

## **Chapter 4**

### **Warung and the Kampung**

This chapter discusses the relationship between warung and Cicadas kampung people. I will begin this chapter by discussing the perspectives of the Cicadas people regarding warung, I exploring and identifying the reasons they need warung.

In the second section I will discuss warung and their relationship to jajan, which literally means eating or buying snacks. I will elaborate further on the jajan issue, including an analysis of the reasons for the popularity of jajan.

Finally I examine the relation of warung and nganjuk, a Sundanese term meaning to buy or to get something on credit. In this section I will explore various facts of nganjuk such as why people ask for nganjuk, social relationships in nganjuk, and how warung owners deal with nganjuk.

#### **4.1. Why People Need Warung—Perspectives from Cicadas People**

There are six factors that explain why people go to warung to buy their daily needs, those are: proximity, the small quantity of goods sold at warung, the social relationship, the jajan habit, the nganjuk facility, and the lower cost.

I will begin with proximity, that is, warung are located close to where the people live. This proximity allows warung customers to save transportation costs by shopping at the warung, which could be as close as next door. There is not even a problem for them to go to warung several times a day due to the close distance. Many warung are scattered across the neighbourhood. In fact there is no separation between warung and the people, physically and socially. With the high density of warung in Cicadas, one warung every two to three houses, and the variety of the commodities they sell<sup>1</sup>, it is much easier for the kampung people to go to warung, than to the more distant shops or markets. As mentioned previously,

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<sup>1</sup> For further details on the commodities of warung, see chapter 3, section 3.3.2.

it is common to find a woman going to warung to buy some ingredients to use immediately in her cooking. It is also common to find people going to warung in the early morning to buy a sachet of shampoo to use immediately before they go to work. Children and adults may visit warung several times a day to buy something to eat.

Proximity should be understood not only in geographical terms but also socially. Warung owners and their customers interact intensively in their daily life. They are neighbours who may join similar *arisan* groups or attend similar Qur'an reading (*pengajian*) groups. They may also be relatives living in the same neighbourhood. Therefore transactions between warung owners and their customers are more personal than those at the shops or the markets. In the warung, buyers and sellers know each other, and both groups engage in similar community activities.

A 'comparative advantage' of warung which is not available at other places is the availability of goods in small quantities. As mentioned in various parts of this thesis, goods such as a sachet containing two or three cloves of garlic, a 60 ml sachet of shampoo, a 100 gram sachet of laundry powder, which lasts for one use only, are common in warung. Such small amounts are also available at *toko* (shops) or supermarkets, but at the latter the buyers are required to buy a minimum quantity, such as a dozen sachets of shampoo.

The ability to buy small amounts of goods helps the people to 'save' their money. I put quotations marks around the word 'save', since this phenomenon has to be understood in context. This means that kampung residents can spend their money in accordance with their purchasing power, by buying a small amount for one use only. Shopping in the markets, shops, or supermarkets may lead kampung people to spend more money if one considers the transportation cost and the larger quantity of goods they have to buy, which may be beyond their purchasing power. Moreover there is no *nganjuk* facility in these places, which may lead to problems for some kampung people.

Both warung and the people therefore benefit from the existence of each other. To run a business, warung owners need the people, and rely at least partially on their income, coming from both the formal and the informal sectors. On the other hand the people also need warung for the reasons already alluded to: small quantity of goods sold, access to credit, and practicality (saving cost, time, and labour). The need for warung is also related to the special circumstances of the kampung residents with their low or irregular incomes, which makes it relatively difficult for them to access the formal trading sector.

In Cicadas, not just the poorest need warung, but the kampung people in general. The number, proximity and convenient opening hours of the warung mean they function as a kind of ‘communal fridge’ or ‘communal warehouse’ for the community. Furthermore, warung also function as emergency support. No matter how poor they are, people always need food and other daily necessities. These people plus those who occasionally lack money may buy on credit whenever they need to do so.

How does the kampung community situation relate to warung? To a significant extent, the community situation affects the way warung owners conduct their business. Warung owners have to select the commodities they are going to sell: relatively cheap goods or a product that can be available in small amounts, to meet customers’ demand. Ibu Tika confirms that she cannot set a higher price for her *lotek* vegetable salad, otherwise it will be difficult to sell. She said ‘People here [in Cicadas] only know cheap, the most important thing for them is to have cheap dishes, whereas now everything is expensive’.

In Cicadas, warung selling *lotek* vegetable salad, *rujak* fruit salad, yellow rice, noodle soup, and rice porridge sell these for Rp 1,000-2,500 per portion. Similar dishes are 60-100% more expensive in the kota areas. For instance one portion of yellow rice in Cicadas kampung is Rp 1,500 while in the kota it is Rp 2,500, or 67 % higher. One portion of *lotek* in the kampung is Rp 2,500 while in the kota it is Rp 5,000, or 100% higher. How can it be so cheap in Cicadas? A principal reason is that raw materials for such dishes are bought from the Cicadas dawn market,

which offers 20-30% lower prices than similar commodities sold at markets operating during normal working hours.

I would like to compare the prices of the dishes in the kota, which can be up to 100% higher, with the prices of the raw materials in the dawn market where warung owners shop, which are only 20-30% lower than the day time markets where many people in the kota shop. Theoretically, if the dawn market offers 20-30% lower prices, then the difference between the prices of the dishes in the kampung and the kota should be no more than 30%, while in fact it can be as high as 100%. This is because in the kota, labour costs count in the selling price, while this is not the case in the kampung. Warung owners in Cicadas do not really consider the labour cost when setting their prices, which explains why the warung prices are so cheap. Moreover, in the kampung warung owners use their own home and do not have to pay tax on their business. This is not the case of the kota, where traders usually have expenses such as renting a kiosk and paying tax. In addition, the economic background of the targeted customers may also influence the traders' decision when setting the prices, regardless of whether they are in the kota or the kampung.

I observed that there is no significant difference in the quantity and quality of the dishes sold at Cicadas kampung warung and those sold in kota areas outside Cicadas. However, the cheap prices in Cicadas' warung depend on women warung owners working harder and longer. They have to start work as early as 1-2 am in the morning to chase up the cheap vegetables, fruits, and other materials at the dawn market for their warung dishes.

Warung owners also have to deal with customers who ask for credit. As noted previously, the kampung situation to a certain extent exerts 'pressure' on owners to conduct their business in the 'kampung way', in this case by giving credit to their customers. Most owners compromise as a result of this pressure. As I have shown, however, their decision is much affected by factors such as the economic performance of their business. A few women warung owners who operate on a relatively large-scale are more confident to pursue a 'businesslike' style in running their warung. They are more able to resist the social pressure to give

credit to customers. The term 'businesslike', however, is my own term. As mentioned previously, among the neighbours, such warung owners are considered 'stingy'. It also leads to gossip among the local people, since it is not common for a warung owner to refuse credit. Despite this, these large-scale warung owners thrive since they are more able to win the competition with other warung because of the lower selling price of their goods. The ability to do this, as mentioned elsewhere, is closely related to economies of scale.

The kampung situation also dictates the working hours of warung owners. The tendency for people to buy goods in small amounts, only enough for one use, means they have to visit the warung several times a day. Warung owners thus have to adjust their working hours to follow the people's daily routine. This leads to the long opening hours of most warung, from 5 am to 9 pm, which further leads to the long working hours of women warung owners.

The way warung owners deal with their customers is further evidence for Jennifer Alexander's observation that 'One alternative is to recognize that in all societies the economy is no more [or less] a "brute fact" than kinship or religion: all three are culturally constituted' (1998:206). From this point of view, practices such as the small quantity and the cheap price of warung goods, the credit, and the gendered division of labour (warung owners are predominantly women) make the warung economy distinct from the 'other' economy. The warung economy cannot be separated, from, in fact it is integrated into, the society and the culture where the warung exist. Jennifer Alexander (1998:206) adds

The general difficulties of functionalist arguments—partial descriptions masquerading as explanations—[which] are now widely appreciated, but an additional major problem, which might be termed the 'strong' cultural argument, is that such [functionalist] arguments continue a long scholarly tradition of treating the economy as separate from, and in some senses opposed to, society and culture.

The relationship between the people and warung can be explained within a social capital framework. Lin (2001:23) wrote 'Social capital is the resources, real or potential, gained from relationships'. For low income people of Cicadas, maintaining good social relations primarily with those who own 'resources' (such as warung owners), is one of the strategies to deal with their low income to make

ends meet. It is very important to have such relations in order to have access to basic needs such as food.

From a gender perspective, it is important to note that women play a crucial role in maintaining good social relations with ‘resource owners’ in their community, who in many cases are also women. They are active in negotiating how much and for how long they can have a loan or credit from whoever controls resources in their community. In practical terms, it is normally a woman who negotiates with a warung owner, who is also a woman, how much credit she can have and for how long she can accumulate it. Reliance on informal exchange networks is necessary among women and their households to share resources, stabilise income, and reduce risks (World Bank, 2003:2).

If we look at the kampung community as a whole, it is clear they have developed self-help survival mechanisms, in which warung play a significant role. The existence of warung has solved at least part of the difficult economic situation faced by many people in the community; by providing affordable services and applying certain mechanisms (credit etc) specifically suitable for the community’s situation. Yustika (2000:199) states that the urban informal sector can play a role as a ‘safety net’ to solve unemployment problems and to prevent social unrest<sup>2</sup>. This also seems applicable to Cicadas with its warung.

#### **4.2. Jajan**

Jajan is both a Sundanese and Indonesian word, which has a similar meaning. In Sundanese jajan is an intransitive verb which means to buy snacks at a street vendor, warung, etc and a noun meaning snacks bought on the streets etc (Hardjadibrata, 2003:342). In Indonesian, jajan means ‘Snack, to snack; *jajanan* means a snack; *jajan-jajanan* means various kinds of snacks’ (Stevens and Schmidgall-Tellings, 2004:403). However in Cicadas the meaning of the term extends to cover not just buying snacks but also buying cooked food, which will be elaborated later in this section.

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<sup>2</sup> My translation.

While there is nothing special about eating snacks between main meals, and eating snacks is not specific to Cicadas kampung people only, one of the reasons which explains the existence of warung is the extensive jajan habit I found within the Cicadas kampung community. Warung and jajan cannot be separated from each other. Jajan explains why there are many warung selling snacks and cooked food in Cicadas. Even warung where the main commodity is not snacks often provide a small number of snacks in addition to their main goods.

There are three reasons to explain people's preference for buying snacks and cooked food in Cicadas; economic, social, and the physical construction of the kampung. The economic factor is related to the fact that warung in Cicadas kampung sell relatively cheap dishes as compared to those in the non kampung city area. As noted in the previous section, in Cicadas kampung, *lotek* Sundanese salad is Rp 2,500 per portion, while in the kota area in other parts of Bandung it is Rp 5,000 or 100% higher. People can buy a bowl of noodle soup in Cicadas warung for Rp 1,000, while in the kota it could cost at least Rp 3,000 or three times higher. A portion of yellow rice in the kampung is Rp 1,500, while in the kota it is at least Rp 2,500 or 40% higher. Mobile traders sell a *jamu* (traditional herbal medicine) drink in Cicadas kampung for Rp 500 per cup, while in the kota it is Rp 1,000, or 100% higher.

Jellinek (1991:69) writes 'In the kampung they [mobile traders] were forced to sell small serves at low prices. They preferred to push their carts across Jalan Thamrin into the richer suburb of Menteng [city], where they could sell larger quantities at a higher price to the middle class'. I tried the dishes of mobile traders in both the kampung and the kota but, unlike Jellinek, found no significant difference in the quantity of the dishes sold at the two places, though there was a significant difference in price. Another factor which makes jajan popular is the high cost of cooking for some people. Buying ready-cooked dishes means they save the cost of water and kerosene.

In the kampung, warung are not just places for trading as is the case of shops (*toko*) or supermarkets. People visit warung not only to buy something but also to

chat and discuss various issues. Kampung alleys serve not just as corridors for transportation as is the case of the street. Both warung and alleys also function as social centres, where people interact intensively in their daily life. They are also places to perform domestic and public activities such as looking after young children, feeding babies, trading, and discussing various community issues. For the children, the alleys are also their playground. This helps to explain why people 'need' to buy and to eat *jajanan*, activities which are, in fact, integrated into whatever people do. For instance eating snacks is part of chatting at a bench in the alley. A mother eating her lunch bought from a warung while feeding her young child similar dishes is also common. Children playing along the alley are very likely buying and eating snacks in between their play.

Jajan marks the relationship between people. The function of jajan is to support the socializing among the people which is more intensive in the kampung than in the kota. Jajan therefore is a social activity. I never saw people eating their snacks on a bench in the alley or at the warung, on his/her own. He/she is always with other people. If people eat their snacks on their own, they will eat at home. Jajan however cannot be separated from the warung. It is one among other reasons that makes warung goods sell well.

While kota people may also stop mobile traders for snacks, they will not hang around in the street while eating them. They will ask the traders to come into their front yard and then eat their snacks at home. Similarly, when kota people buy snacks at warung, they just visit the warung to buy the snacks and then take them home.

The different physical layout of the kota and the kampung neighbourhood contribute to this situation. Unlike the kota, most houses in the kampung are small in comparison to the number of inhabitants<sup>3</sup>. The houses cannot accommodate children's needs for space to play. So it is a combination between the cheap warung dishes, the credit facility, the 'high cost' of cooking, and the relatively small crowded houses which leads people to prefer to hang around the alley

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<sup>3</sup> For further details on the difference between kota and kampung, see chapter 2, sections 2.1. and 2.2.



during the day. This together with the chatting among kampung residents contributes to the jajan habit. This situation leads to kampung people's consumption pattern which is based on warung and mobile traders. Comments from people regarding jajan are as follow.

'Not much, just enough for my children's snacks'. 'I need my warung to provide jajan money for my children'. As noted previously, these comments were common among women warung owners responding to questions regarding their income from warung and their reasons for running the business. The comment implies that the income from warung is small, just enough money to buy some snacks for their children, although in many cases this is not true and the household income derives principally from the women's warung. So in addition to the original meaning of jajan, that is buying snacks, it is also a metaphor for a small amount of money. It is also a way to show modesty and not to be regarded as 'higher' than their husbands, economically and socially. Implicitly such comments also tell the importance of providing snacks for their children through their warung business.

'Selling noodle soup is not a bad way to give my children jajan [money]. I have two children, if the older child asks for snacks, the younger one follows his brother'. This was the reason a woman gave for establishing a warung selling noodle soup: in order to be able to provide jajan money for her children aged six and two years old. She may have a profit of Rp 10,000 a day from selling the soup, which she considers 'not bad' (*lumayan*).

Another woman selling noodle soup said 'At least I can fulfil my children's transportation cost and jajan from my [income from] warung'. This is a reason a mother of two school-aged children gave for establishing a warung selling noodle soup. She gives each child pocket money of Rp 3,000 a day, of which half is for jajan. She complains '[My] husband gives me his salary [every month], that's all he knows. Wives are the ones who get a headache managing the salary'. She was referring to her husband who works as a security officer (*satpam*) in a private company, and complaining about the difficulties of making ends meet with his small salary.

While the two women above have noodle soup as the main commodity in their warung, and their reason for this is to provide jajan money for their children, another woman established a warung selling snacks, among other things to provide jajan money for her children to buy noodle soup in their school. Her mother said ‘My daughter established a warung to cover the increasing living cost, especially for her children’s needs. For instance, a child’s jajan of a bowl of noodle soup already costs Rp 3,000. When all of her [five] children were still at school, she might spend up to Rp 30,000 a day for their transportation cost and their jajan’. She knows these details because she lives with her daughter’s family.

‘It costs him Rp 1,000 for [public] transport and Rp 2,000 for jajan’. This is a comment of a mother who is also a warung owner when explaining that she has to give her son, a senior high school student, pocket money of Rp 3,000 a day, of which two thirds is for jajan. As is the case of many other school children and teenagers in Cicadas, he is not used to bringing a lunch box from home, or something from his mother’s warung, but has jajan money instead.

‘Ujang has a poor appetite [at main meals], but it costs Rp 7,000 a day for his snacks. His favourite is seaweed jelly [*agar-agar* or *ager jelly*]’. This is a comment of a grandmother regarding her two year old grandson who requires a lot of money for buying snacks from a nearby warung. Ujang’s grandmother looks after him every day while his mother, a garment factory worker, is away. Therefore she knows exactly his consumption pattern. The grandmother complains that it is very difficult for her to feed Ujang main meals (rice and side dishes). She adds that she feels ‘useless’ spending a lot of time cooking the main meals since the grandson will not eat them or eat very little. I find the child’s poor appetite for main meals not surprising because he already feels full with various snacks and cakes as a result of consuming *jajanan*. I also question the nutritious content of Ujang’s daily meals, mostly carbohydrates and sugar as they are the contents of most cakes and snacks in Cicadas’ warung. I discuss my concern about this situation at the end of this section.

‘It [life] is easy in here [Cicadas] you can have jajan for whatever you need’. This is a comment from a resident regarding the comfort of living in the kampung, where people can have jajan for various dishes.

‘Here [in Cicadas] you have to need a lot of money for jajan’. A young woman made this comment to me when we were chatting at a bench beside the alley, along with some other women. It was lunch time and there were two mobile traders selling sweet cereal (*bubur manis*) and noodle soup, serving lunch for the six of us, including two young children. She continued that she feels sorry if someone has no money for jajan, while there are so many mobile traders and warung selling various delicious dishes.

‘It’s better for my children and grandchildren to have jajan in my warung, and not to go to other warung’. This is a comment of a warung owner with nine children and 11 grandchildren who live nearby. The comment also implies that jajan at her warung will save them money. She sells mainly snacks and cakes, and her warung also functions as a place to meet the jajan needs of her family. I observed that the grandchildren in particular, freely took whatever they wanted from their grandmother’s warung in between their play. I never saw any financial transaction between the grandmother and her grandchildren, and she only said ‘you know they are only children’. One of her daughters commented ‘It [the profit] is often unclear from my mother’s warung. There are many siblings, nephews, and relatives around’. This situation is similar to the case of a Jakarta kampung in which Jellinek found:

The traders’ own children invariably ate into their mother’s sales. Some mothers traded mainly to provide snacks for their children. The daily food allowance was first spent on preparing titbits for sale as well as for one’s children. This prevented them from being enticed to buy food from neighbouring stalls or crying if they were not allowed (1991:84).

The existence of warung, particularly those selling snacks, cakes and cooked meals, is therefore closely related to the jajan habit of Cicadas people, including children whose habit is ‘introduced’ and ‘supported’ by their parents from an early age. I found warung selling snacks always busy with young customers buying their favourite dishes such as seaweed jelly, sweets, and various cakes.

The case of Ibu Cucu in Cicadas, who sells mung bean ice, yoghurt ice, milk, coffee, and crackers, shows that one reason her warung goods sell well is because of the jajan habit of children in her neighbourhood. On many occasions when I visited her, within an hour, approximately 10 people, half of them children, came to buy ice, some sachets of milk, or crackers. My continuous observation in Cicadas confirmed that warung such as that of Ibu Cucu's are always busy with children buying snacks. The same children may come and go several times a day to buy different kind of cakes, sweets, crackers, fruits and fruit juice. They keep warung owners busy serving their small transactions. It is also common to find women (*ibu-ibu*) and their young children having jajan.

The jajan situation in Cicadas has some similarities to that of a Jakarta kampung of which Jellinek (1991:84) writes 'Children were introduced to snacks at an early age. It was the main way to keep them occupied in an environment full of traders and little playing space'. In Cicadas young children are introduced to buying snacks at warung from when they are very young. Their parents play an important role in the children developing this habit. Their parents often bring them to warung for their daily meals. When the children are troublesome (*rewel*) and cry a lot, buying snacks at warung could be a strategy to calm them down. For older children, buying and eating snacks while playing in the alley cannot be separated from each other.

In addition to warung, the jajan habit is also supported by the existence of the mobile traders selling noodle soup, dumplings (*siomay*), sweet cereal, satay, and fried snacks such as banana fritters, *comro*, and *bala-bala*. The narrow alley is always busy with children playing and running from one warung to another to buy some snacks or stop mobile traders in between their play. School-aged children buy snacks in their school as well as in their neighbourhood. In addition to the school canteen, the front yard of a primary school in Cicadas is full of mobile traders selling various dishes.

Hartiningsih (2004) wrote a report on a Panggang island<sup>4</sup> community which confirms that jajan is a habit which cannot be separated from children's life in the island. She begins her report by describing a hot humid day in the island when children arrive home from school only to put their school bag down and then, still dressed in their school uniform, run to buy 'spageti' from a mobile trader. I put quotation marks around the word 'spageti' because according to Hartiningsih, although the children call it 'spaghetti' it is actually fried noodles containing egg, salt, pepper, a few vegetables, and monosodium glutamate, cooked in black overused cooking oil. The children seem to enjoy their 'spaghetti' lunch served with chilli sauce, while busy chasing away flies from a nearby pile of garbage. After lunch they buy other snacks and iced drinks.

Hartiningsih (2004) quotes interviews with three residents of Panggang island; Leila, Nining, and Abdulsyukur. Leila, a mother of three children, confirms that she rarely cooks her family's meals. 'I prefer jajan. I may spend up to Rp 50,000 a day [for jajan]'. She occasionally cooks some vegetable dishes, despite the fact that her children do not want to eat them. Nining, also a mother of three children said 'I spend at least Rp 10,000 a day [for jajan]. They [her children] buy everything: crackers [*chiki*], "spaghetti", noodle soup, ice cream, sweets [*bon-bon*], crackers [*kerupuk*], and cakes'. These commodities are also widely available in Cicadas' warung and have become children's favourite dishes. Hartiningsih reports that Abdulsyukur, a father of two children, commented that his youngest child of three years old often gets upset, hits others and has a tantrum if his wish to buy snacks is not fulfilled. He said 'He [the child] drinks a lot of milk. He may consume two small tins of milk, which already cost me Rp 7,000 a day, not including the others [warung dishes]. He eats [main meals] a lot and eats snacks a lot too'<sup>5</sup> (2004). Furthermore, Hartiningsih adds that the milk is a sweetened condensed milk with a high level of sugar, available in many warung in the island. The child is small, thin, and listless, his eyes are lusterless.

Hartiningsih reveals that there is lack of knowledge among Panggang island's people about how to fulfil the nutrition needs of children. She also questions the

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<sup>4</sup> Panggang island is one of the 110 or so islands in Kepulauan Seribu district in the bay of Jakarta.

<sup>5</sup> My translation.

category of 'poor'. She points to the case of a mother spending Rp 50,000 a day for her children's snacks. According to Hartiningsih, she cannot be categorized as poor in a material sense, but she is poor in terms of lack of education, knowledge, and awareness of sanitation, hygiene, and a healthy life. The case of the island shows some similarities with the Cicadas case: the jajan habit among the people, lack of knowledge, and lack of awareness about the importance of good nutrition for children.

Jajan is not only a children's issue however. In fact it is everybody's business: children, adults, warung owners, and warung customers. In Cicadas, jajan is inherent in people's daily life. It is a medium of socializing with each other, a way to save money, and a strategy to manage their low and irregular income. To a certain extent, the warung exist because of the jajan habit among the community.

The term jajan often extends as to cover main meals too, not only snacks. This is due to the existence of many warung selling cooked main meals such as yellow rice, steamed rice and the side dishes, noodle soup and lotek. So when people say 'I am going to have jajan', it could be that they are going to buy either some snacks or a main meal. When people for instance, buy lotek for lunch, they may say 'I am buying my lunch' or 'I am having jajan' (*jajan dulu ah*), regardless the fact that he/she is buying main meal not snacks as is the original meaning of jajan. A different term 'shopping' (*belanja*) is used to buy other than cooked food. For instance when people visit warung to buy vegetables, they may say 'I would like to shop' (*mau belanja dulu*). A similar term is used for other goods apart from cooked food.

At mid day, it is common to find people with their own bowls queuing for lunch at a warung selling noodle soup. One of the regulars is Ibu Erni, a young woman buying the soup for her own and her little son's lunch. As a regular, she often gets a 'bonus' of chicken bones for her noodle soup. Ibu Sinta and her two year old son do the same for their lunch. Throughout the day Ibu Cici and her two year old grandson are busy going back and forward to warung to buy various crackers, cakes, and fruit for the child, and to buy noodle soup for her own and her grandson's lunch. They and some other women normally sit and chat at a bench in

the alley while eating lunch, looking after their children, and feeding them some meals from warung or from mobile traders. After lunch they may buy themselves and their children some snacks and fruit juice. Other dishes for lunch are *lotek* vegetable salad or steamed rice with some side dishes. A woman said to me ‘I prefer to have jajan, I have no time to cook’. Another woman said ‘I more often have jajan than cooking on my own, cooking is troublesome’ (emphasis added). The underlined words have to be put in the specific context of Cicadas. As noted previously, cooking is expensive for some people since it requires more water (and water is not free), and also kerosene.

People in the household have different schedules which lead to different eating times, and the long opening hours of warung to accommodate these needs. As for the different tastes, warung in Cicadas offer a variety of cooked food. In addition to warung, there are mobile traders hanging around the kampung who offer an even greater variety of food. My prolonged stay in the kampung enabled me to identify which mobile traders come at what time of the day. Early morning mobile traders along with warung serve the breakfast of the community. They are mainly selling *kupat tahu*<sup>6</sup>, *lontong sayur*<sup>7</sup>, chicken-rice porridge, and bread filled with jam, chocolate or nut spreads. At lunch time another type of mobile traders are those selling noodle soup, sweet cereal, and ice cream. Even the traders and people on the bench know everybody’s favourite dishes, for instance, Ibu Cici’s favourite for lunch is the sweet cereal while Ibu Neneng prefers the noodle soup. Mobile traders in the evening are mainly those selling satay, noodle soup, and various kind of fried snacks such as fried tofu, banana fritters, and *bala-bala*.

Warung also specialize in selling specific dishes at certain times of the day. Some warung open in the morning only from 5-8 am to serve the breakfast of the community, which includes rice porridge, yellow rice, and cooked instant noodles. The warung’s lunch dishes are *lotek* Sundanese salad, noodle soup, and wrapped rice (*nasi bungkus*) containing of steamed rice and side dishes. During lunch time,

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<sup>6</sup> *Kupat tahu* is a dish consisting mainly of fried tofu (*tahu*), bean sprouts, and *kupat* (or *ketupat*) which is a rice cake boiled in a rhombus-shaped packet of plaited young coconut leaves. It is normally served with chilli sauce and shrimp crackers (*kerupuk*).

<sup>7</sup> *Lontong* is a rolled package of cooked rice wrapped in a banana leaf, *sayur* is vegetables. So *lontong sayur* is a dish consisting of sliced *lontong* and vegetables cooked with a coconut milk. It is normally served with chilli sauce and shrimp crackers (*kerupuk*).

warung selling these dishes are busy serving their customers. Unlike the noodle soup, which many people eat at the bench, the *lotek* and the rice are taken away to eat at home. Warung do not normally sell special dishes for dinner, but a few of them selling noodle soup and wrapped rice are open until 9 pm.

I do not intend to judge whether jajan is good or bad. However, the Cicadas case has shown that what people eat is closely related to what is sold at warung and the fact that eating jajan is a widespread practice among kampung people. Among various warung snacks, I only found a few which are nutritious such as the mung bean ice, yoghurt ice, milk, fruit and fruit juice, while the rest are mostly crackers and cakes with a high content of carbohydrate, sugar, preservatives, and colouring matter. I am also concerned that some of the dishes contain monosodium glutamate, such as the children's crackers (*chiki*) and the noodle soup, which explains why they are cheap and tasty.

Mudjajanto (2005) studied the addition of colouring matters, artificial sweeteners and preservatives, as well as the presence of bacteria, and heavy metals such as Copper and Lead in traditional snacks such as *nagasari*, *kue ku*, *bugis*, *dadar gulung*, *putu ayu*, *bolu kukus*, *kue talam*, *kue tape*, and *kue lapis kanji*, sold at a dawn market in Senen in Central Jakarta. Some of the snacks mentioned in his studies are also available in Cicadas dawn market where warung owners—particularly those selling snacks and cakes—buy their warung goods. Mudjajanto concludes that although the level of the additional matters found in the snacks is safe, he warns that their consumption should be limited. He also raises concerns that some snacks contain Copper and Lead which are beyond the safe limit because of exposure to exhaust gases or fumes from cars. Both Senen and Cicadas dawn market are located on the edge of a busy street, and some of the snacks are not covered.

I am also concerned that some of the dishes contain monosodium glutamate, such as the children's crackers (*chiki*) and the noodle soup, which explains why they are cheap and tasty. Monosodium glutamate, also known as MSG, is a white crystalline compound used as a food additive to enhance flavour, often used in Chinese cooking (Answer.com, 2006). Scientists agree that typical use of MSG



does not spike glutamic acid<sup>8</sup> to extremely high levels in adults, but they are particularly concerned with potential effects in infants and young children (Olney, 1990:37-51) in particular the potential long term neurodegenerative effects of small-to-moderate spikes on plasma excitotoxin levels (Olney, 1984:535-544). Disease states affected by MSG include but are not limited to ADD/ADHD, alzheimers disease, asthma, autism, diabetes, epilepsy, high blood pressure, hypothyroidism, hypoglycemia, migraine, multiple sclerosis, and pituitary tumours (MSGTruth.org, 2006). Unlike salt or other seasonings, MSG does not alter the actual taste of food; instead it ‘enhances’ taste by exciting and increasing the sensitivity of taste buds (Nomsg.com, 2006). Manufacturers can use inferior ingredients, and by adding MSG, mask the inferior quality and freshness of foods (Nomsg.com, 2006).

Of course not all warung dishes are unhealthy. In addition to the nutritious snacks mentioned above, warung selling cooked food offer various healthy meals such as *lotek* vegetable salad which contains various kind of vegetables, and *rujak* fruit salad which contains various kind of fruits, while warung selling steamed rice also offer a variety of side dishes such as vegetable soup and stir fry, tofu, soy bean cakes (*tempe*), eggs and a small amount of meat, fish, and chicken. The problem is that young children do not normally consume *lotek*, *rujak*, or the rice side dishes since, apart from a few dishes such as fried tofu, *tempe*, and chicken, many of them are cooked with chilli. As a result, for young children, warung snacks often replace main meals. One main meal which is available for children is noodle soup, which I do not consider healthy due to its high level of monosodium glutamate. In Cicadas, it is more common to find mothers feeding young children noodle soup for their lunch or dinner than to find them feeding their children rice and side dishes from warung.

Nevertheless, one could use warung as a medium to improve people’s nutritional status, especially the children’s. In addition to the Posyandu program of supplementary meals (PMT - *pemberian makanan tambahan*), which is only once a month, the government could use warung to distribute nutritious meals for

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<sup>8</sup> Glutamate is the anionic form of glutamic acid (Answer.com, 2006)

children. This could be called 'warung PMT program'. Unlike the Posyandu PMT program which is free, warung are not but the program could theoretically be quite cheap with the help of a government subsidy. This program could go in parallel with the government's public education on nutritious food and the importance of nutrition for children, using the existing institution of Posyandu which is a community based monthly clinic which provides health services to pregnant mothers and children under five years old, including but not limited to general check ups for both mothers and children, free immunization, and provision of supplementary food. The running of Posyandu relies heavily on the voluntary work of local women, and is supervised and assisted by paramedics from local public health centers (*Puskemas*). The Indonesian health care and delivery system has several level, in which the community based Posyandu is at the second level after the home and self care, while the third is basic professional care at health centers and clinics which are followed by higher referrals to district and advanced hospitals (Leimena, 1989).

I am concerned about warung, jajan, and children's nutritional status because during my fieldwork I witnessed and interacted intensively with mothers and young children whose consumption pattern largely depended on warung and mobile traders. One example is Ibu Sinta and her 11 month old baby, who was breastfed until nine months old, and did not consume infant formula afterwards due to lack of money<sup>9</sup>. To a large extent the baby's meals rely on whatever is available at warung and mobile traders who hang around the area, such as:

- Breakfast: a bowl of rice porridge, bought at a warung located next door for Rp 500.
- Lunch: a bowl of rice noodle soup, bought from a mobile trader, for Rp 1,500, to share with the baby's mother.
- Dinner: instant noodles bought from a nearby warung, cooked at home to share with other family members.

In addition, Ibu Sinta stops mobile traders and visits warung several times a day to buy snacks and fruit for herself and her baby. This has become her daily routine.

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<sup>9</sup> Milk is often considered an expensive and 'luxurious' food, therefore not many people can afford it.

I found it is not just Ibu Sinta and her baby who get all their meals from mobile traders and warung, but also other family members. I often saw Sinta's youngest five year old brother Yono going to warung or stopping mobile traders to buy something to eat, in between his play in the alley.

My concern with warung, jajan, and nutritional issues could also be related to my gender, which influences not just with whom I interacted more intensively in the field, who were the women, but also the way I view the phenomenon from a 'woman's angle', which could be different to a man's.



Plate 4.1. A warung owner serving a customer rice cereal at 6 am,

### 4.3. Nganjuk

Nganjuk is a Sundanese word meaning to buy or to get something on credit, borrow money from someone, sell or give something on credit (Hardjadibrata, 2003:30-31). Nganjuk is an intransitive verb, while the root word is *anjuk*. Sundanese terms *nganjukkeun* means to give something on credit to someone or to lend money to someone, *manganjukkeun* means to buy something for someone on credit, *unjak anjuk* means to go around buying things on credit, *anjuk-anjukan* means continually buying things on credit, *anjukan* means what one buys on credit while *panganjukan* means a person from whom one buys on credit (2003:31).

With regard to warung, *nganjuk* refers to buying something on credit and, as such, is not a practice specific to Cicadas people only. Many people buy things on credit, including those from the Indonesian middle and high classes, and it is also common in developed countries.

However, in Cicadas *nganjuk* has a special characteristic. It marks the relationship between warung owners and their customers. In warung, *nganjuk* or credit relies heavily on trust between the warung owners and their customers. As noted previously, although warung owners can decide whether or not they would like to provide credit, most of them feel obliged to do so otherwise they are subject to gossip. On the other hand, while warung customers can take advantage of the credit facilities, they are obliged to follow the ‘rules’, that is to pay their credit on time, otherwise they are also subject to gossip. These social sanctions in turn ‘guides’ the system to work properly.

Buying warung goods on credit can be explained within the broader context of the social relationships between warung owners and customers which mirror the Sundanese notion *silih asih*, *silih asah*, *silih asuh*, which means to love each other (*silih asih*), to remind each other (*silih asah*), and to take care of each other (*silih asuh*). Although the notion comes from the old times<sup>10</sup>, it is still relevant to contemporary Sundanese life. Parents often tell their children not to forget *silih asih*, *asah* and *asuh*; teachers do the same to their students.

I would like to highlight *silih asuh*. Although the notion asks people to take care of each other regardless of their social status, in the warung-customer relation, it puts warung owners in a somewhat higher position than others in the community. This is because warung owners are considered as those with some resources. The notion *silih asuh* therefore is more the responsibility of warung owners, who should take care of others who are in need, that is to say their customers, not the other way around.

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<sup>10</sup> The terms *silih asih*, *silih asah*, *silih asuh* are found in ancient written documents of the 15-16<sup>th</sup> century of *Sanghyang Siksa Kandang Karesiyan* (cited in Iskandar, 2005:2).

Another important notion for Sundanese is to be healthy (*cageur*), kind-hearted (*bageur*), and clever (*pinter*). While being healthy and clever are individual issues, kind-heartedness is a social issue. In the warung context, warung owners are expected to show their kind-heartedness to ‘help’ the needy by providing credit. Many warung owners comment ‘I don’t feel comfortable with my neighbours [if I do not provide credit to them]’ (*enggak enak sama tetangga*), which implies the social pressure they face from the community regarding their business practices.

In addition to both *silih asuh* and *bageur*, *nganjuk* also mirrors the notion of sharing. How important is sharing among Cicadas people? In the context of the relationship between warung owners and their customers, sharing is important. Warung goods are not only considered as trading goods (*barang dagangan*); they should be shared, especially to those in need. As a result, a warung business is not purely a business as we understand it in economic terms. It is a social activity as well as a business activity, in which sharing, taking care of others, and being kind-hearted, are no less important than the business itself.

In Cicadas, people ask for credit not only for expensive items such as electronic goods or eye glasses, but also for cheap commodities such as snacks. Asking for credit therefore, is not necessarily related to one’s economic status but is a common practice widely applied within the Cicadas community. Not only the poor ask for credit, many people do regardless of their socioeconomic status. They thus take advantage of the *nganjuk* facilities widely available in Cicadas. Buying warung goods on credit, however, is often an economic strategy to help people deal with their low income. In Cicadas, even the not so poor often struggle to pay for all their needs.

People also view *nganjuk* as something normal. They talk openly about *nganjuk*, in a neutral tone. It is not negative, as long as people follow the rules. Some statements regarding *nganjuk* are as follows.

‘I do not know to who else I can ask for *nganjuk* to pay for my son’s school fees of Rp 1,600,000’. This is a statement of a mother of four children whose son is a university student and needs to pay tuition fees of Rp 1,600,000 per year.

Nganjuk in relation to children's school fees is a typical women's topic when chatting at a bench in the alley.

'This is a result of nganjuk'<sup>11</sup>. This statement is normally made to show modesty. For instance when somebody buys a new TV, he/she may say 'this is a result of nganjuk' to respond to comments from neighbours or relatives, in order to indicate he/she is able to buy the TV not necessarily because he/she is rich but rather as a result of nganjuk. This statement is often followed by another 'I would not have been able to buy the TV without nganjuk'. This is sometimes said regardless of whether the TV had been bought on nganjuk or with cash.

'Rika is famous for having nganjuk with many people, [every body knows that]'<sup>12</sup>. This was a negative comment about somebody who is not following the 'rule' about repaying debts. Such behaviour is subject to gossip among kampung people.

Warung owners often have mixed feelings regarding giving credit to people. While most cannot avoid providing nganjuk completely, they also know the risk of not getting some of their money back. Ibu Tuti, a warung owner who sells mainly snacks and cakes, provides credit to almost anybody who comes to her warung. Her comments on nganjuk are as follows:

- 'Usually the well diggers buy my warung goods on nganjuk.'
- 'What else can I do? I feel sorry for the "kids" [well diggers]. You know the well diggers? They work irregularly. They may have a job today, but are uncertain whether or not they will still have the job tomorrow.'
- 'Poor me. I am a warung owner. If I do not provide nganjuk to my customers they will speak negatively of me.'
- 'When some people are not yet able to pay me their nganjuk, I will say nothing. If they are unable to pay now, perhaps the money has been used to buy some meals for their families.'
- 'I do not care if they do not want to pay me their nganjuk. The money [they are supposed to pay] may not be mine. One's prosperity will not go anywhere.'

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<sup>11</sup> Translated from Sundanese language '*meunang nganjuk ieu ge*'.

<sup>12</sup> Translated from Indonesian language '*Si Rika mah udah terkenal nganjuk ke mana-mana*'.

- 'The auntie [a warung owner] never provides nganjuk to people. Everybody knows that when they need to buy something at her warung, they cannot ask for nganjuk.'

In brief, the comments illustrate two reasons for providing nganjuk. The first is 'pity', and second is 'social pressure'.

People may accumulate up to a maximum of Rp 30,000 credit at Ibu Tuti's warung before they are allowed to have more credit. She does not apply a strict limit for the credit period 'It [the credit period] could be a week, two weeks, it could even be a month' or even worse it is unpaid.

As many people buy her warung goods on credit, Ibu Tuti keeps a record of it. Her records only show the amount of money owed by the customers. The notes do not mention the kind of goods bought, neither the dates when the transactions occurred. The following plates show examples of her records, which start with the name of the customers.

Tatang	
37200	3700
650	0000
500	3500
2000 ate	650
2350	3000
800 ate	3700
44000	4900
30000	27450
14000	800 ATE
500 Me	
900	
1250	
1200	
800	
1150	
91305	

Plate 4.2. Nganjuk record of a warung customer

Plate 4.2 shows a nganjuk record of a warung customer named Tatang, whose nganjuk has accumulated up to Rp 27,450. The word 'Ate' is the name of a family member whose nganjuk is attributed to Tatang.

Doleng		Date: _____
<input type="checkbox"/>	2050	
<input type="checkbox"/>	<del>2000</del>	
<input type="checkbox"/>	<del>2000</del>	
<input type="checkbox"/>	<del>5050</del>	
<input type="checkbox"/>		
<input type="checkbox"/>	2500	
<input type="checkbox"/>	2500	
<input type="checkbox"/>	1500	
<input type="checkbox"/>	1500	
<input type="checkbox"/>	1100	
<input type="checkbox"/>		
<input type="checkbox"/>	9300	
<input type="checkbox"/>	500	
<input type="checkbox"/>	750	
<input type="checkbox"/>		

Plate 4.3. Nganjuk record of a warung customer

Plate 4.3 shows a nganjuk record of a warung customer named Doleng. The deleted figures indicate a payment, meaning that the accumulated nganjuk of Rp 5,050 has been paid in full. The other figures refer to unpaid accumulated nganjuk.

It has been noted in other studies, that warung owners give credit to people, for example in the *rumah susun* (walk up flats) in Pulogadung (Tampubolon, 1998) and in Kebun Kacang Kampung (Jellinek, 1991), both in Jakarta. With regard to credit, Pak Andi, one of the warung owners in Pulogadung did substantially the same as Ibu Tuti. ‘He [Pak Andi] would write the name, the date, the goods, and the price. If someone had already paid his/her debts Pak Andi would cross out the goods and the price (Tambubolon, 1998:125).

Ibu Tuti is an example of a warung owner who is able to gain some profit regardless of her frequent provision of nganjuk to her customers. Based on the typology of warung as discussed in chapter 3, she is within the small-scale category. On average she spends Rp 100,000 shopping for her warung goods each day and may get a return of Rp 110,000-115,000 by the end of the day, of which Rp 10,000-15,000 is her profit. Therefore, providing nganjuk does not necessarily mean she suffers a loss. The figures prove that she still usually earns some profit. The money circulates, as it should do in trade.



As long as people follow the rules, *nganjuk* is no more than postponing the payment of whatever is bought from *warung*. It does not mean that *warung* owners will lose their money, though they always run this risk. Nevertheless Ibu Tuti admits she sometimes has not enough money to shop for her *warung* as a result of *nganjuk*. In such a case, she will ask one of her working sons, to lend her money for the shopping. This is therefore an example of an earlier point that income from family members can be used to back up a *warung* should there be a need to do so.

Ibu Tuti confirms that among her *warung* customers, more people pay back their *nganjuk* than those who disappear leaving their *nganjuk* unpaid. The problem lies more in people taking a long time to repay their *nganjuk*. She claimed that those paying in cash outnumbered the ones buying on *nganjuk*. Those who did not pay at all, neither on *nganjuk* nor by cash, were relatives particularly grandchildren, who ate *jajan* in their grandmother's *warung* for free. I estimate the proportion of her *warung* transactions is 40:40:20, meaning 40% of the customers pay in cash, 40% on *nganjuk*, and 20% are grandchildren and relatives who obtain *jajan* for free. This percentage varies among *warung* owners; however, generally not less than 30% of transactions in each *warung* in Cicadas are on *nganjuk*.

Ibu Cicih is another *warung* owner who says she cannot avoid providing *nganjuk* to her customers. She said 'they [*warung* customers] normally pay their *nganjuk* on Saturday (*Sabtu*an), fortnightly, or monthly'. She sells mainly vegetables in her *warung*, and her customers vary from housewives, mobile traders, low ranking army officers from the nearby military complex, to pensioners. She referred to an army officer who pays every Saturday, a *sekoteng* (ginger drink) mobile trader who pays his *nganjuk* every fortnight, and pensioners who pay every month. There could be a close relation between the pensioners' payment method and their pension, which is also paid on a monthly basis<sup>13</sup>. But this is unlikely to be the case of the army officer since his income is also paid monthly.

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<sup>13</sup> Following a similar logic Ibu Lis, who sells yellow rice in the morning, requires *nganjuk* to be repaid after one week by the construction workers in her neighbourhood, since this is compatible with their weekly wages.

The pay period therefore has nothing to do with the *nganjuk* period. Similarly, there is no straightforward explanation of why the *sekoteng* mobile trader pays his *nganjuk* every fortnight, although it could be that he also provides *nganjuk* to his customers and relies on them paying him first before he is able to pay his own to Ibu Cicih.

Ibu Cicih allows her customers to accumulate up to Rp 100,000 per person. For those who do not pay, or are late paying their *nganjuk*, she will first ask them to pay. In cases when she asks them many times without a positive response, she will stop asking them. '[In such cases] I will feel uncomfortable asking them again and again'.

The question then arises: how much capital does she have tied up in *nganjuk*? To answer this question I can only provide an estimate based on the average amount of *nganjuk* for each customer, the average *nganjuk* period, and the number of regular customers (who mostly ask for *nganjuk*). Although Ibu Cicih mentioned that the customers may accumulate up to Rp 100,000 in *nganjuk*, this only happens in a few cases. Most of her customers accumulate *nganjuk* up to Rp 30,000-40,000 only. The average *nganjuk* period is one to two weeks, while the number of regular customers is approximately 10-15 people. Based on these figures, the estimated amount of capital tied up in *nganjuk* is Rp 300,000-600,000 within a one to two week period.

According to Ibu Cicih, housewives vary in their *nganjuk* period and in the amount. Showing me her records on her customers' *nganjuk*, she said 'Ibu Karna never accumulates more than Rp 15,000 *nganjuk*, but you see Wina's mum's *nganjuk* has already reached Rp 100,000'. She added that everything in her *warung* is subject to *nganjuk*, even fried snacks which are relatively cheap.

	Pi Enok	A Asep	Teh Eulis
	4000	700	
	2000		
	500		
5/10	1700	6300	5000
	6300	2050	1800
9/10	2800	3000	1300
	5000	2200	2000
	2150	1700	200
10/10	6750	700	
	2650	1200	
13/10	4150	1000	4700
	2000	2500	6500
14/10	3500	500	
	500	2800	
15/10	3750	2800	
	2150	700	1300
16/10	4100	500	300
	5500	3000	7500
17/10	6000	2150	2000
	2150	6350	2000
19/10	10000	2500	2000
	2150	2500	3800
20/10	3750	2150	1000
	4150	800	5800
21/10	1500	1400	600
	500	0500	250
	2100	900	2000
22/10	5200	300	750
	7500	3000	900
23/10	4400	1500	700
	500	2000	1750
	7000	700	2500
	64800	1750	800
	2000	13750	2000
	500	2000	1000
	6700	2750	1500
	1400	3500	1600
	9500	500	9100
		2000	2500

Plate 4.4. Nganjuk record of three warung customers

Plate 4.4. shows Ibu Cicih’s nganjuk record of three of her warung customers: Bi Enok (Auntie Enok), A Asep (Brother Asep) and Teh Eulis (Sister Eulis). The crossed/deleted figures indicate a payment, meaning that the accumulated nganjuk is paid up. The other figures refer to an unpaid accumulated nganjuk.

Another experience of nganjuk is that of Asep (not the one mentioned in Plate 4.4), a 21 year old male warung owner who is a minority among the predominantly female warung owners in Cicadas<sup>14</sup>. Expressing his view about nganjuk, which he calls by the Indonesian term *utang*, he said ‘*Utang* is a sad story of conducting warung business, but people here [his warung customers] are ‘aware’, they always pay their *utang*. I do not usually need to ask them [to pay]. If some of them do not pay, it is because they have forgotten’. He limits each customer’s nganjuk to a maximum of Rp 5,000 per transaction, and allows them to accumulate up to Rp 40,000. He also limits the nganjuk period to one

<sup>14</sup> Asep is the same person mentioned in chapter 3 section 3.1.

week only. He makes a profit of Rp 10,000-20,000 from his warung by the end of each day.

While Asep provides *nganjuk* to his customers, he also asks for *nganjuk* from other parties to buy electronic goods. He reveals ‘I never save my money [from warung]. I spend it on credit [for electronic goods]’. Both Asep and his mother consider that it is better to invest the money in electronic goods such as a TV and a refrigerator as ‘preparation’ for when he gets married (*persiapan berumah tangga*). He bought a small TV on credit for Rp 1,450,000, with repayments of Rp 36,000 per week for 10 months. A medium refrigerator was bought on credit for Rp 2,500,000 with repayments of Rp 56,000 per week for about 11 months. In the living room I saw another TV and a video cassette recorder for which, according to his mother, ‘their credits are all paid up’. Asep added that at the time the refrigerator was used for making ice cream for his warung.

Some people in Cicadas are known as *tukang kredit*. They sell mainly electronic goods and household utensils on credit. They buy the goods from a retailer and resell them on credit, charging interest on the credit instalments. Asep and many other residents of Cicadas benefit from this system in terms of having access to relatively expensive electronic goods, although if we consider the total price of the goods, it is more expensive to buy on credit than in cash. Buying such goods at shops has to be in cash, which is hard to afford for many people. Shopping with credit cards is unknown for most of Cicadas residents, largely because they are very unlikely to be eligible to have access to them. Thus we can see that people ask for *nganjuk* from warung owners such as Asep, the latter asks for *nganjuk* from a *tukang kredit*, and it is possible that the *tukang kredit* also asks for *nganjuk* from the store he bought his merchandise from—producing a complicated web of *nganjuk* within the community.

Ibu Cucu also shared her feelings and experience of *nganjuk* with me: ‘What else can I do? I feel sorry for them.’ In addition to selling snacks Ibu Cucu also sells yellow rice, instant noodles, and coffee in her warung, mainly targeting pedicab drivers in her neighbourhood. She said ‘I initially did not sell instant noodles, but they [pedicab drivers] asked me to do so. Now I sell the noodles to them’. The

drivers normally buy dishes on one day credit; buying in the morning and repaying in the afternoon after they get some money as a result of cycling their pedicabs. In Central Java this is called a *ngalap nyaur* relationship, which Jennifer Alexander (1998:209) describes as characteristic of much petty trade 'It involves the provision of very short term credit: goods are distributed in the morning and paid for about noon after the market place closes'. The Cicadas case is substantially similar to *ngalap nyaur* as the seller provides short term one day credit.

Ibu Cucu applies a longer *nganjuk* period to certain commodities, such as clothes. When buying clothes from her, pedicab drivers normally pay back their *nganjuk* within a week. The busy time for buying clothes normally occurs during the Ramadhan fasting month, and it gets busier closer to the Lebaran day that concludes this month. I was in her warung when a pedicab driver asked if he could have longer to pay his *nganjuk* for some clothes he had bought for his children living in another town. He would like to visit his family, and asked if he could take home the clothes although he had not yet finished paying for them. He had already paid Rp 70,000 of the total Rp 95,000 *nganjuk* for the clothes, as a result of five days cycling his pedicab. Although he still had some money left, he needed it to pay the transport from Bandung to his hometown. Ibu Cucu approved his request. When he left she said to me 'I feel sorry for him'.

Extending the period of repayment of *nganjuk* for this pedicab driver can be viewed from the perspective of social solidarity between low income people. Despite the social pressure on warung owners to give *nganjuk* to their customers, I believe that Ibu Cucu allowed the pedicab driver to take home the clothes when he had not yet finished paying for them, to help the latter. I also believe that when she said she felt sorry for the driver, this was not only lip service but something coming from her heart.

Such behaviour, however, poses a risk to business turnover. I asked Ibu Cucu how she manages her business expenses, such as paying the store for the clothes and other goods she buys, when she provides *nganjuk* to so many people and always runs the risk of not receiving some of her money back. She replied 'If I have no

money [because many people have not yet paid their *nganjuk*] I will ask my husband [for some money] or I will sell my [gold] ring. It is important for me to pay the store on time. I feel relieved when I am no longer in debt to him [the store]. I leave it to them [the *warung* customers] when and whether or not they are going to repay their *nganjuk*'<sup>15</sup>.

Ibu Cucu said she never keeps a record of who has *nganjuk* for what and for how much. She said 'I let them calculate their own *nganjuk*'<sup>16</sup>. She maintained that the pedicab drivers always pay their *nganjuk* on time. Both sides have developed trust in each other.

There are money lenders (*rentenir*) in the *kampung*, but unless it is an emergency Ibu Cucu never borrows money from them and prefers the cooperative if all other avenues have been exhausted. The money lenders quote a high interest rate, and part of the deal involves the 'agreement' that the lender will collect whatever is available at the borrower's house (electronic goods, etc) should the latter be unable to pay back the loan. She never goes to a pawnshop (*rumah pegadaian*) either, should she have some emergency needs for cash. This is not an unusual attitude, other *kampung* people prefer to use the informal financial institutions such as the *arisan* and the cooperative when they need additional cash. Anybody who would like to borrow some money from the pawnshop has to surrender something (electronic goods, gold jewelry, etc) as collateral prior to being given the loan. The value of the goods should be more or less similar to the amount of the loan. The goods will be returned once the loan is paid off. Money lending is an individual business and is one of the informal financial institutions available in Cicadas, although less preferred unless in an emergency situation. Pawnshops belong to the government and are one of the formal institutions which provide financial assistance to the public.

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<sup>15</sup> As noted in chapter 3 section 3.1, Ibu Cucu's husband is a low ranking civil servant who receives a monthly salary of Rp 900,000 but only brings home Rp 500,000, or 56% of his salary, after the deduction of various instalments (*cicilan*) to parties such as the cooperative at his office from which he borrowed some money to pay his son's school fees and for a personal computer he was buying for his son.

<sup>16</sup> Translated from Sundanese language '*pek we ngitung sorangan*'.

Like Ibu Cicih, Ibu Cucu does not pursue those who do not pay their *nganjuk*. She comments 'I do ask them to pay, but if I ask them many times and they still do not want to pay I will feel uncomfortable [and will stop asking them]'. This statement refers to a neighbour who, after one and a half years had only paid half of her Rp 600,000 *nganjuk* to Ibu Cucu. The neighbour always gave various reasons to avoid payment. Finally Ibu Cucu stopped asking her, and the two of them no longer say hello to each other.

For longer *nganjuk* periods, Ibu Cucu sets a higher price for the goods. For example, customers buying clothes on *nganjuk* for more than a month, have to pay Rp 5,000 more for each article of clothing than customers who pay in cash or have *nganjuk* for one to four weeks only. 'But I am not a money lender. I do not charge an interest. I am only concerned to pay the store on time'. This is an expression of her worry about being accused of being a money lender, about whom people in Cicadas generally feel negative due to their charging high interest rates. At the same time the people need money lenders since they are reliable in emergencies requiring cash.

Ibu Ani, a *warung* owner selling eye glasses also provides *nganjuk* to her customers. In her *warung*, a pair of glasses costing Rp 300,000 can be bought on *nganjuk* for Rp 50,000 per month for 6 months. Only a few people in Cicadas buy eye glasses for cash. Over time Ibu Ani has become able to identify those with good character, meaning they will always pay the *nganjuk* on time, and those with bad character meaning people who do not want to pay. She said: 'As we live together in our *kampung* I can identify good people and bad ones. It often happens that the bad ones are not the very poor. They can be relatively well off, as indicated by a 'hajj' title, meaning that they have been able [economically] to go to Mecca in Saudi Arabia for the hajj pilgrimage, which by any standard costs a large amount of money, and/or are able to wear some gold accessories. Some of these people always give various reasons for not paying their *nganjuk*. Some of them say 'the glasses I bought are not comfortable', or simply state 'I have no money'.

A customer with a 'hajj' title owed Ibu Ani Rp 267,000 for glasses he had bought for himself, his children, and another family member. Ibu Ani emphasized the hajj title. Generally, people tend to regard those who are able to conduct this pilgrimage as rich. Ibu Ani told me that the hajj neighbour claims that the glasses he bought for his children do not fit their eyes, so he does not want to pay the remaining nganjuk. She wondered why, if this is the case, his children wear the glasses every day when they go to school. If something is wrong with the glasses, she can repair them or even replace them with new ones. Moreover, she argues, nobody is able to stand to wear glasses which do not fit their eyes, as this may lead to headaches and eye pain, which nobody can stand for a long time.

Another customer who does not want to pay her nganjuk is a neighbour living in the same alley as Ibu Ani who has not yet paid the remaining Rp 125,000 for a pair of glasses she bought a year ago. The neighbour always gives various reasons to avoid paying her debt, and makes every effort to hide by quickly entering her house whenever she sees Ibu Ani approaching her or when she is just walking along the alley. Due to the narrow 1.5 m width alley, it is however impossible not to see each other in daily activities.

Faced with the unpleasant experience of unpaid nganjuk, Ibu Ani is now more careful in deciding who is entitled to nganjuk. She said 'It is better for me to provide nganjuk to poor people [rather than rich ones] for the pair of glasses they need. Even if it takes a long time for the repayments, they do pay what they should, no matter how small each instalment is. Those who are unable to pay Rp 50,000 per month asked me if they can pay Rp 5,000 per week only [equal to Rp 20,000 per month], and I have approved this'.

Up till the present, the debt problem with the two customers has affected their relationship. Ibu Ani and the two neighbours no longer say hello to each other, even though they often meet each other in their daily activities. Ibu Ani said 'Maybe they think I will forget their debt but I have not since everything is written down, so I know exactly who is in debt and who is not. Now I select only those with good character to be given the credit facilities, 'bad people' have to pay in cash'. For her and for other kampung people, it is not difficult to find



information about a person's character or history, including 'somebody paying or not paying his/her debt to a warung owner or to other parties'. While warung owners do not normally gossip among each other about nganjuk—the amount of nganjuk, who can reliably be extended nganjuk, or if somebody leaves his/her nganjuk unpaid—this is an everyday topic for gossip among people chatting on the benches in the alley or when people visit each other. Past experience on giving credit is also taken into account when determining the 'good' and the 'bad' people.

The nganjuk period and the amount of each instalment can be negotiated between Ibu Ani and the customers. As noted above, instalments can be paid on a weekly, fortnightly, or monthly basis and the amount can be as small as Rp 5,000 per week. The nganjuk period very much depends on the glasses' price and the customer's financial capability. Ibu Ani generally does not allow her customers to have nganjuk for more than a year. To pay the instalments, the customers either go to her house to pay, or they ask Ibu Ani to come to their house to collect the money.

In general, chatting among women at arisan, on the bench in the alley, or at warung, provides the opportunity to negotiate how long and how much nganjuk one can have. On a bench in the alley I found a woman negotiating with a mobile trader regarding a pair of shoes she was interested to buy on nganjuk. Another woman put some articles of clothing on the bench and actively approached a prospective customer offering nganjuk for any clothes she was interested in. On other occasion I found a warung owner negotiating with a mobile trader who was selling a blender, about the price of the blender and if she could have it on nganjuk. The warung owner desperately needed a new blender for the fruit juice she sells in her warung.

The nganjuk period between warung owners and their customers normally ranges between 1-4 weeks. The amount of accumulated nganjuk varies between Rp 10,000 and 100,000. How long and how much nganjuk one can have from a warung owner is very much determined by how close their relationship is, and also the past record of the customer. The closer the relationship, for example if they have known each other for a long time, the more likely a warung owner is to

give credit, and sometimes for a longer time. This is one factor that differentiates warung from other trading sectors. The past good record of the customer, such as paying credit on time, not just to a particular warung owner but also to other parties in the neighbourhood, will also make it easier for him/her to obtain credit.

The credit provision forms a kind of clientelization. In Geertz's study of market traders in Sefrou in Morocco, there is a tendency for repetitive purchasers of particular goods and services to establish continuing relationships with particular purveyors of them, rather than searching widely through the market on each occasion or need (Geertz, 1978:30). Jennifer Alexander's case of women market traders in Central Java also shows a kind of clientelization, which she terms *langganan tetep*, the regular customers that many traders have (Jennifer Alexander, 1987:117-119).

In Cicadas, not only adults practice nganjuk but also children, whose nganjuk habit is to a certain extent introduced and supported by their parents. Children's nganjuk is closely related to their jajan habit. They ask for nganjuk from warung owners who also provide nganjuk to their parents. Children normally visit warung which are close to their houses as they, especially the younger ones, do not normally play too far away from their houses. Children buy their jajan either in cash or on nganjuk in between their play.

Hartiningsih (2004) writes that in the Panggang island community, children as young as three years are accustomed to nganjuk at warung. In Cicadas I found the youngest child who uses nganjuk is a five year old boy named Yono whose daily consumption pattern is largely dependent on dishes from warung and mobile traders. In every warung he visits, the owner just writes down whatever he takes to claim later on from his mother. As for the mobile traders, I often saw Yono stop a trader first, then call his mother to ask for money to pay. Although his mother often grumbles about his behaviour, she most of the time fulfils her son's requests. Yono is not alone in his nganjuk habit, as there are many children who do the same. Others are 'fortunate' not to have nganjuk because their mothers or grandmothers have warung where they can have jajan for free.

#### 4.4. Conclusion

With regard to one of the main themes of this thesis ‘why are there many warung in Cicadas?’ this chapter provides part of the answer: it is because the people need the warung, otherwise the latter would not exist. Warung offer necessary services which are not available in other trading sectors. From the people’s point of view, warung offer comparative advantages such as proximity, which enables purchasers to save transportation cost, and the possibility of buying goods in accordance to their purchasing power, including the nganjuk facility.

In a more theoretical framework, the warung operate in the so-called bazaar economy. Jennifer Alexander and Paul Alexander (1991:497) compare markets in an industrialized economy and the bazaar. Markets in industrialized economies are supposed to be comprised of ‘rational’, ‘impersonal’, transactions which are individual and discrete, and where any particular transaction carries few implications for the future. Transactions are said to be openly instrumental, and indeed are morally expected to be so, with each actor attempting to maximize self-interest.

The case of warung shows that the ‘rational’ aspect of the industrialized economy applies only to a limited extent. Most warung owners, ‘easily’ and continuously provide nganjuk to their customers, although they know the risk of not getting some of their money back. Such behaviour may be regarded as ‘irrational’ if only short-term material benefit is considered. This phenomenon however, should be examined critically. The commercial logic of the formal sector does not seem to apply in the warung case. Customs based on the *silih asuh* notion on how to behave to fellows who are in need explain why warung owners, despite the risk, continually give nganjuk in return for both material and non-material benefits they may gain in the long term.

Nor does the ‘impersonal’ of the industrialized economy generally apply in the warung case. Since warung owners and their customers are neighbours and relatives, the transactions are very personal. Buyers and sellers know each other very well and interact intensively in their daily lives. Jennifer Alexander and Paul

Alexander (1991) state that although the primary factor in both the industrialized economy and the bazaar is economic self-interest, economic exchanges are often conducted in the context of long-term trading partnerships. ‘While the transactions are carried on in recognizably commercial terms, parallel social relationships are supposed to support the commercial relationship (1991:497).’

I will now move to chapter 5 to discuss the gender issue, which I consider important, due to the fact that 90% of warung owners in Cicadas are women.