Juggling Money in Yogyakarta. Financial self-help organizations and the quest for security

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Chapter Two - Emerging Financial Gaps: Cycles of income and expenditure

The livelihoods of people in developing countries are in many respects insecure. That holds for the inhabitants of Bujung as well, both for those in the Ledok and the Atas. Several prominent authors on social security have discussed 'insecurities' and related analytical concepts. Van Ginneken (1999:5) describes insecurities as being related to health, death, unemployment, education, housing and food. Dixon (1995:3) discusses contingencies in the form of old age, health, death, unemployment, and education connected to social security. F. and K. von Benda-Beckmann (1994:7) identify "the most devastating uncertainties" as being related to the "most basic needs: food, shelter, health and care". There seems thus to be a general agreement about the existence of a limited number of universal basic needs, the fulfillment of which is insecure for large parts of the world's population. Applying a list of universal insecurities in a certain social context inherently carries the risk of overlooking specifically local insecurities, or insecurities that are particularly relevant in that setting. For that reason it is useful at the same time to identify insecurities from a local perspective.

One can ask informants about the insecurities they experience, but their answers are often unreliable. It is an awkward topic to discuss. Some people keep silent about their problems because they do not want to be pitied. Others exaggerate and lament, probably hoping for a small donation from the researcher. Therefore, the best possible way to deal with this issue is by asking many different questions and listening carefully to the answers. Most of my impressions about the importance of some insecurities and the unimportance of others are derived from open interviews and informal conversations. It was also illuminating to eavesdrop on conversations between others and to observe their activities.

To check on my preliminary conclusions, we also posed two questions about the experience of insecurities in the survey. First, we asked the respondents to mention three things that caused them 'headaches'. In the previous months of fieldwork, I had noticed that many people in Bujung said that something was creating a headache (buat pusing) whenever there was a problem that greatly worried them. Therefore, it seemed to be an appropriate
way to find out more about the insecurities experienced by people themselves. Out of 156 respondents, 49 people were able to mention three sources of headaches, 90 people mentioned two, and 133 mentioned one. Only 23 people said that they never had headaches. Almost all people 'without headaches' were found in the richer categories and the Atas.

The most important sources of headaches in order of importance are: the rising prices of basic goods (32.1%), school fees (15.1%), financial contributions to weddings and other ceremonies (10.3%), domestic problems (10.0%), illness (9.2%), being broke (7.7%), and un(der)employment (6.6%). Rising prices and being broke were considered much more problematic in the Ledok, whereas financial contributions to ceremonies were mentioned more than twice as often in the Atas.

The fact that so many people mentioned the rising prices of basic goods as a source of headaches is obviously connected to the moment at which the survey was conducted. In June 1998, there was a second upsurge in the prices for household necessities caused by the Indonesian economic crisis, or Krismon. School fees and contributions are also connected to the moment when the survey was conducted. In June, people in Bujung are already looking ahead to the months of August and July when the larger school fees, in the form of exam fees, fees for passing from one class to the next and enrolment fees, have to be paid. June of that year also coincided with the Javanese month of Besar, which is considered a very good month for weddings. Many of the respondents had been invited to a number of weddings at which they had to present a financial gift. The category of domestic problems consists mainly of 'disobedient' children¹, and husbands who drink and gamble a lot and beat their wives. The category of un(der)employment has clearly also become more important because of the economic crisis. Other, sources of headaches mentioned less often include:

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¹ I am unable to go more deeply into this problem, but many people in Bujung worry about their children. If they are still young, parents are worried about their children becoming 'nakal', a word which can mean anything from naughty and disobedient to being involved in criminal activities, drug use and prostitution. These fears are realistic for people in the Ledok areas because they see these practices in their immediate environment. A good way to prevent their children from becoming 'nakal' is to send them to school until they have reached stable adulthood. But even if their children have already grown up, found a job and established their own families, parents name worries about the children's well-being as a major source of headaches.
loans (7), not having children yet (6), arisan/simpan pinjam (2), and the electricity bill and taxes (7).²

A second question we asked was whether the respondent could remember the hardest time for their family. Out of 156 respondents, 110 people answered this question. Those who did not answer the question were found significantly more in the middle-income category. Answers, in order of importance, are: not having a fixed income yet (18.2%), illness (16.4%), setting up a household (14.5%), domestic problems (12.7%), children attending school (12.7%), a sudden fall of income (9.1%), and rising prices of basic goods (6.4%). The absence of a fixed income was mentioned much more often in the Ledok, whereas domestic problems occurred twice as much in the Atas.

The first answer refers mostly to young, recently married people who do not have a steady job yet. Together with the third category, which refers to the organisational problems around a new household and suddenly being independent, it indicates that the first years after the marriage are felt to be one of the most difficult periods in the family-cycle. The category of illness refers mostly to a moment when a hospital bill had to be paid, but also to children being in hospital and people suffering from chronic diseases. The domestic trouble again refers to disobedient children and violent and irresponsible husbands. The categories of sudden fall of income and rising prices are directly related to the economic crisis.

These figures indicate that many of the insecurities and anxieties which people experience are socio-economic or financial insecurities (with the clear exception of domestic problems), especially illness, education costs, ceremonial contributions and unemployment. This finding coincides with my observations during the ten months of fieldwork which gave the strong impression that financial problems in particular were the greatest source of worries among the people of Bujung, both in the lower-class neighbourhood sections of the Ledok and in the wealthier sections. However, the answers to these two questions are clearly coloured by the moment at which the survey was conducted, and they obviously tend to conceal insecurities that are well provided for. Discussing only those insecurities that were mentioned in the survey would clearly give a very distorted perspective on Bujung's social security mechanisms. It is equally illuminating to look at insecurities related to death, old age, food, housing, and the need for luxury goods.

² One respondent said that the fact that he was once almost struck by lightning caused him many headaches.
The investigation into the financial insecurities of the Bujungese reveals that they can be seen as particular manifestations of adversities and deficiencies. As stated in the introduction, deficiencies refer to a state of affairs, an insufficient access to resources in order to fulfil specific needs. Adversities are damaging events that the person involved could not reasonably have foreseen. Both are interrelated. Adversities can create deficiencies, and deficiencies make people more vulnerable to adversities. These problems are not limited to the poor. It is logical that the nature of these insecurities differs in a significant way between a wealthy factory owner and one of his labourers, but people from all classes are confronted with adversities and deficiencies. In Bujung, the most pressing adversities and deficiencies are either caused by uncertain fluctuating incomes, sudden and high expenditures, or a combination of both.

2.1 Sudden and High Expenditures

2.1.1 Illness and Medical Costs

Mass inoculations, health information, and frequent spraying with insecticides have effectively combated a number of diseases, but still, like everywhere else in the world, illness is a common phenomenon in Bujung. People frequently complained of having caught a cold (masuk angin), high fever or a cough. More serious diseases that occurred are: typhoid, rheumatism, heart problems, tetanus, dengue fever, cancer, pneumonia, and spasms (for children).

Usually, when the illness is not so severe, people do not call in the help of an expert. Instead they take rest and drink a glass of jamu (traditional health drink) or Chinese medicine. Often people also ask a friend or a relative for a massage or for kerokan. If this does not help, people can pay a

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3 See also Appendix 2.
4 The consequences are of course similar for all other problems which require medical treatment, such as cuts and fractures, pregnancy-related problems, and the occasional case of psychological stress.
5 Kerokan is a form of massage whereby the body is rubbed with a balm and scraped with a coin. The treatment is useful against fatigue and masuk angin. Most adults in Bujung know how to do kerokan, but there are a number of experts who earn some additional income from performing this treatment.
visit to the local health centre (Puskesmas), or a traditional healer (*dukun*). At the Puskesmas the patients receive a short consultation, after which they are usually prescribed to take a series of pills. The *dukun* usually gives a massage or prescribes a traditional medicine, but sometimes the patient is advised to perform some ritual or other. Wealthier people sometimes seek expert help from a family doctor.

In case of more severe illnesses, people seek treatment at one of the hospitals of Yogyakarta, the most important of them being the Catholic Panti Rapih, the Protestant Bethesda hospital, and a state hospital called Sarjito. The two private hospitals have a much better reputation than the state hospital, but they are also much more expensive. Apart from that, the health insurance for civil servants (Askes) reimburses all costs for treatment at the state hospital, but only 15% of the medical costs in the private hospitals. Pak Trisnadi, a civil servant, said: "Askes does not pay for private hospitals, so when I get sick I want to be taken to Sarjito. For our daughter it is different. I want her to have the best treatment. In the past she always used to go to a private doctor. The last time she was ill we brought her to Sarjito, but she did not get well from the medication. In the end we tried Bethesda, and there she was cured." In case of serious diseases, and especially in the Ledok areas, many neighbours and relatives join in discussing the problem and giving advice about which hospital the patient should be treated at.

Costs for hospital treatment are high. Just a few days’ stay at a state hospital already costs Rp.200,000 to Rp.300,000. Obviously, costs go much higher in the case of sophisticated operations. In one case, the final hospital bill of an inhabitant of Bujung went up to 6 million rupiah. It is clear that hospital treatment is an option for people in Bujung. Children are in particular rarely deprived of proper medical care. Out of 156 respondents, 96

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6. A coolie in Bujung suffered from an infection on his leg. He went to a *dukun* who told him that his illness was caused by the fact that he had accidentally urinated on the grave of a stillborn baby behind his house. The soul of the baby had entered his leg. As a remedy he had to place a small tombstone on the grave, and place flowers every Selasa-Kliwon (day of the Javanese calendar). See Koentjaraningrat (1985:416-9) for more information on traditional forms of healing.

7. More than sixty percent of the respondents in our survey reported recently having had a household member in hospital.

8. During my fieldwork period, the rate of the *rupiah* fluctuated considerably. On my arrival, in August 1997, it was at 2,600 against one US dollar, reaching a peak of almost 15,000 against one US dollar shortly before my departure, in August 1998. During my second visit, in July and August 1999, the rate of the rupiah was at around 7,000 to one US dollar (Bank Indonesia).
people (61.5%) said that they recently had one of their household members undergoing hospital treatment. During my ten months of fieldwork, I observed that in a neighbourhood section with around 40 households there were at least six people receiving hospital treatment, for dengue fever, typhus, high fever, a traffic accident or pregnancy problems. In some cases people were reluctant to go to hospital out of fear of the costs involved, but once their condition became serious most of them did go.9

Hospital bills generally have to be paid immediately. In some hospitals patients are obliged to pay for medicine before it is administered, and patients may be forced to stay in the hospital until the bill is paid. On the other hand, in the Indonesian newspapers there are also a lot of stories of patients running away without paying. Some people in Bujung indicated that it is sometimes possible to repay in smaller instalments. On average, most people pay the whole sum at once, but not always because they can easily afford it.

2.1.2 Death

A death in Bujung is a social event. Wakes are organised when somebody is known to be dying. Within minutes after a person has died large numbers of neighbours arrive at his house to provide help. The men build a tent for the guests and the women move into the kitchen to prepare food and drinks. News about the funeral travels by mouth, through the loudspeakers of the mosque and on a blackboard at the entrance of the kampung. At each funeral hundreds of people, mainly neighbours, are present to offer their condolences.

The main costs involved in a funeral are related to the selamatan, which is a ritual meal organised to commemorate the deceased.10 It is a crucial element in parting from the dead and guiding them on their way to heaven. People who fail to organise this for their relatives will suffer the strongest

9 Reluctance to go to hospital sometimes causes deaths, however. Bu Gunawan told me about an uncle who fell on his head from a tree some years ago. In hospital the operation turned out to cost 6 million. For the family, it was immediately clear that this amount could never be paid. So the operation was not performed and the man died. Bu Gunawan said that the man had had his life already. "He was 76 years old and would not have been much, even if the operation had succeeded." She adds that the fate of all people lies in the hands of the Almighty.

possible scorn from their neighbours. If possible, a first *selamatan* is held on
the evening after the death. Then follows a *selamatan* on the third day, after
one week, after forty days, and thousand days. Some families also organise
*selamatan* on the hundredth day, after one year and after two years, but this
is not obligatory. The final *selamatan* on the thousandth day is the most
elaborate and special. Guests give contributions ranging from Rp.5,000 to
Rp.20,000, often alongside contributions in kind. At the other *selamatan* the
guests give no contributions.

For these events usually around thirty men, most of them neighbours, are
invited. The ceremony is led by the *kaum*. They sit down together, pray, do a
tahlilan (praise) and read a *yasinan* (chapter from the Koran). This takes
approximately half an hour, after which a fine meal, which has been
prepared by the women, is served. The meal usually consists of rice with
prescribed dishes of vegetables and meat, and some snacks. Tea and
cigarettes are also served. When the meal is finished, the guests receive a
small cardboard box with food to bring home to their families. The men go
home quickly, change into something more comfortable and return to play
cards and spend the rest of the evening in a relaxing atmosphere. In most
cases it turns into a night of gambling, whereby a part of the profit is given
to the family of the deceased.\(^\text{11}\)

The costs of the *selamatan* differ. For the first day, costs have been
mentioned ranging from Rp.300,000 to Rp.500,000. For the following
simpler *selamatan* the costs range from around Rp.100,000 to Rp.300,000.
The largest part of the costs is related to the provision of food. The price of
the grave is around Rp.60,000. The *kaum* is paid only a small amount,
between Rp.1,000 and Rp.10,000, depending on the means of the family.
Most informants indicated that a substantial part of the costs of the funeral
and the first *selamatan* that follow can be covered by the contributions of
neighbours and financial self-help organisations. Funerals of people of a
higher social status, such as civil servants and others with office-jobs, are
generally also attended by people from further away, and particularly by
colleagues from their office. The receipts from contributions at their funerals
are sometimes so high that they exceed immediate costs. If not, additional
money is derived from the family's own savings, sometimes with added
contributions from direct relatives such as children and brothers and sisters.
The problem with funerals is that a larger proportion of the expenditures

\(^{11}\) Plates are placed on the floor and each game's winner tosses a 100 rupiah coin on the
plate.
have to be incurred before the contributions come in. If that causes a problem, people can generally obtain a short-term interest free loan from a relative or from the head of the RT. These loans carry a relatively low risk because it is certain that substantial contributions from neighbours will arrive soon. Sometimes the social fund of the RT can be used for such a loan.

2.1.3 Hajatan and Other Festivities

Similar costs are related to hajatan. The term hajatan refers to a wide range of ritual events marking the lives of the Javanese. They include the celebration of the seventh month of pregnancy, the name giving and shaving of infants 35 days after they are born (cukuran), the circumcision of boys (sunatan), marriage, and the selamatan after death. Less traditional events are the celebrations of children's birthdays, and the 25th and 50th anniversary of weddings.

For most of these events a selamatan is sufficient, and the costs are similar to the selamatan after a death. Weddings are often bigger festivities, although they can be organised on different scales. In the simplest form, a small celebration is held at the house of the parents of the bride, fifty or sixty guests are invited, and food and drinks are prepared. Some extra costs include a payment to the kaum\textsuperscript{12}, a sound system, renting wedding costumes, and costs for the necessary documents. With the largest weddings a party hall is rented, musicians, dancers or comedians are hired, and there is a lavish buffet. Parents who want to show how wealthy they are and how generous they are to the married couple, will go to great lengths to provide the best possible wedding. The relatively high costs of a wedding are partly compensated for by the financial gifts from the guests. As they arrive the guests can write their names in a guest book and put an envelope with some money in a box. In Bujung, these gifts range from Rp.5,000 to Rp.20,000, depending on the financial means of the guest and the closeness of their relation to the married couple. In contrast with funerals, at weddings people

\textsuperscript{12} Bujung's kaum is a young man from Semarang who received religious education in one of the nearby Islamic boarding schools (pesantren). He is a part-time employee at Bujung's kantor kelurahan but earns most of his income from his activities as a kaum. This means that he teaches Islamic reading to local pengajian groups, and that he performs in almost all Islamic ceremonies in Bujung, including weddings, funerals, circumcisions, and so on. On these occasions, his main task is to read prayers from the Koran.
write their name on the envelope that they put in the box. After the wedding, the money is counted and the precise amounts are written down beside the names of the guests in the guest book. This guest book serves as a basis for the decision on how much to give at the weddings of the children of one's guests in the future.

Thus the *hajatan* can be not only a financial burden on the people who organise them, but also on their guests. According to the Javanese calendar, three specific months are favourable for marriages.\(^\text{13}\) In these months, there are very many weddings in Bujung, sometimes more than one per day. Having been invited, the guests feel obliged to pay a substantial amount as a gift to the married couple, making it difficult to make ends meet in these months. Similar pressures occur with other *hajatan*. At the circumcision of a boy, the guests are also expected to give a gift. For relatives, it is appropriate to bring food and other gifts in kind to any *hajatan*, and in addition to that there are the costs of transportation to *hajatan* in far away places. Various times people in Bujung mentioned the worry they experienced when invited to a festivity.

### 2.1.4 Education

The people in Bujung are no exception to the wider observation that Indonesian people invest a lot of money and effort in education. This can partly be explained as an expression of the responsibility that parents feel for their children, and of the widely shared belief that education is the most important way to achieve something in life. Surono: "I am saving to get my children to senior high school. They should always go further than their parents. Maybe my grandchildren will be able to go to university." It can certainly also be explained from the idea that if one manages to place one's children in a better economic position, it is likely to secure the support to their parents in their old age. In that way, education can be seen as instrumental for social security. In order to make it easier to finance education, many couples in Bujung try to plan not to have one child immediately after the other. A trader in oil and petrol had very strict

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\(^{13}\) The Javanese months are: Sura, Sapar, Mulud, Bakda Mulud, Jumadilawal, Jumadilakhir, Rejeb, Ruwah, Pasa, Sawal, Legena and Besar. Mulud, Bakdo Mulud, Ruwah and especially Besar are good months for *hajatan*. The twelve Javanese months each have 30 days which means that Javanese dates do not coincide with Western dates.
planning in this respect. His story provides a somewhat extreme example of how people in Bujung think about education:

"I am a very orderly person and therefore I married at the age of 22. I was the 10th of eleven children and I saw how many problems that created in the lives of my parents. I thought that I wanted to work till the age of 50, that was considered the age to stop working, so that my children would have their BA before my retirement. I already planned their education before they were born. In 1971 the third child was born and it was also in that year that family planning was introduced. We followed it immediately. We had three daughters and for that we were sorry. We would very much like to have had a son. In the eighties the age to stop working was suddenly raised to 65 by the government and that opened new opportunities. The Lord brought us a son who is now 10 years old. We are very happy with that. I will keep working till the age of 65 and by that time he will have just finished his senior high school. I have already also prepared the means for going to university. Maybe in the future we will need help from our daughters, but for the education of the youngest that is not necessary. We have already notified our children that we expect some help when things start to get too difficult for us. Now they are already helping out when their mother is too tired to go to the market."

Education is a rather risky investment and some people in Bujung are aware of that. One pedicab driver told me about his colleague who invested a lot of money in getting his child to university, but in the end the son was unable to find an office job and was forced to become a pedicab driver as well. A teacher summarised his view of the Javanese attitude towards education and the inherent dilemmas:

"Here, people still see education as an investment. It is probably a remnant from colonial times when everybody wanted to become a priyayi. There is still some logic in trying to become a civil servant. You are more certain of your income. When a private company goes bankrupt, the employees probably lose their pension. This depends on the firm. Investment in education has two sides. It might improve the chances for the child's future career. Secondly, if children have a good job they are better able to support their children in old age. This investment can turn out badly because it can be very difficult to find a job, especially if you have invested in poor private education. Apart

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14 Priyayi is the name for white-collar workers during the colonial period. Also Kistanto (1991: 296-7) remarks how the high status of priyayi has been passed on to civil servants.
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from that the child might simply be too stupid or too naughty to finish education. A drop-out is not a good investment."

F. and K. von Benda-Beckmann (1996:14-7) make clear that investment in education is a risky social security strategy, which drains resources from local social security arrangements. Their argument focuses on Ambonese but it holds broadly for Bujung as well. It takes more time before a child becomes productive and able to support his relatives financially. Furthermore, the arrested growth of the state apparatus makes it more difficult to find a job as a civil servant, the more so because the competition for these jobs has increased. And finally, it is increasingly uncertain whether these children will be willing to contribute substantially to their relatives.

Another motive for keeping children at school as long as possible has to do with the parents' fear that their children will go astray. "When children are still young and have just left school, they are often undisciplined. There are a lot of kids unemployed here. They just eat at their parents' house and the rest of the time they are hanging around and spending the money they have got. They have no thought for achieving something or building up something. That does not start till they get married and they have to think of the future." Parents fear that their sons will get involved in crime, drinking alcohol and taking drugs, and that their daughters will start working in the billiard halls, fears which are not unrealistic in Bujung.

Education starts at the age of four years, when children enter kindergarten. At the age of six, the children go to primary school and at twelve they go to junior high school. This is the education trajectory that is obligatory for all children. It can be followed by three years of senior high school, which can be general education or specialised technical or administrative. After this, the children can continue to tertiary education, where they can go for six different degrees, both academic and non-academic. The monthly school fees at kindergarten and primary school are still relatively low, but there can be additional and obligatory parental contributions. Some schools have savings schemes whereby parents can save

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15 Taman Kanak-Kanak (TK).
16 Sekolah Dasar (SD).
17 Sekolah Menengah Pertama (SMP), Sekolah Lanjutan Tingkat Pertama (SLTP) or Madrasah Tsanawiyah (MTsN).
18 Sekolah Menengah Atas (SMA), Sekolah Teknik Menengah (STM), Sekolah Menengah Ekonomi Atas (SMEA) or Madrasah Aliyah (MAN)
19 Akademi, Sekolah Tinggi or Universitas.
for the school fees on a daily basis. Apart from these fees larger contributions are requested regularly, particularly when the child enters the school and when the child moves up from one class to the next (entrance fee for primary school is around Rp.100,000). These contributions are termed entrance fees, passage fees, and building fees. Furthermore, extra classes, school uniforms, school trips and school utensils bring costs for the household. And apart from that, many parents cannot withstand the pressure from their children who want to compete with their friends at school. It makes them demand more pocket money, fancy shoes and at a later stage even motorcycles.

After primary school the brighter pupils are selected to enter the public junior high school, and the brightest among them receive a scholarship. For those children who are not bright enough, the only solution is to go to one of the private junior high schools, where the quality of teaching is lower and where the school fees are considerably higher. This is the stage when the education of children becomes a real burden for their parents (entrance fee for private junior high school around 400,000 Rp, monthly fee Rp.30,000 to Rp.40,000, at state school Rp.10,000 to Rp.15,000). At the level of senior high school the fees rise once again (entrance fee for private senior high school around Rp.500,000, at state school around Rp.200,000) and at that stage many parents in Bujung start having problems with sending their children to school. At the level of college and university the selection for the cheaper and often better state institutions is becoming very strict. In general only the wealthiest people in Bujung are able to send their children to university (entrance fee for private university 3 to 8 million rupiah). Even if there is a scholarship for a bright youngster to study at the university, additional costs like housing and transportation are too much of a burden for most people in Bujung.

2.1.5 Housing

For some people in Bujung housing is not much of a cost or a problem. The families that have been living in Bujung for many generations inherited the

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20 As well as the entrance fee, private junior high schools also charge annual fees of around Rp.200,000 and monthly fees of around Rp.30,000. Such fees at state schools are roughly half of these amounts.

21 Here the entrance fee rises to around Rp.500,000 and annual fees of around Rp.300,000 for the cheapest schools. The fees for state schools at this level are similar to the fees at junior high school.
land on which and the houses in which they were living. Still, these people occasionally build additional houses and continuously improve the houses that are already there. All other families have had to buy or rent land and build their own house, or have simply rented an existing dwelling. There are hardly any houses for sale, on the one hand because the owner needs it for his/her own family, but also because renting out houses brings a regular income. Almost 40% of the households rent their land and their house, another 20% own their house but rent their land, and the remaining 40% own both their land and their house.

The price of land has risen incredibly fast in Bujung. It is one of the areas closest to the city centre where empty plots are available within the kampung. All the houses that I saw being built were brick houses. More than 40% of the houses in Bujung are still constructions of wood and bamboo. In the Ledok this proportion is almost 60%. When the inhabitants are also the owner of the house and the land, they usually try to reserve money in order to replace (part of) the walls with brick. Many people in Bujung have a strong desire to improve their house as much as possible, and it is generally agreed that the ideal house is spacious with brick walls and marble or ceramic tiles on the floor. In Bujung, building a house is an incremental process, which can take many generations, as most people are unable to raise sufficient resources to finance the construction in one time (see also Smets, 1996:1-28). Except for a few shacks, all houses have roofing-tiles. Less than 10% of the houses still have an earthen floor, almost 70% have a concrete floor or linoleum, while only the richer inhabitants have been able to lay a floor with tiles.

Rents have also risen, but not as fast as the price of land. Rent contracts for houses are paid on an annual basis and range from Rp.150,000 to Rp.500,000 per year. For most tenants the rent more or less coincides with the wage for one month. I have heard of no cases where the landlord allowed the tenant to pay the rent in more practical monthly payments. There was one case, however, where the tenant was allowed to take out a loan from a simpan pinjam in which the landlord participated in order to pay the rent. The tenant was then obliged to repay that loan in regular monthly instalments. In Bujung it is commonly believed that finding a house to rent is now much more difficult than several decades ago. Whenever a rental contract expires and is not renewed the tenant might very well be forced to look for a place to live outside Bujung, unless he/she has enough money to buy land him/herself. In Bujung there were a number of people who faced this problem.
When a young couple marry, they often do not have the opportunity to live on their own. They do not have the money to build their own house, and not even enough to rent a house. In these first years after marriage, the couple normally stay in the house of the parents of the girl, and when they have enough money to move out themselves, the rule is that they try to find a place to stay close to the house of his parents. More and more often this basic rule is not put into practice because of increasing labour mobility, scarcity of houses, and because of the aspirations of young lower middle-class children to live on a housing estate (perumahan). For many young people the urge to have a house of their own is strong because the relationship between parents and adult children can be stressful and a source of conflicts, especially if there are already grandchildren (see also Koning, 1997:165-8).

2.1.6 Luxury Goods

When speaking about social security, it is often assumed that it concerns expenditures related to basic needs and not to luxury consumption. In that sense the purchase of luxury goods would fall outside the framework. However, in practice it is often not possible to distinguish needs from luxuries. Participating in the consumption race among neighbours or relatives is often felt as a need, to be fulfilled under social pressure. Many of the expenditures mentioned above contain an element of Veblen's conspicuous consumption, especially in the case of housing and celebrations. The purchase of television sets and other electronic equipment, refrigerators, motorcycles and cars, assets of which the price often far exceeds the monthly household budget, is often a source of insecurity and anxiety for people in Bujung (see also Semedi, 2001).

The social pressure to consume is manifested in many ways. Children usually receive around Rp.1,000 per day for sweets and snacks. Often the children manage to wheedle more money out of their parents if they have already spent their pocket money, and there is yet another ambulant trader going through the kampung. One woman tells: "Ah, the children are always asking for money. They scream and they cry. And if I do not give them anything they will keep crying and attract the attention of other people. They will say: 'Look at her, she doesn't give her children anything. She probably wants to keep it for herself.' That is why I always give my children money for sweets, even if there is no money left to buy ordinary food." Sometimes children whine because they want to have the computer game that their
Emerging Financial Gaps: Cycles of Income and Expenditures

friends have, or people feel ashamed that their children are always watching television at the house of the neighbours.

In other cases, it is simply a matter of 'keeping up with the Joneses'. *Gengsi*, the Indonesian term for this, is usually associated with the housing schemes of the urban middle-class, but the phenomenon can also be observed in a *kampung* like Bujung. Once, when a travelling salesman visited the women's meeting of the *arisan RT* to sell expensive gas stoves, one of the wealthier women took the opportunity to show her wealth in the subtle remark that the gas stove was a little bit different from the one she had herself. People who have difficulties in making ends meet buy electric rice cookers, handy ironing pads, television sets and posh shirts, and they make sure that the neighbours see it, even though those neighbours often act as if unimpressed and laugh behind their backs.

2.2 Uncertain and Fluctuating Incomes

Occupational multiplicity is the standard in Bujung. Not only does each household generally depend on a number of income sources, but one person may often have a number of jobs at the same time. Sometimes they make a distinction between their main job and side-jobs, but in many cases this distinction is rather artificial. Access to a certain kind of income-earning activity depends on the skills one has but more often on personal contacts. Whether one works in construction, trade or as a civil servant, jobs are more often than not distributed among relatives and acquaintances. For that reason specific income-earning activities are often concentrated in certain social networks. For example, we find the civil servants of Bujung among a small number of families. In one RT, a large number of people work as clothing salesmen, a profession that is found in no other RT. There are similar situations for such highly specialised activities as fish raising and the production of paper flowers.

In almost every household in Bujung both the husband and the wife provide income. It proved to be very hard to quantify this because there is a strong tendency among women and men to disqualify the income-earning activities of the wife as 'just helping the husband' (*bantu-bantu suami*). The general observation is that in most households the income of both partners is substantial, but the husband earns a little bit more. In a large number of households, especially among the labourers of the Ledok, the wife earns
more than the husband does. In cases where unmarried youngsters earn an income of their own, they are generally free to spend it on their own things. With a few exceptions, they are only asked to contribute in case of deficiencies.

In this chapter, I will discuss the most important income-earning activities in Bujung. From our survey, it appeared extremely difficult to acquire reliable data on this. Among the respondents, there were several people whom I had followed closely for qualitative research. Several of them considerably overestimated or underestimated the income they earned, and some of them did not mention existing income-earning activities at all. The data in table 2.1 give a general idea of income differences, but they have to be treated with care and compared with information derived from general observation and interviews. From the figures, we can see that office workers are found in the higher income echelons of Bujung. The category with the lowest income is home production. These figures tally more or less with the results of Manning et al. (1996: p.42) who studied labour conditions and income levels in Yogyakarta. The most remarkable difference concern the figures on the income of pedicab drivers. Manning et al. find pedicab drivers to be by far the lowest income group, while I find their income to be not much lower than that of the average labourer.

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22 When one day Pak Tus was found guilty of adultery and banned from the neighbourhood for three years by a popular tribunal, his wife was dancing and singing in front of her house. The reason was not so much his promiscuous behaviour, of which she had been aware for several years, but mainly because Tus was a 'pain in the neck' and cost more than he contributed to the household.

23 There are several reasons for not mentioning certain income-earning activities. First, the respondent considered those activities not to be real jobs, even though they sometimes earned a meaningful income. Second, such income-earning activities did not take place at the moment of the interview, for example because it was seasonal work. There were four reasons for underestimating income. First, not all income-earning activities were discussed. Second, interviewees forgot to mention irregular additional income in the form of bonuses or tips. Third, most probably some of the respondents were fishing for small gifts, either from me or from the student interviewers, in a few cases grossly underestimating their own income. A reason why certain incomes were overestimated is that when calculating monthly income some of the interviewers forgot to take into account the days on which the respondents did not work. More general problems occurred because people with daily fluctuating incomes found it hard to establish an average income. Women with small shops at their homes did not have the faintest idea of their income because they mixed the capital of their shops with household money.
## Table 2.1 - Monthly income per professional category

<table>
<thead>
<tr>
<th></th>
<th>&lt;Rp.60,000</th>
<th>Rp.60,000-140,000</th>
<th>Rp.140,000-220,000</th>
<th>&gt;Rp.220,000</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>%</td>
<td>%</td>
<td>%</td>
<td>%</td>
<td>%</td>
</tr>
<tr>
<td>Traders</td>
<td>19.3</td>
<td>31.3</td>
<td>16.9</td>
<td>32.5</td>
<td>100.0</td>
</tr>
<tr>
<td>Labourers</td>
<td>21.3</td>
<td>37.5</td>
<td>23.7</td>
<td>17.5</td>
<td>100.0</td>
</tr>
<tr>
<td>Office workers</td>
<td>-</td>
<td>14.3</td>
<td>21.4</td>
<td>64.3</td>
<td>100.0</td>
</tr>
<tr>
<td>Pedicab drivers</td>
<td>6.5</td>
<td>45.1</td>
<td>41.9</td>
<td>6.5</td>
<td>100.0</td>
</tr>
<tr>
<td>Home producers</td>
<td>42.9</td>
<td>33.3</td>
<td>14.3</td>
<td>9.5</td>
<td>100.0</td>
</tr>
<tr>
<td>Other</td>
<td>36.4</td>
<td>18.1</td>
<td>24.3</td>
<td>21.2</td>
<td>100.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>19.3</strong></td>
<td><strong>30.7</strong></td>
<td><strong>22.8</strong></td>
<td><strong>27.2</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

### 2.2.1 Traders

A rather large and diverse professional category consists of those involved in trading. Income from trade varies considerably. Traders are found among the poorest as well as among the richest people of Bujung. Most people in trade are women, but the largest traders with the highest income and the highest turnover are usually men. Many women have a small shop (warung kelontong) at their homes, which is a room or part of a room where they sell all kinds of non-perishables, such as cookies, sweets, ice-cream, coffee, tea, sugar, rice, soap, and so on. In the two RTs where I did most of my research...
there are ten such warung kelontong, in a neighbourhood where eighty households are living. Their main customers are children who wheedle money out of their parents to buy sweets. Only a few of these shops are bigger and also sell perishable products like vegetables and fruits. Most of them only earn a meagre income or nothing at all. It was very difficult to estimate the income people received because they do not calculate their profit. One of the women said that she probably did not earn anything with the shop, but at least it allowed her children to have their sweets free. One of the women, who had a rather large warung kelontong was more precise and knew that she earned around Rp.6,000 per day. A rough estimate says that these inner-kampung shops earn an income ranging from virtually nothing to Rp.20,000 per day, while most of them earn somewhere around Rp.2,000 or Rp.3,000 per day.

Many more women are involved in selling home-made food, either through ambulant trade (keliling) or at a fixed place (warung makan). The women who go around selling their products make snacks or cookies at their homes. Most of them are found in the lower-income groups. Some of them go around the houses of middle-class families to sell their products door to door, within Bujung or in one of the nearby housing schemes. Others bring their products to the various small shops in and around the kampung, receiving a percentage of the profit after the products have been sold. The women who sell food in fixed places, either at their own doorstep or on the main street, specialise in whole meals. They mostly cater for students and for the many people working in the street, such as pedicab drivers and taxi drivers. A small proportion of the foodstalls in the main street are run by men. These stalls (also called kaki lima) earn a higher income but require a relatively large investment of at least 1 million rupiah because one needs to have a pushcart, more cooking equipment, a table with chairs, and a plastic cover to make a roof. The foodstalls have to be set up in the morning and dismantled in the evening. A few people in this sector have a stall at the market, where it is possible to earn a much higher income. But here an even larger investment has to be made in order to buy a place at the market.

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27 Bijlmer (1987:143-74) gives good insights into ambulant trading in Surabaya and interestingly remarks that it is often difficult to distinguish between self-employed and employed. In his case, this has mainly to do with more permanent relations with recruiters of labour. Most of the traders in Bujung, though, work from their own house and are more encapsulated in the kind of trading network described by Alexander (1987).
Typical businesses for men are petrol shops, shops for building equipment, and repair shops for the repair of motorcycles, cars, and other machines. Only very few people in Bujung have set up this kind of business.

Trading requires an initial investment that varies greatly from one business to the other. After that, the stock needs to be replenished. For food traders, who usually sell all their products each day, this usually creates no problems because the profit can immediately be used for new stock. For traders with a slower turnover it is more difficult to stay in business when lump sums are unavailable.\(^{28}\) Many of the women selling non-perishables in a small shop at their house never consider replenishing their stock. They just sell their products until the shop is empty. Then they wait for an occasional windfall (rezeki) before they start again and in the meantime their shop may stay empty for several years.

2.2.2 Labourers

Many men and women in Bujung work as wage labourers. Apart from a few printing and textile factories, there is hardly any industrial activity in and around Yogyakarta. Instead, male labourers can find employment as construction workers, coolies (loading and unloading trucks), labourers in small workshops, shop assistants, security guards, and the like. Women work as laundresses or housekeepers\(^{29}\), and especially girls as shop assistants. Here jobs are also given away through personal contacts, more often through friends than through relatives. However, unlike jobs in the civil service, wage labour jobs are accessible for a very wide section of the population. This does not mean however, that the better jobs in this sector are not highly desired. Wages differ enormously. A laundress may receive a mere Rp.40,000 per month, but for that she only works a few hours per day. A housekeeper earns at least Rp.100,000 per month plus bonuses. Shop assistants earn around Rp.90,000 if they are girls and Rp.150,000 or more if they are men. A skilled mechanic in a repair shop can earn slightly more than that.

\(^{28}\) Evers and Mehmet (1994) argue that small traders' inclination to work with a fast turnover is a strategy to avoid risks and the need for large lump sums.

\(^{29}\) In Jellinek's kampung in Jakarta, "being a domestic servant was an open admission of poverty" (1991:86). In Bujung it does not have such a low status although it is only done by poor women.
Daily wages are higher in construction. An unskilled construction worker can make Rp.5,000 per day while a skilled worker can make Rp.7,500, but the problem is that they cannot find work every day. The construction workers usually find jobs for a number of days or weeks in a row, depending on whether they find a job at a large construction project, or at a private home. Between jobs, the construction workers may have several days, or even weeks, without a job. The same problem holds for coolies, unskilled workers who specialise in carrying heavy loads, who can sometimes earn up to Rp.400,000 in one month and hardly anything the next. These coolies wait along the main road until a truck passes by to look for help. The coolies then run to the truck in order to get the job, which may earn them Rp.5,000 to Rp.100,000 Rp., depending on the amount and weight of the goods to be delivered. Only about once a week are they able to find a good job, and the rest of the time they depend on smaller jobs and occasional passengers for their pedicabs. Another problem for coolies is that their work is very hard and they often have to quit and find a less demanding job around the age of forty.

A small number of labourers refer to themselves as buruh serabutan. This means that they take up a variety of different jobs. The case of Irwanto, in the previous chapter, is a good example of this kind of labourer. The buruh serabutan are often also older men who have become incapable of performing their original job, and now try to give a hand wherever they can. Usually this earns them only a very small income.

Some of these wage labourers have a close relationship with their bosses. They work together on the workfloor, or they work in their houses. This is different for coolies who take odd jobs on passing trucks, and for construction workers and security guards who work for large companies. In the latter case, the construction workers may find a sort of boss in their mandor, the man who recruits a labour force for construction projects. As I will explain later, a permanent and close relationship with one’s boss is very much appreciated, most likely because it forms a source of social security. The labourers themselves express this by saying that they feel they belong to a family and consider their boss to be their father or their older brother.

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30 These coolies combine their work with being a pedicab driver. The best spot to wait for trucks, however, is not a good place to pick up passengers for a pedicab ride.
31 Van der Erve (1993:77-118) presents an interesting picture of the organisation of small-scale building projects in Semarang. Jellinek (1991:79-82) shows that employment in construction fluctuates frequently in Jakarta, though I have the impression that Yogyakarta construction workers are less dependent on large-scale projects.
2.2.3 Office Jobs

Another large professional category in Bujung is that of civil servants. Most of them are men and a large number of them work at the large state university Gadjah Mada, the courthouse, the railway station, or one of the provincial departments in Yogyakarta. Since colonial times a job as a civil servant has been highly desirable. It guarantees that one has a modest but reliable income until retirement, and after that a modest pension, though in the first years of employment wages are notoriously low. The working hours are not very long and the labour tasks are often not very heavy. Furthermore, the job as a civil servant brings a fair amount of social status.

Not surprisingly, it is rather difficult to enter the civil service. Nowadays, one has to have at least finished junior high school to qualify for the lowest level jobs in the civil service. The most difficult point, however, is that most of these jobs are given away through personal contacts.\(^{32}\) Whenever there is a new position in a department, the search for a good candidate starts among the people who already work there, and the higher ranking officials have a bigger say in this. For most civil servants in Bujung it was easy to remember the person who assisted in providing their position. In most cases it was a father or an uncle who helped out, or another close relative. In a few cases, a civil servant had intervened to get a job for the children of his housekeeper, or the housekeeper of his parents. As a consequence, it happens that there are families where almost every male member is in the civil service, while in other families, particularly in the Ledok, nobody has been able to secure this desired occupation.

Another particular aspect of a job as a civil servant is the fact that they receive bonuses every once in a while.\(^{33}\) Often, these bonuses are acquired in a semi-legal or outright illegal way. Quite a few of the civil servants mention the 'special projects', where the costs are generally lower than the budget so that what is left can be divided among the employees. The Indonesian civil service is known to be highly corrupt, but most civil servants I met were hesitant to discuss the subject, or only talked about it in covert terms. In principle, the higher ranked civil servants have more access to these kinds of extra money, but in many offices there are mechanisms through which these earnings are redistributed. Only few of them flatly denied that there was corruption in their department. There is also ample possibility to earn bonuses in a more legal way, which quickly leads in the direction of side-
jobs. High school teachers can give additional lessons to their pupils, or university teachers give paid lectures about their work. These are examples of side-jobs closely connected to the main job, but often the side-jobs can be very different.

Out of the nine civil servants in the street where I was living, eight could rely on some form of additional income. They were engaged in activities such as painting banners, raising cocks, repairing and painting motorcycles and cars, teaching students at home, selling satay, teaching in the mosque, renting rooms to students, writing for a local newspaper and designing exams. Among their wives three had a small shop, one produced ice-cream and another catered for parties.

Quite a number of people in Bujung also work as what is locally termed *pegawai swasta*, or white-collar jobs at private firms. This could be at one of the many private schools and universities in Yogyakarta, but also at insurance firms, banks, publishers, and so on. The working conditions are similar to those of civil servants, although they generally earn a little less and work longer hours. Their position is less secure. Their companies might go bankrupt and workers are more easily fired. These people also have the possibility of earning extra income, but usually in more legal ways.

2.2.4  *Pedicab Drivers*

A quite distinct occupational category is that of the pedicab drivers. Pedicab drivers are often seen as a good example of the poorest of the poor in Indonesia, having to earn their income with one of the more primitive forms of transportation, working with muscle power instead of fuel. While driving their pedicabs they are often dressed in torn shorts and T-shirts with holes in them. It is less clear that when at home, many of these pedicab drivers change into something cleaner and nicer. Many of them live in good brick houses and a few even have a motorcycle or a car. The pedicab drivers in fact form a highly diverse occupational category.\(^{34}\)

\(^{34}\) In past decades, pedicab driving has become an increasingly insecure job in Indonesia as some of the major cities have developed policies to phase out pedicabs from the urban transport sector because they are pre-modern and cause traffic congestion (Dick, 1981b; and Jellinek, 1991:58-65). However, most pedicab drivers in Bujung were confident that pedicabs would remain in Yogyakarta as they are important for Yogya's position as a tourism city.
Whether one can make a good living out of driving a pedicab is in the first place dependent on the place where one works. All the major hotels in Yogyakata have their own group of pedicab drivers. If a guest wants to take a trip with a pedicab, he can have this arranged through the reception of the hotel. The pre-arranged price for the trip is usually four or five times the amount charged for local people. If the guest wants to go to a souvenir shop the pedicab driver can get a substantial commission from the sale. In particular the pedicab drivers belonging to these groups have a large share in the transportation of tourists. The major problem for these pedicab drivers is that the number of potential passengers is rather small, and fluctuates from one week to another and from the peak season to the low season. Although they can sometimes earn Rp.100,000 a day, there are many days when they earn nothing. Still these people are among the wealthiest pedicab drivers.

Other good places for pedicab drivers are the railway stations, the bus stations, markets and, to a lesser extent, schools. At these places the availability of passengers is much more stable, but they pay lower fares. Also here, groups of pedicab drivers from cliques, often organising a financial self-help organisation among themselves. They have shirts printed with the name of the group and the number of the member, as well as membership cards. As soon as the members of these groups consider their group to be large enough to cater for all the available passengers, they close the access to other drivers. In order to become a driver an entry fee has to be paid. Part of this fee is paid to the person owning the user right of this location, often a (retired) military officer who has managed to buy a permit, and to one or more middlemen. Part of this entry fee can also be used as initial savings for a loan fund (see also Perbesta in Chapter Five).

All other pedicab drivers have to find their own place to wait for passengers. Often they choose to stand in front of shops, or at the entrance of the kampung. At these places they earn considerably less than their colleagues who have managed to get into one of the groups mentioned above. Some of these ‘lone riders’ decide to combine their pedicab driving with working as a coolie, standing along the entrance roads of the city where they can wait for trucks coming in. Others look for steady customers, whom they can take to the market, to church or to school at specific moments during the week. This has the advantage of making income a bit more regular.35

35 See also Kartodirjo (1981:63-70) on income fluctuations among pedicab drivers.
Another factor that causes differing levels of wealth between one pedicab driver and another is the possession of other economic resources. Many of the pedicab drivers in Yogyakarta are from the countryside surrounding the city. They often have their own paddy field and some livestock, which does not need to be looked after every day. On days when there is no work in the fields they go to the city in order to earn at least something as a pedicab driver. These pedicab drivers may be wealthier than most civil servants in Bujung. Other pedicab drivers have managed to build up a whole fleet of pedicabs, which they rent out to colleagues. With the income from the rent they are quickly able to expand their business.\(^{36}\)

Driving a pedicab is an occupation that is relatively easy to enter. A day or so of practice is enough to acquire the skill of driving one, and after that one only needs to be able to pay one day’s rent. The rent of a pedicab ranges from Rp.750 to Rp.2,000 per day, depending on the owner and the technical state of the vehicle. Buying a new pedicab costs around Rp.1,400,000, but second hand pedicabs are sold from Rp.600,000 down to Rp.150,000 for a really bad one. For a number of years it has become possible to buy a pedicab on credit. For this one has to pay say Rp.2,000 per day for three years, and after that the pedicab is yours.\(^{37}\)

2.2.5 Home Production

A last important professional category is those involved home-production, or cottage industry. Many of the activities in this category are combined with trading activities, especially food. Others consist of home-production for a contractor. Home production of food ranges from elderly women who fry a small bag of peanuts each day to sell them in smaller portions, to those who mobilise their whole family to produce bales of snacks that are taken to the market on motorcycles. On a larger scale there is a handful of small factories in Bujung primarily producing shrimp crackers, soybean cake, and noodles. Most of them are family enterprises, but they sometimes also employ a number of non-relatives. They are all that is left of the many small factories

\(^{36}\) According to Kartodirdjo’s (1981:63-4) data, this category numbers less than one sixth of all pedicab drivers, through his calculation ignores renting activities.

\(^{37}\) The occupation is not so popular among young men. I sometimes suggested the job to the many youngsters who were hanging around in the kampung, complaining that there was no work for them anywhere. As a reaction they laughed in my face, one of them saying that he was afraid one of his friends would see him driving a pedicab. Pedicab drivers themselves are often very proud of their job, claiming that they are ‘free’.
which reportedly existed in Bujung before 1965. Such enterprises need significantly more working capital than the women who produce food alone in their kitchen do. Obviously the income derived from home production differs widely as well. Of crucial importance is having a reliable outlet for the products.

In the part of the *kampung* where I did most of my research many women were active in the production of two kinds of decoration, paper flowers and diadems made of cloth and wire, which are used for weddings. The production was instigated by the contractor. Some other types of adornment were introduced by the PKK\(^{38}\), but these suffered from a lack of stable demand. Men produced rings made of 100 rupiah coins, which were also bought by a contractor. These activities require a low level of investment or no investment at all, and a skill that can be learned with short practice, but they earn a very minimal income. Most of those who engaged in these activities said that it allowed them at least to have something to do if there was no other job available.

There are certain individuals who have more specific skills and initiatives. Some of them have already been mentioned in the section on civil servants having side-jobs. Several other men in Bujung fix electronic equipment, one man made small kites which he sold to children, and quite a number of women and some men were active in producing and mending clothes. Such activities are often hardly visible for the researcher and appear seldom to provide more than additional income for the household.

The production of catfish (*lele*) in the small streams bordering the *kampung* is another remarkable activity. Men build their own hatchery (*karamba*) out of bamboo, and fill it with fish bought at the market. The fish are fed with all kinds of food readily available in the neighbourhood. First they are fed with other small fish, fruits and seeds, and later with dead chickens and rats. This activity is often combined with digging sand from the river, which can be sold to local builders (Guinness, 1977).

Very rarely do these home-production activities provide the main source of income for the household. The main attraction of this work is that it can be done in the idle hours, at any desired pace, and that it can often be combined with looking after the children, hanging around the house or

\(^{38}\) PKK (Family Welfare Program) is the government program for Indonesian women, and is moderately popular in Bujung (contrary to findings by Koning (1997:147-9), Sullivan (1983), and others, in other parts of Java), although it is clearly the *kampung* elite who feel attracted to these activities.
watching television (see also Murray, 1991:41; and Van Velzen, 1994:29-30).

2.2.6 Other Jobs

There are a number of other income-earning activities. The first of them is scavenging, which is done by a number of mainly elderly people in Bujung. They search the streets and construction sites of Yogyakarta for all kinds of material that can be sold, such as plastics, wire, paper and cardboard, iron and wood. They can earn between Rp.5,000 and Rp.15,000 per day, which is much better than what the average pedicab driver makes. However, the job has a very low status and is considered not halal (impure) by most people. Most scavengers (pemulung) are outcasts who are largely ignored by their neighbours.

Some men, especially youngsters, and an occasional woman work as parking guards. They stand at parking lots or on the side of the street, and look after people's cars and motorcycles. For a motorcycle they receive Rp.100 or Rp.200, and Rp.500 to Rp.1,000 for a car. In this job, just as in pedicab driving, the access to a good location is crucially important, and the competition for a place at a shopping mall is strong. Working near a shopping mall sometimes makes it possible to sell drinks and cigarettes at the same time. Depending on the place, the income can be similar to that of a scavenger, but the social status involved is much higher. Youngsters consider it a 'cool' job.

There are numerous other jobs connected with urban transport. In Bujung there are a few taxi drivers and bus drivers, kernet (people who collect the fares in the bus), and people who tout for passengers at the bus station. All these jobs require access through personal contacts and provide a reasonable and more or less stable income.

39 Van Velzen's dissertation gives an overview of the complexities and problems of household enterprises in West Java, with special attention to the position of women.
40 Many scholars would have provided this overview with a distinction between the formal sector and the informal sector. I have decided not to do so because it presents an unrealistic dichotomy, exaggerating differences and underestimating similarities. It might give the false impression of an informal sector as being unregulated and with open entrance. The categorisation that I have given is also rough but does not pretend to be the only one. What counts for this research, and for the people in Bujung, in the first place is the size of the income and its relative stability.
2.2.7 *Income Preferences and Uncertainties*

For all these workers, their income is not a steady flow of money, but rather an uncertain and fluctuating cycle. First, people earn their incomes on a monthly, weekly or daily basis. In the eyes of almost everyone in Bujung, a fixed monthly salary is most desirable. It gives more certainty and makes it easier to deal with monthly expenditures. It also makes a person more eligible for credit. A monthly income is normally associated with civil servants and with employees in private companies, but also the many housekeepers and laundresses in the *kampung* get their wage once per month. The major disadvantage of a monthly income is that one has to be very careful with spending, so that one does not have to spend the last days of the month with an empty wallet. Wives of civil servants regularly complained that they were stressed about these final days, and a woman who went around the houses with breakfast snacks each morning told me that her turnover was significantly less at the end of the month. People with a weekly income have the same problems with financial planning. They may also find it more difficult to deal with the larger expenditures. The weekly income is typical for labourers in small enterprises, such as workshops and retail shops. Most people in Bujung earn a daily income, which is more or less uncertain for almost all of them. There are daily incomes for small food traders, home producers, pedicab drivers, construction workers, parking guards, taxi drivers, coolies, scavengers, shop-owners, etc. Many of them have difficulties dealing with larger expenditures.

Secondly, there is the longer-term cycle in which people earn little when they are young and more as they gain strength and experience, until at some moment they die or have to stop working because of old age. Most people die in old age, but some die when they are still young, e.g. because of traffic accidents. If the deceased is an income earner, his/her death forms a serious adversity for the household. Bu Harjo, for instance, whose husband was working as a bus driver when he had a stroke, was forced to clear part of her house and look for a tenant in order to keep her head above water. Bu Marzuki, who also lost her husband, was even forced to sell the house because without her husband’s income, she was unable to repay the debts they had taken on to buy the plot.

For people in the so-called informal sector, who stop working when they are physically no longer able to do their job, the age of retirement is variable. People who do exceptionally hard physical work, such as coolies and construction workers, tend to retire at an early age. Small traders, home producers, and to a lesser extent pedicab drivers, often work until quite an
advanced age. The retirement of workers without a pension scheme is often not a matter of a specific moment, but rather a process that takes a number of years, in which they slowly decrease their labour activities. Sometimes the decision to retire is forced upon them by their children, who forbid them to work any longer. In other cases, elderly people try to stop working as soon as it is possible to live with their children. As one man said: "It is about time that my children changed their attitude. Instead of asking and asking, they should start giving for once." Others want to work as long as possible. Out of pride, they never want to ask their children for money or food.

The situation is different for civil servants, army-men, and those who have regular jobs with private companies, meaning that they have a working contract in which a retirement age has been specified. These people work in what is often termed the formal sector. In the case of Bujung one would think of people working in banks, private schools, insurance companies, the Pertamina oil company, and so on. The retirement age of civil servants is set at 56 years for normal civil servants and 60 years for teachers. Retirement age in private companies differs from one company to another, but is usually 60 or 62 years. Upon retirement, these people usually receive a pension, which is 70% percent of their normal wage. In the case of civil servants, a non-recurring retirement bonus (tasp e n) is added. Informants say that this bonus ranges roughly from three to twelve million rupiah for low and mid-level civil servants, also depending on the duration of their working life. One should bear in mind that the 70% percent pension is often not enough to live on, given the fact that during their working life many of these workers depended heavily on additional side-income connected with their job. For that reason, most of the retired workers in this category flow into the 'informal sector' and become entrepreneurs. When they reach the age that they become physically incapable of doing this work, they are to a limited degree also confronted with the problems faced by ordinary workers. The only difference is that they can for some part still rely on a basic pension, which makes them less dependent on others.

Most civil servants in Bujung already start making investments before they retire, and continue to do so after they retire. Their wives are often

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41 Without any income of their own, retired elderly depend on others for the costs of food, housing, clothes, medicine, etc. This is becoming a problem in Java, where the average number of children has decreased and caring for parents is reported to be not as normal as it used to be. An important reason is the fact that children tend to live much further away from their parents, who also live longer. Another reason is the widening cultural gap between younger and older generations (see Koning, 1997: 175, 225-6).
involved in their plans. A civil servant may buy a refrigerator so that his wife can start selling ice, stock for a small shop, or a sewing machine. They themselves might start selling petrol, open a repair shop, food stall or service office. Another popular investment in Bujung is in renting rooms and houses. Many civil servants expand their houses or build a lodging house for students in their yard. The income from these sources provides an important addition to their pensions. The once-off bonus, which many civil servants receive upon retirement, functions as important seeding money for enterprises and other investments.

Thirdly, there are also more irregular and short-term income drops. Many workers, especially those with a daily income, have days on which there is temporarily no income, or only very little. On those days, they actively look for a casual job because nobody, except for unmarried youngsters, can afford not to work for a longer period. The problem is that the most attractive jobs are out of reach for many people. Those who have lost their job or are just entering the labour market often have to settle for jobs that generate a very low income. They may spend a whole day in the main street waiting for a truck that needs a coolie, and return home with nothing.

Illness is another problem that can cause a temporary loss of income. This not only applies to the many self-employed, but also to those people who work for a wage, but without a labour contract. They are usually not paid during sick leave. Even in cases where the ill person is a non-productive member of the household, the illness can require so much attention from other household members that it prevents them from earning an income. Especially if there is a child in hospital, there will always be one of the parents at the bedside.

Finally, it is not all sorrow and misery. When describing fluctuating incomes in Bujung it is also necessary to pay attention to the peaks in the income cycles. 'Rezeki' is a word that popped up in almost every discussion or interview on income and expenditures. The word rezeki has a connotation of luck, and is used to refer to a windfall, a sudden source of income, relatively large and more or less unexpected. It is a special element in the fluctuation of incomes in Bujung. Civil servants regularly receive special bonuses, which they consider rezeki. Pedicab drivers may have many customers on one day, or just one tourist who pays exceptionally well. Coolies can suddenly get a heavy, but well-paid job. The group of housewives who once a year go to the north coast Javanese town of Pekalongan to wrap Idul Fitri presents also consider this income as rezeki. And of course winning the lottery is rezeki. People in Bujung like to use
their rezeki for something special, like buying new clothes or a present for the grandchildren. However, many people are forced to use part of it to repay their debts, as a way to balance money cycles. A civil servant, working at the veterinary lab of Gadjah Mada University said: "Whenever our wages are not enough and the money is already finished, we pray for rezeki from the Lord. If we believe strongly enough it will come. What might happen is that at the lab a person comes to visit who needs to take a picture for something. If it is a good person, he gives me some extra money for that. That can solve our problems. And if it does not happen I still have my cocks. I just take one of them to the market and sell it. When there is another rezeki I buy a new one."

Altogether, these regular and irregular income cycles interfere with one another in such a way that the end result is highly unpredictable. As such this can contribute to both deficiencies and to adversities for the household.

2.3 The Financial Organisation of the Household

Households cannot be treated as if they were individuals. Households are constituted of interdependent individuals who have their own agendas and make their own decisions. In this way we can get a better view of issues surrounding controlling, managing, spending, consuming and sharing resources within households (Pahl, 1990:120-1). The boundaries of a household are difficult to draw. Ellis (1998:6), for instance, argues for including migrant relatives who send remittances from elsewhere. One could even consider the relation between neighbours who frequently share food with each other. For present purposes, a household is considered as the social-economic unit of people who live under the same roof and pool a substantial part of their resources. In whatever way it is defined, the household should not be conceived of as an isolated unit.

To clarify the impact of the adversities and deficiencies discussed above, it is important to examine the way in which Bujung households are organised, in particular with regard to 'female autonomy'. Contributions

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42 See also Platteau and Abraham (1987:466).
43 Stoler (1977:74) proposed a distinction between the interrelated concepts of 'female autonomy' and 'social power'. 'Female autonomy' refers to "the extent to which women exercise economic control over their own lives vis-à-vis men (e.g. in disposing of the fruits of their labour)", and 'social power' refers to the "extent in which women exercise
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from a large number of anthropologists who studied the Javanese family give a general picture of different roles for men and women with regard to money. In this debate, the notion that women in Southeast Asia have a particularly strong decision-making power within the household is prevalent. The main explanations mentioned are that Javanese women have no cultural restrictions on their mobility, in the sense that they are free to go out by themselves, and so they have ample opportunities to work and earn an income. These are factors, it is assumed, which imply that Javanese women have most, or all, of the decision-making power over the household budget (Jay, 1969:92-3; Manderson, 1983:6).

Papanek and Schwede present quantitative figures from urban Jakarta on this issue (1988:89-91). Their data confirm the traditional opinion. In two out of three households, the wife is dominant with regard to financial decision-making, in one in five households decisions are taken jointly, and in only one in twenty households is the husband dominant. Wolf (1992:65), however, criticises these research findings and argues that answers can be considerably differently if the question is asked in a more direct and less abstract way. Then it becomes clear, according to Wolf, that contrary to the general norm, it is the husbands who most often decide on expenditures. Between both positions, there are also a number of more balanced perspectives. Hildred Geertz (1961:125), for example, observes that there are differences between one household and another, although the balance is usually in favour of the wife: "household management ranges from dominance by the wife to a point of almost complete equality". Keeler (1990:129) states that the decision-making power of women is sometimes restricted, especially when it comes to large expenditures.

Venturing outside the domestic realm, Wolf (1992:66) goes on to emphasise that a strong economic position is not accompanied by equally strong cultural prestige. 

Handling money, taking out loans, and negotiating over small amounts of money at the market are not highly esteemed activities in the Javanese cultural context. Therefore, when women in Java are given space as an economic actor, this in fact signifies an inferior social position. Brenner (1998:134-70), however, argues against this, saying that women's involvement in the worldly affairs of money is viewed in another

control over the lives of others outside the domestic sphere". See also Lont (2000a; 2000b).

This argument is shared by Keeler (1990:128)
sense as a crucially important role, which mediates between acquiring essential resources and upholding the pride of the family.\textsuperscript{45}

The actual situation concerning financial autonomy within the household becomes clearer if we accept that not all money is the same. People may distinguish between different kinds of money on the basis of origin, destination, amount, and so on. (Zelizer, 1989; Pahl, 1995:363). Household income in Bujung can be earmarked according to three different categories of money. First is the shopping money (\textit{uang belanja}), which is used to cover the daily household expenses. Secondly, there is the pocket money (\textit{uang jajani}) for husbands, children and the elderly. The third category of monies is that of stocked savings. It refers to money locked away for future expenditures. This money may be kept in a special jar in the house, at the bank, in an \textit{arisan}, or in the form of valuables (gold), and durable goods. The shopping money is under the control of the wives, and only a few husbands keep a close eye on how she spends this. The individual members of the household can use pocket money for private purposes, except for the wives who have to manage with their shopping money. Whether and when the stocked savings will be used is usually the responsibility of husband and wife together.

The crux of the matter is not so much who controls which kind of money, but who decides how income is earmarked. In other words, even though the wife has the responsibility for the shopping money, the husband has the final say on the actual quantity earmarked as shopping money. This is because the shopping money consists of the earnings of the wife \textit{plus} whatever additional contribution is given by the husbands. Most husbands take a small amount from their own income before they give it to their wives, and use it for buying cigarettes, an occasional snack, and for gambling. A few 'good' husbands simply give all of their income and ask money every time they want to buy cigarettes. Their wives are often able to save relatively large amounts of shopping money, sometimes in secret jars, thereby expanding their own financial room for manoeuvre. The more numerous 'tough'\textsuperscript{46} husbands make a conservative calculation of the shopping money their wives will need, and keep the rest as pocket money. In these households, there are frequent quarrels about money, and wives have to negotiate and cheat in order to get a more realistic budget.

\textsuperscript{45} For a recent discussion on household decision-making in Java, see Wolf (2000:91-4).

\textsuperscript{46} The qualifications 'good' and 'tough' (\textit{baik} and \textit{keras}) were used by female informants.
Negotiations between husbands and wives can go along various lines. A woman can argue that she should have more shopping money, either because costs of shopping are higher than estimated, or that her own income has been lower than expected. For most men it is very difficult to check whether the financial picture presented by their wives is true or not, and that provides wives with an opportunity to juggle with the truth. Numerous women who have a hard time negotiating over shopping money consistently lie about the size of their own income, conceal their savings, and exaggerate household expenses. Many men, in their turn, have a gut-feeling that they cannot rely on their wives' version of the story, and so they try to restrict their contribution to the shopping budget to some conservatively estimated minimum, or they even lie about their own income as well. In such a situation of mutual distrust wives have no other instruments left than to play on their husbands' sentiments. They can either claim to be pitiful, by begging and whining, or claim him to be pathetic by publicly denouncing him as a loser, unable to support his family in a decent way. Other women choose to look for work if there is not enough money coming from their husbands. Many of them engage in home production or start working as a maid, mainly because they want to have more pocket money available. However, this may have the adverse effect that their husbands consider that because of this they can have more money for themselves and contribute less to the household.\footnote{That this issue is not specifically Indonesian can be observed from Pahl's studies in Britain (1990; 1995).}

With regard of the above, there are some basic differences between households in the Atas and households in the Ledok. Women in the Atas earn considerably less than their husbands do. They generally engage in trading, sewing and sometimes in home production, while their husbands earn a salary at the office. Their income is considered as a small but welcome addition to the basic income earned by their husbands. In comparison, the women in the Ledok often earn almost as much as their husbands do, and sometimes even more. Their stable incomes as maids and laundry women form the solid basis of the household budget, whereas the unreliable income that their husbands make as pedicab drivers or construction workers forms the welcome addition. Looking at consumption, it is clear that women in both categories spend considerably less on personal consumption than their husbands do. Men in the Ledok spend large amounts of money on drinking, gambling and smoking. The spending of men in the Atas is usually related to the household, from television sets to another floor on the house, but they tend to decide upon this on an individual basis.
The general picture in the Atas is that of women who do not earn a large proportion of the household income, but who do seem to exercise considerable control over the household budget, not only the shopping money but also stocked savings. Paradoxically enough, most women in the Ledok earn a relatively larger proportion of the household income, in some cases more than half, but exercise less control over the money earned by their husbands. These men seem to think that since their wives earn money, they can take care of themselves. Apart from that, because incomes in this part of the neighbourhood tend to be lower and more unreliable, husbands struggle more fiercely for their share of the money. Wives in the Ledok have more frequent and more intense open conflicts about money spent on gambling and drinking than Atas wives have with their husbands about the purchase of motorcycles and other luxury items.

2.4 Conclusion

The most pressing problem for most Bujungese is the absence of a necessary amount of money at a particular moment. A person is broke whereas he needs to buy or pay for something; he is confronted with a financial gap. These problems occur because households are confronted with two fluctuating financial cycles that are out of balance most of the time. On the one hand there is the financial cycle of expenditures. This includes the purchase of food, payment of school fees, and all other expenditures discussed in this chapter. On the other hand there is the financial cycle of income, including daily income, monthly wages, irregular bonuses, rezeki and so forth. For most households, even for those of civil servants, these financial cycles fluctuate in an uncontrollable and unpredictable way. The financial cycles run out of balance all the time, meaning that on most days income does not tally with expenditures. These financial gaps are the basic element of the adversities and deficiencies faced by the Bujungese.

There is a strong correlation between the nature of the problems described in this chapter and the recent decades of economic progress in Indonesia. Even though the increased wealth has not spread equally over all parts of the Indonesian population, the poor and lower middle class have also experienced an improvement in living standards. Older informants all had similar recollections of living conditions in the first years after

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48 This can be read as a critique on Ellis (1998:13), whose focus on income fluctuations as sources of risks provides only half of the story.
independence. In those days, very few children received more than primary education, almost everybody lived in bamboo houses and no-one ever considered taking sick people to a hospital. All those things were beyond the reach of the average kampung-inhabitant. Today these people have grown more used to lump sum expenditures than ever before.

The various pressures to spend, buy, consume and pay, plus the situation where incomes are usually low or modest, mean that most households in Bujung hardly ever have excess cash available in the house. If some extra cash comes in, there is a strong urge to spend it, invest it, or put it in a safe place. This creates a situation where any relatively large expenditure can easily leave people penniless. This not only leads to bottlenecks with large expenses, but also with food. For all households in Bujung, food accounts for a large proportion of household expenditures. Consequently, many households in Bujung do not always have money to buy food, and it is often difficult to provide three meals per day. Financial gaps cause the greatest difficulties for households depending on casual labour. In that sense, there is a broad and general difference between the Atas and the Ledok. Although the emergence of financial gaps is a recurring problem all over Bujung, households in the Atas have on average somewhat higher and more stable incomes. They also have more and better options available to cope with the insecurities of financial gaps (as we will see in Chapter Six).

In addition, there are different roles for men and women. While men are usually mainly concerned with their private purse, women try to improve their ability to balance the household budget. That is what financial autonomy means to them. In the practice of everyday life this means that they have to look for money when expenditures need to be made, and that they have to look for proper purposes and proper places when money enters the house. Balancing the household budget means that money should be available when it is needed, and that money is not wasted when it is not needed. It is the search for an optimal or correct allocation of financial means over time. Generally men only return to the scene when needs are so large that they exceed the shopping budget.

One of the means through which these men and women could try to cope with adversities and deficiencies, to achieve some balance in the household budget, is through financial self-help organisations. Before trying to assess

49 The proportion ranges from one third to two thirds of all money spent.
50 The people in Bujung generally eat a hot meal of rice and vegetables three times a day, the relatively rich with meat, and the poorer households with soybean cake.
the way they can offer protection against financial gaps, it is necessary to introduce these institutions in more detail. The next three chapters are devoted to describing their diversity and origin, and to explaining their operational logic.