Surviving Spouses: Support for Widows in Malang, East Java
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Citation for published version (APA):
Chapter 8
SUPPORT IN A CRISIS SITUATION
Widows and the Indonesian Economic Crisis

1. Introduction

Various crises (krismon) have had major impacts on life in Indonesia since 1997. During this crisis period the nation has been experiencing a series of banking sector and currency collapses, high inflation rate, political turbulence and various forms of mass violence. These various crises should not and cannot be separated from Indonesia’s past and future, since they are part of an on-going process. Nevertheless, in this chapter I shall emphasise the economic hardships because these hardships are the most relevant for many inhabitants of Malang, including the widows in the research sites.

1 Johnson (1998:12) noted, 'In contrast to Thailand or Malaysia, the onset of the financial crisis in Indonesia appeared to stem from loss of confidence by some Indonesians in their own economy'. This 'loss of confidence' should have ground to grow. It is not difficult to relate this 'loss of confidence' to the socio-political situation under the Soeharto regime, especially the last phase. Some chronic failures, which were tolerated for years, such as the weak banking sector, high foreign debts and unemployment rate, had become an explosive time bomb when they were combined with uncertainty about presidential succession, nepotism, cronyism and corruption. The violent riots against the Chinese Indonesians, which has become one of the deep scars of the Indonesian crisis, also reflected the long-term social gap. The roots of this gap even can be found in the colonial period (see also Budiman, 1991:23 and n.d).

If we try to look at the future, the stories of the lost generation during the crises, the malnourished young children and babies, the school dropouts and the unemployed young people, still have to be told. The questions of how deep scars will be carved by the crises on the people's lives, to what extent these people will recover; cannot be answered rigorously now. Since the crises are still far from being over and changes are still taking place.

2 I like to emphasise here that we should aware of the locality of the crisis, in the sense that various social and geographical contexts would be affected differently by the crisis. I shall compare Jakarta and Malang for an example. In May 1998, when the violent riots happened in Jakarta, I received many 'panic' telephone calls from relatives and friends in The Netherlands. They were surprised to find that during those days I could have a dinner in a restaurant located in the centre of Malang. While in Jakarta political turbulences seriously disturbed many economic activities, the situation in Malang was quite different. Students' protests for reformasi regularly took place and the city was also paralysed for few days in May 1998, however these tensions did not disturb most of the economic activities. A few days after the bloody riots in Jakarta (May 1998), some men in Semeru organized ronda malam (night watch), but they told me that the political tensions did not bother many people in their alley.

Another case that shows the locality of the crisis is the ninja terror. This terror was caused by a rumour that many Nahdlatul Ulama (NU) leaders would be executed by mysterious men in black. In October 1999, Malang was also 'contaminated' by this issue. As one of the NU neighbourhoods in Malang, Kotalama was also strongly influenced by the rumour. A violent killing by the angry mass happened and Kotalama became a 'no go area' for a while. Some traders complained that they lost some of their customers because these people did not dare to enter Kotalama. This horror was much...
The various forms of crisis have led to remarkable changes. It has been a period full of insecurities to be dealt with. During this insecure period, people face various problems and cope with them in different ways and intensities. How do we understand these differences? Like the nation’s crisis at the macro level, individual hardships are not an overnight matter either. These hardships also have their roots in the person’s pre-crisis situation. People’s strength and weakness before the crisis will influence not only the ways and the degree they are hit by the crisis but also the ways they cope with the hardships.

Therefore, the first aim of this chapter is to link people’s pre-crisis situation (especially in terms of vulnerabilities\(^3\)) with their problems within the crisis period and their coping strategies. This link will be examined mostly at the micro level namely, the way it is experienced by widows who live in urban neighbourhoods of Malang. Concerning this first aim, it is important to underline – as is also demonstrated in the previous chapters - that widows are not a homogenous social category. Consequently, their pre-crisis life conditions also vary. This variety presumes diversity of the widows’ vulnerabilities. An old age widow, who is unable to work, will confront different problems from a widow who still has school age children. Even two elderly widows from the same economic layer will have different problems if one of them has an ill state of health. This heterogeneity among widows also means that they will exercise dissimilar coping strategies. The interesting questions are who employs which coping strategy? What is the connection between the widows’ pre-crisis situation and the strategies they have employed?

The second aim of this chapter is to link the fluidity of support relationship with the crisis. As illustrated in the previous chapters, widows usually engage in multiple support relationships with their kinsmen and neighbours (either as the receiver or as the provider of support). Some of them also receive support from the state in the form of pension and health insurance (asuransi kesehatan/Askes). In general, these support relationships are fluid. They are continuously negotiated and adjusted by the parties involved (the providers and the receivers of support). The negotiation and adjustment are also affected by various factors. Then, how are the support relations and the support flows negotiated and adjusted during the period of crisis? What are the points of the negotiation?

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less visible in many other neighbourhoods. Concerning this, what actually happened at the regional and the local level should not be overlooked by what happened at the national level.

\(^3\) I refer to Kotze and Holloway for the definition of vulnerability namely, ‘[…] the extent to which an individual, community, sub-group, structure, service or geographic area is likely to be damaged or disrupted by the impact of a particular disaster hazard (Frerks, et. al., 1999:13). For an elaborate examination of vulnerability perspective see also Hewitt, 1997.

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2. Diversity of Vulnerabilities

Even in the ‘normal’ circumstances, widow and widowhood are easily associated with vulnerability. In the previous chapter I discussed how in some of socio-cultural contexts women indeed have been pushed into a very vulnerable and disadvantageous position because of their widowhood. In this chapter I will highlight some aspects that can place the widows in a vulnerable position. Regarding the chapter’s focus on the economic hardships of the crisis, these aspects are also mainly articulated in the widows’ financial and occupational constraints.

Economic condition

One evening, I visited mbah Nah (64) in her shabby one-room house. Soon, our conversation went to the direction of krismon problems, “I can’t sell my vegetables well today since there are fewer customers in the market. Oh, I don’t understand this situation, except that it is more difficult than it used to be. However, it has always been difficult for me, I am always insecure about my daily earnings. I often go to sleep with an empty stomach. For me nothing is really changing. You can’t kill a dead person, can you?” I cannot reply to her last comment, so we just smiled bitterly to each other.

Mbah Nah was an elderly widow without relatives. She belonged to the lowest economic layer. Nevertheless, it is misleading to perceive widows only as socio-economically vulnerable women like mbah Nah. If we look at the widows’ housing condition as a simple indicator of the diversity of their economic conditions, we will find that they live in a wide range of housing condition, from a one-room, plainly furnished house to a four or more rooms house with luxury goods such as television, tape recorder, refrigerator and even a washing machine.

The diversity of the widows’ economic condition is also reflected by the characteristics of their income generating activities.
Table 8.1: The Widows’ Income Generating Activities (N=31)  

<table>
<thead>
<tr>
<th>Stable</th>
<th>Independent</th>
<th>Dependent</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>(A)</strong></td>
<td><strong>(C)</strong></td>
</tr>
<tr>
<td><strong>Stable</strong></td>
<td>Pensioner (7)</td>
<td>Receiving and depending on financial support which is sufficient for covering the most of basic needs</td>
</tr>
<tr>
<td></td>
<td>Employee (1)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Trader with a larger turnover (5)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Living from savings interest (3)</td>
<td></td>
</tr>
<tr>
<td></td>
<td><em>N</em>=16</td>
<td></td>
</tr>
<tr>
<td><strong>Unstable</strong></td>
<td><strong>(B)</strong></td>
<td><strong>(D)</strong></td>
</tr>
<tr>
<td></td>
<td>Masseuse (1)</td>
<td>Receiving and depending on financial support which is insufficient for covering the most of basic needs</td>
</tr>
<tr>
<td></td>
<td>Trader with smaller turnover (6)</td>
<td></td>
</tr>
<tr>
<td></td>
<td><em>N</em>=7</td>
<td></td>
</tr>
</tbody>
</table>

All of the better off widows in both alleys belong to the category (A). Many of these widows are the (financial) support providers for their children or other relatives in contingencies. Thus, in general, those who belong to this category are not in a vulnerable economic condition. Of 16 widows in category (A), only two of them live in Kacangan alley (kelurahan Kotalama). These two women work as vegetable and coconut sellers at the central market of Malang. The fact that most of Semeru widows (14 persons) belong to category (A) is noteworthy. One important aspect of this is that many of them are pensioners who can afford a middle class life style.

In category (B), four of the widows are from Semeru and three from Kacangan. Those who belong to this category usually can finance most of their own daily expenses independently. However, their earnings are unstable and low. This situation has prevented them from creating financial security both through savings as well as through investment in social networks. This problem shall be illustrated by the following case. Wuk Ni (58) was a wayang dancer. She lives in one of the wooden houses in Talun market - a local market in the middle of Semeru alley - with her youngest daughter. Her only income generating activity is doing rantangan (providing meals service) for people who live in lodging houses. But, her business was not running well even before the krismon. In order to survive, she often has to

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4 These 31 widows are residents of the Semeru alley in kelurahan Kauman (20 persons) and the Kacangan alley in kelurahan Kotalama (11 persons).
sell or pawn her belongings, especially the clothes. Two of her married children are living
next to her house, but they do not provide Wuk Ni with any financial support. "My children
have the responsibility for their own family. They are young couples...you know. I can't ask
them to help me, since I also can't provide any for them". When I asked her about
neighbourly help, she gave a rather cynical answer, "Forget the neighbours, even my own
children can't help me".

The neighbourly relations among the Talun market\(^5\) residents have some similarities
with those among the Kacangan alley residents. Most of them are from the lower economic
layer. Economic support among neighbours is often seen as very limited because everyone is
as poor as everyone else. Thus, the (economic) resources to be invested in social networks are
scarce.

The category (C) also shows a difference between the two alleys. Five from the eight
widows in this category live in Kacangan alley. This means, nearly half of the 11 Kacangan
widows are relatively secure in their basic needs, although they have occupied an
economically dependent position\(^6\).

The most severe economic condition is the category (D). None of the Semeru
(including those in Talun market) and Kacangan alleys can be placed within this category.
However I had interviews with 5 widows, who live outside (but comparable to) my research
sites, who belong to this category. Most of them are very old (older than 70 years) and
childless (or abandoned by their children). These poor women have to rely only on small
irregular economic support (money and food) from their neighbours. During the interview
with these widows, I was often confronted with their wish to die.

Regarding their income generating activities, it is obvious that the widows' economic
condition should be understood as a continuum that ranges from the strongest with a stable-
independent-sufficient income to the weakest with an unstable-dependent-insufficient income.
In other words, the widows' economic condition is diverse. This diversity is similar to the
economic condition of other alley inhabitants. Therefore, based on their economic condition,

\(^5\) Both physically as well as socially the Talun market can be seen as a kind of enclave within the
Semeru alley. Therefore among the alley inhabitants there are differentiation between the orang pasar
(market people) and the bukan orang pasar (non-market people). None of the orang pasar has a
middle class life style, and they are regularly perceived by the bukan orang pasar as somewhat ill
bred.

\(^6\) This situation is also demonstrated by the data I collected in May-June 1998 (when Krismon was
strongly visible). From the 36 widows who live in several alleys around Kacangan alley (also in
kelurahan Kotalama), there are 17 (47%) of them who depend on a sufficient (economic) support.
What I mean by 'sufficient support for covering the basic needs' is that the widows are secure in daily
food, housing, clothing and if necessary also in simple medicaments.
it can be concluded that, first, widows do not have specific risks of *krismon* deterioration because of their widowhood. Compared with other social categories, some widows have the ability to deal with the economic hardships of the crisis (for instance those who belong to the category A) while others have deteriorated (especially those who belong to the category D). Second, the risk to be hit by the economic hardships during the *krismon* is more likely related to the instability of the income generating activity than to its dependency, since the instability of income is usually combined with its low real amount.

*Pattern of Financial Burdens*

Financial burdens do not only exist during the *krismon*. Highlighting the widow’s financial burdens during the ‘normal’ period is also a way of detecting their potential ‘weak spots’ during the economic crisis. In order to do that, I shall examine expenditures that are regarded as the main financial burden by the widows, even before the *krismon*.

Table 8.2: Sources of main financial burden in pre *krismon* period mentioned by widows

(N = 31)\(^7\)

<table>
<thead>
<tr>
<th>Expenditures</th>
<th>Semeru alley</th>
<th>Kacangan alley</th>
</tr>
</thead>
<tbody>
<tr>
<td>Daily food</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Fixed monthly payments</td>
<td>6</td>
<td>3</td>
</tr>
<tr>
<td>School fees</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Health care</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>None</td>
<td>9</td>
<td>5</td>
</tr>
<tr>
<td>Total</td>
<td>20</td>
<td>11</td>
</tr>
</tbody>
</table>

Table 8.2 shows that in both alleys, daily food and fixed monthly payments are perceived as sources of main financial burdens for the widows. But it is noteworthy that widows who consider the expenditure for daily food as the most difficult to be covered are not automatically the poorest ones. Some of them are pensioners who prefer to put aside a great deal of their income for paying the monthly expenditures, especially the water and electricity

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\(^7\) I am aware that this table is a simplification of a complicated circumstance. Firstly, The widows’ financial burdens are actually multiple and entangled. This table shows their answers when I asked them about ‘the most difficult financial burden to be coped with’. Secondly, a few widows might feel uncomfortable to answer openly about their (main) financial burden and simply said that they did not have any serious financial burden. In the next page, I provide other explanations for this.
bills. For these women, the failure to pay the bills will impose more severe consequences than the failure to buy desirable food. As it was said by Moeslikah (60), a pensioner secondary school teacher, “You have more flexibility to adjust the amount of money you will spend on food, especially for an old woman like me. For my health, I shouldn’t eat too much. Less meat and more vegetables...so, it is cheaper too, isn’t? But how can I properly live without water and electricity?” This preference is possible because the ‘difficulty of covering daily food expenditure’ actually means inability to maintain the desirable quantity and quality of daily food consumption. Therefore, it is not the same as the problem of starvation.

The high costs of medicines and health care are mostly complained about by those who have chronic illnesses such as hypertension, diabetes mellitus, asthma etc. Those who suffer from these illnesses usually have to use the modern medicines and special treatment that in general are more expensive than the traditional medicinal herbs.

The relatively small number of widows who complain about school fees can be explained by the fact that most of the widows do not have school age children any longer. However, for those who have school age children, the school fees and other school expenditures (books, uniforms etc.) are often considered as the heaviest financial burden.

The widows who do not feel burdened by any expenditure can be differentiated into two conditions: the well off widows (category A) and the widows who live as dependent-integrated member of the children’s household and are not (or no longer) actively involved in the management of the household income. The widows in this position often said that *sudah tidak ikut bingung lagi* (they are not bothered any longer). As it is noted by H. Geertz (1961:34): ‘Several very old people who lived with their grown children told me that they never asked their child for anything, simply accepted what was given them, and never interfered in their child’s economic arrangements, never gave advice or even know much about the family budget’

Of course in the day-to-day situation, most of the financial burdens mentioned above overlap with each other. Usually, the widows confront various combinations of hardships. Nevertheless a similar pattern still can be found namely, before the crisis many of the widows regarded the fixed monthly expenditure especially the water and electricity bills and the purchasing of daily food as potential sources of financial burden. The following question is

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8 It is important to underline that not all the widows who become a member of an adult child’s household are dependent members. In both alleys there are 42% widows who live with one of their married children, but only 26% of them are dependent members of the households.
how this pre-crisis pattern of financial burden should be understood within the *krismon* context.

The widely shared hardships during the *krismon* in urban Java are strongly related to the economic decline. The remarkable price rises are among the important causes. The widows’ financial problems in the crisis period are also provoked by this situation namely, the decrease of income or real value of income that is combined with the higher expenses. The high inflation rate has reduced people’s purchasing power. Many goods including basic necessities and services have become too expensive. If we go back to the pattern of the widows’ pre-crisis financial burdens, a connection between ‘before’ and ‘during’ the *krismon* can be found. Even at the ‘normal’ price/tariff before the crisis, the water and electricity bills and the purchasing of daily food were sources of financial difficulties for many widows. Then, at the time when these prices/tariffs are doubled or even tripled, the existing financial burdens are inevitably intensified. At this point, the problems that are confronted by the widows during the *krismon* (especially the earlier phase) are not surprisingly new ones because the pre-crisis financial burdens are intensified by the economic crisis.

The intensity of financial burdens during (the initial phase of) the crisis becomes higher when the phenomenon of returning children is taken into account. Bu Kurnia (49) in Kacangan alley told me, “In a period like this parents are forced to stock up food at home for their unemployed children. Two of my nephews are returning home now, after having lost their jobs in Jakarta”.

The returned and unemployed children also become an extra financial burden for some of the widows. Sarsi (60) in Kacangan alley has to support her five grown children. Three of them are young men who used to work as construction workers in Surabaya. She said, “Even before the *krismon*, it was difficult for my sons to find a steady job, can you imagine what is happening to them these days. Now, they are only *gluntang-gluntung* (roaming around) in the neighbourhood, this is bad...Fortunately I still can work in the market. But it is more and more difficult to manage the money, especially because my sons can’t help me with their extra income any longer!”

However, only 4 out of 31 widows have to confront this problem. Many of the widows’ children, especially those with a lower education, live and work in the city or at the surrounding areas. There are cases of under- or unemployment among these children but they

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9 In his fieldwork site in two villages in the northern coast of West Java, Breman (2000) described a similar situation, “People with the smallest budgets saw their food expenditure increase over two-thirds to three-quarters of their monthly income. Frequently, such households had no money left for anything but rice.”
do not go back to their parental house and become dependent members of their widowed mothers' households.

Inflexibility

Some aspects of the widows' personal conditions result in a potential inflexibility to successfully deal with the financial problems. The first aspect is the type of their income generating activities. Most of the working widows (11 of 13 widows) work in the commercial sector, especially petty trading. For this kind of income generating activity, the high inflation rate during the *krismon* means that a larger amount of working capital should be available while the sales may decline.

However, even if the business survives because the profit rate is relatively steady, some widows have difficulties to 'protect' the required working capital from their higher expenditures during the crisis. Dartik (38) works as a vegetable and fruit seller in the Talun market. She has two school age daughters. As the price of paper increases, the fees for the national exams also become much higher. Dartik worries about the fact that she has to use a part of her working capital to pay the fees, "It is difficult to choose, but I can not let my daughter fail in her education. I believe *Gusti Allah* is rich, He will protect us, I am not doing something wrong, am I?"

The second aspect is the age group to which most of the widows belong. Most of the widows are middle aged women, this means that these women are less likely to switch to other paid work which is relatively easy gained by younger women, such as housemaid or the 'last resort work' in prostitution.

The worst situation is the overlapping of those aspects. Bu Itin (58) was my next-door neighbour in Semeru. Before the crisis, she used to work as snack seller in front of the alley.

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10 Income earning activity in the informal sector is often perceived as having a certain degree of flexibility, in the sense that people can easily enter into or switch within the sector. Therefore Jellinek and Rustanto (1999) argued about the booming of informal sector as a result of the economic crisis. For Breman (2000), the informal sector is not that flexible. There are selections and hard competitions that shall limit the chance of new comers to enter and to survive within this sector. I am in the same line with Breman's argument. Although I did find people - at the research sites - who had tried to start an income earning activity in petty trading (usually by selling cooked food or snacks) their stalls were often closed after several weeks. They might have the initial working capital and the willingness to try a new possibility but to survive for a longer period they also need the knowledge and capability to maintain the steadiness of the new business (financial management, promotion etc.)

11 Some articles in the newspaper have indicated that during the first phase of *krismon* there was increasing number (20%) of prostitutes and street children (Jawa Pos, 3/4/1998; Kompas, 20/3/1998). However, a few appraisals on the impact of *krismon* in the later period of it have mentioned that prostitutes are among the unemployed who have returned to their villages (Jellinek and Rustanto, 1999; Breman, 2000).
When the crisis became worse, she could not continue selling snacks because the price of the ingredients is remarkably higher. According to her, “Actually, I want to work as a housemaid like my younger sister does, but this kind of work is too strenuous for me. Luckily, my oldest son has a stable income so that he can give me uang jajan (pocket money) as long as I am not working. When the krismon is over, I will surely work again. I don’t like to be dependent on my child”.

3. Diversity of Coping Strategies and Coping Actions

In this section, coping strategies and coping actions will be considered as two different matters although they closely intertwine. Coping strategies are more related to people’s perception of the problem they are confronted with and their own circumstances and the search for possible solutions of the problem. Coping actions are related to what people actually (can) do.

People may employ the same strategy to cope with the same problem but it does not mean that they will or they can apply the same coping actions. For example, consolidation strategy includes different coping actions such as replacing and cutting consumption, drawing upon resources and assets, changing family composition (by sending one or more children to another family, (temporary) separation between husband and wife etc.). According to the availability of economic resources, a household with many children and a household that only consists of an elderly couple can similarly employ the consolidation strategy but they will not use the same coping action. The first household may cope with the decreasing resources by cutting the consumption and sending one of their children to another family while the second one may only reduce their consumption.

Let us first discuss some coping strategies. The categorisation of the widows’ coping strategies below is based on the availability of (economic) resources. Concerning the availability of (economic) resources, three circumstances can be highlighted namely the circumstance of increasing resources, that of steady resources and that of decreasing resources. These three circumstances are reflected by the strategies employed. Regarding these three circumstances, there are four categories of coping strategies:

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12 This categorisation is inspired by Breman, 2000 and Longhurst, 1994
The accumulation strategy.

As discussed before, people's lives are not affected in the same way by a crisis. Many studies on crisis have paid a lot of attention to the weak, the harmed and the losers. Although it is probably only a small group, there are people who can gain profit and increase their economic resources during a crisis period. These are the winners who are in the circumstance of increasing resources, and consequently can employ the accumulation strategy. In the context of the Indonesian Krismon, we can relate this strategy with people who have access to foreign currencies or to the export commodities. Those who have relatives who work abroad and send remittances in foreign currencies can profit from the Indonesian Rupiah collapse. The case of coffee farmers in Lahat regency South Sumatra, whose family incomes have increased 3 to 5 times during the Krismon, is also an excellence example of the crisis winner (Ernaningsih, n.d). These people are able to increase their consumption on luxurious goods, to improve their houses and to buy some lands as a kind of saving, while their neighbours are forced by the Krismon so sell their belongings including land in order to cope with financial shortage. In other words, these winners can accumulate their resources and assets while other people have to dispose of their resources.

However, although this strategy is noteworthy, none of the widows in the research sites were able to employ it. One widow in Semeru alley has a daughter who works in Saudi Arabia but her relation with this daughter was broken long time ago because of a serious family conflict. Therefore, the daughter does not send any remittance or financial support for this widowed mother.

The holding out strategy

This strategy is usually employed by those who are relatively unaffected by the economic crisis. Because of the crisis, their resources margin may be slightly narrower but they still have enough resources to fulfil their needs in the same ways as before the crisis. Thus, those who employ a holding out strategy can maintain the most of their pre-crisis life style, or at least there is no substantial consolidation on their consumption pattern, because they are in the circumstance of steady resources.

The richest widows and many of the well off widows are those who can employ this holding out strategy. During the interview they often told me that they had to be 'careful' with their financial management, but it was obvious that they did not have to change their consumption pattern. Bu Prayitno (65) at the Kemirahan alley, who is a pensioner and the owner of a furniture workshop, is one of the widows who employ the holding out strategy.
According to her, she and her family didn’t change their consumption pattern especially regarding daily food. “Alhamdulillah, we don’t have to change our daily menu. Of course, now, our expenditures are doubled or sometimes even higher, but we aren’t kehabisan bensin (out of gas) because of it. I just told my grandchildren to reduce their visits to Mac Donald’s, but...you know how children are...they don’t understand Krismon. So, if they insisted...I didn’t prevent from doing so”.

The consolidation strategy

Most of the widows, who belong to the research population, have used the consolidation strategy at different levels of intensity. This strategy is also the most widely used in all neighbourhoods. The consolidation strategy is related to the circumstance of decreasing resources which has required something more that ‘carefulness’ in financial management since there are obviously less resources to be drawn upon. The most important characteristic of the consolidation strategy is the necessity of changing the pre-crisis lifestyle either in a modest or in a considerable way.

Most of the pensioner widows have to change their pre-crisis lifestyle in a modest way. These pensioners are entitled to a steady income and do not suffer from income decrease or loss although the real value of their pension relatively has decreased because of the high inflation. To a certain extent these pensioners are also protected from the remarkable higher expenditures on medicines and other medical treatments because they are also entitled to a health insurance (the asuransi Kesehatan or Askes). Many of them have children with a better economic position. These children are still able to continue the financial support for the widowed mothers although some postponements may take place. Their effort to cope with the problem was mostly concentrated at reducing the monthly expenditures for water and electricity. They also replaced the more expensive foods, for example meat, with something cheaper such as dried fish. But, they did not have to reduce the amount of food consumption.

Considerable changes of lifestyle were experienced by most of the widows who mainly depend on their income as petty traders. Because of the crisis, these petty traders suffered double financial burdens, first, the decrease of their income real value because of the high inflation rate; second, the decline of their sale and profit. For these widows the effort to cut expenditures by consuming cheaper products is not always enough. Some of them had to reduce their consumption also. However, none of the widows with some considerable changes in the pattern of consumption can be regarded as a starvation case.
Sheer survival strategy

The widows, who employed this strategy, are the poorest ones. They are usually very old (above 70 years) and living alone because of childlessness or abandonment, cannot work any longer and depend entirely on irregular and insufficient economic support from a few neighbours. If we go back to the section two on the discussion of economic condition (see table on income generating activities), these widows belong to the category D, namely those who have to survive with very limited resources. For instance, when the helpful neighbours give them a plate of food, which is normally for one-day consumption, these poor widows have to consume it for a few days. Sometimes they have to consume rotten food. Despite of their bad health, these widows cannot afford to buy medicines - not even the cheapest ones - or to get any form of health treatment. If they get ill they just lay down on their bamboo cot. One of them told me, "Mostly I can only wait. There are two possibilities, I will recover or I will die. Actually I prefer the second possibility". For these poorest widows, Krismon is nothing else than a continuation of severe daily shortages in various ways.


An examination on the economic crisis in Indonesia will unavoidably encounter various charity actions and social provisions. They have been created and held especially for the vulnerable segment of the population to deal with the crisis hardships in a better way. Nowadays, after a few years of continuous crisis, these charity actions and social provisions have become an object of scrutiny. Criticism of their inefficiency, mistargeting, mismanagement and even fraud is an on-going topic for numerous discussions and even for creating new projects to control, monitor and evaluate the programme implementations. It is not my intention to examine how the charity actions and social provisions programmes have proceeded generally in Malang. In this section my focus will be on the implementation of a few social provision programmes in the research sites and ways widows can or cannot benefit the programmes in their neighbourhoods. In order to do this I shall examine what happened in Semeru and Kacangan and a few neighbourhoods around these alleys as cases.

Since its introduction in the autumn of 1998, the Social Safety Net Programme has become the major empowerment programme for coping with different impacts of the multi-crises in Indonesia. However, in the beginning of the crisis (in the first half year of 1998) this

13 See Breman, 1999 (a), Breman 1999 (b); Breman, 2000:40-48
wide scale programme sponsored by the World Bank was barely mentioned in the
neighbourhoods. In this period, the first major price increase occurred. Basic necessities
became unreachable for the poor masses, which caused political unrest, social tension and
even violent food riots. To reduce the social tension and unrest, the Indonesian government
subsidized and organised cheap rice rations. This action was soon followed by various
institutions (including universities), organisations, associations (especially businessmen’s
associations) and individual companies and persons. They contributed thousands of *paket
sembako* (the staple food package) that consisted of rice, cooking oil, sugar, noodle, to be sold
at a very cheap price. The sale of these packages was often delegated to the local mosques.
The targeted beneficiaries could buy a coupon from the mosque or the local government. With
this coupon they had to go to the place where the sale was held and exchange the coupon for
the cheap package. The mushrooming of this kind of charity action also happened in Malang.
Everyday the local newspapers wrote about the staple food rations subsidized by different
institutions and organisations in the city. For some of the businessmen in Malang these charity
actions became an arena of ‘show of force’. A big picture of a smiling Chinese businessman
handing out a symbolic package to a poor beneficiary was shown in the biggest local
newspaper of Malang. When it seemed that the crisis would be endless, these charity actions
slowly disappeared and were replaced by the Social Safety Net Programme.

The Social Safety Net Programme has four priorities namely, food security,
employment creation, development of small and medium enterprises and social protection
(Sumodiningrat, 1999:96). In the municipality of Malang, four programmes have been
implemented\(^\text{14}\). First, the health programme that is aimed to provide cheap or free health care
for the poor and to give additional nutrition especially for pregnant women and children.
Second, the education programme that is aimed to provide small scholarships for primary and
secondary school students from the poorer section of the society. Third, a programme for
coping with the economic crisis (the *PDM-DKE*) that is aimed to provide small working
capital through micro-finance schemes and to create working opportunities by holding labour
intensive public works. Four, a programme for coping with unemployment (the *PDK-MK*).
This programme is aimed for creating employment for those who have lost their job because
of the economic crisis and the drought.

Both in *kelurahan* Kauman (where the Semeru alley is situated) and *kelurahan*
Kotalama (where the Kacangan alleys is situated), only the first and the third programmes and

\(^{14}\) See the report on Social Safety Net Program in Municipality of Malang 1998 – 1999 (*Program
Jaringan Pengaman Social (JPS) Kotamadya Daerah Tingkat II Malang tahun 1998 – 1999*)
the cheap rice rations have been implemented. The health programme mainly consists of the
distribution of the *karti sehat* (the health card) and sometimes the distribution of milk for
children. Those who are entitled to the health card can get free medical treatment from the
local health centre (*Pusat Kesehatan Masyarakat/ PUSKESMAS*) in the case of minor
illnesses or from the government's hospital in the city for more serious illnesses. The targeted
beneficiaries of this card are supposed to be the poorest and the selection of these
beneficiaries is carried out by the local health centre assisted by neighbourhood activists. But
like other programmes, this programme is also exposed to mistargeting and misuse. The
selection of the beneficiaries is influenced by different factors including the quality of a
person's relationships with the neighbourhood activists or how well a person engages in the
neighbourhood organisations such as the *PKK* (the official women's organisation). Thus, it is
not uncommon that the neighbourhood activists themselves or those who are close to these
activists get this card although they can not be considered to be poor.

According to a staff member of the Regional Planning Board of Malang, the available
funds for the health programme cannot be used optimally for the following reasons. First,
even when the health cards have been distributed, the free medical service can only be
executed if the cardholders exercise their right. But not all of the cardholders are interested in
modern medical care or willing to use it. Many of those who are entitled to the card are
elderly people, since they are considered as a higher health risk. Elderly people, however, are
those who often hesitate to go to the local health centre or a hospital because they are more
comfortable with traditional medicines. Second, many local health centres and general
hospitals prefer to wait for an implementation guideline (*petunjuk pelaksanaan*) from Jakarta
than to act according their own interpretation on how the programme should be implemented
regarding the actual situation. Third, not all neighbourhood leaders and activists are able to
apply for the health cards for the poor residents in their neighbourhoods. What happened in
Kacangan alley can illustrate this barrier. None of the residents of this alley got the health
card, although many of them are in a severe economic condition. The neighbourhood head
was not able to gain information about the programme on time, and therefore it was too late
for him to apply for the cards. Semeru alley did not suffer from this kind of problem.
Although not all of the targeted beneficiaries in the alley got a card, some poor residents are
entitled to free medical care.

The programme for coping with the economic crisis (*PDM-DKE*) consists of two
sub-programmes namely, the micro-finance scheme (the *dana bergulir* or revolving funds)
and the labour intensive public work (the *padat karya*). Like the health programme, this
programme is also vulnerable to mistargeting, mismanagement and misuse. None of the sub-programmes were implemented in the Kacangan alley, while the inhabitants of some neighbourhoods not far from this alley can benefit from both sub-programmes. In Semeru alley, the neighbourhood head purposely did not apply for the micro-finance scheme because he refused to be burdened with the management of and the monitoring of the scheme. Some residents blamed him for being indifferent and selfish, but he did not change his decision. However, he was willing to apply for the public works project. According to him, “I was not sure about what I had to do. Suddenly we were informed that there was money available for a building project and, as the neighbourhood head, I had to make a proposal on what should be built in my neighbourhood. I decided to strengthen the riverbank with stones and to build a small bridge. We got Rp 12.000.000 for these projects”. None of the proposed projects are actually urgent. The riverbank did not need to be strengthened with stones and about two hundred meters from the new small bridge there is a bigger and better bridge. But the available funds had to be distributed and disposed as soon as possible regardless the risk of being used inefficiently and ineffectively because of the lack of time to make a better plan.

The distribution of cheap rice rations is the most popular programme. The price of a package of 20 kg rice is Rp 20.000. This price is about half of the price in the market. Both in Semeru as well as in Kacangan alleys, the rations have been distributed almost every month. Nevertheless, the unequal distribution can also be found. Every month, eight to nine people are entitled to the cheap rice in Semeru alley while in Kacangan alley, about two to four people and in a few neighbourhoods around Kacangan, about seven to eight inhabitants. In practice, the 20 kg package is divided into smaller packs of 10 to 5 kg because, first, there are more people who claimed themselves to be the right beneficiaries than the number of the available packages. This can lead to jealousy and friction in the neighbourhood. Secondly, the poor inhabitants often do not have cash to buy the whole package of 20 kg.

How do the widows benefit from these social provisions? Do they have more or, on the contrary, less access to the social provisions because of their widowhood? Except for the labour intensive public works, widows can be found as beneficiaries of almost all programmes. Their widowhood is not an independent factor that can influence their access to social provisions. Widows – and other women - cannot benefit from the public works project simply because they are women. Only male residents have access to this project since construction works are commonly considered men’s work. Poor widows can be entitled to the cheap rice and health card mainly because of their poverty and not because of their widowhood. Similarly, widows who run small businesses can get allowances from the micro-
finance scheme because of their income earning activity. The relatively well-to-do widows in the alleys – such as the pensioners - are not entitled to any of the social provisions because they are not considered as belonging to the targeted beneficiaries. In the interviews none of these widows expressed their dissatisfaction about this, although they would not refuse the chance to buy rice at a much cheaper price. These pensioner widows also do not need the health card because they already have the ASKES (health insurance).

Let us go back to the different coping strategies and coping actions I discussed in section two. How should the receiving of social provisions be understood in relation to the different coping strategies and coping action? Regardless of some deviations in practice, it can be concluded that widows (and the other inhabitants), who are categorized as the targeted beneficiaries of the social provisions, are (supposed to be) those who have been (severely) impoverished by the crisis, and therefore, they are also those who employ the sheer survival or the consolidation strategies. For them, the social provision programmes open the possibility of taking another coping action although this action will heavily depend on external and institutional interventions at various levels (from the local government to the international institution such as The World Bank). Therefore, compared to other coping actions such as cutting consumption, drawing upon resources and assets or (temporary) changing family composition, the benefits from social provisions have a ‘top-down’ character. But in practice this difference is usually less important since for many people, it does not matter how a manner to deal with their adversities develops as long as it works. Moreover, people usually deal with their problems in multiple manners. I shall illustrate this with the case of Semi.

Semi (58) lived alone in small rented house near Semeru alley. Her main occupation was masseuse but she also tried to generate additional income by selling snacks. For Semi, financial shortage had always been a day-to-day struggle even before the crisis. As one of the poor inhabitants in her neighbourhood, she often got the cheap rice coupon. From this social provision, Semi created another additional income by selling a part of her cheap rice to her friend who runs a petty restaurant. She sold the rice at a higher price from the price she bought, but lower than the price in the market. By doing this she could gain additional income of about Rp 5000 per week.

Semi is only one of a few people who openly told me about how they use their social entitlements. But probably more people also did this. Semi is poor and therefore, she needs the social provision. However, being a beneficiary of a social provision does not stop her trying to deal with her economic hardships. She continues to work as masseuse and to sell snacks although the income she gets from these jobs has never been stable or sufficient.
The social provision, including ‘creative usage’ of it, is an additional manner of coping with the economic problems that can be taken in combination with various other manners. This case can show – contrary to Jellinek and Rustanto’s conclusion in their report on crisis for The World Bank – that external intervention by government, NGOs, international institutions do not give rise to ‘a beggar mentality where the poor wait for hands-out’ (Jellinek and Rustanto: 1999). Providing assistance to those who are badly hit by the economic crisis is not merely charity. It is a way to broaden people’s ability to cope with their problems. The way people take various coping actions is not an ‘either -or’ choice but a combination although this combination is far for being fixed. At this point, I like to argue that government interventions such as The Safety Net Programme should not easily be contrasted with (and be suspected as counter productive for) the so to called ‘indigenous’ manners of coping with the crisis (see Jellinek and Rustanto, 1999 and Breman, 2000: 41-42). Regardless of some problems in its implementation, this programme can enrich people’s coping actions package. At least, it opens another possibility of survival, although not all of the deserving can benefit from it.

5. Support Relationships During a Crisis Period

Although people ‘s engagement in support relationships is a phenomenon that can be widely found within the non-crisis situation, a crisis period is more likely to be associated with support relationships and even with the intensification of them. This association is not to be rejected, but a further scrutiny is also needed.

Regardless of the context, support relationships are fluid. They are continuously negotiated and adjusted by the parties involved. The negotiations and adjustments are also influenced by various factors such as age (life course), gender, social class etc. The fluidity and dynamic of support relationships among people are also reflected by the fact that most people have engaged in multiple support relations. If even within the non-crisis situation support relationships are fluid, what happens to those support relationships during a period of crisis, which in itself is full of changes and insecurities? In this section our focus, of course, will be on support relations that are engaged in by the widows. How are these support relationships negotiated and adjusted? Do widows suffer from support decline?
Considerations for negotiation and adjustment

Although negotiation and adjustment can be perceived as inherent parts of a support relation, they are done in different ways that are based on various considerations. What are the points of consideration for negotiating and adjusting support relations during a period of economic hardships?

Resources are required to effectuate a support relation. Therefore the first point that will be considered by people in negotiating and adjusting their support relation is the availability of resources (in this case, especially the financial resources). As has been said before, three circumstances can generally be highlighted, namely the circumstance of increasing resources, that of relatively unaffected resources and that of decreasing resources.

From the point of view of the provider, the first and second circumstances will presume enduring support relations, while the third circumstance can lead to a support decline. It was not easy to find out to what extent these three circumstances affected the support relationships among family members and neighbours. In the period when prices increased remarkably, a few widows complained that their children postponed the regular financial support. In the previous section I noted that even before the economic crisis, widows who live in a relatively poor neighbourhood such as Kacangan alley and Talun market often said that they rarely received economic support from their neighbours because most of their neighbours are also poor. If there is nothing to be given (any longer), support relations simply cannot be effectuated or will be withdrawn.

The second point of consideration is the rank position of either people or needs. When resources are scarce or unavailable but support claims are the same or even increasing, people will reconsider their priorities. Support relations will be continued only with those who are considered ‘important’ (based on economic factors) or ‘close’ (based on non economic factors such as affection). According to Greenough (1982: 215-225), during a crisis situation like a famine, one’s risk of being intentionally excluded from domestic subsistence is related to value within the household. Some kinds of person - such as the household head or the breadwinner – ‘are regarded as inherently more valuable than others, and they will be favoured and protected from extinction during a crisis’. Agarwal (1991: 172-173) argues that people’s relative bargaining power depends on various parameters, especially on the strength of a person’s ‘fall-back position’. This ‘fall-back position’ in its turn, would depend, among other things, on the person’s ownership endowments, exchange entitlements, and the range of support relations in which he/she is engaged. Since widows are varied in their socio-economic position, their fallback position is also dissimilar. However, this dissimilarity is
comparable with the non-widows categories in the sense that the better off are usually in a
better position to bargain. Still, a decision has to be taken about priorities, it can be asked,
who will be considered as the most deserving receiver? Should a person use the limited
financial resources for his children’s school fees first or for supporting his widowed mother?
I found a few cases where children withdrew financial support for their widowed mother
because they needed the money to pay the school fees of their own children. In the interviews,
people often said that if there were less food to consume then they would let children eat first.
Therefore it is not surprising that the children’s school fees was a higher priority than
financial support for a widowed mother.

The third point is the hierarchy of duty. This point of consideration is more relevant
for support providers because it emphasises the issue of duty. As mentioned above, people
commonly engage in multiple support relations. However the quality of these support
relations is not similar. A person may provide support to his widowed mother and a poor
distant aunt, but when the support resources are drying up, he will choose his mother above
his aunt. As a son he is more obliged to help his own mother than other distant relatives.
Moreover, compared to other kin relationships, the parent-child relationship is usually the
strongest one. If we broaden the support relationship outside the family circle then it can be
stated that people are often more obliged to support their own relatives than their neighbours.
Close neighbours are also more likely to be helped than distant neighbours and so on. In the
circumstance of decreasing resources, some support providers may withdraw their support
from some receivers because they feel less responsible for the well being of these receivers.
Thus, at this point, duty is seen in a hierarchical view. Based on different reasons (affections,
moral debts, long history of reciprocity etc.), people are more attached to certain people than
others. The degree of this attachment is usually parallel with the person’s place in the
hierarchy of duty. The more one is attached to a certain person the higher his/her position
within the hierarchy of duty toward him or her, consequently the more he/she is obliged to
support.

Support decline?
As discussed in previous section, economic hardship may have a negative influence on
people’s caring relationship. It can lead to support withdrawal. Whether *krismom* has caused
support decline for the widows or not is difficult to determine. This difficulty is caused by
several factors. Firstly, the term ‘decline’ may cover various kinds of changes from total
withdrawal (abandonment), reduction (quantity and/or frequency) to a temporary
postponement. Secondly, the term ‘decline’ presumes a change. In order to examine the change we need to know about the situation before the change. In the case of support decline, it is important to know whether the widows did receive support in the pre-crisis period. What does the support mean for their daily well-being?

Table 8.3 illustrates the pre-krismon period. It will also show us, first, who are the providers of the financial support for the widows and, second, how many widows do receive support.

Table 8.3: Widows receiving support, per category of providers (N= 31)

<table>
<thead>
<tr>
<th>Support Providers</th>
<th>Semeru alley</th>
<th>Kacangen alley</th>
<th>Both allies</th>
</tr>
</thead>
<tbody>
<tr>
<td>Children</td>
<td>7</td>
<td>6</td>
<td>13</td>
</tr>
<tr>
<td>Parents</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Siblings</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Children + Parents</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Children + In laws</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Siblings + other relatives</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Neighbours</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>None</td>
<td>9</td>
<td>3</td>
<td>12</td>
</tr>
<tr>
<td>TOTAL</td>
<td>20</td>
<td>11</td>
<td>31</td>
</tr>
</tbody>
</table>

Regardless the sufficiency of the support, 19 widows (60%) do receive financial support. Although 18 of these 19 widows receive support from their children, not every child in the family has provided the support. Both emotional closeness as well as geographical propinquity can influence the willingness to provide and to receive support.

If we return to table 8.1 (category C), only 8 widows (26%) can depend on the support and are secured from their basic needs. For the 11 widows, who (according to the table 8.3) also receive support, the support is not sufficient. There are 12 widows who do not receive support at all.

Financial support which is insufficient (only in smaller amount, irregularly or occasionally given) can be detected from the way the support is named by the widows. The term uang jajan (pocket money) is often used for this kind of financial support. For widows who have an independent source of income, the importance this uang jajan is in its symbolic function. As remarked by bu Atim (68) a pensioner who live in Semeru alley, “If my children send me some money, I would thank them. What makes me happy is their attention. However, if they don’t send me uang jajan, I would not demand it. For a mother, as long as they are
"seger waras, slamet adoh bilahi (healthy and safe) I don’t mind. I should manage to live with my small widow pension, shouldn’t I?"

Therefore it can be stressed that, actually, support decline during the krismon is a threatening problem only for 26% of the widows, who have to depend entirely on the support. For those who only receive uang jajan and those who do not receive any support (although they badly need it) the problem of support decline is less severe or is not relevant at all. They may experience an unpleasant situation if the children stop, reduce or postpone the uang jajan, but they do not lose an important source of income (unless their own income is also substantally decreasing). The case of bu Sunik (71) a pensioner in Semeru alley illustrates this situation. Bu Sunik is one of the pensioner widows who occupy a house in the best part of the Semeru alley. Every month she receives a widow pension, which is around Rp. 330.000. Some of her children give her uang jajan regularly. However, every time these children have additional financial burdens, they reduce the financial support. When we talked about this ‘occasional reduction’, I got the impression that bu Sunik did not consider it as a serious problem. She said, “I can understand it, for instance last month, my daughter who lives in Bali didn’t send me uang jajan. She had to pay the uang bangku (tuition) of her daughter who is going to enter the SMP (the junior high school). These days the education costs are very high, so the tuition was a quite heavy burden for them. Moreover, the uang jajan is primarily a sign that they care about me”.

Widows who become an integrated and dependent member of their child’s household may experience support decline in less visible ways, such as a reduction of the food which can be consumed by them since the limited available food is mostly given to the household head or the young children.15

To summarise, there is no general pattern that widows receive less financial support during the crisis period. Support decline is another issue, which should be examined in relation to the pre-crisis circumstances. Although many of the widows do engage in support relations, their position as support receivers should not be over emphasised since receiving support is not congruent with depending on it.

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15 In the article on coping with seasonality and calamity, Agarwal (1991:200) mentioned the adjustment of intra-household distribution of available food, “A part of this adjustment reflects perceptions about needs, especially arising out of differential activity levels, but a part also appears to reflect a gender bias”. Thus, working adults are favoured over non-working adults (typically old women).
6. Concluding Remarks

In order to understand in what ways people are hit by *krismon* and in what ways they cope with the *krismon* problems, their pre-crisis situation should be taken into account. This is also valid for the widows. Since widows are not a homogeneous social category, their pre-crisis vulnerabilities are also diverse. Depending on their pre-crisis income generating activities widows are not more liable specific risks because of their widowhood as such. Like other residents of the neighbourhoods, widows with an unstable - dependent and insufficient income are those who are severely impoverished by the *krismon*. The widows' financial problems during the *krismon* can also be detected through the pattern of their financial burden in the pre-crisis period. Water and electricity bills, the purchase of daily food and school fees are perceived as the heaviest financial burdens before the crisis. During the crisis, the price of food and the tariffs of electricity and water have doubled and tripled. So, these pre-crisis financial problems have been considerably intensified by the crisis. The widows also have inflexibility to cope with their financial problem during the *krismon*. This inflexibility is related to their income generating activity and their age. As many of the widows work in petty trading, during the economic crisis they have to sustain their business with a larger working capital, while sales may decline. Moreover, some widows have to draw upon their working capital in order to cope with cash shortage.

Although the on-going economic crisis has reached almost every segment of society in Indonesia, it does not affect all people in the same way. There are a small number of people who can accumulate wealth during the crisis, while the mass have to reduce their economic resources. Therefore, people - including the widows - employ different coping strategies and take different coping actions. Regarding the availability of (economic) resources, four strategies can be employed namely, the accumulation strategy, the holding out strategy, the consolidation strategy and the sheer survival strategy. None of these strategies is exclusively employed by widows in general. However, most of the widows who belong to the research population use the consolidation strategy to cope with the crisis.

To cope with the crisis, the poor are also helped by various charity actions and social provisions. In the first period of crisis, the non-governmental charity actions organised associations, institutions and groups of wealthy citizens were often held. In a later phase, government intervention supported by the international institutions and NGO under the Social Safety Net Programme was implemented. Widows can benefit from this programme just as other residents of the neighbourhood. Their widowhood gives them neither 'more' nor 'less'
right to receive the social provisions. Other aspects such as economic position, gender and age are more important in determining whether a widow belongs to the targeted beneficiaries or not.

Since support relations are fluid, the various changes and uncertainties caused by the crisis will avoidably affect support relationships among people. Adjusting and negotiating support relationships that also continually happen even prior to crisis will take place or may be intensified during the crisis. These negotiations can be based on three points namely the availability of resources, the position of either people or needs within the value rank and the hierarchy of duty.

The economic crisis is commonly associated with decreasing economic resources and therefore with the decline or withdrawal of support. When the issue of support decline during the crisis is connected to the support relationships before the crisis, we come to the fact that the problem of support decline during the krismon is less or not relevant at all for the majority of the widows. Since only less than one third of the widows can depend on financial support. Moreover, receiving support is not congruent with depending on it.