CHAPTER 4

Styles Matter

Coherent Diversity in Livelihood and Social Security

Closely-knit webs of social relationships, village institutions and arrangements for support are important for the Madurese in East Kalimantan. They can be of help in the event of misfortune or an emergency, but they do not offer sufficient, stable, steady and long-term social security for all. On the contrary, access to support varies between households, social classes and regions. In most cases, when Madurese villagers are confronted with an emergency or adversity, they first have to rely on their own resources; either directly by using any savings, cattle or land they might have or indirectly by turning to others for help or loans which can be later repaid through labour. To maintain these options, villagers have to balance short- and long-term household needs, and individual and household consumption, with investments in mutual help and social relationships.

In this chapter, I take a closer look at the ways people deal with the tensions which arise out of choosing between these options: between individual consumption and saving, and investments in social relationship and village social security in general; and between wages in kind and village resources, and cash-generating opportunities and outside opportunities. I look at the different ways in which people organize their livelihoods and social security, and the inherent logic in anticipating and reacting to various forms of setbacks and adversities. For the poorest Madurese, options are naturally limited and they have little room for manoeuvre. Nevertheless, even among lower social classes, different mixes of social security exist, and these mixes show similarities with those of other classes. As described in the introduction, I use the concept of styles to analyse patterns in these different mixes.

The guiding questions for this chapter are: how do people cope with contingencies and emergencies, and how do they balance investments in livelihood and in social security? What patterns or trajectories can be found in the diverse ways of coping and preparing against emergencies? What rationales are behind the specific mixes of social security? In answering these questions, I first explore the concept of style. Secondly, I present a number of cases that illustrate these styles within the complexities of everyday life and illustrate the different orientations, choices and limitations of people. Thirdly, I present an overview of the major social security styles found in Krajan and how these are spread among the population. Finally, I will discuss the concept of style in a broader perspective.
From an analytical perspective, social security can be viewed as a recurring tension between individual spending and collective investment. With regard to individual and household security, villagers have to choose potentially conflicting options such as investing their labour, time or capital in communal activities and mutual help, or in livelihood activities for direct consumption and personal accumulation. Investing in social relationships, arrangements and village institutions requires trust as there will only be a return on the investment if the majority of the network’s members are willing to return the favour. Further, short-term interests and immediate needs contrast with long-term concerns and less certain future needs. This rises to the surface when, for instance, choosing between waged labour with direct cash returns but with only weak ties with the employer, or taking a babun share of a later harvest, which is less certain but involves a much closer tie with the landowner and, as such, enhances the opportunities for future support.

Investments against insecurity can be made in social relationships and networks (by gift giving, marriage and making friends) and by engaging in reciprocal mutual help relationships; or by individual and household accumulation and savings in the form of cash, cattle or gold. Accumulation and investment options are confined by practical financial and social limitations and are not simply a matter of free choice. Nevertheless, this wide range of options results in diverse, complex and, to a certain extent, unique combinations of social security arrangements. Notwithstanding this diversity, we see patterns in this complexity of options, here referred to as ‘styles’.

**Styles: Balancing Livelihood and Insecurity**

Based on local definitions and categorizations, I distinguish four major patterns in ways of dealing with insecurities that I call ‘styles of social security’. A style is a coherent and distinctive manner of acting and doing things. It can be argued that social security styles reflect solutions for making a living, about a ‘good’ and secure living, and about the best ways for people and households to prepare for the future. We can see a style of social security as a general mode of ordering life: a somewhat systematic and ongoing attempt to create congruence in all domains of everyday life. A social security style can thus be defined as an observable pattern in the actions and perceptions of people and households in making a living while dealing with the insecurities, threats and risks that endanger their livelihood. Analytically, it helps to explain structured heterogeneity.

In the process of trying to obtain and maintain a secure and stable livelihood, people have a specific style of doing things. These styles are the outcome
of dealing with tensions, and reflect for instance contrasting orientations and practical behavioural alternatives. The first tension we see is between support, mutual help and cooperation versus self-insurance and individual accumulation. The second is the tension in economic activities between livelihood activities based on subsistence and local resources against those oriented towards the cash economy and economic opportunities beyond the village.

The styles referred to here are based on the specific knowledge and the folk concepts used by local people. Folk concepts reflect categorizations and stereotypes that exist in local society. Nevertheless, at the same time, this local knowledge and its categorizations and stereotypes are abstractions that do not fully reflect the actual hustle of activities people employ. In ordering the diversity of threats and options, the actors themselves make qualifications to indicate differences between themselves and others concerning individual orientations on livelihood, survival and willingness to support. I will now present a few cases to illustrate what this means in daily life.

**Styles in Daily Life**

The Norwana business family: ‘making money by people’

Fifteen years ago, when the Norwana couple married, they did not have many belongings and were ranked as a poor household (*miskin*). The father of Norwana was a peddler, who had died young, and the family of Norwana’s wife were former members of the village administration, but they had become impoverished after 1965. The couple did not inherit any land except for a small piece of tegal. Nowadays, they are ranked as having enough (*cukup*), able to make ends meet, organize *selamatan* when needed and contribute to those of others. Recently, they bought a small television set. ‘Now, it is time to take a second wife’, *Pak* Norwana joked.

Over the years, *Bu* Norwana made *besek* and secured a small income to cover basic household needs. In the early 1990s, *Pak* Norwana was involved in all kinds of agricultural work and took *babun* work on fields of large landowners. However, he did not like agricultural work that much and was always looking for other opportunities to make money. In search of work and profit, he travelled a couple of times to Bali and Madura. In Krajan, he tried to earn money by trading in *besek*, he cut forest wood illegally and worked as a carpenter. When the new road was opened, he abandoned the *besek* trade due to the increased competition from traders from town. In 1995, he was caught by the forest police while hauling lumber. The police demanded a large sum of money for his release.
He was only freed after two days and intensive mediation by the village head Bagenda. Bagenda paid the police, but did not say how much. Nowadays, Pak Norwana has abandoned his illegal activities and earns a living as a carpenter, cabinetmaker, speculator, trade-advisor and go-between for large traders and for Bagenda. He seeks out farmers who are willing to sell cattle, tobacco, land, trees, antiques etc. and brings them into contact with Bagenda. If a deal goes through, he receives a share of the profit; if not, he does not lose anything.

Norwana and his wife go to many selamatans, assist at all mutual help activities and go to many funerals (often beyond their own neighbourhood). At these occasions, his wife always donates small gifts of rice. She has got a good name for not being greedy and always willing to help. He is seen as a clever and bold man in trade, and as having many valuable connections and good relationships. In the house of the village head, he sits in the second row, is familiar with family members and is sometimes consulted by Bagenda for advice on village matters. For this reason, villagers often seek Norwana’s advice and ask him to accompany them to the village head to mediate help, a loan or assistance. Also in the event of conflicts between families, heirs or in marriages, he is often asked to mediate or settle a conflict. Moreover, he has negotiated many weddings and bride prices for young people in the neighbourhood. Over recent years, his livelihood has slowly improved and he and his wife are now able to give small loans to fellow villagers who are in need of some cash. In return, those people pay interest or provide the family with firewood, timber or information on promising deals.

When a governmental aid or construction programme involves the village, Norwana is one of the first to be selected as a beneficiary. Over the years, he has received a goat, some ducks, a calf, a toolbox with implements and several jobs in infrastructure projects. He has been a foreman on an irrigation canal improvement project, the village piped-water project and on the latest road construction project. He has made good profits with the goats: when offspring came, he sold ‘the whole bunch’ in Bondowoso and, with the profit, bought a young heifer to be taken care of by a neighbour. The ducks have multiplied and roam around the village producing eggs that his wife sells to neighbours and local medicine traders. The offspring of the heifer have formed the beginnings of a small herd of three animals. Two were lent to families in need of money in return for small pieces of tegal and sawah. On these lands, the Norwanas now grow rice, high-yielding maize varieties for the market and tobacco. The other animal, a bull, is share-raised by a neighbour and the cash
profits will be split evenly. Of the fifteen toolboxes donated to Krajan, only two are still owned by the original recipients, the others have been sold, stolen or lost. Norwana was one of the ones not sell his tools. With these tools, Pak Norwana started to make furniture and cabinets. Nowadays, he is one of the best furniture makers in Krajan and every spare day he spends making cupboards, which are popular as wedding gifts. Most of the wood he uses is illegally cut by poorer friends and neighbours and stored at the back of Bagenda’s house. In this way, he uses patronage and political protection to maintain access to good and cheap wood while avoiding the risks and dangers of illegal logging.

When asked about his success and his way of living, he mentions his good relationships, risk-spreading activities and the wish to make money without working as a manual labourer. ‘I cannot do heavy labour and for that reason I had to do something else. My father taught me that it is better to be clever than to sweat.’ By taking part in all the mutual help activities in the neighbourhood, and through his good relationships, he receives information about business opportunities. With these relationships and his rising status, he is never short of work. ‘If something happens to me or my house, other villagers will help with labour, food and loans’ he commented. ‘Moreover, even when I get old, or become less healthy, I can continue trading.’

The Norwana family is strongly oriented towards social relationships, participation in village institutions and forms of mutual help. Nevertheless, they are primarily oriented towards cash earnings, and achieve these through social relationships and have gained access to more land by taking tegal and sawah as collateral for loans. Social relationships are important according to the Norwana family: they bring earning opportunities and goodwill.

The Niwati money family: working alone

Pak Niwati was born in Tamankursi as the third child of a local artist family specializing in popular Madurese theatre plays (ludruk) at weddings and festivals.1 He learned the skills, songs and jokes from his childhood and accompanied some travelling players for a few months each year. After ten years of marriage, he wanted to marry a second wife in Krajan and – according to him – his first wife agreed. However, soon problems arose.

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1 See for a comprehensive study on Madurese theatre and art Bouvier: Bouvier 2002.
‘Don’t say to me that there is no money [because all the money goes to the younger one] I don’t want to be pushed aside,’ his first wife said. Quarrels increased and Niwati started to live with his second and younger wife, her nine-year-old son, and Bu Sunami, her mother. This was unacceptable to his first wife who sent the village officials to force him to return. Niwati refused and, eventually, the case was settled through a divorce leaving the house, wedding gifts and kitchen utensils to the first wife.

At the time of my first encounter with Niwati, he had just divorced and was still head over heels in love with his second wife and quite optimistic about his future. He and his new wife had no sawah (ten years earlier her sawah had been washed away by a flood) and the income from his work as a ludruk player had dwindled because he did not want to travel around all the time. He hoped to find a trade, or other work to care for his new family and planned to rent sawah, to grow tobacco and to work together with his wife as wage labourers. However, finding work was not easy, as the divorce had added to his bad reputation. ‘We will do it alone,’ he said angrily. ‘We don’t need other people to make a living. The best thing is to eat less for a while.’

In the decade after, they were not successful. Shifting to another profession turned out to be difficult. Tobacco yields were low and of poor quality and with a dubious reputation as a ludruk player - not many people offered him work. When I searched for the couple again, they had left for South Kalimantan to work in the oil palm plantations to repay the debts Niwati had made in his attempts to grow tobacco and establish a trade. The child of Niwati’s wife stayed at home with her mother and I interviewed her mother instead. Since their departure, Bu Sunami had not received any messages or money. Unfortunately, she fell ill for more than 40 days and was no longer able to earn anything. Her grandchild, being too young to work, could only earn a little by cutting and selling grass and cattle fodder to others. Bu Sunami said: ‘I can live on rice with salt, but even for that we have no money.’ Eventually, she sold her four chickens one by one to buy food, and some of her neighbours took her for treatment to the local health post and she received some injections. She then felt slightly better and could occasionally help neighbours with light work such as pounding and sifting coffee beans, cleaning rice, or peeling maize, in return for a meal or some money, rice, or salt. Alternative work opportunities are not available, and she is seldom asked to help with transplanting rice by the large landowners in the neighbourhood. ‘I am too old now for that work, nobody wants me,’ she sighs. ‘If I need rice, I borrow from the shop or from neighbours, but the debt already
 exceeds seven kilos and, if they know that I cannot repay, they will not allow me to borrow again.’

The complicated history of his marriage in Krajan gave Niwati a bad start in his new neighbourhood (Dluwang). Moreover, he first adopted a haughty position of not being interested in his neighbours, exchanges and mutual help. ‘I will take care of my new family, not of my new neighbours’, he said at the beginning. Conversely, his neighbours were not very willing to support him when he was in need of help later.

I have never been able to trace this family in Kalimantan and it must be doubted whether they were successful there given that many Madurese migrants have difficulties in making ends meet (see Chapter 6). They never send money back. So far, most Krajan migrants searching for work in Kalimantan have not done very well. Those who roam around seeking temporary work in slack periods in the region do sometimes have more luck. However by no means all of them, as the next case illustrates.

Ernawa: opting out

Pak Ernawa lives in the hamlet of Mengkuara and belongs to the category of the poor (miskin). He has no land but cares for two cows of an uncle. In Mengkuara, opportunities to work in return for a share of the harvest are few, so he went to work in Jember with a group of workers to cut sugar cane. While away, his wife and children cared for the cows. Wages in sugar cane fields are very low although food is provided for the labourer. If careful, Ernawa can save a little each day, but sometimes there is no work and savings are used to eat, smoke and roam around in search of other work. The first time when he returned home, he was successful and bought 15 kg of rice and a radio from his wages. After a month, he went away again because the food stocks in the house were already finished. This time he was not so lucky. His clothes, which he had put at the side of the field, caught fire during a cane fire. It was not only a set of clothes he lost, but also money. He had put his savings (after 13 days amounting to Rp 100,000) and his identity card in his sleeves. A friend from Krajan lent him a shirt and some money for the trip home.

The families of Norwana, Niwati and Ernawa are poor and primarily oriented towards cash incomes and wage labour. They prefer to work for a wage, but they also see very few opportunities to make a living in another way. Niwati and Ernawa do not invest much in mutual relationships in the village world of
Krajan and, for several reasons, they as far as possible make their own living. Ernawa is an exception in that he is a member of a group of young villagers who roam the region in search of work. When at home, they spent their days gathering cattle fodder, with occasional jobs and by playing cards together. When money and credit opportunities are finished, they depart for job-hunting again. The leaders of such bands of ‘wage hunters and gatherers’ (Breman 1994) have useful contacts and know the places to find work. Some work in sugar cane or rice harvesting in the lowlands of Besuki, Bondowoso, or Situbondo. Others go to Madura, work as loggers or in the coffee plantations and vegetable farms at Ijen plateau, southeast of Bondowoso. Since the crisis at the turn of the millennium, such working groups increasingly go to Kalimantan to work on oil palm plantations, in illegal coalmines, in brickmaking kilns and in stone quarries (see Chapter 6). Membership of such a labour-searching gang offers close contacts and the security of a peer group. However, it makes establishing and engaging in mutual exchange relationships in the village difficult.

The Horati family: high ambitions, low contributions

Pak Horati has no land and works as a jack-of-all-trades, a craftsman and occasionally as a gamelan musician. Both his, and his wife’s, parents were labourers with little or no land. They are ranked as not having enough (kurang). In the Suharto years, he was well known for his lobbying activities on behalf of the governmental party Golkar, and Bagenda’s faction during village head elections. Before the elections of 1999, he first continued to work for Golkar and was paid for these activities but, later, when he saw that most villagers were favouring Megawati’s PDI-P, he switched to that party. He often goes to selamatan and weddings of other people to make music. As a musician, he seldomly pays sumbangan and gets to know many people. He is quite ambitious, and perceives himself as clever and progressive, able to rise from rags to riches. In the eyes of others, he has not yet made it because he has not saved any money and working as a musician does not bring much status. Further, he is known as a notorious gambler.

The wedding of his first son in 1998 was planned as a big event, where he could show the world that he was able to achieve and organize something. He borrowed money from the village head and other political friends, and distributed many invitations around the whole sub-district. Each invitation contained a pack of cigarettes with a written announcement of the wedding, the place, the date and the kind of entertainments. He bought about a hundred packs of expensive Gudang Garam kretek
cigarettes and more than five hundred cheaper Grendel packs. Through the invitations, the expensive packs were given to wealthy and important people and the cheaper ones to poorer families. If people accepted the pack, and people usually do, they were expected to come to the wedding and to contribute.

He openly said that he had invited many rich people on purpose. By inviting many important and rich people, he hoped to receive large donations. To further stimulate more money to be given, all wedding gifts were to be announced by a speaker (which is not common in Krajan but is usual practice in neighbouring Tamankursi). Simultaneously, he and his wife tried to keep costs low by asking neighbours, relatives and friends to cook and to assist in all the other kinds of work at the wedding. *Ludruk* friends and fellow musicians played for free ‘to help him out’.

The wedding was a disappointment as many of the important invitees did not come. Even many fellow villagers did not show up. He had clearly boasted too much, and the villagers gossiped for days about his impious intention to make a profit out of the feast. Some decided simply not to come for this reason, others felt free to donate only small amounts. Unfortunately for Horati, many people came with presents in kind and villagers faced problems in obtaining cash. After the wedding, Horati sold most of these gifts to repay his debts. After long calculations it turned out that he had made some financial profit, but much less than he had expected.\(^2\) His aim to make a big smash and gain some prestige had clearly failed.

Villagers reacted resentful. *Pak* Horati had tried to use arrangements and the institutions of *sumbangan*, neighbourly assistance and mutual help to give a huge wedding, much grander than his status would require or even allow. The returns however were disappointing and he failed to accumulate wealth or status by free-riding local social security. Misuse is clearly punished and reciprocity a guiding principle. Horati had never given much to others and had not accumulated credit.

Horati is widely known as frugal, not donating much at *selamatan* and weddings, nor quick to join in mutual help arrangements with others. His wedding

\(^2\) We laboriously noted down all the expenses, visitors and gifts during the three days of the wedding. Weeks before the wedding, we started to write down all Horati's expenses and during the three days of partying, we calculated all. Many of the *sumbangan* in kind, such as cookies and snacks, were put on the tables and served right away to the visitors, other things were left for the married couple, so, only a part of the gifts could be sold. Overall, his net cash profit was slightly more than Rp 1 million where he had hoped to earn at least Rp 5 million.
strategy was too clever and too cheap in the eyes of many wealthy Krajan villagers and therefore they donated relatively little. The large wedding impressed poorer villagers and neighbours, but these could not afford to donate much. Moreover, he was not regarded as a dependable investment, as he does not own cattle or land and prefers to roam around, searching for contracts to play music, for radios to repair, a good bet, or for work in woodcarving or house construction. Such activities do not make him a reliable investment and it is not likely that he will become more reliable in the future. Another example of a frugal and stingy villagers, albeit much richer, is the Patik family know from the introduction of this book.

'Scrooge' Patik: rich and stingy

Patik was born into a relatively poor family with many children, but has managed to become one of the ten richest villagers in Krajan. He has worked hard and managed to save and to invest in local resources such as land, cattle, trees and bamboo. Generally, he is called the ‘kreket’ (Scrooge) of Krajan. A son of Satrawi once commented: ‘If we need help or loans, Pak Patik never has money, but if we have a cow, or land to sell, he is always willing to buy; ‘to solve our problems’ he hypocritically says.’

In the perceptions of both Pak and Bu Patik and their two adult children, they acquired their wealth by working hard and spending little. ‘Especially in the first years of marriage, we tried to eat very carefully, live very simply and spend as little as possible’ Bu Patik said. They never contributed much to selamatan, funerals or weddings – often Pak Patik did not go at all. He could sustain basic relationships by sending his wife who was clever in making cookies and gifts, thus saving costs. If he was explicitly invited and had to go, he contributed as little as possible. ‘On the other hand, these occasions were moments when our children and ourselves could have decent meals, and we always took our children along to selamatan and weddings. In this way, we earned our contribution back right away.’ Only in the case of close relatives, he would had to contribute significant amounts. The daughter of the Patiks (married and living away) recalls these selamatan as big parties. ‘There was never something special at our home. For me, these selamatan were great moments and I was nervous the whole day. Finally, when it was time to go to at these parties, I could not eat much and never tried all the delicious food, as I was too afraid, nervous and shy.’ She explains her Spartan upbringing: ‘My father was very hard and strict not allowing anything to be wasted. We never ate white rice, never got money for sweets or
snacks and were never allowed to buy something nice for ourselves even when there was money.' Her mother always supported her husband in his thriftiness and became well known for saying: 'Don't spend; let's buy a calf first.' However, even when they had acquired many cattle, their simple lifestyle continued. Once, when the daughter was 5 years old, she was so undernourished that she lost all her hair and people thought she was going to die. 'Neighbours told me I was a very ugly child at that time and that my mother told others to take me for free, as she wanted to get rid of me.' Because of such statements, her grandfather got angry with Bu Patik and took her to live with him and his wife. There, she slowly recovered and felt much better. 'Although I returned home when I recovered, I often went to my grandparents when I felt miserable, I helped them with small tasks and there I received care, attention and proper meals.'

Pak Patik thinks positively about the future, and sees himself in clover now: 'I own a number of bamboo bushes in various fields. I bought them cheap and harvest a few stalks to keep the bushes strong and healthy. If I become old and have given away my sawah to my children, I will still be able to sell bamboo canes every now and then and then to drink coffee in the coffeestall. I will not be dependent on anyone.' His orientation on helping others is very clear, he says: 'My poor friends and neighbours are often helped by my wife who offers them small loans of rice. Those who raise bullocks for me, I sometimes give a cash advance or a loan if needed, as it will be returned. Other people have to work for themselves; they can never borrow any money from me.'

The Patik family is one of the clearest examples of orang pelit in Krajan. They are extremely cautious in generating their own livelihood, and share and cooperate as little as possible with fellow villagers. This has helped them to accumulate. They save money by staying away from expensive social obligations and do not contribute much to arrangements for mutual help. Today, they are self-prepared for hard times.

Supandi: hoping to save his cattle

The Supandi family is much poorer than the Patik family and ranked as kurang, but they are also referred to as stingy or ‘kreket’. They own some land and care for a few heads of cattle of larger landowners. In the previous two years, they have been able to get two calves of their own. The

3 ‘semoga tidak sampai jual sapi’.
husband and wife describe them as their ‘hope for the future’. Moreover, they claim to be trying to be self-sufficient and acquire more cattle and improve their cash income in the coming years.

When I visited them again later, their strategy showed as having been quite successful. He was able to raise the two cows and train them for ploughing; she had established a small shop and saved some ten grams of gold. ‘If friends or neighbours come to borrow money, or buy on credit, I always refuse and answer that I have no spare money and have a debt myself at the shop in Bondowoso. Now they know, they seldom ask.’ However, when they life came under severe stress due to a tobacco harvest failure, the death and costly burial of the wife’s mother, and the 1998 economic crisis, they were forced to increase their debts. ‘God willing, I will not have to sell my cows’, Pak Supandi said. ‘Without cattle I cannot borrow, I cannot work and I cannot make a successful living. I am a real Madurese you know, without cattle I am nothing because I am not used to getting friends to help me.’ They decided to sell the wife’s gold to cover the costs of the tobacco harvest failure.

For years, he and his wife had tried to save and accumulate wealth by remaining as independent as possible. He avoided going to selamatan, weddings and mutual help activities whenever he could, and his wife paid over only the essential tributes at these occasions. In his view, he had never invested much in friends and social relationships, and his wife had maintained only a few contacts so as to be able to accumulate some money. However, due to the relatively poor subsistence basis of the household, they have not been able to save enough to be totally insured against misfortune. Now that they are in trouble, they cannot expect much help from neighbours and friends as they have never invested much in them. Pak Supandi fears the sale of his cattle that are not only his savings, but also most of his working capital.

Also those who do invest in social relationships do not always get the desired returns. The Satrawi family offers an example of people who value close social relationships, subsistence production and village solidarity. Here we return to the story of the Satrawi family first described in the introduction to this book.

The Satrawi family: poor but respectable

The Satrawi family is widely known in Krajan as good people who have encountered many misfortunes in their lives. They were born to relatively wealthy families and their futures looked bright enough. Their fields produced more rice than they needed, and they employed many labourers in
return for a meal and a share of the harvest. They had status and prestige and lived according to the expectations of their class. However, their wealth and status became a burden. Meals, *selamatan*, and the weddings of their children were abundant, expensive and well attended. They never failed to contribute *sumbangan* to others even if those families were poor and would never be able to return the favour. Although their wealth did not increase, their reputation of being good and generous spread across Krajan. The Satrawis once said: ‘If we are good to others when they need it, others will be good to us when we need it.’ On another occasion, *Pak* Satrawi explained further: ‘My parents always did it this way, and my father taught me to be a good and responsible villager, always ready to share and to help. That’s why I try to follow his example. My parents were good and respected people.’

In the first years after their marriage, the parents of the Satrawi’s were active and organized large *selamatan*. Years later, when their parents had died, things started to decline in the house of Satrawi. Due to a chain of misfortunes and tragedies, their wealth decreased and their incomes declined. As a result, at their *selamatan*, guests were fewer and *sumbangan* contributions dropped considerably. Moreover, many of their previous friends had died, migrated or became impoverished, and not able to return the help that the Satrawis had provided earlier.

In short, their investments were not returned, and reciprocal arrangements of support did not help them through these difficult periods. They needed to sell land and, gradually, they lost all their property and became one of the poorest families in the neighbourhood. For a couple of years, they have been ranked as *miskin*. For the wedding of their third child, their last plot of land had to bepawned to pay for wedding gifts, and they cut down their coconut trees in their garden in order to obtain some money for new clothes to wear at the wedding. After the wedding, they were regularly short of food, and Pak Satrawi was sometimes not even able to buy paper to wrap his cigarettes.

The Satrawi family offers a good example of villagers who invested in social relationships and mutual help, but who did not get back as much as they ever invested in it (see Chapter 3). Organizing large weddings and rituals proved not to be a solid strategy to insure against severe setbacks in livelihood because. The problem is that in their present poverty, people do not think it to be worthwhile to provide large contributions as even their children will never be able to repay them as investments in local forms of social security tend to be ‘upward
looking’, not ‘downwardly protective’. Fewer people turn up at their *selamatan* and their social network has shrunk.

Are social relationships meaningless? Not at all. Although their living standards have fallen drastically and the returns on former investments have been disappointing, they still enjoy some status in the village and their extensive network is of use. *Pak* Satrawi is often invited to pray at *selamatan*, freeing his wife and himself from the obligation of providing a contribution. Further, he is known as a good man because he always joins in *selamatan*, *gotong royong*, house building and funerals and helps with the work. His good reputation and sociability helps him to find work in the fields of others and in getting share tenancy contracts. Regularly, when their food stocks are used up, they go to some of their wealthier neighbours and their patron Patik’s family to do some odd jobs or occasional work and receive a meal or some rice. Even the Patik family never refuses them a meal on such occasions, even though they complain to others afterwards about the Satrawis chronic lack of money. ‘Even if they have money, they cannot keep it and spend it right away’.

Perhaps the Satrawis have not ‘chosen’ the best style if viewed from an economic angle since they have lost all their land, but at least they still eat due to their former relationships. To be able to compare and evaluate the different styles, we first need to know more about their characteristics. Below an overview and outline of styles in Krajan is provided.

**Styles in Krajan**

These cases show that people can benefit and receive some assistance from existing networks such as kin, neighbours and village institutions; and that they do make choices within boundaries and opportunities. Often, this help from others is inspired by moral considerations or mutual interest, and reciprocity is important, although not always reliable and never enough. At the same time, the examples show that villagers actively make choices and have some coherence in their ways of living in order to enhance their livelihood and to obtain protection in times of need. Significantly, families of equal class clearly make different choices reflecting their different orientations on the future.

The cases also show that the arrangements that structure and enable human action as well as the strategies that villagers employ cannot be separated. The two dimensions of local social security action are intertwined and presuppose each other. The cases also show that the distinction between livelihood and social security is difficult to establish. A strategy that seems to be oriented towards earning money can turn out to be one that generates help in times of need.
Nicknames and Folk Concepts

In Kranan, villagers often use nicknames and categorise fellow villagers based on their values, orientations and practices towards livelihood and social security. Examples of these locally used categories are ‘enterprising people’ (*orang bisnis*), ‘money people’ (*orang duit*), ‘stingy people’ (*orang pelit*), and the ‘traditional or naive people’ (*orang asli* or *lugu*). ‘Money people’ for instance are those who prefer to earn cash and depend on the opportunities of the cash economy for securing their livelihood. ‘Stingy people’ are those who try to benefit from the support given through the old mutual exchange economy, minimise investments, and ignore as far as possible the claims of others in reciprocal relationships.

Behind these nicknames lie distinguishable patterns that I label styles. These styles are based on empirical distinctions in the everyday activities which people employ. Styles are the outcome of tensions between different interests, needs and priorities that calibrate the tensions between mutual help and self-insurance and between economic activities based on share tenancy and local village resources as against the opportunities of the cash economy and the outside world. The categorisation of styles is a sliding scale. Some families are much more ‘typical’ than others. The majority of villagers can be classified as being attached to a predominant style by their orientation and choice from the available repertoire, but they sometimes intermingle the various options from other styles. Moreover, having a certain style is not always that conscious a decision, and can be habitual, customary, traditional and safe. If it has proved, by chance, to be a successful one, then actions reveal the style and reproduce it.

I distinguish four major styles in Kranan based on qualifications made concerning the surveyed families. While carrying out my survey and during the interviews, I asked, both directly and indirectly, about orientations in life, means of livelihood, the rationale behind choices and about hopes and fears concerning the future. During these interviews, I also tried to get informants to

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4 In the village, sometimes Indonesian and sometimes Madurese words were used. Examples of Madurese words are: *oreng bisnis*, *oreng pesse*, *oreng cerre* or *kreket*, and *oreng esak*. Not all of these qualifications are used equally frequently. *Oreng kreket*, *pesse*, and *bisnis* are the most commonly used, for *orang esak* also Indonesian words such as *lugu* and *asli*, are used. In the text, I will use the most appropriate Indonesian words: *bisnis*, *duit*, *pelit*, and *lugu*. (The *orang esak* are often called *orang asli*, *orang lugu*, or simply *orang baik*, I use the word *lugu* as a style indicator as *lugu* expresses both the connotation of original or traditional people and of good, rustic, natural, or country people and it has a connotation of *naïveté*). *Orang lugu* are, in this understanding, the good, but sometimes naive people from the past who represent and reproduce the good village life and its inherent communal values Barlocco (2010:405).
reflect retrospectively on the choices they had made and on the differences between them and others regarding livelihood, resource use and mutual help. Outside the survey, I collected nicknames, qualifications and categorizations in the village about these families.

The nicknames, which can be regarded as folk concepts, are interesting in that they indicate an awareness of differences in livelihood orientations and sharing attitudes. Being *lugu* has both a morally superior and a somewhat backward and naive connotation. Morally, they are seen as good people, who are believed to be the true followers of traditional values of support, exchange and reciprocity. However, economically, *orang lugu* are seen as somewhat naive and backward. Those who are oriented towards wage labour, trade and beneficial economic opportunities are seen as much more successful. This success, however, can change over time, depending on climatic conditions, market prices and political-economic developments. After analysing the survey, I found that these patterns made sense empirically.

Folk concepts are indicative of patterns in the diversity and reflect a more or less coherent way in which people try to make a living and organize their social security mix. These ‘modes of ordering’ reflect their attitudes and expectations of protection, effectiveness and stability in their livelihood. They are to a great degree ideal types and metaphors for different patterns of social security, based on distinctions made by the actors themselves. At the village level, these styles are based upon different responses of actors to insecurities that arise from the agro-ecological, economic, political and social contexts.

**Dilemma’s of Sharing and Accumulation**

Villagers’ styles also reflect different value orientations toward the dilemma of sharing and accumulation. We can put these value orientations on two axes, the first axis formed by incomes from subsistence production and local resources on the one hand versus cash incomes and outside opportunities on the other. The second axis shows the orientation towards individual accumulation versus reciprocity and cooperation. We thus arrive at four types of villagers who follow different styles in achieving a secure and viable livelihood (see Table 5).

In analysing this information and other data about savings, the number of contributions (gifts, help, support and labour) both to and from others, debts and savings, etc. I put each household on two axes and positioned them according to: (1) their orientation towards support and mutual help as against being self-insured; and (2) in the production sphere to their orientation towards cash incomes and the outside economy as against subsistence and the local economy. Nearly all the families could be ranked according to these orientations.
some very clearly belonged to an identified style; others were less clear as they combined several different aspects in their lives, or because the orientations of the husband and wife were not aligned. The statements made by the people themselves were important to link people to a certain style. As a second step, I checked their statements with their actual practices as reflected in types of income and property, number of occasions they gave help or contributed to labour activities and contributions to selamatan and sumbangan (see Table 6). There were a few cases in which I could not classify people at all. Some of the destitute and pitiful people of Krajan were effectively excluded from any style, as they were so poor that they had little choice other than to eat carefully and adjust to their poverty. Despite this, even among the destitute, differences in orientations and alternative patterns could be observed. Another odd category is the so-called wayward people (orang nakal). These are mostly young men who deliberately take huge risks by heavy gambling, womanizing and stealing, and whose behaviour can be perceived as a style in itself, or rather a contrary style with people rejecting the established ways of earning a livelihood and investing in the social security of mainstream society. The orang nakal are described in the next chapter.

The most important feature of styles is that they do not always coincide with the socio-economic categories of wealthy or poor and provide an addition to social class analysis such as described in Chapter 2 and static

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5 **Orang kasihan** live in a state of constant social insecurity and have few options left. Some of these people do not really follow a style as they are socially excluded from all the styles. They cannot invest in social relationships, are not acceptable as wage labourers, and do not own anything to be coveted upon (see also Singarimbun and Penny 1973). Although they are entitled to help, since they are to be pitied (kasihan), they are often not helped, do not have caring relatives or neighbours and are often neglected by aid programme. Among these people are commonly widows, the old and very poor, chronically ill and other vulnerable people without caring relatives or productive assets. **Orang kasihan** are relatively invisible in village life and even neighbours sometimes do not know them very well. In Krajan, at least fifty widows – sometimes with grandchildren – lived in very difficult circumstances.
When I speak of rich (wealthy) and poor here I mean, by rich, the categories of rich, enough, and just enough. The poor are the not enough, the less, and the destitute categories. In all the styles identified both poor and richer villagers are present, although not always in similar numbers. In general, upper class villagers are more to be found among the *orang pelit*. Obviously, one needs at least some assets, to be oriented towards self-support and greed. Most of the village poor are found among the *duit* and the *lugu* categories. Some of the poor live from waged labour (and hope for stability based on and direct incomes from regular employment) and rely on incomes in cash. Others live mainly on subsistence incomes from local resources; putting their hopes on village institutions and social relationships for protection and social assistance. In Table 7, the spread of the styles across the Krajan population is given as well as the relative number of wealthy and poor as a percentage of the total in each style. The most common style in Krajan is that of the village people (*lugu*), followed by ‘money people’ (*duit*) and ‘enterprising people’ (*bisnis*). ‘Stingy people’ (*pelit*) are least.

It is also interesting to look at the age distinctions among styles. The average age of *bisnis* people is 42, of *duit* people 39, of the *pelit* 38, and of *lugu* 45. The average age of all the interviewed people is 42. The differences are relatively small, but the traditional, or good, village people (*orang lugu*) are

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6 When I speak of rich (wealthy) and poor here I mean, by rich, the categories of rich, enough, and just enough. The poor are the not enough, the less, and the destitute categories.
more often found among the elderly. As one gets older, less can be expected from wage labour, or from being stingy. However, this does not mean that their style is going to become extinguish or is doomed to vanish. A large percentage of the younger villagers are interested in waged labour or in being enterprising, although the enterprising style includes many older villagers who use their capital now that they are older and less inclined to do heavy labour on a daily basis. Also a number of unmarried young people can be found in this style who – often with capital from their parents – wish to make a living by trade, but remain embedded in closely knit networks of support and mutual help. Often, these attempts are not successful and lead to a change of style later. The characteristics of the orientations underlying the various styles are described in more detail below.

**Styles in Krajan**

‘Entrepreneurial People’ (*orang bisnis*)

‘Entrepreneurs’ (*orang bisnis*) are oriented towards the cash economy and look for opportunities outside the village to make money. They focus on social relationships to maintain trading opportunities and long-term protection. For their livelihood, they depend primarily on incomes from trade, peddling, cash crop production (for instance tobacco) or running a small shop or coffee stall. For richer and poorer *orang bisnis* alike, incomes are not only generated by using local resources but also by using outside opportunities, such as government or bank-related credit facilities, contacts with traders operating on a regional or national scale, and goods from markets and shops in Bondowoso, Besuki and Pakem. Also in consumption patterns, they are oriented towards new goods and status products from outside the village, such as radios, televisions, mobile phones, motorbikes and jeans.
As trade and business opportunities in Krajan go together with social ties, social relationships are crucial for the *orang bisnis*. In order to be successful in business, they need to invest in and maintain reliable relationships with customers, traders, suppliers and politicians. This network of social relationships provides them with goods, credit and information about good deals, prices, and the credit worthiness of suppliers and customers. These networks usually extend beyond the small world of the village. Access to information is very important as the threats and risks in trading are manifold. Profits and prices can fluctuate, stocks can decay, crops can fail and the risk of default by customers is substantial. For these reasons, *orang bisnis* need these networks not only to generate profit, but also for their protection, support and assistance in times of difficulty. They realize that these networks need to be maintained for the future. Difficulties in life and urgent cash shortages are often solved by taking loans (often from outside the village), by selling or pawning assets, or by asking for the support of friends, trading partners, or political patrons. Moreover, most of them say they are keen on maintaining a reputation as a good village member. They are frequent visitors to weddings, parties and funerals; ready to share and contribute in an attempt to bind people and maintain reputations. As most *orang bisnis* keep ties with the village, they often operate in groups, share profits and are cooperative. Some small cattle traders, without sufficient training capital, work together to buy and sell cattle. In this way, they are able to pool risks and accumulate cash. Others engage in alliances with retail traders from outside the village and obtain credit. It is especially the *orang bisnis* who tend to be the most active in mutual saving and credit groups (*arisan*).

Poorer *orang bisnis* include small traders and peddlers selling chickens, eggs, dried fish, sugar, wood, local medication (*jamu*) and those who run small shops or coffee or food stalls from their homes. Among these people, daily incomes are just enough to make ends meet, and are spent immediately on basic needs. When things go wrong, they rely heavily on the social relationships that they had built up.

‘Money People’ (*Orang Duit*)
The *orang duit* (‘money people’) in Krajan are also oriented towards cash incomes, but differ from *orang bisnis* in their orientation towards social relationships, sharing, support and cooperation in that they exhibit a general reluctance to contribute to social village arrangements and institutions. As a consequence, they do not expect much help and support in times of need. They rely primarily on cash for survival and livelihood, and hope to be able to earn money until their children are old enough to support them. They try to be, and remain, independent and self-prepared.
Although, naturally, everybody in Krajan would like to have and earn cash, this group is specifically oriented towards fixed and direct incomes such as incomes from wage labour – sometimes outside the village – and they try to ensure a stable livelihood by investing and combining different sources of cash incomes such as waged labour, political activities and a profession. Their cash incomes, their untied labour relationships and opportunities beyond the village economy make them flexible and relatively independent of village institutions.

The orang duit include many poor wage labourers who work in Krajan or who are constantly in search of work in the East Java region, in agriculture on Madura, or as street peddlers in Bali. Their cash incomes are their main basis for coping with difficulties in life, and as long as cash incomes are relatively stable, regular and reliable, they are doing well, meeting these wishes. The difference with the ‘entrepreneurial people’ is that this group tries to earn money wherever possible, and are not very inclined to invest in relationships of mutual help and exchange and do not engage in patron-client bonds in the village. They were doing relatively well during the second half of the New Order period and acquired higher esteem and status than the orang lugu, who depended basically on wages in kind.

Care and support for the orang duit is mainly organized within the household, the nuclear family, or within peer groups of fellow workers. Elderly, handicapped and ill people are generally cared for by family members. Difficulties in life and urgent cash shortages are often solved by taking out loans, either from inside or outside the village, by selling or pawning assets, or by asking for support from fellow workers or within peer groups. Also as part of this style, villagers having surplus money on a regular basis, may engage in saving and credit arrangements, such as simpan-pinjam and arisan. Examples of richer orang duit in the village are relatively scarce. Examples include teachers living from their salaries, certain village officials, and rentenir, people living from their pensions, or interests on property or loans. It should be mentioned, however, that the crisis did change the economic situation of this group quite substantially.

‘Stingy People’ (Orang Pelit)

‘Stingy people’ (orang pelit), conversely, are oriented towards the village economy and its resources of land, cattle and labour. They try to accumulate wealth based on local resources and make use of village institutions and arrangements, while they try to avoid the social pressures of sharing, redistribution, care and mutual help, and so keep costs as low as possible. According to other villagers, ‘stingy people’ are those who want to profit as much as possible from the social security benefits of the older cultural arrangements, but who do not want to invest much in them. In general, orang pelit share the opinion that not
much can be expected from village institutions, such as mutual help, and that it is better to insure and prepare oneself. In their view, *sumbangan* is often seen as a must, a money-consuming necessity, rather than as a way of improving future support, investment or social capital. They are wary of redistributing their wealth, even if they have plenty of money, rice or assets available. Family labour, and sometimes bonded labour, plays an important role in their way of making a living. They prefer to invest in their own assets such as cattle and land rather than in other people.

Although there have always been stingy villagers, this group includes many younger as well as richer families, and families on the way to becoming richer. Moreover, it seems this style has gained popularity in recent decades. It offers the opportunity to ignore the claims of others while still obtaining some benefits of the ritual exchange economy and related institutions and arrangements of mutual help and exchange. Later, in old age, some of these people may shift their orientation towards a more reciprocal attitude although they do try to prepare themselves for old age.

The poorer stingy people combine wages in kind from *babun* and cattle raising, with waged labour, making *besek* and other handicrafts. They visit as many parties, funerals, and *selamatan* as possible, as these occasions include free meals for low costs since poor villagers are not expected to contribute much to these parties. In times of need, they beg from richer villagers and cling to, and emphasize, traditional village values of sharing and redistribution in order to get some support. This support is often not that substantial, since they never contributed much to others, but they might receive a free meal, some rice or a small gift of money. In this respect ‘stingy people’ are the free riders of the village social security system with their attitude of benefiting from, rather than investing in, reciprocity, sharing, cooperation and the village community at large.

‘Village People’ (*Orang Lugu*)
The ‘village people’, or ‘traditional’ or ‘good people’ (*orang lugu*), are oriented towards traditional village values of exchange, and are active in *sumbangan*, *selamatan*, rotating labour arrangements and mutual help. They clearly put their hopes on obtaining help and support from village institutions and in the form of mutual help if they are in need. Often, they have a strong orientation towards the local non-cash economy. If involved in cash-earning activities, they see this as subsidiary to their other activities. Work and care-taking activities are not only a way to earn an income or to obtain food, these are also ways to engage in and maintain a relationship.

These villagers frequently have conservative ideas concerning out-marriage of children, the village hierarchy, and norms and values of sharing, gift-giving,
labour relationships and exchange. Giving large *selamatan* and owning land, traditional rice varieties and cattle offers status and security (both spiritual and practical); and organizing these activities demands extended relationships.

Using social relationships and mobilizing networks of exchange in the first instance, constitute the livelihood of *orang lugu*. Poorer people who adopt this style try to gain access to work, status and protection by engaging in social (patron-client) relationships. Richer people use their networks, land and cattle to bind workers to them. The poor *orang lugu* anticipate mutual help, emotional support and ritual gifts (*sumbangan*) from fellow ‘traditional’ people and from the large landowner for whom they work. Increasingly, during recent decades, this style has declined, and lost much of its previous status during the New Order regime, as new forms of status and upward mobility than *selamatan*, cows and land became available. Nowadays, a relatively large proportion of the people adopting this style are the poorer and older people of the village.

‘Religious’ and ‘Wayward People’
Alongside these four major social security styles, some sub-styles can be distinguished. One of these subgroups is the ‘religious people’: *orang muslim* or *orang santri*. Being – or pretending to be – a pious Muslim can be beneficial in achieving a reasonable position in society as well as entitlements. A few religious teachers and local leaders (*kiai*) in Krajan earn a solid income out of religious functions and combine it with farming and trade, while they are ensured of support in difficult times. In the way they earn a living, they show similarities with *orang bisnis* and they have been ranked as such.

Not all styles are oriented towards a sustainable livelihood, or long-term social security. In Krajan, there is a category of villagers who deliberately take and combine risks. Locally, the term ‘*orang nakal*’ is used for these people. It means something along the lines of wayward, madcap or naughty people. The *orang nakal* are people who do not follow the mainstream norms and values of society, are ignorant of livelihood security, and deliberately take huge risks. Wayward people are not specifically outcasts, but excessive risk-takers who live dangerously such as gamblers, womanizers and vagabonds. Although many other villagers take risks in business, agriculture, or in other spheres of life, usually these risks are taken within a context of security. These are seen as acceptable risks, which can be taken after a certain level of subsistence has been reached. The orientations of the *orang nakal* are different. They seem not to care about the risks of losing their livelihood and the things that they have, and are more interested in the chances of winning something and for the thrill
of the day. In the next chapter, a more comprehensive description of the *orang nakal* will be given.

Deliberate risk taking is not an exception in peasant societies, but an attractive style for some villagers who search for an alternative to complying with the village norms and the social pressure urging large investments in social security and reciprocal relationships. Probably, this lifestyle is less risky than it appears since partners in the household and social relations in society can sometimes still offer a minimal safety net. Some of those who lost rice fields, cattle, and their family through heavy gambling, switched to another style and found a place in society by becoming a client, or a labourer, on their former land. Others continue to live dangerously and roam the region in search of work and fun, often joining Madurese theatre groups (*ludruk*) and only return to their house, parents or relatives when in need of a meal or a loan. Many of the *orang nakal* play an important role in demonstrations and political campaigns during election times.

**Concluding Remarks**

Many studies on local arrangements, institutions and mechanisms of support and assistance to other community members in times of need share a common perspective in that they are oriented towards the supply-side and tend to focus on *institutions of support*. There is another group of studies oriented towards the demand-side of support and on individual strategies. It is these individual efforts to make a living and safeguard security that have been at the heart of a range of studies focussing on people’s *strategies* to achieve support and security.

The two views are usually presented as mutually exclusive: it is either communal institutions and village structures, based on long-term bonds of reciprocity, which provide support in times of need, or it is individuals designing strategies to cover their own risks through maximizing profit and sharing among only a small groups of social equals. In practice, the structural and the strategic views can be highly complementary because they address two sides of the same coin, albeit from different perspectives. Social structures do not determine individual behaviour, but they do shape it and set limits: individuals cannot act in a social void and have to take contexts, structures and institutions into account. Moreover, depending on the specific conditions, there may be more, or less, room for individual efforts and strategies to further one’s own interests. In my fieldwork, I tried to ascertain both the role of communal
institutions in providing social security, and the room that individuals have, and use, to achieve such security.

The conclusion is that it pays to look at common patterns of protection, coping and security strategies. People do not randomly invest in reciprocal relationships, or opportunities for social security, but make specific and meaningful combinations that reflect their orientations, perceptions and assessments, as well as their capabilities and resources. Further, not every combination is open to everyone. Wealthy people can largely rely on their own resources and networks, while their less fortunate neighbours must invest heavily in mutual support and care in order to be eligible for social security when they are in need.

These combinations can also be gender-specific since men and women can have different orientations and resources. Often, women are much more concerned than their husbands with household food security and livelihood protection. These differences may be smoothed out at the household level as most activities require the involvement of both husband and wife. At the village level, there is therefore a large heterogeneity in strategies and arrangements for social security. These stem from the differential responses of actors to the ecological, economic, political and social insecurities that they face and the varying resources to which they have or can mobilize access. In this heterogeneity, one can distinguish patterns or pathways, or as I prefer to call them styles of social security.

As explained earlier, styles of social security are analytical constructions based on local knowledge and emic categories. This does not mean that villagers are necessarily aware of their own style, or those of others, but that they indicate and refer to some of the apparent features of styles. Contrary to what these folk concepts might suggest, it does not refer to people, but rather it refers to patterns and ways of ordering, and to households. In addition, villagers themselves indicated their orientation towards the future and the relative stability of their livelihood. It is an analytical tool that helps to understand pathways out of poverty.

People have a certain style because they were raised in a particular fashion, share a cultural repertoire or because neighbours expect them to conform to their style. When conditions change, people could turn to new, and probably more profitable, ways of organizing their social security. However, for social and economic reasons, a shift of style is not always that easy since styles carry a history and a legacy: if one has been strongly involved in profit maximizing and individual arrangements for social security, it is well-nigh impossible to suddenly switch to a style based on strong ties with neighbours, relatives or patrons. There is, nevertheless, room for gradual shifts if one moves out of tight networks, or if one's economic position changes dramatically.
Of equally importance is that some styles are more vulnerable to certain risks and threats than others. For instance, people following a style oriented towards the money economy – such as wage labourers and migrants – are often quite successful these days. They are able to generate a good income and buy new high-status goods. For adversities in life such as severe illness, they have strong networks of fellow workers who offer some basic security and assistance, or they can depend on savings and other sources of income in the extended family. For migrants who return without money, and self-focussed villagers, who are confronted with multiple difficulties, it can sometimes become painfully clear that migration, or a sole orientation on the cash economy, has meant that they have neglected many aspects of their social relationships and networks of mutual help, and that this has made them extremely vulnerable. They can no longer fall back on the old societal insurance mechanisms and face major setbacks in their livelihood, security and status in times of individual or collective crisis.

In comparison, people oriented towards the old village economy of wages in kind, share tenancies and patron-client relationships (orang lugu) do relatively well under these conditions. They remain part of basic networks of balanced reciprocity. The thrifty people, those freeriding on the old institutions of insurance and village social security, while reaping the benefits of the new economy, are probably doing the best. Nevertheless, it cannot be foreseen how they will do in future. If increasing numbers of people follow the thrifty route, the social fabric of society will continue to change and the social security system of the village will weaken or completely disintegrate. It also cannot be said which style will dominate in the future. If the agricultural production system in Krajan becomes increasingly commercialized and commoditized, less space will be available for non-cash labour relationships and non-cash forms of cooperation and exchange. The orang lugu will become less important and, with them, the position of many women in these households who now dominate food production and systems of gift exchange, redistribution and food exchange. The implications of these changes need to be studied.

A style is to an extent ‘inherited’, villagers may be caught in a social security style by being born into a family and acculturated with an orientation towards strong ties with neighbours, relatives, mutual help and reciprocal relationships. If one has a certain style, having learnt and internalized its related values, orientations and skills, it is difficult and disadvantageous to abandon established ties and switch to another social security style such as being oriented towards self-support (as an individual or a family), saving and withdrawing from mutual exchanges. If one is engaged in commercial agriculture and waged labour, it is impossible to shift quickly to subsistence farming or
share tenancy relations as these require a completely different set of relationships. However, this does not mean that it is completely impossible to break with a style and escape to another. Styles are constantly reproduced and ‘restyled’ by the changing needs and orientations of villagers. An example of such a disruption of style is the youngsters who travel (merantau) to Kalimantan, Bali or Madura in search of work and fun, and aim at a future different from that of their parents. Education also often serves to change styles and being oriented towards education can become a style in itself.

In this chapter, I have only been able to give a rough outline of styles as patterns of behaviour that echo the value orientations towards the vicissitudes of life. To what extent these styles apply in other areas remains to be determined. The implications of using a style concept are manifold. At the policy level, if oriented on poverty eradication or social welfare enhancement, it implies a more differentiated approach. As long as general goals and general solutions are presented as solutions to people's specific problems without taking diversity into account, then social security and anti-poverty programmes will never be fully effective. Moreover, the approach shows that vulnerability is not only a matter of poverty or inequality, but also a question of style. In understanding why some people and households cope better than others, social security indeed turns out to be a matter of style.