risk-handling style of *orang susah* is considered strategic, in the sense that it fulfils some of their personal interests, we must also conclude that this style makes it hard – if not impossible – for these riverbank settlers to challenge their marginalized position in an unequal society. The new opportunity (created by increased flooding and increased attention of external aid institutions to assist flood victims) enabled *orang susah* to access a form of personal insurance, but the opportunity itself created perceptions in them that translated into decreasing self-efficacy and increasing trust in patrons. Consequently, *orang susah* remain satisfied with dependency relationships with patrons, and prefer the small benefits thereof over a more radical alteration of deeply unequal structures of power and economic distribution. In order to maintain these benefits, *orang susah* do not overtly protest unequal structures in or beyond kampong society, and instead try to avoid conflict with actors higher in the social hierarchy.

On a final note, it needs be underlined that I am not suggesting that offering help to flood victims should be discontinued in order to avoid dependency relations. On the contrary. My observations of the many different kinds of hazards and risks that people in Bantaran Kali face in their daily lives leads me instead to believe that riverbank settlers need *much more* external support to decrease their objective vulnerability to floods. Ideally, that support needs to be focused on a radical alternation of the highly unequal power structures in wider society, instead of incidental recovery from large floods. This point is further discussed in the conclusion of this thesis.