

Chapter 2

Living in an Urban Kampung

In this chapter I will introduce perspectives on daily life in Cicadas kampung where I did my research. This chapter is divided into four sections. The first section discusses day to day life in Cicadas kampung and how it differs from life in the kota area. The second section discusses social rank, based on the community's perception. Then I will move to a discussion of women's community activities.

2.1. A day in Cicadas Kampung

Cicadas area is always busy day and night. During business hours, the formal sector, which includes offices, banks, shops, and department stores, is open for business, while the informal sector, which includes street traders along the pedestrian paths on both sides of the street and some of the margin of the street itself, trades during and after formal business hours.

Life in Cicadas kampung to a certain extent follows the routine of the area. A day in the kampung starts as early as 1 am, marked by warung owners, mainly women (*ibu-ibu*), going to shop at the dawn market. Houses in the kampung are built along narrow alleys, and I would be woken by *ibu-ibu* talking quietly while walking to the market to shop for their warung. Women warung owners normally go shopping between 2 and 4 am. They have to shop early since their warung are open early too, that is at 5 am to serve the breakfast needs of the people. Those who do not shop at the dawn market still wake up early and are busy in their kitchen preparing breakfast meals such as rice porridge, yellow rice, and *bala-bala* to be sold in the early morning. By 6 am nearly all the warung are open, with the owners busy serving their customers. Early morning customers are dominated by working people, school children, and women (in their capacity as housewives) buying or preparing breakfast meals. In addition, there are people who come to warung to buy a sachet of washing powder, shampoo, or other toiletries to be used the same morning.

From 8–11 am warung are not as busy as before since the working people and school children have already gone. However warung remain open until 9 pm to serve the community. There are always people coming and going to warung for various reasons. Some women (housewives) buy vegetables or cooking ingredients for the day, young children with or without their carers come to warung in between their play to buy some sweets and snacks, and some men buy cigarettes. Morning warung customers are mainly women buying raw food or cooking ingredients while men predominate in the evening buying consumer goods such as cigarettes, coffee, and snacks to consume during their social interactions.

From 11 am, the benches in the alleys and those in front of the warung, start to fill with people, mainly women (housewives) chatting with each other while taking care of their young children. They do not come to the benches before 11 am since, as one woman said, ‘In the morning I am busy with cooking, washing, and cleaning. When I am finished then I go out [to the bench]’. This woman was a housewife in her mid thirties with three children. She normally cares for and breastfeeds her youngest child of four months old on the bench just in front of her house.

- In fact the benches are places for both men and women of various ages to do various activities. Men however are more likely to be there in the evening, while women occupy the benches in the day time. They are there to eat, to take care of children, to do business such as collecting *arisan* money (contributions to rotating credit association), direct selling, or to ask for or pay credit, to discuss various community issues, or simply to chat with each other. A grandmother takes care of her young grandson whose mother is working as a garment factory worker. A young woman offers some bags, perfume, and accessories as part of her direct selling business. Another woman pays credit to a mobile trader for a pair of shoes she bought. A noodle soup mobile trader comes to serve lunch for those on the bench. A child asks his mother to stop an ice cream mobile trader. A woman comes with a bundle of clothes, spreads the clothes on the bench and offers them to the women. She actively approaches prospective buyers, suggesting that they could have the clothes they are interested in on credit. A woman breastfeeds her baby while she chats with others. A passer by says hello, informing the women that she has to take her ill child to a clinic.

The discussions on various community issues range from 'trivial' to more 'serious' matters. I heard a discussion about two neighbours who fought with each other leading to one of them hitting the other with a badminton racket. At another time there was a discussion about an unmarried local girl who had fallen pregnant and so was asked by her parents to leave the house. There was also a discussion about somebody not paying her debt to one of the women. The more 'serious' topics include collecting money for *arisan*, a direct selling business, listing children for immunisation at a Posyandu meeting, Qur'an reading (*pengajian*) arrangements, and discussions about children's education.

'Activities' on the bench go on until 9-10 pm. There is an unwritten rule that any 'activity' should stop for about 10-15 minutes every time an *adzan* (call for prayer) sounds from the mosque; these are at 12 pm for noon (*Dzuhur*) prayer, 3 pm for afternoon (*Ashar*) prayer, 6 pm for evening (*Maghrib*) prayer, and 7 pm for night (*Isya*) prayer. At these times everybody goes inside their houses, supposedly to perform the prayer.

The bench 'activities' in Cicadas are slightly different to those of Sitiwaru kampung of Yogyakarta where Norma Sullivan notes that it is also a place to perform other domestic chores such as cooking, doing the laundry, and ironing (1994:92-94). In contrast, in Cicadas the women do such tasks in their own homes. In both places however, the benches are the venue where the 'politics' of the kampung take place, in terms of people chatting, gossiping, and discussing various community affairs, as well as a place to look after young children.

The physical construction of the benches in the two kampung may contribute to these differences. Norma Sullivan reveals that private benches in Sitiwaru are almost always located outside the house of central female patron or leader of what she terms a cell (1994:91). She describes the kampung cell as a tight grouping of neighbouring households which John Sullivan (1980) has argued is the basic unit of a kampung community (cited in Norma Sullivan 1994:86). In Sitiwaru, usually these benches stand against an exterior wall of the house near the kitchen door under the protruding eaves of the roof (1994:91). In Cicadas, the position and use of

benches do not reflect social networks based on patrons or leaders. Nor do they stand close to the kitchen because a kitchen is normally located at the back of the house, while the benches are at the front of the house close to the living room

Norma Sullivan reveals that at the bench, although each woman does her own domestic tasks, there is some sort of cooperation in which everybody helps each other. She writes:

Cell mothers [the leaders or patrons] mostly have their own consumables (detergents or soap), but they do not necessarily own equipment (basins and scrubbing boards), which are often shared by cell associates [the followers]. Cell members use any available space in their territory to dry clothes regardless of who owns or rents it. The cell's washing is draped over the cell's lines, rooftops, over fences, and is collected and sorted later in the afternoon by the cell's daughters (1994:92).

In Sitiwaru, other domestic tasks which are performed at the bench including cooking. According to Norma Sullivan:

After this chore [the washing] women assemble on the benches to prepare their families' main meal to be consumed around 2 pm, at the end of the official working day. Reed mats are placed on the ground around the benches to accommodate the overflow. Cell women share and swap jobs while preparing food. For example, a woman who owns a particularly good knife for peeling potatoes will peel her neighbours' potatoes too, while they winnow her rice or string her beans (1994:92).

In the afternoon, the benches in Sitiwaru are converted into ironing boards:

Clothes, gathered from the lines, roof, etc., are thrown onto mats near the benches. Without much regard for who owns each piece the girls take turn ironing and stacking the clothes into household piles, which are then delivered to the cell's respective households. This is the final purely domestic function that the benches serve in the day. Until the cell retires for the night the benches become the focal points of cell social and leisure activities (1994:94).

In Cicadas I never found people doing the cooking, laundry, or ironing at the benches; instead they are there for child care and chatting, as shown in Plates 2.1. and 2.2. In addition, people sometimes do trading on the benches while looking after the children. Also, I did not find a social unit based around a leader, equivalent to what Norma Sullivan refer to as a cell. The social groups I observed interacting on the benches were mainly based on the proximity of their houses.



Plate 2.1. Cicadas women chatting at a bench in the alley



Plate 2.2. A grandmother looking after her granddaughter

Though not everybody stays on a bench all day, some people do so, while others come and go throughout the day. In terms of gender relations, Cicadas' alleys (including the benches) as well as warung, are women's places. Daily women's activities also show how gender relations apply.

Connell mentions three institutions of family, state, and street where gender relations exist. Within the family, gender relations particularly concern the sexual division of labour which reflects ideas about a 'woman's place'. Connell points out that it is equally well recognised that the contemporary urban family or household is constituted by a division of labour that defines certain kinds of work as domestic, unpaid and usually women's, and other kinds as public, paid and usually men's (Connell, 1987:122). In relation to warung, a woman's decision to run a warung business is, to a certain extent, related to gender relations within her family, which emphasise that a woman's place is at home, where she is also responsible for most of the domestic unpaid work.

The above situation is strengthened by the state's intervention. According to Connell, 'The state engages in considerable ideological activity on issues of sex and gender; this very diverse activity ranges from birth control in India and China, through the re-imposition of the chador on women in Iran, to the Soviet efforts to increase the number of women in paid work' (1987:126). In the Indonesian case, an example of state intervention in private aspects of women's lives is exemplified by the introduction of the 1974 marriage law which explicitly defines men's and women's roles within the household. The law enshrines the notion of the husband as the head of the family and the wife as the keeper of the household (Robinson, 2000:147).

The third institution according to Connell is the street. Although the street is not often thought of as an institution, it is at least a definite social milieu, with particular social relations (1987:132). 'The street as a milieu thus shows the same structures of gender relations as the family and state. It has a division of labour, a structure of power and a structure of cathexis [or emotional attachment]' (1987:134). While Connell's further discussion of the street revolves around the issue of the street as a zone of occupation by men, the Cicadas case shows the street, in this case the alley, is a women's zone. The alley in Cicadas kampung is a place to conduct domestic (child care) and public activities, mostly conducted by women. Plates 2.3. and 2.4 show a monthly Posyandu meeting, which is an extension of women's domestic role, conducted in the alley.



Plate 2.3. A monthly Posyandu meeting, weighing babies in the alley



Plate 2.4. Weighing babies is interrupted to give way to a mobile trader passing along the narrow alley.

This situation is related to the physical construction of the neighbourhood which is typical of kampung areas: the small crowded houses and narrow alleys of about 1-1.5 m in width. As noted above, the alley is always busy day and night, not only as a corridor for transportation but also as a place for people, mostly women, to do various public and domestic activities. In Cicadas kampung, there is no clear boundary between what is private and what is public. As houses are small and crowded, during the day people prefer to hang around in the alley or sit on a warung bench in the alley.

At the same time, warung owners are busy with their businesses; serving the customers, dealing with many small transactions, and dealing with customers paying or asking for credit¹. The situation becomes more crowded since mobile traders also hang around the alley to offer their goods, which vary from sandals, shoes and clothes, to kitchen utensils, and cooked meals.

Life in a kampung offers a different atmosphere compared to the kota. For instance, in the kota it is very unlikely that people spend a lot of time hanging around on the street taking care of children, chatting on benches in the street (if there are any), trading, or collecting *arisan* money. When they do such activities, they do them at home. A similar situation applies to warung. Fewer warung exist in the kota as compared to the kampung². Kota people rely on the formal trading sector such as traditional markets, shops, or supermarkets to fulfil their daily necessities. Warung in the kota function more as ‘emergency’ points, that is the people go to warung when they are running out of, for instance, shampoo or cooking oil, not necessarily because of economic reasons, but because they are too busy with their work or have forgotten to buy them when they did the shopping, and suddenly find they need something. In contrast, it can be said that kampung people rely heavily on warung to fulfil their daily needs³.

Socially, living in a kampung encourages people to have intensive interactions with others in day to day life, while the situation in a kota tends to be more individualistic, though this varies from one place to another. The differences in physical construction between kampung and kota neighbourhoods may contribute to this situation. Houses in the kota are relatively comfortable, are built along wide streets, as compared to kampung houses which are of smaller size, and are crowded along narrow alleys. Therefore, unlike the kampung people, people in the kota generally feel more comfortable staying inside their houses. Moreover, as noted above, in the kota there are no benches along the sides of the streets and fewer warung as well. In addition to the daily routine of kampung, there are community

¹ For further details, see chapter 4.

² In a kota area, there is typically one warung for every ten to fifteen houses, while in kampung there is often one warung for every two to three houses.

³ See further details in chapters 4, 5, 6.

activities held at regular times, which enrich the kampung life. Interestingly, most of the activities are organised by women, as discussed in section 2.3 of this chapter.

John Sullivan (1992) used the term ‘communality’ and ‘community’, to differentiate kampung and non-kampung.

Communality refers to the communal substance, specifically to the relations between its elements (persons, families, cells) and the intensity of those relations—as degree of internal cohesion. The term community stands for the whole: that combination of substance, form, structure, and function identified with labels such as kampung, either as specific communities or specific classes of communities (1992:220-221).

According to John Sullivan ‘It seems clear that few if any of the main contributors [in the literature of kampung] feel that communality is properly associated with the urban rich or the urban moderately well-to-do or the urban proletariat proper (1992:121).

2.2. Social Rank in Cicadas

In this thesis, I use the term social rank to refer to ‘The order by which members of an association discriminate among themselves along a scale of social worth’ (Jay, 1969, cited in Guinness, 1986:28). Generally, Cicadas people refer to place of residence, income, and occupation to differentiate the rank among them. In terms of place of residence, they refer to kota, kampung, and kumuh, which implicitly ranks the richest to the poorest.

Kota refers to the middle or high income people living in a relatively better off housing area, mainly indicated by streets which are wide enough to accommodate cars. Kampung refers to the middle or lower middle income people living in the alleys which are not wide enough for cars but can accommodate bicycles, motorcycles, and pedicabs. Kumuh refers to the poorest living in narrower alleys which are only wide enough for one or two people to walk along.

In addition to the width of the streets, the size and physical construction of the houses are included in the definition of the three terms previously mentioned. Houses in the kota are brick and cement constructions and normally bigger than

those in the kampung which are of similar construction but of smaller size. Houses in the kumuh area are of smaller size. The lower part of the walls of approximately 1 m high is made from brick, and the upper part of approximately 1-2 m high is from bamboo. Plates 2.5. to 2.7. show the kota, kampung, and kumuh areas in Cicadas.



Plate 2.5. Comfortable houses and a wide street in the kota area



Plate 2.6. Houses in an alley in the kampung area

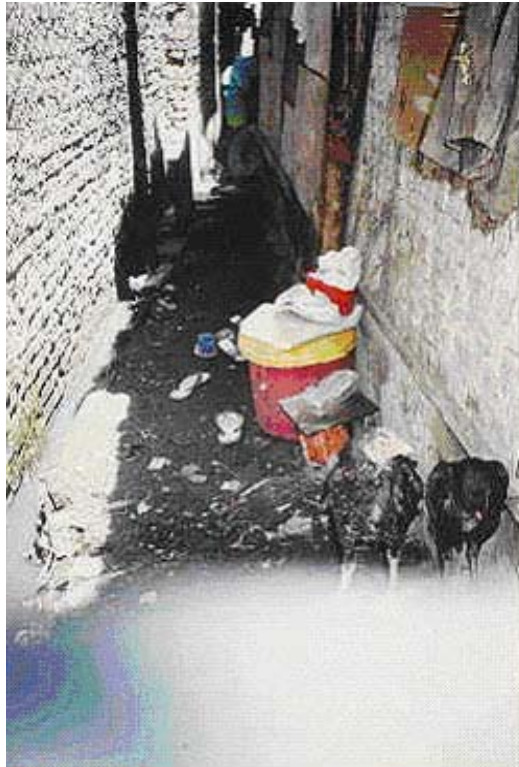


Plate 2.7. Houses and blocked drainage,
in a very narrow alley in the kumuh area

The three levels of kota, kampung, and kumuh also imply the standard of sanitation and hygiene facilities, from the best to the worst. Each house in the kota has its own bathroom, toilet, and source of water, either piped water or well water⁴. In contrast few houses in the kampung have access to piped water. In Cicadas only 860 households (25%) have access to piped water (Cicadas Village Office, 2001:69) the remaining households rely on well water. Many households have to combine the use of well water for washing and cleaning with the purchase of piped water for drinking. Some houses have their own source of water (piped water or from a well), bathroom, and toilet—while some others have shared facilities—usually one bathroom (including a well and a toilet) to be shared between two to three houses. The quality of the well water is relatively poor and is usually used for bathing and washing only. There are individual and communal wells in Cicadas. Those without

⁴ Due to the poor service of the regional water company (*PDAM - Perusahaan Daerah Air Minum*) in Bandung, even in the kota, not all houses have access to piped water. ‘Currently PDAM serves only about a third of the population with the piped system, the two main causes being the fast growing urban population and the limited water resources. Some areas in Bandung do have a 24 hours piped water supply, but in many areas it is only turned on for a couple of hours a day’ (Mara Radio and Deutsche Welle, 2003).

piped water have to buy drinking water from neighbours who have access to piped water, and develop a side business of water selling.

I found some houses in the kumuh area have access to neither well water nor piped water. They rely heavily on buying piped water from neighbours which costs Rp 250 for 20-25 litre containers of 'self serviced' water, meaning that the buyers have to collect the water themselves, or Rp 500 to have the water delivered to their doors. Some of the poorest in Cicadas have to allocate up to 60% of their daily income to buy water⁵. It appears that poor people have to spend more money for water than the non poor or those with access to piped water. According to Kompas (2005b), 'In the regions where water resources are scarce, the poor have to pay Rp 25,000-50,000 per m³ water, while the tariff of piped water of the regional water company (PDAM) [applies to households with access to piped water] is Rp 1,400 per m³ water'⁶.

In a kumuh area in Cicadas I found a case where a bathroom and two toilet facilities are used by a group of extended families of around 20 people living in five houses. A manual water pump outside the bathroom could no longer be used. Each family was responsible for buying its own water. The area is surrounded by blocked drainage with smelly black coloured water waste (see plate 2.7). During the rainy season this area becomes flooded and the water waste flows back into the houses.

I would like to emphasize that the definitions of kota, kampung, and kumuh presented in this thesis are based on the perceptions of the people, primarily those in the kampung. Kota people have different views of social rank. They generally regard kampung and kumuh as one category and kota as another category. For them kampung and kumuh are not a different and separate category, as is the case for the kampung people. For kota people outside the Cicadas area, the very term 'Cicadas' is often regarded as identical to slum (kumuh), even though not all of the areas are slum.

⁵ For further details see chapter 6.

⁶ My translation.

For kota people, narrow alley ways are indicators of a slum. An alley which cannot fit four wheeled vehicles is called an ‘alley’ (*gang*). However this is not the case with kampung people, who do not regard their kampung as a slum. They differentiate themselves from people from the kumuh area, who are ‘lower’ than them, and people from kota who are ‘higher’ than them. Therefore, in Cicadas it is not surprising to find some narrow alleys that can only accommodate bicycles, motorcycles, and pedicabs which are called ‘streets’ (*jalan*) and not ‘alleys’ (*gang*). A kampung resident said ‘It is nice living here (kampung), this is not a slum, houses are located along the street’ (emphasis added), while in fact she is referring to an alley. The naming of such ‘streets’ occurs not only among the local people, but also at the official administrative level. So when people write their addresses, they will write *jl* standing for *jalan* (street), instead of *gg* standing for *gang* (alley), followed by the street name and number. The street and alley issues are also related to prestige (*gengsi*), which represents a wider issue of kota versus kampung. Streets are normally in the kota, while alleys are in the kampung. Socially living in the kota gives people more prestige than living in the kampung. This explains why people prefer to write *jl* instead of *gg*.

Kampung, street, and alley are by coincidence related to warung. The kampung area and its ‘streets’, which in fact are alleys, are the sites where most of the warung exist. Fewer warung exist in the kumuh and kota areas, though for different reasons. A warung business, no matter how small, requires some sort of capital, which is hard to achieve for people in the kumuh area. Fewer warung exist in the kota area, since most of the relatively better off people go to shops, market, and supermarket to fulfil their daily necessities.

This phenomenon explains why a warung business is suitable only for a certain category of people, in this case the middle income or the kampung people of Cicadas. It is not suitable for the poorer people living in the kumuh area, many of whom engage in different types of work such as domestic helpers and pedicab drivers.

Other criteria of social rank relate to whether a person has a regular or irregular income, which is closely related to occupational status. In Cicadas, people with a

regular income such as low ranking government civil servants, factory workers, and shopkeepers, are considered relatively better off than those with irregular income such as well diggers, small-scale traders, pedicab drivers, and domestic helpers. Generally, people do not concern themselves with the level of income in their discussion of social rank, but emphasise more the income's regularity as well as the type of occupation. Guinness (1986:48) found a similar view among kampung people in Yogyakarta, where 'The size of income is not valued as highly by kampung residents as the security of income, including in the case of government employees, security of income in old age through the pension'.

John Sullivan, who studied an urban kampung in Yogyakarta, suggested further that the level of income does not necessarily relate to poverty. He wrote 'Whatever the income levels and opinions of their [the kampung] members and regardless of what the literature says about "the culture of poverty", "the structure of poverty" and the like, "poverty" is not a useful concept for defining and explaining kampung. Their members are of the *wong cilik* [little people] but they are not in any significant sense, settlements or organizations of "the poor"' (Sullivan, 1992:120).

In relation to place of residence, the majority of those living in the kampung have at least one family member with a regular income such as civil servants, factory workers, and other low ranking employees in various sectors. On the other hand, those living in kumuh areas mostly have irregular incomes such as well diggers, pedicab drivers, and domestic helpers, though this is not always the case.

What is the position of warung owners within the social rank? First, warung owners are kampung people living in the kampung area who are in the middle between the kumuh and the kota. However, within the kampung I see warung owners as in a somewhat ambiguous position socially. They are indeed in a higher position than well diggers, pedicab drivers, and particularly among the women, domestic helpers, who are of a lower status and are mostly from the kumuh area. On the other hand, having a warung in the kampung is less valued than being employed in the formal sector, even if only at a low rank. Warung owners particularly point to teachers and employees (*pegawai* or *karyawan*) in both government and non government sectors, which they consider of higher status and better off. Being a factory worker or shop

keeper is generally regarded as neither higher nor lower than being a warung owner. Marital status is also a factor as many women warung owners, especially the younger generation (below 40 years old), were previously factory workers or shop keepers and point to child care demands as one of their main reasons for their shift to the warung sector. This implies that they regard these jobs as the same level, and the shift has more to do with the change in marital status.

With regard to married women's employment patterns, it appears that women from different ranks enter different types of work. Dewayanti and Chotim (2004:62-62) categorize three different types of work for women in rural Java: 1) unpaid work in family owned enterprises, 2) paid work in jobs where there is only an informal agreement between employers and their workers, 3) self employed to earn additional family income⁷. In Cicadas, women from the kumuh area who work as domestic helpers are within the second category. Generally there is no formal working agreement between the domestic helpers and the families with whom they work. Kampung women warung owners are within the third category. In Cicadas I could not find those who are within the first category.

2.3. Women's Community Activities

Community activities in Cicadas are divided by sex, meaning men and women have separate activities. Men's community activities are generally in the field of sport and religious programs, for instance a badminton club, Islamic lectures, and Qur'an reading sessions. Women are involved in more diverse types of activities. Some women's community activities can be regarded as an 'extension' of their domestic chores, such as rotating credit associations (*arisan*), cooperatives, and the monthly integrated mother's and child's health post (Posyandu) meetings. In addition, women are also involved in religious activities similar to those of men such as having regular meetings for Islamic lectures and Qur'an reading in the mosque. In the past there was a sports club for women which met several mornings a week, for a one hour aerobic class, in an outdoor badminton field. The class is no

⁷ My translation.

longer active due to complaints from a local religious leader, who stated that it is not appropriate for women to perform this way in public.

In this section, each of the women's community activities will be discussed in relation to warung. I will argue that these activities, although at first they do not seem to relate to warung, are actually related to each other.

2.3.1. Arisan

Arisan or rotating credit associations are found in many parts of the world. Regardless of the various terms used for the association, most of them apply substantially similar principles. The associations are known as *kongsi* and *hui* in China, *kameti* in India, *esusu* in West Africa, *oha* in Nigeria, *chilemba* in Northern Rhodesia, *sanduk* or *khatta* in Sudan, *gameya* in Egypt, *susu* in Trinidad, and *menages* in Scotland (Ardener, 1964:203-208).

Tsai, based on her study in China, suggests the term *ROSCA*, standing for rotating savings and credit associations, as a rotating association (*lun hui*) specifies a fixed monthly or semi-annual contribution to the pot by all members, typically a group of friends or neighbours and then each member ultimately receives back the same nominal amount on a monthly basis (1998:2).

Ardener (1964:201) quotes Geertz (1962) who writes that 'The basic principle upon which the rotating credit association is founded is everywhere the same: a lump sum fund composed of fixed contributions from each member of the association is distributed, at fixed intervals and as a whole, to each member in turn'. Ardener defines a rotating credit association as an association formed upon a core of participants who agree to make regular contributions to a fund which is given, in whole or in part, to each contributor in rotation (1964:201).

In Indonesia, *arisan* is a rotating credit association, widely practiced by women, both in rural and urban areas. *Arisan* is a group activity in which each participant contributes a certain amount of money, on a regular basis. The amount of and the schedule of contributions is based on mutual agreement among members. In

Cicadas, the amount of the contribution to *arisan* ranges between Rp 1,000 to Rp 20,000, paid in scheduled periods ranging from one week to one month. The money collected is distributed among the members at scheduled times throughout an *arisan* round. There are several *arisan* groups, as described below.

1. *Arisan* RT, RW, and PKK

These *arisan* are organised in line with the local government administrative territorial unit at the sub-neighbourhood ward (RT), neighbourhood ward (RW), and village level. *Arisan* at the village level are organized through PKK and are therefore called *arisan* PKK. Although these *arisan* follow the administrative territorial unit, they are not part of the formal administrative structure, nor are these *arisan* official women organisations. The territorial unit is more likely a boundary to limit the number of participants in each *arisan* group based on their place of residence, otherwise the group's size will become too large.

The *arisan* at RT level are for the wards' residents. Participants are wives representing their households. *Arisan* at the RW level are primarily for the wives of RT heads or the heads themselves if they are women, representing their RT. *Arisan* PKK are mainly for the wives of RW heads or the heads themselves if they are women, representing their RW. Even though *arisan* at the RW and PKK levels involve representatives of neighbourhood wards, the *arisan* contributions and the money they draw goes to individuals, and have nothing to do with the wards they represent. Female local activists such as the coordinator of Posyandu and the head of the women's Qur'an reading (*pengajian*) groups, are strongly encouraged to join *arisan* at the RW and the PKK levels. Other ordinary female residents may also join *arisan* at all levels if they are willing to do so.

Each *arisan* participant contributes Rp 10,000 per month. Throughout an *arisan* round, participants take turns hosting the *arisan* meeting in their homes, where the draws are held. The winner of the draw receives Rp 100,000–200,000, depending on the number of participants and the number of draws.

Arisan meetings also function as a medium of *silaturahmi*, literally meaning gathering and socialisation, among the ward's residents. This therefore implicitly requires *arisan* participants to have a commitment not only to *arisan* contributions but to attend the *arisan* meetings regularly. These meetings, at RT, RW and village levels, are also used as a medium to announce and to discuss various local community issues. Local government officials use the meetings to inform participants of various government programs for the community.

I attended an *arisan* meeting in July 2002 which discussed the planning for the program to celebrate Indonesia's independence day on 17 August 2002, which was approximately one and half months ahead. The *arisan* participants primarily discussed a women's program as part of the event, which included organising food stalls in the two day market (*bazaar*) on 16-17 August 2002. An *arisan* meeting in August 2002 was attended by the head of the RW⁸ to announce that on 12 September 2002, which was a month ahead, there would be a national immunisation week (*Pekan Imunisasi Nasional* or PIN). He briefly explained that the program came from the central government, was to be held across Indonesia, and provided compulsory free polio oral vaccination for children under the age of five years. He appealed to *arisan* participants, in particular the coordinator of the Posyandu and her team, to make the necessary preparations prior to and on the day of the event⁹.

⁸ The head of the RW is a male who is not normally involved in *arisan* meetings, except in special circumstances.

⁹ In fact the coordinator of Posyandu and her team were the central figures in the PIN event. Prior to the scheduled time, they were the ones who recorded the data of eligible children in their wards and reported the data to local authorities. On the day of the event they prepared the site and did the vaccinations themselves. In addition they also prepared food for local paramedics who supervised the vaccination program. I have to note that the large involvement of women in this PIN event was not limited to Cicadas, since this happened in other areas as well. PIN itself was held in Posyandu across the country, as well as in hospitals and clinics. The success of the PIN program, especially at the Posyandu level, largely depended on the voluntary work of women, in their capacity as the organisers of Posyandu in their local areas.



Plate 2.8. Taking notes and counting money in an *arisan* meeting

2. *Arisan* Ibu Susi

This *arisan* does not follow local administrative structure but is a kind of ‘informal’ *arisan* organised by a local woman, Ibu Susi. She has been organising the *arisan* for more than 30 years, starting from contributions of Rp 1,000 per person per week, and gradually increasing to Rp 1,500, Rp 2,500, Rp 3,000, Rp 5,000, Rp 6,000, Rp 7,500, Rp 8,000, to the current amount of Rp 10,000 per person per week, which is ten times higher than when she organised the *arisan* for the first time. Her *arisan* group is one of the oldest groups in Cicadas. People call it ‘Ibu Susi’s *arisan*’, since she is the one who established it in 1970 and has been organising it ever since.

This *arisan* operates slightly differently from the previous ones, particularly in terms of the way meetings and draws are organised. During an *arisan* round, there is only one meeting held at the beginning of the round, which customarily takes place at Ibu Susi’s house. At this meeting, the participants’ names are recorded and the amount of the individuals’ contribution is discussed. Once there is agreement on the above matters, all participants’ names are drawn and each participant receives a number, indicating when will be her turn to receive the draw. For instance, in 2002, there were 40 participants, so the draw resulted in each participant having a number ranging from one to 40. Participant number one had the first chance in the first week of the round to receive the Rp 400,000 draw money.

In the second week of the round, participant number two received the money, and so on until all 40 participants had their turn in the 40 week *arisan* round.

There is a consensus among the participants that number two is not drawn; instead it is allocated to Ibu Susi as a privilege in return for her organising the *arisan*. In the past, she was allocated draw number one, meaning that she received the *arisan* money in the first week of the round, which is also the day when the meeting is organised in her home. Ibu Susi changed the rule herself, that is, to move her turn to number two. She told me that the change aims 'to motivate others [*arisan* participants] and to make them enthusiastic to join the *arisan*' (emphasis added).

I had a chance to attend the *arisan* meeting at Ibu Susi's house which marked the beginning of a round. I observed the one hour meeting which consisted of the drawing of all the participants' numbers, the collection of the *arisan* money and giving the money to participant number one. Afterwards they had some tea and snacks provided by the host, and performed a prayer before going home. At this meeting, there was no discussion about changing the amount of *arisan* contribution since nobody felt there was a need to do so.

In this *arisan*, each participant is responsible for giving the weekly Rp 10,000 contribution to Ibu Susi, between Friday and Sunday. If somebody is late with her contribution, Ibu Susi will come to her house to ask for the money. If for some reason she is not yet able to pay the money, Ibu Susi will use her own money and be reimbursed later. However this rarely happens since, as she noted, her *arisan* has lasted for tens of years because the participants trust each other and are disciplined to follow the *arisan*'s rule. On the next Monday, Ibu Susi is responsible for giving the collected money to the eligible participant, or the participant comes to her house to collect the money.

Ibu Susi regards her responsibility for organising the *arisan*, and primarily the money, as an *amanah*, literally meaning trusteeship or mandate. The term has a religious connotation. As a Muslim, Ibu Susi believes that as trustee she has to be accountable not just to her fellow *arisan* participants, but also to God (Allah). During the 32 years organising the *arisan*, she only had one negative experience. In

1980 one *arisan* participant ‘disappeared’ after she won the draw, abandoning her responsibility for the remaining contributions. This participant was a temporary resident of Cicadas.

The way Ibu Susi’s *arisan* is organised implies economic reasons as the main factor for the *arisan*, rather than *silaturahmi*¹⁰, that is, to maintain good relationship with community members. By having the *arisan* meeting once only at the beginning of each round, the budget for the meeting (for light meals or snacks), can be substantially reduced. Furthermore participants can save their time since they do not have to come to meetings. It can therefore be said that *arisan* Ibu Susi is organised purely as a saving scheme for its participants. It has little to do with socialisation, as is the case of *arisan* RT, RW and PKK. To the best of my knowledge this type of *arisan* is not found in the kota areas, where the aim of organising *arisan* is more to provide a socialisation medium than a saving scheme for its participants.



Plate 2.9. Counting money in an *arisan* meeting

3. *Arisan* Lebaran

Lebaran or Idul Fitri is a major Islamic feast day to celebrate the end of Ramadhan, the fasting month. Idul Fitri is traditionally celebrated by reciting an Idul Fitri

¹⁰ *Silaturahmi* means friendship, good relationship, friendly get-together, while *bersilaturahmi* means to maintain ties of friendship [with], become friendly [with] (Stevens and Schmidgall-Tellings 2004:937).

prayer; visiting families, relatives, and friends to forgive each other's wrong doings in the past year; wearing special clothes; and cooking special food. *Arisan* Lebaran aims to provide a saving scheme specifically to buy special food, or the ingredients to cook special food, for Lebaran day.

The *arisan* round starts one week after the Idul Fitri feast day and ends one week before the next Idul Fitri day in the following year. At the beginning of the round, an informal meeting is organised by some key persons to discuss the amount of individual contribution and what the participants will receive at the end of the round. Throughout the year these key persons meet informally at a bench in an alley or at a warung to discuss the *arisan's* progress, such as how much money has been collected and or whether some participants are late in paying their contribution. I would prefer to call *arisan* Lebaran 'Lebaran saving' not *arisan*, (despite the fact that the term *arisan* itself refers to a kind of saving). People in Cicadas call it *arisan* Lebaran, although it is different from other *arisan*. There are no meetings or draws. Participants just save their money throughout the year to buy their chosen package(s) for the coming Lebaran day. In addition to saving, this *arisan* has a broader meaning for its participants. There is a notion of helping each other, utilizing social capital, and using their collective capacity to ease the financial burden prior to Lebaran day.

In 2002, the contribution for the *arisan* Lebaran in Cicadas was Rp 1,000–2,500 per person per week. At the end of the round, which is one week before Lebaran day, participants will receive their chosen package(s), either a 'mothers' package', 'children's package' or both. The first package contains meat, chicken, and materials for cooking cakes such as plain flour, eggs, sugar, and butter. The second one contains various kinds of children's snacks and sweets.

Technically, every week *arisan* participants are responsible for giving the money to the *arisan* coordinator. A few days prior to Lebaran day, the *arisan* coordinator and some key persons do the shopping and packaging, and distribute the packages to the participants. Since the goods are bought in bulk, they receive a discounted price from the local grocery where they buy the goods. The coordinator and key persons are local women who initiate an *arisan* Lebaran based on their concern, as well as

their own experience, to provide assistance and to ease the financial burden of the Lebaran feast for themselves and for other women in their neighbourhood. They have no connection with government officials, community organisations, or the business people (grocers).

The phenomenon of women saving money for Idul Fitri day has to be placed within a broader context. In this case I would like to highlight three issues. Firstly, the commodities offered through the *arisan*, especially the meat and chicken in the mother's package, are relatively expensive and are hard to afford for many low income people. This is reflected in the warung in the area, very few of which stock meat and chicken since they are hard to sell. Therefore, for certain categories of people, having a special meal on Idul Fitri feast day means having meat and chicken. Secondly, as the price of meat and chicken is high, and even higher closer to the day (due to increasing demand), it will not be affordable if low income people such as those in Cicadas rely on their income only. Therefore financial preparations should be made long before the big day to save money through *arisan*. Thirdly, it is important to note the 'future oriented' action of low-income women organising themselves in *arisan* Lebaran. Women are the ones who are responsible for providing special dishes on the day. They know it is nearly impossible to provide such dishes if one relies on their own or their husbands' income. Therefore, saving money for them through *arisan* is one possible strategy they can employ. It is only among the married women (*ibu-ibu*) that I encountered this 'future oriented' way of action.

2.3.2. The Cooperative

In Cicadas, women are also active in organising themselves in a local cooperative called the 'Rose cooperative'¹¹. Both the members of the cooperative's executive boards and most of its 100 ordinary members are married women (*ibu-ibu*). The cooperative primarily provides saving and credit facilities to the members.

¹¹ This is a pseudonym that I have given for my PhD thesis.

To become a cooperative member, one has to pay Rp 10,000 for a share (*simpanan pokok*) to secure an unlimited time membership. Each member is also obliged to allocate Rp 4,000 monthly compulsory saving (*simpanan wajib*). In addition, members may allocate a monthly voluntary saving (*simpanan sukarela*) for as much as they wish. The share cannot be withdrawn unless one wishes to resign as a cooperative member, while the savings can be withdrawn at any time.

Cooperative members are eligible to apply for a loan (*pinjaman*) of up to Rp 1,000,000, which has to be paid back within a maximum period of 10 months. An interest rate of 2.5% is applied to the loan¹². In many cases, the loan recipients use the money to cover semi-incident needs such as to pay their children's school registration fees at the beginning of an academic year or to cover emergency needs such as medical costs of an ill family member.

Cooperative executive board members determine the criteria on which to base how much one can borrow. The main requirements are residency status and the 'moral' character of the applicants. Those with permanent residency status in Cicadas area are more likely to succeed in their loan application than temporary residents. This is related to cases where some temporary residents 'disappeared' by moving somewhere else, without paying back their loan. 'Moral' character is related to a person's history of receiving and paying back a loan appropriately, not only to the cooperative, but also to other parties in the community. One executive board member is appointed to 'investigate' both the residency status and the moral character of loan applicants, by using her network in the community.

A meeting of both the cooperative executive board members and all ordinary members is held once a year, mainly to discuss the cooperative's performance in the past year and plans for the future. On this occasion the cooperative's dividend (*siswa hasil usaha*) is distributed to all members. For several years it has been

¹² This rate is relatively low compared to other institutions. A local money lender (*rentenir*) quotes a 20% interest rate for a Rp 100,000 loan. One of my informants said that she had to pay back her Rp 100,000 loan to a money lender at Rp 5,000 per day for 24 days, totally equal to Rp 120,000. I make the comparison between the cooperative and money lender since both of them are 'informal' financial institutions. I do not compare the cooperative with 'formal' institutions such as banks. Only a few people have access to a bank loan; most of the low income people in Cicadas would prefer 'informal' institutions such as the cooperative, *arisan*, or money lender.

distributed in the form of a gift of a piece of cloth for trousers for each male member, or for a skirt for each female member. The dividend is distributed prior to Lebaran day each year. Therefore it makes sense that it should take the form of pieces of cloth for members to wear for Lebaran day, rather than be distributed in cash. This is in fact 'helping' cooperative members to have new clothes for the special day. Customarily the Lebaran celebration includes wearing special or new clothes on the day. This system shows how the community, in this case represented by the cooperative, uses resources to help the members to fulfil a Lebaran social obligation.

Interviews with *arisan* participants and cooperative members confirm that both institutions play the role of saving schemes. *Arisan* and cooperative provide cash periodically, which is normally used to cover costs such as school registration and medical bills. On the other hand warung is a medium to earn income. It provides relatively small amounts of cash on a daily basis to cover daily needs. In some cases when the *arisan* participants or cooperative members are also warung owners, the saving is also used to support the warung such as to buy supporting equipment for the warung¹³.

2.3.3. Direct Selling/Multi-Level Marketing

Some Cicadas women have been engaged in direct selling of low priced goods such as clothes, bags, wallets, perfume and accessories, targeting mainly women. They buy the goods, either for cash or on credit, from local grocery stores and Multi-Level Marketing (MLM) companies, to be re-sold to their neighbours. The sellers offer the goods directly to their neighbours while chatting in the warung or on the benches in the alleys. Community events such as *arisan* are also used to market the goods.

People may buy the goods offered either for cash or on credit (nganjuk)¹⁴. Nganjuk is mainly related to the socioeconomic condition of Cicadas people, who are mostly

¹³ For further details see the case study of Ibu Lina, in chapter 5, section 5.2.

¹⁴ Please refer to chapter 4 section 4.3 for further analysis of nganjuk.

on low incomes. For instance a bag priced at Rp 100,000 can be purchased for Rp 50,000 per month for two months or Rp 20,000 per week for five weeks. A set of women's Muslim dress clothes consisting of a long dress and a head cover (*jilbab*) costing Rp 100,000 can be purchased for at Rp 25,000 per month for four months or Rp 50,000 per month for two months. For goods valued more than Rp 100,000 customers may have a longer term of credit up to three months. It should be noted however, that the credit scheme is the sellers' own initiative, not the scheme of the grocery stores or the MLM companies. How much and how long one can have the credit largely depends on social relations and negotiations between the sellers and the customers. The sellers rarely charge any interest for those who buy on credit.

Direct selling takes place on a bench in the alley or at warung. Clothes, shoes, and other goods are put on the bench. Some sellers do not bring the goods physically but only the catalogue which normally shows the pictures of leather goods, perfume and their details. These goods have to be ordered based on demand. Deals between the sellers and the buyers also take place at the same venue. These activities on the bench show that alleys and warung are social centres where people perform various domestic and public activities.

2.3.4. Community Activities and the Social Capital

The above examples of women organising themselves through *arisan*, a cooperative, and to engage in direct selling/MLM and warung businesses, can be discussed within a theoretical framework of social capital. 'As is evident and increasingly acknowledged in the social capital literature, whether understood as a property of association ('civicness'), as a property of a community, or as a resource operationalised by individuals to maximise their ability to attain specific goals, social capital takes markedly different forms in different contexts' (Molyneux, 2002:170).

Lin's definition of social capital seems appropriate for Cicadas. She states that 'Individuals access and use resources embedded in social networks to gain returns in instrumental actions or to preserve gains in expressive actions' (Lin, 2001:21). Bordieu states:

Social capital is the aggregation of actual or potential resources which are linked to the possession of a durable network of more or less institutionalised relationships of mutual acquaintance and recognition which provides each of its members with the backing of collectively-owned capital (cited in Schuller, Baron, and Field., 2000:4-5).

Bourdieu's view matches what happens in the *arisan* and cooperative networks of Cicadas women, where they manage capital (money) collected from *arisan* participants and cooperative members, stipulate rules applying to all participants and members, and distribute the capital to eligible participants and members based on the rules. This demonstrates how the women are able to mobilize capital because of connections between them. In Bourdieu's words, social capital is a collective asset shared by members of a defined group, with clear boundaries, obligations of exchange, and mutual recognition (cited in Lin, 2001:22). Social capital, as is the case of *arisan* and cooperative, is represented by the size of the network and the volume of the (economic) capital possessed by the groups.

Arisan and cooperative as a medium to access informal financial assistance reflects the 'exclusion' of low income people from formal financial institutions such as banks. This is also the case with rotating credit associations (*ROSCA*) in China which 'Offer people who are de facto excluded from the formal financial sector a pragmatic means to accumulate savings and access credit' (Tsai, 1998:1). People in communities form *ROSCA* when there is a shared need for pooled resources and an environment in which trust and reciprocity are taken for granted (1998:1). The case of both *arisan* (and cooperative) in Indonesia and *ROSCA* in China shows that both activities are women's, which can also be seen as an 'extension' of women's domestic role. As Tsai (1998:3) states 'Ironically the persistence of patriarchal norms which keep married women in the "private" domestic sphere means that women are in a better position to meet the monthly payments required in *hui* [*ROSCA*] participation'.

Arisan as social capital give the participants both economic and social benefits. Geertz states the economic benefits are access to credit, loans at low interest rate, groups can form whenever money is needed, and strong economic ties created with other members (cited in Smart Library on Microenterprise, 2003:2). The social

benefits of *arisan* are increased and strengthened social networks, social support, social sanctioning, and enhanced community spirit or community solidarity (2003:2). Although Geertz bases such benefits on his study of *arisan* only, in Cicadas these benefits can also be seen in the case of the cooperative. The social capital of Cicadas community members exercised in *arisan* and cooperative, help them to access financial capital which would otherwise not be available to them.

While *arisan* and cooperative operate under clear boundaries and rules, direct selling/MLM and warung apply more fluid regulations. For instance the possibility of buying goods on credit depends on one's social capital with the direct sellers and the warung owners. It is not subject to the rules applying to 'participants' or 'members' as in the case of *arisan* and cooperative. The level and type of social relationship between the direct sellers on one hand, and their customers on the other, plays a crucial role in determining the amount and length of time of credit one can have.

Several questions then emerge. Why is it women who are more active in all of these networks of *arisan*, cooperative, and direct selling? Why not men? One reason for this relates to the fact that women are responsible for household welfare. Consequently, they are more under pressure to fulfil household needs. Through the networks, Cicadas women work on basic survival strategies to save their families from poverty. As a comparison, during the economic crisis in Peru in the 1980s and the 1990s, tens of thousands of neighbourhood associations were organised around basic survival strategies such as the 'glass of milk campaign' and the popular canteens (Molyneux, 2002:179). Much of the work in these projects was carried out by women, and in the absence of other alternatives, they represented a collectivised responsibility for survival (2002:179). Thus women's engagement in such networks can be seen as an extension of women's domestic role.

Another reason is related to the different spheres of activity and opportunity of men and women. World Bank studies found that men and women's personal networks differ in composition (World Bank, 2003:2). Men's networks tend to be more formal since men are more often involved in formal employment; women become accustomed to informal networks, partly in response to their lack of participation in

formal work organisations (2003:2). While there are some men's informal networks in Cicadas, unlike the women's, none of these networks deal with finance matters, only sport and religious matters.

In Cicadas, there is also a notion that the 'extension' of household chores, particularly finance related matters, such as negotiating with neighbours for a loan or credit, is women's business. Similar reasoning is applied to negotiating for a loan with other neighbours who represent the cooperative. I found some women who are in debt to several parties in the community, whose husbands 'know nothing' or pretend to know nothing about this.

It is not just in Sundanese culture that women deal more with financial issues than men. This is also the case with the Javanese, of which Norma Sullivan (1994:142-143) writes:

Ethnic Javanese who engage in coarser activities of the material world, such as those to do with acquiring or managing money, are far more likely to be women than men. Presumably to demonstrate and preserve their power, males try to divorce themselves from such crass material concerns.

Norma Sullivan adds the notion of loss of face, of which she says:

Most women will go to enormous trouble to avoid causing their menfolk loss of face. Even the wives of the laziest and most useless men will not talk openly about duties they themselves perform which could be seen as part of their spouses' male responsibilities (1994:146).

Brenner (1991:156), who studied women batik traders in Solo, writes of the notion of *nafsu*, which literally means 'want' or 'desire'. According to Brenner:

Nafsu may take many forms, but the most powerful, and therefore potentially dangerous, desires are those for sex and money—lust and greed, which are often seen as intrinsically related. Most Javanese men and women take as a given that men have an innately greater desire for sex than women, that this desire is extremely difficult for them to suppress (1991:157).

Brenner (1991:165) continues 'In accepting control of the family's finances, a woman is entrusted in a sense, with her husband's *nafsu*'.

The notion of loss of face is also applicable in Cicadas, though people use a different term *memalukan* (shameful). Some women mentioned to me that it is

shameful for men to deal with neighbours for loan or credit, but not for women. In Cicadas, I did not hear anyone mention the *nafsu* issue, but women are generally considered better in handling the household finances than men, including its extension: the *arisan* and the cooperative.

I found that it is women in the kampung (not the kumuh) area who largely participate in community activities like *arisan* and cooperative. Such activities are not suitable for everyone, but only for those with certain socioeconomic backgrounds, in this case the kampung women. Wolf (1992:189) who studied women factory workers in Central Java, wrote 'One third of all the single factory workers sampled did not participate in the *arisan* and they came from the poorest households'.

In Cicadas, relatively speaking many kampung women are able to allocate a certain amount of money for the *arisan* purpose, while this is not the case for women from the kumuh area. As noted previously, many kampung women have at least one of their family members with a regular income, and some even have their own income from their warung or from another business. A similar situation applies to the case of the cooperative, which also requires its members to have a commitment to allocate some money each month for saving. Again it is hard for women from the kumuh area with their smaller-irregular incomes.

To a certain extent, the ability or inability of women from the kumuh area to join *arisan* or the cooperative leads to differences in their access to financial support through networks in the community. I therefore observed that social capital works differently between women in the kampung and the kumuh areas. The above description has shown that kampung women are in a relatively better situation as compared to those from the kumuh area. What social capital works for the last category of women? For them, social capital works in terms of having good relations and the ability to negotiate access to credit, mainly with the warung owners in their neighbourhood, but not with other institutions such as the cooperative and direct sellers. Chapter 6 of this thesis will further describe the situation of the poorest in Cicadas, those living in the kumuh area.

While women from the kumuh area are unlikely to join *arisan* or the cooperative for the reasons noted above, together with the need to take part in regular meetings in the case of *arisan*, they still have access to small-scale credit through the *kukesra* credit program, which will be discussed in chapter 6. Women from the kumuh area are also unlikely to establish warung or to develop other businesses. To develop a business, no matter how small, requires some sort of capital. For kampung women, this problem can be solved by asking, or borrowing money from, family members who have a regular income. This is not an option for women from the kumuh area since they generally have nobody in their families with a regular income.

2.4. Conclusion

Living in the kampung offers residents a different atmosphere as compared to those in the kota. Socially, people interact more intensively in the kampung than the kota. Kampung and its alleys are places where people perform domestic and public chores. There is no strict separation between what is public and what is private. The social situation in the kampung partly explains why there are many warung there. In the kampung, warung function more than just a place for trading. They are also places where people meet and socialize with each other.

Cicadas kampung people have their own perception of social rank, using the kota, the kampung, and the kumuh, which are primarily based on place of residence, to rank the richest to the poorest. Occupational status and the regularity of income are other considerations they take into account when determining rank. Women warung owners are in the middle rank, that is, the kampung. This partly explains why warung are mostly concentrated in the kampung area, one warung for every 2-3 houses. Less warung are found in the kota and the kumuh area, though for different reasons.

Social rank also relates to participation in community activities. More kampung women than kumuh women are able to join *arisan* and the cooperative in Cicadas. These institutions are a medium for the women to organise their limited resources by using their social connections. In some cases these institutions also support the

warung business by providing financial assistance to buy equipment for the warung.

The discussion of the kampung presented in this chapter provides a context for the warung and some background on the position of women warung owners within the social ranking, and what women do in the community. A more detailed discussion focussing on warung owners and the warung they run is presented in the next chapter.