

GENDER, ETHNICITY, INFRASTRUCTURE, AND THE USE OF FINANCIAL
INSTITUTIONS IN KALIMANTAN BARAT, INDONESIA

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Doctor of Philosophy

by

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GENDER, ETHNICITY, INFRASTRUCTURE, AND THE USE OF FINANCIAL INSTITUTIONS IN KALIMANTAN BARAT, INDONESIA

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This dissertation is dedicated to the memory of my parents.

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ACADEMIC ABSTRACT

An important process is underway in the expansive, rugged, and sparsely populated province of Kalimantan Barat, Indonesian Borneo—the rapid spread of formal financial institutions. Banks are becoming increasingly available to people who, until recently, had no alternative to being “unbanked.” Credit unions are at the center of an indigenous Dayak empowerment movement. Rotating savings and credit associations and local cooperatives also remain important. However, not everyone has chosen to use these formal and informal institutions. This dissertation examines variables that may influence decisions to use these financial institutions, including gender, ethnicity, geographic location and development of the physical infrastructure. The results of this study indicate that men are more likely to use banks than women because they are more educated; Dayak are more likely than other local ethnicities to use credit unions; and geographic proximity may influence people’s decisions to use various financial institutions.

CHAPTER ONE

Introduction

Objectives of the Study

This dissertation examines an important process taking place in the province of *Kalimantan Barat* (West Kalimantan), Indonesian Borneo, and in many other communities throughout the developing world—the transition from traditional, informal arrangements for managing personal and household finances, to the use of formal financial institutions such as banks and credit unions. This is not a new process. It has been underway around the world for centuries and will never be entirely “complete.” Nonetheless, the global effort toward ending financial exclusion continues to gain momentum. The expanding availability of financial products targeting the unbanked and poor, the hallmark of the microfinance movement, is broadly considered novel and a breakthrough in poverty alleviation strategies. Indonesia has a particularly important role in this movement, with a long history of rural credit programs first implemented by the Dutch beginning in 1897. Even before the Dutch established their Popular Credit System (*Volkskredietwezen*), the people of Indonesia were already immersed in a quickly formalizing economy. Some parts of Indonesia had made the transition to a money economy by the late 19th century and started accessing formal, state-supervised credit services shortly thereafter.

The history of this transition to formalized finance revolves primarily around the densely populated island of Java, the center of Dutch colonial administration as well as modern Indonesian politics, and the site of many rural credit and savings experiments. Other areas, such as Kalimantan and other islands classified as *buitengewesten*, or Outer Islands (all islands other than Java and Madura), were the focus of neither intensive Dutch investment nor *Volkskredietwezen*. Kalimantan Barat, for example, was initially thought by the Dutch to be fertile ground for cash crops such as pepper, coffee, and spices, as well as a source of gold, diamonds, and other minerals, but ultimately, Dutch efforts in the region failed. This was likely because the soil of this heavily forested region was actually not well-suited to agriculture, and the natural resources and population were not as abundant as initially supposed by the Dutch (Heidhues 2003). Thus, the Dutch interests turned elsewhere. The economy of Kalimantan Barat became centered largely on the activities of Chinese immigrants who became gold miners, traders, and, in some cases, moneylenders. Credit could be obtained through these moneylenders or through local rotating savings and credit associations (ROSCAs) known as *arisan*, and among the Chinese—*kongsi*, *hui*, and *huiguan*, fraternal organizations transplanted in Kalimantan from South China that served both social and economic needs of the immigrants (Naquin and Rawski 1987; Bingling 2003; Heidhues 2003; Kuah-Pearce and Hu-Dehart 2006).

Formal banking institutions did eventually spread into Kalimantan Barat—in 2010 there were 277 formal-bank offices throughout the province of Kalimantan Barat (Kalimantan Barat Dalam Angka, KBDA 2010), and this number continues to grow. However, the problem remains that many of these offices are in towns and cities and have been relatively inaccessible to people living in rural areas and areas with poor

infrastructure. Further, even when provided an opportunity to use formal financial services, many have chosen not to do so and instead save at home, borrow from moneylenders, and participate in ROSCAs.

This dissertation is aimed at identifying who is using formal and informal financial strategies and at explaining why people throughout Kalimantan Barat use or do not use formal financial institutions and/or informal financial institutions. The present study approaches these questions with three main factors in mind. First, I examine the issue of gender in decisions to use or not to use formal and informal financial institutions. Second, I consider the role of ethnicity and religion (in this region, religion and ethnicity are practically synonymous) in financial-decision making. Finally, I investigate the role of geographic location and proximity to a financial institution, as well as the quality of the infrastructure.

Gender

Gender has figured prominently in ongoing research on microfinance institutions (MFIs). “Women’s empowerment” has taken center stage in research on MFIs and little attention is paid to the participation of men in these programs. Further, most studies fail to ask questions about why people refuse to use financial institutions. Gender may be not only related to decisions about financial arrangements, but also to basic awareness of financial alternatives. Variables such as education, access to wage labor, household responsibilities, access to transportation, number of kin living nearby, and participation in informal financial groups relate to gender and may also relate to the decision to use or to refuse formal financial services.

This dissertation focuses on the use of financial institutions in Kalimantan Barat, a province of Indonesian Borneo, part of the massive island of Borneo in the middle of Southeast Asia (Illustration 1-1). Southeast Asia is distinct from other parts of the world where research on MFIs has been carried out. Compared to women of the Middle East, East Asia, and South Asia, women in Southeast Asia are said to, “enjoy relatively high levels of social and personal freedom” (Smith 2009: 191; see also Bennett 2005; Blackburn et al 2008). Peletz (2006:311) claims that Southeast Asia is the site of “deeply entrenched and broadly institutionalized traditions of pluralism with respect to gender and sexuality,” and historians suggest that this pluralism has been a defining characteristic of the region for some time. Taking cognatic and bilateral kinship systems as evidence (Van Esterik 1982; Luong 1989; Keyes 1995), researchers claim that women have had relatively high status with prominent roles in agricultural production and ritual throughout Southeast Asian history (Sharp 1962:8-9; Coedès 1968: 9; Reid 1988: 6; Andaya 2002:114; Tran 2008:43). Indeed, women in the region are responsible for the bulk of agricultural labor, and therefore are primarily responsible for the maintenance and welfare of the entire household, and they play a particularly significant role in associated rituals that relate to agriculture, birth, death, and healing (Reid 1988:146; Lieberman 2003:118; Peletz 2006:312).

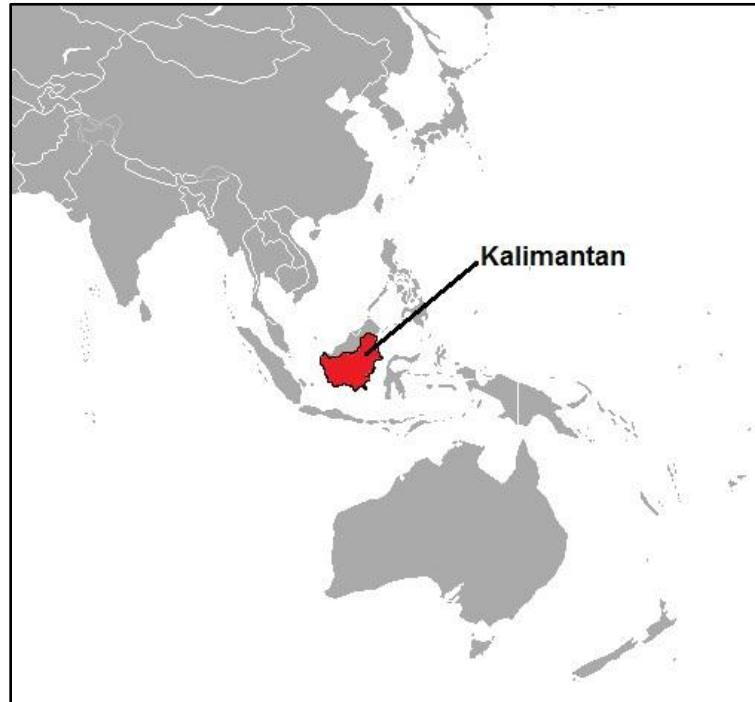
However, just as the assumptions of MFI researchers working in South Asia cannot be directly applied to Southeast Asia, the assumptions of gender equality in the region—deemed “the autonomy thesis” by Aihwa Ong and Michael Peletz (1995)—may not always be valid. For example, feminist scholars Kabilsingh (1991) and Pongsapich (1997) argue that Southeast Asia was built upon patriarchal structures that subordinate

women and make women targets for abuse and exploitation (Norsworthy 2003:146). This dichotomy of interpretations—women as autonomous and women and abused and subordinated victims—suggests that the status of women in Southeast Asia can and should be examined closely across a variety of contexts.

This study examines the relationship between gender and participation in formal and informal financial institutions in the province of Kalimantan Barat. Like the rest of Southeast Asia, Kalimantan Barat has been described as a region characterized by both gender equality and gender inequality. On one hand, women are responsible for rice farming, success in which is essential to prestige (Mashman 1991:259), and because of their involvement in this realm they play important roles in rituals (particularly among the Dayak of the region). On the other hand, education and wage labor are largely considered male-oriented activities (Masin 1981), and women who migrate to cities and towns find themselves with few employment opportunities. This puts constraints on the degree to which the women of Kalimantan Barat can be viewed as “empowered” or “autonomous.”

Another distinction that must be made regarding the relationship between gender and participation in financial services is that, in contrast to MFIs in other parts of the world, the lending programs of Kalimantan Barat do not always preferentially lend to females. On the face of things, males and females have equal access to financial services and neither are “preferred borrowers.” Limitations of mobility, literacy, and household demands do complicate access to these services, however.

Illustration 1-1: Map of Kalimantan In Southeast Asia



Ethnicity and Religion

The link between ethnic and religious identity and economics has long been recognized (e.g. Weber 1905; Sombart 1913), as has the social and cultural “embeddedness” of all market relations (Polanyi 1944). “Ethnic economy,” a phrase first coined by Modell (1977:94), has been the focus of a large body of research. Much of this research revolves around the success or failure of immigrants and their coethnics in competitive ethnic-enclave entrepreneurship (see Whyte 1943; Duncan and Lieberson 1959; Lieberson 1963; Blalock 1967; Averitt 1968; Galbraith 1971; Frisbee and Neider 1977; Beck et al. 1978; Hannan 1979; Parcel 1979; Tolbert et al 1980; Portes 1981; Nee and Nee 1986; Sanders and Nee 1987; Light and Karageorgis 1994; Shinnar et al 2011). The roles of social networks, norms, and trust—all of which may arise from common

ethnic identity—are recognized as relevant to economic transactions (Putnam 1993; Barr and Toye 2000; Pieterse 2003).

This study contributes to the existing body of research by examining the relationships between ethnicity and financial decisions among non-immigrant populations. Much of the research on the “ethnic economies” focuses on the acculturation and integration of first-generation immigrants (Constant and Zimmermann 2009) and the “segmentary assimilation” of the children of immigrants (Portes and Zhou 1993; Portes 1996). Further, this study examines the role of ethnicity in a context where ethnicity, or *suku*, is perhaps the most salient personal characteristic of all. In Kalimantan Barat, there are hundreds of ethnic groups. However, all are subsumed in three main categories—*Melayu* (Malay), *Dayak*, and *Cina* (Chinese Indonesian, typically Hakka or Tionghoa), and each of these is closely associated with its corresponding religion—Muslim, Christian, and Buddhist, respectively.

In terms of economic opportunity and power, ethnic status is of utmost importance. In Kalimantan Barat, as in Indonesia as a whole, the Indonesians of Chinese descent remain “foreigners” in the eyes of the *pribumi* (natives). In Indonesia, they have been reviled and discriminated against throughout Indonesian history, largely because of the general—albeit misinformed—public consensus that all Chinese Indonesians enjoy great entrepreneurial success. Most Chinese Indonesians of Kalimantan Barat do not fit this stereotype. Instead, they are the owners of small enterprises or are farmers and fishermen (Heidhues 2003:11). They are also long-time settlers, having arrived beginning in the mid-eighteenth century, and they now make up a large minority of the population (around 10%). Nevertheless, Chinese Indonesians of Kalimantan Barat, like Chinese

Indonesians throughout the archipelago, are viewed as aliens because their culture and languages, which have been retained over many generations, are so distinct from that of the majority.

Upon arrival in Kalimantan Barat, Chinese immigrants formed *kongsi*, shareholding partnerships that managed goldmines and governed expansive territories throughout the region. When the *kongsi* were formally abolished in 1884, the Chinese immigrants and their descendants formed voluntary associations for political, educational, social, and economic purposes as well as “secret societies” (Heidhues 2003:12). Many associations and societies were “dissolved” under the Suharto government (1965-1998), but some simply went underground during this time, while others were rebuilt following the fall of Suharto. These associations promoted the cultural autonomy of the Chinese in Borneo, and though the Chinese married Dayak and interacted with the Melayu, they retained a great deal of independence and were resistant to assimilation (Heidhues 2003:40). Outsiders have perceived Chinese communities as exclusive and stubborn, and the economic and financial strategies of Chinese in Kalimantan Barat seem to have responded to this by depending upon their own personal savings, the help of their kinsmen, and credit offered by formal banks instead of local cooperatives and arisan groups.

Similarly, people identified as Dayak, a term that encompasses all non-Muslim natives in Kalimantan Barat, have also been the targets of exclusion and discrimination. They are viewed as *terbelekang* (backward) and are chased by a reputation for headhunting and cannibalism, and their traditional subsistence strategies—including shifting cultivation—have been blamed for deforestation and other ecological problems.

The Dayak tend to live outside of the towns and cities, and are said to move deeper into the forest with the encroachment of the urban center. Because they live farther away from the city center, they have limited access to education and healthcare, and historically, they have been largely excluded from the formal economy and credit market. In contrast to the discrimination experienced by the Chinese Indonesians and the Dayak, the Melayu in Kalimantan Barat are the historical “ruling class.” The Melayu identify themselves as the descendants of the kings of Tanjung Pura (Schiller and Garang 2002), and by their Muslim religion, their sultanates, their common language (Malay), and their distinctive customs (Sather 1998:201). The Melayu tend to live near coasts and rivers or within cities, and their traditional economic activities include trade and fishing. The majority of *pegawai negeri* (public servants), a highly regarded occupation, are Melayu, and Melayu generally have easier access to education, healthcare, and the formal market.

The existing literature related to ethnic economies and enclaves fails to address the intersection of ethnicity and economics in the context of distinct “native” (i.e. nonimmigrant) populations. Topics in the existing research on ethnic economies, such as the struggles of immigrant workers arriving in a new place and seeking employment in a limited ethnic enclave, are not readily translatable to the Kalimantan Barat context. Instead, people in Kalimantan Barat have been building social capital and networks over generations—often creating economic, social, and political bonds within their own ethnic group, and sometimes bridging the divide between the economies of the major ethnic groups. Often, though, ethnicity creates economic and social divides across groups in the region, and the real and perceived disparities in opportunities influences both formal and informal financial strategies.

Geography and Infrastructure

With the exception of work by a handful of researchers (Bennett 1998; Armendariz de Aghion and Tsien 2002; Tsien 2000, 2001, 2002) the importance geographic location of banks and the quality of the infrastructure is absent from research on participation in microfinance institutions (MFIs). Others mention these variables as challenges to participation, but only in passing (e.g. Ahmed 2012; Mohammed 2012). Outside of microfinance literature, researchers in economic geography have addressed the geography of commodity production and consumption, the geography of restructuring industrial and regional financial markets, and how technological changes have encouraged the dislocation of financial services and institutions from a geographic place (Tschogel 2000; DeYoung et al 2004). In addition to the geography of production and consumption, research in economic geography may use geographic location in analyses of the success of local business and how changes in regulation and policy affect the geographic distribution of financial institutions (e.g. Martin 1999). When it comes to how geography and infrastructure affect the decisions of the users—the borrowers and savers—there is a dramatic paucity of literature. Geographers have addressed access and exclusion from a geographic perspective, particularly in the United States, but in this research, as in much of the current research, the focus is not on the MFI users. Instead, geographic location typically serves as a means of delimiting units for aggregating other measurements such as median income (e.g. Purcell and Cobb 2004), but is not itself addressed as the independent variable.

From the perspective of consumers of financial services in places like Kalimantan Barat, the actual physical location of clients in relation to the location of banks and

financial intermediaries (formal and informal alike), and the accessibility of these institutions as determined by the quality of the infrastructure, matters in decisions about managing personal and household finances. Despite the obvious nature of this connection between ease of access to financial institutions and the decision to participate in those financial institutions, very little research specifically investigates this relationship from the perspective of the potential client. When this connection is recognized, geographic location of MFIs is mentioned in passing (see Vogel 2006), and it is frequently noted that difficult terrain in some rural locales is a hindrance to participation, but this claim remains untested.

The Microfinance Movement

The “microfinance movement” refers to the widespread establishment of microfinance institutions (MFIs) in developing and impoverished communities around the world. The financial services offered by MFIs, including savings, loans, and insurance, are “micro” because they are based on small sums of money. The growing popularity of MFIs stems from the notion that these services afford the unbanked and the impoverished a means of lifting themselves out of poverty by working with a self-sustaining financial institution. Until the recent Norwegian documentary *Caught in Microdebt* aroused suspicion of corrupt business practices by Grameen Bank founder, Muhammed Yunus, leading to a major backlash of the development community and an investigation of the bank’s practices (see Chowdhury 2010; Ethirajan 2011; Tharoor 2011; Roodman 2012), microfinance had been viewed as the best solution to endemic poverty that plagues many countries. Microfinance is widely thought to be a solution to poverty because it is presented as “self-sustaining” and “pro-poor.” Lack of access to

credit among the poor is generally viewed as one of the main reasons poverty persists around the world. In traditional credit models, the poor are excluded from gaining access to loans because they lack sufficient material collateral and because the high costs of monitoring borrowers and enforcing contracts preclude profitability for lenders. In general, credit markets and creditors face the same problems of information asymmetries, which can increase the risks of moral hazard and adverse selection. Moral hazard, basically “bait and switch” by the borrower, occurs when a borrower takes a loan on the premise that the loan will be used productively, but after loan disbursement the borrower decides to use the money for some other purpose and may therefore fail to make repayment. Adverse selection occurs when characteristics of the borrowers that affect the likelihood of repayment of a loan are unobservable to the lender (Ghatak and Guinnane 1999). A lender may deal with this information asymmetry by establishing terms that only honest borrowers would accept. For example, a borrower who has put up collateral to obtain a loan is likely to repay to avoid losing their existing property. This creates a sense of trust—or at least a sense of mutual coercion—between the lender and the borrower (Holmstrom and Tirole 1993).

However, being poor is often synonymous with lacking collateral, and lenders therefore have little means of distinguishing between risky and safe borrowers, and little means of establishing trust. This problem is compounded by the greater information asymmetries caused by poor infrastructure, difficult terrain, and high rates of illiteracy in areas with high poverty. One possible solution to the problem of no collateral and limited trust is to raise interest rates. Unfortunately, if lenders raise their interest rates in place of collateral, under adverse selection, a risky borrower may accept the high interest rates

because the borrower knows that they are unlikely to repay their debts anyway (Dusuki 2008).

In traditional formal finance, lending to the poor is risky and costly. The size of the loan is too small and the transactions costs too large. Further, without collateral, the risk of moral hazard and adverse selection is high. MFIs address these risks by creating joint liability by lending to groups of people instead of to individuals. Group loans allow reliable individuals to form a group with other reliable individuals in a process known as positive assortive matching. With the combination of positive assortive matching and joint liability, the costs of selecting and monitoring are passed on to the borrowers themselves. Information asymmetry should be lower between group members than between the MFI and the borrower, and the risks of moral hazard and adverse selection are reduced by peer monitoring and by positive assortive matching. Further, borrowers may face serious social consequences if they default on a group loan, especially if defaulting prevents fellow group members from borrowing in the future. This group-loan model of microfinance illustrates how the neoclassical prediction of rational economic behavior is modified by social relationships (Granovetter 1985).

Group lending has allowed many MFIs to overcome the risks of making loans to those without collateral, and MFIs therefore gain access to the enormous untapped market of the unbanked. However, the mission and vision of most MFIs is not purely economic. Instead, directed credit programs (DCPs) such as MFIs tend to have a “double bottom line”—both business and social objectives (Dunford 2000). Their goal is to improve social outcomes by creating a stronger financial system and offering appropriate financial services. These social outcomes have alleviation of poverty at the base, but

there are also related social and economic outcomes such as alleviation from the usury of informal money lenders; greater income, consumption, and productivity; and on a large scale, reduction of the crime and instability that retard economic growth and development (Patten and Rosengard 1991; Vogel and Adams 1997; Steinwand 2001; Robinson 2001, 2002; Holloh 2003). Ultimately, microfinance institutions seek to eliminate the need for microfinance by chipping away at the ~~walls~~—real and imaginary—that separate the microfinance community from the much broader world of financial systems, markets and development” (Consultative Group to Assist the Poorest, CGAP 2002:1).

Governments may have an interest in microfinance as a means of broadening financial markets to include more clients (Armendariz de Aghion and Morduch 2000:402) and as a means of deepening the financial sector. Financial deepening and financial broadening result in greater provisioning of financial services in all levels of society. Along with this strategy comes a greater supply of money relative to the gross domestic product (or other price index), which fosters economic growth and reduces risk by allowing more diverse investments by financial intermediaries (i.e. savings and lending institutions). In turn, vulnerable groups have greater access to financial services and become less vulnerable to external shocks such as famines, floods, and illness. Further, with more stable incomes and reduced vulnerability to shock, households may be better able to afford necessities such as health care and may be able to keep children in school longer. Greater access to education and health care, in turn, contributes to an overall reduction in inequality and poverty.

Microfinance initiatives only help the poor and reduce inequality if the poor use loans in an income-generating strategy (e.g. entrepreneurship) and not for daily

consumption needs. Otherwise microfinance may actually increase inequality and poverty, as the poorest take on debt to cover daily needs, while the better off who already have daily needs met take on debt for more productive activities.

Poorer households, particularly in developing nations that are so often the site of MFIs, often have diverse work portfolios that include labor in both the agricultural and the non-agricultural informal sectors. Both types of informal labor are characterized by low incomes and a heightened vulnerability to external shocks as well as a persistent inability to reinvest their wages in a productive activity. Essentially, many workers in the informal economy are just getting by, sometimes relying on friends, families, and informal money lenders during times of financial shortfall. To help the unbanked secure a more competitive position in the economy, one of the primary goals of MFIs is the promotion of private-sector entrepreneurship and employment (Armendariz de Aghion and Morduch 2000). Ultimately, bringing the poor more fully into the formal sector by way of microfinance should help people cope with external fluctuations, should increase household consumption, and should allow for greater income smoothing over time (see Khandker 1998; Zaman 2001; Cuong et al 2007; Hisako et al 2009).

Formal Microfinancial Institutions in Indonesia

Indonesia also has a long history of formal microfinance. Dutch colonists began experimenting with cooperative credit institutions after a commodity crisis in 1884. Prior to this local people had been operating rotating savings and credit associations (ROSCAs) throughout the archipelago for generations, the Chinese had established cooperative associations for the purposes of pooling resources, and people had been borrowing from local informal money lenders. Credit and debt was not a foreign concept in Indonesia.

However, the formalized microfinance programs implemented by the Dutch and eventually managed by the Indonesian government after independence were faced with a number of administrative challenges and changes. The list of types of financial institutions (and their associated acronyms) in Indonesia is quite long—today there are more than 6,000 formal and 48,000 semi-formal MFIs operating in Indonesia and these encompass many institutional forms. Below, I summarize the financial developments that most directly relate to microfinance in the colonial, and the post-colonial (including the *reformasi*, post-Suharto) period.

The Colonial Period

Even before the introduction of the formal credit system, the people of Indonesia had already adopted a money economy. This was largely encouraged by the Cultivation System¹ and economic liberalism² of Dutch colonials. The foundation of the Cultivation

¹ The Cultivation System was introduced in Indonesia by Dutch colonials in 1830s. Prior to this, the Dutch had experimented with granting the Javanese use of their lands in exchange for land rents. The Dutch hoped that the Javanese, inspired by Western notions of economic liberalism, would produce salable goods enabling the Javanese to easily pay land rents. When this plan failed because of declining prices of tropical produce on the global market and because of the expenses associated with the Java War (Javanese Prince Diponegoro against the Dutch 1825-1830), the Dutch claimed that the Javanese simply failed to produce salable crops. The Dutch endeavored to “~~head~~ [the Javanese] into productive activity through contractual arrangements” (Niel 1964: 359). These “~~arrangements~~” were at the heart of the Cultivation System. The intention of the Cultivation System policy was to increase the productivity of agriculture in Indonesia (specifically in Java) for Dutch profit. The primary crops of the Cultivation System were coffee, sugar, indigo, cochineal (a crimson dye extracted from the insect *Dactylopius caccusi*, native of South and Central Americas), cinnamon, pepper, tea, and tobacco. The most profitable of these was coffee (Elson 1990:26). The Cultivation System has a “~~thoroughly bad reputation~~” (Elson 1990:27) because it relied heavily on the coerced labor of peasants who were not paid enough to make rent payments. The system began to unravel with a more liberal Dutch administration starting in the 1860s, and was abolished completely in 1870 (Fasseur 1992:7).

² The liberal phase of Indonesian colonial history spanned the 1870s to the end of the 19th century. During this phase, the Dutch implemented agrarian laws to encourage the private economy and they also extended direct rule over several of the Outer Islands. Producers who were once controlled under the Cultivation System were no longer bound to produce specific cash crops, but the Dutch East Indies became open to private enterprise. The businesses that resulted from this shift in policy were primarily Dutch plantations. Ideally, the profits of these liberal practices would “~~trickle down~~” to the peasantry, but instead the Javanese were faced with land scarcities and rice shortages. The profits for Dutch businessmen came to an end

System was a system of landrents in which the Dutch “owned” the land and rented it to native leaders who then subleased the land to others for the cultivation of specific cash crops (van Deventer 1904; Furnivall 1944:357; Robinson 1986). Initially, the rents could be paid in kind but ultimately, specie became the primary mode of payment (Niel 1964:358). The growing importance of cash contributed to a sense of a “perpetual famine of money” (Boeke 1953:206) and a “chronic credit thirst” (Steinwand 2001: 301), and Indonesians were thus vulnerable to the extreme usury that quickly spread by way of moneylenders who charged exorbitant interest rates (Steinwand 2001).

In accordance with the tenets of their “Ethical Policy”³, the Dutch were compelled to assist in alleviation of this famine of money and this thirst for credit. In 1897 the colonial administration began experimenting with cooperative credit institutions. Initially, the Dutch provided seed funds for the establishment district banks, of which there were eventually more than 90 in 1930 (Steinwand 2010:96). However, many of the attempts at cooperative institutions by the Dutch were met with disappointment as they struggled to negotiate the economic objective of credit and the social-political objective of cooperation (Furnival 1944; Henley 2007; Henley and Goenka 2010).

As an alternative focusing mainly on establishing a network of economic institutions, the Dutch implemented the Popular Credit System (*Volkskredietwezen*) in

during the commodity crises of the 1880s and 90s, when the prices of coffee, sugar, and other Indies-produced commodities collapsed (Vickers 2005).

³ The Ethical Policy was implemented in 1901 and emphasized “concern for the welfare of the native population.” (Benda 1965:1060). Instead of engaging solely in extractive activities, the Dutch endeavored to “steer [the] indigenous wards toward gradual modernization while shielding them from social disintegration, thus justifying Dutch rule in terms of the moral balance sheet” (Benda 1965:1060). Just as the “liberal phase” of the Dutch East Indies waned as commodity prices plummeted, so too did the Ethical Policy when met with the global depression of the 1930s (Benda 1965, see also Wertheim 1956)

1912. Under *Volkskredietwezen* thousands of state-supervised village banks were set up and financed by government loans. By 1925, there were nearly 10,000 of these banks—60% loaned rice (*lumbung desa*) and 40% loaned cash (*bank desa*) (Henley and Goenka 2010:4; Steinwand 2001). The Dutch then created the Central Fund (*Centrale Kas*) to supervise the district banks and lend to them when necessary. In 1927 *Volkskredietwezen* was integrated with *Centrale Kas*, which became the *Algemeene Volkskredietbank* (AVB, The General Popular Credit Bank) (Steinwand 2010:96).

The Postcolonial Period

Eventually, after independence in 1945, all of the Dutch-implemented banking programs and institutions would become incorporated into a national Indonesian system. One major move was to bring the district banks and the banks of *Volkskredietwezen* under the control of the national bank, the *Bank Rakyat Indonesia* (BRI, The Indonesian People's Bank). The BRI started out as a mosque association, *Bank Priyayi Purwokerto* (BPP), founded in 1895 during the Dutch colonial administration (the Dutch name for the bank was *De Poerwokertosche Hulp en Spaarbank der Inlandsche Hoofden*). The BPP took the name *Bank Rakyat Indonesia* (BRI, The Indonesian People's Bank) in 1946, and became a state-owned commercial bank in 1950. In 1969, shortly after the rise of President Suharto and the start of the New Order period (1965-1998), the banks of the Dutch Popular Credit System came under the complete supervision of the BRI.

In the 1960s the BRI began a number of programs to benefit the poor—most of whom were rural farmers. For example, in the early 1970s, the 3,600 BRI *unit desa* (village banks) were created as part of the program *Bimbingan Maasal* (BIMAS, Mass

Guidance), a government-subsidized credit program intended as a source of funding for the inputs necessary in the rice Green Revolution (Robinson 2002; www.btwp.org 2012). Eventually the BIMAS banks were used as channels for a variety of government lending programs, all of which failed to become sustainable because of default rates upwards of 50%. In 1984, the BIMAS program was discontinued and the unit desa banks were converted into full-service with management and accounts independent from other part of the BRI. With the restructuring of the banks, profitability became the measure of success (Donaghue, n.d.:43).

In the same year that BIMAS was discontinued, and on the heels of financial liberalization in 1983, *Kredit Umum Pedesaan* (KUPeDES, Common Village Credit) began. The objective of KUPeDES was to offer credit and savings to creditworthy borrowers in any sector of the economy (i.e. informal or formal). With a minimum loan of USD 24 and a maximum loan of USD 930, the main customers were small business owners and those new to the world of formal finance. Alongside KUPeDES, the BRI introduced a new service, *Simpanan Pedesaan* (SIMPEDES, village savings). Together, SIMPEDES and KUPeDES were an incredible success. Within two years the programs were profitable, loans had increased three fold (to 2.6 million), and savings deposits had quadrupled (to 4.2 million) (Robinson 2001). Despite higher interest rates for loans (32% annually if 12 monthly payments were made on time, as compared to 12% annually under BIMAS) (Robinson 2001:59), KUPeDES succeeded in attracting borrowers because at the time informal money lenders were charging between 6% and 30% interest per month, and private banks (i.e. not BRI) were charging around 3% per month (www.worldbank.org 2012).

Although the BRI microfinance programs started out as savings and lending initiatives for rural farmers, eventually, the BRI attracted a client base comprised of semi-urban and rural people with a regular income (Donaghue 2004 43). Further, these programs did not target the poorest of the poor, but instead attracted clients who were among the “better off” of the poor (de Wit 1998; Steinwand 2003; Donaghue n.d.). In the years that followed, even during the 1997 *krismon* (*krisis moneter*, the East Asian financial crisis), the BRI and its programs KUPEDES and SIMPEDES remained strong and reliable, becoming a model microfinance programs for the rest of the world.

The financial and banking reforms of the 1980s encouraged the establishment of financial intermediaries and other banks as well, such as the *Bank Perkreditan Rakyat* (BPR, People’s Credit Banks). BPR is a generic name for a number of different types of banks, some of which are actually intermediaries (i.e. “middlemen” between borrowers and savers) but are not financial institutions themselves (Robinson 2001). Among these various banks are the *Badan Kredit Desa* (BKD, village-owned credit organizations), *Lumbung Desa* (village savings and loan institutions), and *Lembaga Dana dan Kredit Pedesaan* (LDKP, Rural Fund and Credit Institutions (www.bwtp.org)). Bank Indonesia classifies BPRs as “rural credit banks,” even though many of the BPR banks are not actually rural nor do these banks serve a rural clientele. Many BPRs privately owned or were owned by local governments and cooperatives. They may offer services such as loans, savings, and term deposits, but do not offer checking accounts. Additionally, some BPRs offer shari‘a banking programs—those with terms in accordance with Muslim doctrine. BPRs tend to serve the lower-income clientele of higher-income areas such as Bali and Java, and in urban and peri-urban areas elsewhere in Indonesia. Unfortunately,

Bank Indonesia found many BPRs to be “unsound” in a 2002 study, with poor internal control, poorly trained staff, and poor credit management (Holloh 1998, 2003).

Finally, in the 1980s and after, credit unions began to spread in Indonesia. Credit unions (CUs) are private-sector organizations that offer savings, lending, and other financial services to individuals. They are subject to general and commercial laws, but are not regulated in the same way as banks. Technically, they are considered “semi-formal” institutions, but in practice in Kalimantan Barat, they are very similar to formal institutions such as banks. They offer similar services, follow similar protocol for loan application and repayment, and banks and credit union offices are laid out in much the same way. Further, employees of banks and credit unions are, based upon my own observations, typically female. Finally, most potential customers and potential members do not distinguish financial institutions based upon their regulation or lack of regulation by the government. For these reasons and according to local-level distinctions, I treat credit unions in the same way as banks in this dissertation—as formal financial institutions.

In Indonesia, CUs have been promoted by a non-governmental organization (NGO) called *Badan Koordinasi Koperasi Kredit Indonesia* (BK3I, Credit Union Coordination Board) and there are now more than 1,000 CU offices (managed by 54 main CUs) throughout the archipelago (ADB 2003:24; Bamba 2010). Until recently, many CUs in Indonesia operated outside of the formal sector altogether as informal savings and credit groups. After the liberalization of regulations pertaining to cooperatives, many obtained status as registered savings and credit cooperatives.

CUs have sprung up around the archipelago, offering financial services to the unbanked, and an indigenous credit union movement has been underway in the province of Kalimantan Barat. Catholic missionaries first introduced CUs to Kalimantan Barat in the early 1970s, and by 1975 there were 95 CUs throughout the province. Unfortunately, 90 of them failed in one year because the foreign CU model was —introduced and implemented without considering the local culture and identity” (Bamba 2010:10). In 1987, a group of young Dayak intellectuals started up a CU named *Pancur Kasih* (CUPK, Fountain of Love Credit Union). This CU was aimed at meeting the needs of the Dayak people in particular. It was viewed as —. . . a tool for empowerment and liberation of the Dayaks from so many serious problems they are facing such as poverty, lack of education and healthcare, as well as investment for their own and future generations” (Bamba 2010:10).

CUPK built their savings and credit model upon principles already familiar to the rubber and rice farmers who became members. In 25 years of operation, CUPK has increased in membership from 61 members at the outset to now more than 100,000 members and now has more than USD 6 million in assets. Throughout Indonesia, there are now more than 500,000 people using CUs (including CUPK and a number of other CUs), and the CUs have more than USD 313 million in assets(Bamba 2010:13). Despite the growing popularity of CUs throughout Indonesia and especially in Kalimantan Barat, there has been very little research on participation in CUs. This dissertation, the short-term work of Rochman Achwan of Universitas Indonesia (2008), and some research by the Institute of Dayakology, comprise all of the current research on this topic.

Formal financial institutions that offer microfinancial products in Indonesia differ from those elsewhere in the world in two important ways—they do not target women, and they do not rely upon the group-loan model. Regarding the former of these differences, women and men alike are targeted as potential members and customers. In the case of credit unions, new members are urged to recruit other new members and sometimes entire families or villages join in this way. There is no particular emphasis on male members or female members, however. That said, in the case of credit unions, women can obtain insurance for maternity-related expenses, as part of the *produk solidaritas* (solidarity products), which may serve as some incentive to use credit unions. Men and women alike also automatically receive life insurance as members of the credit unions. Regarding the second of these differences, MFIs in Kalimantan Barat, including both banks and credit unions, do not rely upon the group-loan model that has gained much recognition as a breakthrough in poverty alleviation. Some loans are available to groups for the purposes of funding group projects such as the construction of a village road or water pump, but among the financial institutions with which I became familiar during this field research, group loans that employ rotation and peer monitoring to ensure repayment are not available. Instead, the BRI requires a small form of collateral from potential borrowers—typically household removeables such as stoves, refrigerators, televisions, etc. The BRI also uses positive incentives such as lower interest rates on subsequent loans and a quicker turnaround on processing loans to encourage repayment. The loans available through the KUPEDES credit products administered through the BRI range from IDR 100,000 to IDR 95 million (USD 10 to USD 10,000). Typically, though, loans do not exceed IDR 20 million (USD 2,000) (Robinson 2002:240). Credit unions

require mandatory savings against which a member may borrow, and this serves as collateral. After building a good credit history with the credit union, a member may borrow increasingly large sums of money, sometimes even more than what is available as collateral in a savings account. The CU managers and members with whom I spoke reported the loans were available from anywhere between IDR 200,000 (USD 20) to IDR 50 million (USD 5,000). According to the responses of the participants in this study, smaller loans were typically used to cover the expenses of sending children to school or to purchase a motorbike or refrigerator. Others used loans were used to build houses or purchase supplies to plant rubber trees. Larger loans were used as *modal* (start-up capital) for businesses, formal and informal alike. Entrepreneurs who were already relatively successful could sometimes take out rather sizeable loans in the range of *jutaan rupiah* (millions of rupiah).

Informal Credit Institutions

Informal credit institutions are those that fall outside of the purview of law and government regulation. In the informal context, it is abundantly clear that “credit” is synonymous with “trust,” and is the basis for reputation. Further, informal credit may not even be financial—the currency involved may at times be goods, services and even reputation. Classic anthropological examples of this include the potlatch as described by Mauss (1954) and the *kula* ring, described by Malinowski (1920, 1922). The potlatch is a ceremonial feast in which goods are collected by guests and then either redistributed or destroyed. According to Mauss the goods that are given at a potlatch, “necessarily entail the notion of credit” (Mauss 1954:46), and goes on, stating that:

Nowhere is the individual prestige of a chief and that of his clan so closely linked to what is spent and to the meticulous repayment with interest of gifts that have been accepted, so as to transform into persons having obligation to those that have placed you yourself under a similar obligation (1954:46).

In the case of the potlatch, the power of reputation in and social sanctions in enforcement is abundantly clear. Mauss described the potlatch among the Kwakiutl, the Haïda, and the Tsimshian as an extraordinary competitive display of giving, and at times destruction, to signal to others the ability to give and the lack of a need for reciprocation. It is also important, though, that an invitation to a potlatch must never be refused (Mauss 1954:52); to refuse suggests that one is unable to reciprocate and fears “being flattened” (losing face and reputation). The (mandatory) acceptance of a gift came with the burden of repayment with interest (Drucker and Heizer 1967:60). According to Mauss, “the rate of interest generally ranges from 30-100% a year. Even if a subject receives a blanket from his chief for some service he has rendered, he will give two on return on the occasion of a marriage in the chief’s family” (Mauss 1954:53). Failure to accept a gift was an admission of unwillingness to reciprocate; failure to reciprocate resulted in permanent loss of face or “creditworthiness,” and the punishment for being a dishonest debtor (even if unwilling in the first place) was slavery (Mauss 1954:54). The potlatch is not typically interpreted as a credit transaction, and is instead seen as a display of wealth and power. Yet, consideration of the terms of the potlatch exchange and of the consequences of failure to reciprocate, reveal the credit is involved.

Seeing credit in Malinowski’s (1920, 1922) kula ring is straightforward. Malinowski described the ceremonial transactions of the men of Kiriwina in the

Trobriand Islands in which shell necklaces (called *veigun* or *soulava*) were exchanged among neighboring islands according to a clockwise rotation. Shell armbands (*mwali*) were similarly traded in a counter-clockwise direction. Although these items are said to be incomparable, they do vary in value according to the status of current and prior owners, according to the power that they are perceived to have in influencing overseas partners to be generous in transactions, and according to the stories associated with them. If ~~many~~ men died” for an item, it must be of high quality because the jealousy of others resulted in sorcery to be used against the bearer of the shells (Fortune 1932:209-210, Uberoi 1962:). The exchange relationship is established with the giving of an armshell, with the understanding that the armshell will be ~~repayed~~” by the giving of a necklace sometime in the future. The amount of time elapsed between exchanges can be quite long, providing many opportunities for an exchange partner to prove himself worthy of credit or not (Uberoi 1962:15). Failure in the kula ring by defaulting in such an exchange results in a loss of prestige and may result in hostility in the forms of supernatural punishments and sorcery. In the kula and in the potlatch, credit and the enforcement of debts are both social and economic.

As the examples above illustrate, informal credit agreements are upheld by way of peer monitoring and enforcement (Stiglitz 1990; Arnott and Stiglitz 1991). This is also the case in informal credit institutions that deal more directly with money. For example, in instances in which credit is extended by a moneylender to an individual, intimate knowledge of the borrower’s life and livelihood influence the decisions of the moneylender. Ensuring loan repayment is often a matter of

reputation management—failure to pay results in a poor reputation which may affect relationships that extend even beyond the financial transaction.

The importance of reputation and peer monitoring is even more evident in informal financial groups such as rotating savings and credit associations (ROSCAs). Broadly defined, ROSCAs are informal credit institutions that function through the cooperation of a group of people, pooling money in a collective “pot” on a regular basis and selecting one individual, either randomly, or through a process of bidding, to receive the pot (Geertz 1962; Ardener 1995). This process is repeated until each member receives the pot. ROSCAs vary regionally and are more or less complex based on the availability of disposable resources and the ability for participants to take risks. According to Geertz, ROSCAs are especially common in developing countries because they allow participants to engage in market activities without being forced to interact with banking or savings cooperatives which were “wholly ineffective” in reaching potential clients due to the “impersonality, complexity, and foreignness of the mode of operation of such ‘capitalist’ institutions” (1962:242). Instead, ROSCAs emphasize community-base, “nonopportunistic cooperation” (Abhijit et al 1994) as well as identification with long-term collective unions. Thus, they are more likely to employ traditional practices and mores, and often function in accordance with preexisting forms of reciprocal exchange among household production units, particularly in rural agricultural communities.

In their origination and persistence, ROSCAs are a form of income generation and a social activity that aid in both building relationships of mutual

interdependence among unrelated participants over time, and providing funds that would otherwise be unavailable to acquire expensive consumer items or to fund start-up expenses for businesses. Because members of the same informal financial institution have some knowledge of one another, they can assess the risks and benefits of entering into an exchange relationship with other members. If one member does not hold up their end of the agreement, they may be punished by way of gossip or exclusion from future groups. Formal microfinance institutions that use group loans have borrowed these elements to reduce the costs (for the institution) of monitoring and punishment of unreliable borrowers.

The ROSCAs of Indonesia are thought to be the oldest informal credit and savings mechanism in the archipelago (Bouman and Moll 1992), although their exact origins are not known. The practice of pooling and redistributing resources through a ROSCA goes by various names—it is broadly referred to as *arisan*, and this word (in my estimation) is recognized by people throughout Indonesia. Nonetheless, there are many local names for arisan, such as *jula jula* in Sumatra and *mengandelek* in South Sulawesi. Geertz (1962) claimed that the most basic form the association is found in Mudjokuto, Eastern Java, where members of the association did not calculate interest and rotation of the funds is based upon drawing lots or upon mutual agreement. According to Koentjaraningrat (1961:29-35) the word arisan evokes a sense of mutual accord and common interest. For example, the ROSCAs of Mudjokuto, as described by Geertz were —commonly viewed by. . . members less as an economic institution than as a broadly social one whose main purpose is the strengthening of community solidarity” (1962:243). According to Hospes (1996:130), in the broader processes of commercialization and

urbanization arisan also become commercialized as people change their minds and there is an increased sensitivity to and understanding of the economic aspects of the rotating credit association, as against its symbolic ritualistic aspects” (Geertz 1962, quoted in Hospes 1995:130). Indeed, these groups can take a variety of forms in a variety of settings. People may establish office arisan or market arisan, where meetings may not occur at all, and instead money is collected daily from participants and redistributed by drawing lots. Nonetheless, even where market and office arisan are common, people still participate in arisan with their families, their church members, and people who live in the same *rukun tetangga* (RT, neighborhood).

The arisan is based upon an important ideology in Indonesia—*gotong royong*—mutual aid. One woman whom I met in Northern Sulawesi in 2007 said, while receiving an abundance of fish from a family friend, *ini gotong royong, inilah budaya kita* (“this is mutual aid, ‘this is our culture’”). The idea of *gotong royong* is said to have originated from shared property and shared management of this property in Indonesian villages. Because of this joint ownership all individuals who would exploit resources under common management had to do so in accordance with the consent and preferences of co-owners. Further, all work that could not be carried out by a single individual or household was the common task of all who shared resources under systems such as *kelompok gotong royong* (mutual aid group), such as *sambatan* in Central Java, *pangolo* in Aceh, *kerja bhakti* (literally translated from Sanskrit as “devotional work”) among the Malays, and *bedurok* in Kalimantan Barat. These organizations are not unlike the *jia* economy and the *hui* systems of rural China discussed above (Bowen 1986:550).

Since Indonesian independence in 1945, the idea of gotong royong and mutual aid has been called upon time in time again, both at a local, community level, and at a broader, political-ideological level. Gotong royong draws upon individual obligations to the community and to collective social activities, giving priority to group interests through adherence to generalized reciprocity (Sahlins 1972) as opposed to the self-interest (Bowen 1986:546). A background of informal financial institutions in Indonesia and especially in Kalimantan Barat, would be incomplete without a discussion of the Chinese institutions that were once common among immigrants. Cooperative lending had been an important part of Chinese society dating back to the Ming dynasty with the emergence of the *jia* economy based on the household firm. During this period, cooperative economic associations became a key component of *jia* economy in that they provided local opportunities for individuals and coalitions to engage in market expansion and the growth of small-scale businesses through share partnerships. Stemming from principles related to those established by pawnshops and cooperative loan associations, these share partnerships encouraged people to cooperate to achieve a common economic end, instead of relying solely on household production (Naquin and Rawski 1987:47).

As an extension of the *jia* economy, rural populations eventually established voluntary associations known as *hui* or *huiguan* (Naquin and Rawski 1987; Kuah-Pearce and Hu-Dehart 2006:8). During the Qing dynasty, *huiguan* associations spread throughout China and Southeast Asia as people moved throughout the region. These associations provided a way for people to form collective economic enterprises, particularly important where migrants were no longer associated with local, native-place

production that typified production in many rural, small-scale Chinese industries (Naquin and Rawski 198: 48).

As Chinese citizens immigrated to areas of Southeast Asia en masse beginning in 1770 (Bingling 2000:1) and became a sizeable portion of the population (> 10%) within a century (Heidhues 2003:12), huiguan persisted in the form of fraternal organizations referred to as *kongsi*, *tong* and *hui* (Ownby and Heidhues 1993; Kuah-Pearce and Hu-Dehart 2006). J.J.M. de Groot, a Dutch colonist, observed that kongsi were essentially a reestablished form Chinese village society. According to Chinese tradition, such village societies were democratic and adhered to their own set of rules and regulations (Bingling 2003:8). From this starting point, newcomers to Indonesia, despite their low status in China, were able to organize extensive economic activities and maintain egalitarian and autonomous society in their new Indonesian settlements.

The voluntary associations and fraternal organizations of the Chinese were the focus of aggression from the Malay rulers of Sambas and Mempawah as well as the Dutch. During World War II, Japanese occupiers attempted to break the economic and cultural autonomy of the Chinese by destroying the kongsi and huiguan (Heidhues 2003). By 1967, the many ethnic Chinese had been driven from Kalimantan Barat. Despite overt and constant attempts to eliminate the Chinese and the Chinese economy from the province, community organizations such as kongsi allowed participants to surmount this constant outward threat. Some of these kongsi went “*underground*” and managed to survive. In areas of Kalimantan Barat where Chinese immigrants were in the highest concentration, the tradition of voluntary associations persisted but today the word

“~~kongsi~~” is rarely used. Instead, Chinese families are members of *asosiasi marga* (surname associations), which serve similar purposes to the kongsi.

There are some important differences between formal and informal financial institutions. This difference is not simply a matter of regulation by the state or the fact that formal financial institutions are subject to commercial and general laws that do not apply to informal financial institutions. Formal and informal financial institutions are different in important social ways. For example, a borrower may more readily default on a loan from a formal financial institution. The consequences of this involve the loss of any collateral that may have been involved and limited opportunities for future loans. In the case of informal financial institutions, however, default results in a damaged reputation. Failing to fulfill obligations in an informal financial arrangement is a violation of trust among people who are part of the same family, village, workplace, or church. The social consequences of violating trust in informal financial arrangements may be much more severe than the material consequences of defaulting on a loan from a bank or credit unions. In a material sense, informal financial institutions differ from formal financial institutions in the size of the lump sum of money that can be obtained through the institutions. Although arisan does sometimes involve large sums of money, the groups that I observed required monthly contributions of around IDR 50,000 or USD 5, more or less. Women used the funds derived from arisan to purchase household goods, to pay for personal expenses, and to pay for children’s school tuition. By far, the last of these was the most commonly reported use of arisan money. In the case of loans from formal financial institutions, people often reported using the money to buy a motorbike, build a house, start a business, and invest in agricultural production.

CHAPTER TWO

Overview of Research Locations

Kalimantan Barat, Indonesia

The study was carried out in the province of Kalimantan Barat, Indonesia between January 2010 and June 2011. The province is known as *Propinsi Seribu Sungai* (thousand rivers province) and is a wide plateau with some low-elevation mountains in a tropical region. It is geographically the fourth largest province in Indonesia, at 146,807 km².

Illustration 2-1: Map of Kalimantan Barat



The province is comprised of twelve districts—ten *kabupaten* and two *kotamadya* (large city). The *kabupaten* are headed by a *bupati* (*kabupaten* mayor) and the cities by a

walikota (city mayor). Each of these kabupaten and kotamadya contain subdistricts, known as kecamatan, which are comprised of villages, or *kampong/desa*. The kampong and the desa are the lowest tiers of official administration, though there are also neighborhood organizers, typically men, known as *Pak Rukun Tetangga* (Pak RT, head of the neighborhood). All residents must report themselves, their guests, and their activities to the RT, who monitors and organizes the neighborhood. Additionally, the RT acts as a liaison between his neighbors and higher levels of official administration.

The *Badan Pusat Statistik* (BPS, Bureau of Statistics) estimates that there were 4.32 million inhabitants in the province in 2009⁴. The population density of the province is about 29 people per square kilometer, but density varies greatly among kabupaten. For example, the provincial capital, Pontianak, has a population density of 1,648 people per square kilometer whereas the kabupaten Kapuas Hulu has a population density of only six people per square kilometer (Kalimantan Barat Dalam Angka, KBDA 2010:69).

Kalimantan Barat shares a border with Sarawak, East Malaysia, and is currently the only province in Indonesia to have an official road (Pontianak—Entikong) providing access into and out of a foreign country (KBDA 2010:3). However, the infrastructure of Kalimantan Barat is among the poorest in the archipelago. Where roads exist, they are most often made of dirt and are in disrepair or are impassible (see Appendix A, Table A-1 for more information). Many of these roads were created in the 1980s and 1990s by logging companies that took advantage of the huge timber concessions granted under

⁴ Please note that the total population size for each kabupaten as reported by the central statistics office in Pontianak is not always consistent with data from local statistics offices. Additionally, data often varies among government offices. For example, the total population size as reported by the department of religion is not the same as that which is reported by the central statistics office even though both figures are included in different sections of the same statistical yearbook (Kalimantan Barat Dalam Angka 2010).

President Suharto's national development program. Today, oil-palm companies continue to carve out roads to gain better access to "available" plantation land. Though there are 16,618 km of roadways that run throughout the province, roughly half of these are dirt roads (KBDA 2010:282), and are prone to washouts. As a result, the rivers, which measure a total of 3,518 km in navigable length, often serve as a primary means of transportation in more remote locations.

Employment in Kalimantan Barat is dominated by the agricultural sector, accounting for 63% of the labor force). In 2009, agricultural production focused on wetland and dryland rice (1,300,798 tons), oil palm (394,088 tons), and rubber (233,582 tons). Aside from agricultural labor, thirteen percent of the labor force was engaged in trade (e.g. shop owners, rubber collectors, sellers at local markets), ten percent in service (e.g. housekeepers, café and restaurant employees, car-rental agents, bank and credit union employees, consultants), four percent in construction (e.g. workers building homes and other buildings, roads, and bridges), and four percent in industry (e.g. processors of raw materials and producers of goods, rubber processors, oil-palm fruit processors, textile producers, employees in tofu and factories producing traditional cakes such as *kue lapis*, a very dense and thinly layered cake, or *dadar gulung*, a roll made from a flour tortilla made with aromatic green pandan leaves and coconut, and filled with shredded coconut and *gula merah*, Javanese brown sugar) (See Appendix A, Table A-5 for more information on employment sectors).

Overall, 95 % of the population was working, whether this was formal employment (i.e. permanent work with a registered employer with standard wages and regular hours), or informal employment (i.e. self-employment, paid or unpaid work for

family members, temporary work, work without a standard wage). Participation and employment in the formal economy may be limited for a number of people in Kalimantan Barat who have had little formal education. In 2009, eight percent of Kalimantan Barat residents aged 15 and older who were surveyed by the statistics bureau had no formal education whatsoever; 26 percent started but did not finish primary school; 25 percent discontinued their education after primary school; 18 percent started junior high school; 17 percent started senior high school; and four percent started study at a university (See Appendix A, Table A-6 for more information)⁵. Unfortunately, the bureau of statistics does not differentiate between formal and informal employment, nor does the bureau differentiate between starting and graduating from junior high school, senior high school, and university.

Logging has had a significant role in the economic life of Kalimantan Barat and is linked to permanent changes in livelihood strategies. Land use in the province breaks down to roughly 42 percent forest, 33 percent brush (*alang-alang*, meadow, shrubs, grassland; often *Imperata cylindrica* grassland, highly flammable vegetation that grows in areas of the forest disturbed by logging) (Otsamo, R. 2000; Mulyoutami et al. 2008), 12 percent plantation, and only one percent settlements (Kalimantan Barat Dalam Angka, KBDA 2010: 25), though historically, forest accounted for a larger percentage of land.

⁵Education structured as follows: TK (Kindergarten): 2 years; SD (*Sekolah Dasar, Elementary School*): 6 years; SMP (*Sekolah Menengah Pertama, Lower Secondary School*): 3 years; SMA (*Sekolah Menengah Atas, Upper Secondary School*): 3 years ; S1 (Bachelor's Degree) 4 years; S2 (Master's Degree) 2 years; S3 (Doctorate): 2 years

The province has been the site of rapid deforestation caused by unsustainable extraction of timber (Fuller et al 2004:2; ITTO 2011:181) and the conversion of the forest into sprawling plantations. The logging boom and subsequent rise of oil palm was driven by several factors: 1) policies encouraging logging, plywood production, and plantation agriculture, 2) a severe drought associated with the El Niño Southern Oscillation (ENSO), 3) political destabilization, de facto regional autonomy, and resultant corruption arising from the fall of the Suharto regime (1966-1998), 4) the 1997 East Asian Crisis (locally known as krisis moneter or krismon), 5) competition for timber between logging gangs and legal concessionaires, and 6) an influx of participants in the government-sponsored transmigrasi (transmigration) program who turned to wage labor with timber companies when they found their land too poor for farming. Each of these is discussed in turn.

Between 1985 and 1997, nearly ten million hectares of forestlands were lost in Kalimantan. This was the largest loss of forest among all of Indonesia's major islands (World Resources Institute 2002) (Fuller et al 2004:2). The rate of deforestation during this period was more than two percent—three times greater than the rate for the Southeast Asian region as a whole (Achard et al 2002). Environmental circumstances associated with ENSO likely contributed to some of this deforestation, as severe droughts in 1997 resulted in opportunistic burning and clearing of land for future use in agriculture. This rapid deforestation was also the result of capital-intensive logging of the lowland dipterocarp forests of Kalimantan as well as policies that were actually intended to curb logging. The result of these policies was at first a very high export tax on raw logs, and later, a total ban of log exports. Instead of discouraging logging, however, these policies

simply encouraged the establishment of vertically integrated timber processing plants, making Indonesia the largest hardwood plywood manufacturer in the world (Thee 2009:138).

During this time, Indonesia also saw the fall of the Suharto regime (1966-1998). Under Suharto, cronies and conglomerates had been granted massive logging concessions in Kalimantan. After Suharto, there was first de facto regional autonomy, and then later, formalized regional autonomy (*otonomi daerah, otda*). In both cases, local governments (i.e. kabupaten) were made responsible for managing forests and other resources, and there was little incentive to enforce existing regulations or to recognize the exclusive rites of timber concessionaires (McCarthy, 2000; Wadley 2006). Instead, corruption dictated the continued and unregulated logging.

Logging was intensified by the Asian economic crisis (i.e. krismon) that occurred simultaneously with these environmental and political changes. During krismon, it is said that bupati (kabupaten heads) allowed Malaysian financiers (locally called *cukong* or *tukei*) and logging companies to operate in Kalimantan forests (Dove 1993, 1996; Dove and Kammen 2001) because local people otherwise had no means of generating income (this claim has been contested by Wadley, who argued that in fact, the crisis had a mixed effect on local livelihoods, which were based on multiple activities, including the production of black pepper, the price of which actually increased in 1997). The proliferation of illegal “logging gangs” that could use bribes and corruption to gain access to the forest incentivized the acceleration of timber extraction by legal concessionaires who sought to harvest their timber before it was illegally harvested by

gangs (Jepson et al 2001; Fuller et al. 2004). The confluence of these many variables resulted in the rapid deforestation of Kalimantan.

As the effects of rampant timber extraction came into full view, logging activities were curtailed and the Sarawak—Kalimantan border was strictly monitored to guard against the illegal trade of timber. However, the decline of logging did not signal the end of land-use concerns in Kalimantan Barat. Instead, as logging slowed, the province continued to attract oil-palm plantation owners. In Kalimantan Barat today, millions of hectares of land, once covered in forest, are now classified as “nonproductive” or “barren” by the government have been, or are slated to be converted to oil-palm plantations (Barber and Schweithelm 2000). Growing global demand for products containing palm oil has driven the government-supported expansion of oil-palm plantations in Indonesia, particularly on the islands on Kalimantan and Sumatra. These plantations have also contributed to the continued deforestation on these islands (Zakaria et al 2007). According to a recent report published by the Consortium for International Forestry (CIFOR), by 2011, nearly 11 million hectares of land were to be used for the production of oil palm on these two islands alone (Caroko et al 2011; Slette and Wiyono 2011). In 2011, only 66 percent of the land allocated for palm oil in Kalimantan Barat had actually been planted, which might suggest the relatively limited role of oil palm in deforestation. However, although not yet planted, more than 14 million hectares of forested land had been cleared with the official purpose of future planting of oil palm (these stated plans are often falsely asserted by companies more interested in clearing the land by felling and selling timber, see Casson et al 2007). Nonetheless, by 2009, 325 oil palm companies had converted 3.6 million hectares of forest in Kalimantan Barat and

there were applications pending for conversion permits on 260,000 ha of land (Dinas Perkebunan Kalimantan Barat 2010), and 66 percent of all currently productive oil-palm plantations were created from forest conversion (Menteri Kehutanan 2008; Caroko et al 2011).

Finally, the transmigration policies initiated under Suharto have also contributed to competition as for local resources as well as to changes in land use (Brookfield et al 1995; Padoch and Peluso 1996; Barbier and Burgess 2001; Dewi et al 2005) and at times, conflict (most gruesomely, violent conflicts in 1996 and 1999 occurred between the transmigrant Madurese and the local Dayak and Melayu populations (Human Rights Watch—Asia). Not only does the influx of transmigrant populations challenge existing land-tenure claims (each transmigrant family receives 3.25 ha of land), but some of this land is intended specifically for the production of oil palm (two hectares). Through the government-supported transmigrant program, oil palm companies extend the opportunity to produce oil palm fruit to the transmigrants. Transmigrant smallholders rely on a credit system internal to the oil palm company to purchase seeds and other supplies. According to Miyamoto (2004), cooperation with oil palm companies resulted in higher household incomes for transmigrant families, but others (e.g. Colchester and Jiwan 2006; Block 2009; Sirait 2009; Oxfam Novib; SawitWatch.co.id) contend that oil palm companies “cooperate” with smallholder farmers (transmigrant and local alike), luring them into debts in an effort toward an eventual land grab. As traditional farming activities and forest lands are supplanted by oil-palm plantations, many people are pursuing off-farm labor (e.g. *buruh*, day labor, and *kewirausahaan*, entrepreneurship) and are increasingly interested in helping their children achieve higher levels of education so that they may

compete in the new economy created by logging, plantation farming, transmigration, and a series of government policies that have resulted in the upheaval of traditional communities and livelihood strategies.

Possibly because of continuous ethnic tensions and the risk of conflict in the province, the Kalimantan Barat BPS does not publish data related to the ethnicity of the population. However, religious data can serve as a proxy for ethnicity, as ethnicity and religion are closely related in the province. Because the Indonesian government requires that each citizen claim one of six official religions—Islam, Protestantism, Roman Catholicism, Hinduism, Buddhism, or Confucianism—the religion of each individual is accounted for. Those identified as Melayu or Melayu Sambas are most often Muslim; those who claim the Dayak ethnicity are typically Protestant or Roman Catholic; and descendants of Chinese immigrants are typically Protestant, Roman Catholic, Buddhist, or Confucian. It is possible, however, for a Chinese Indonesian or a Dayak to “*masuk Melayu*” (to become Melayu) through marriage and conversion to Islam. This typically occurs among women who marry Melayu men. It is less common for a Melayu to “*masuk Dayak*” or “*masuk Cina.*” Major religious affiliations among residents of Kalimantan Barat in 2009 are summarized in Appendix A, Table A-7.

In terms of financial institutions, BPS reports that in 2009 there were 277 bank offices throughout the province (178 public, 75 private, 24 BPR). This was an increase of 11 percent from 2008, when there were 250 bank offices in Kalimantan Barat. Savings also increased in 2009, from 17.965 trillion rupiah (IDR) to 19.465 trillion IDR (8%) and the funds allocated to credit services increased 21.82% overall. There were 840,867

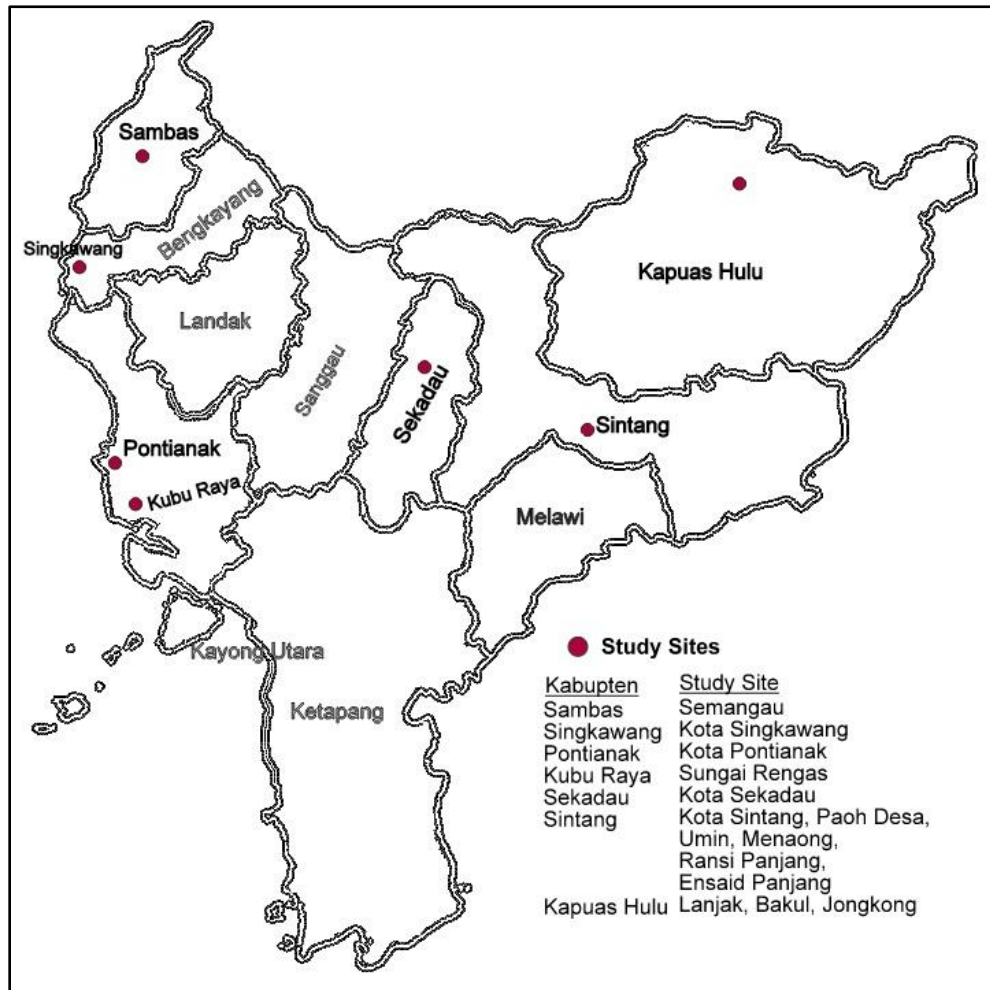
accounts held at state-operated banks; 248,757 accounts at private banks, and 46,000 accounts at BPRs.

Cooperatives, savings and credit associations defined as “. . . voluntary and continuous economic organization[s] of independent individuals who endeavor to gain better living conditions by joint activity” (Hatta 1957:xix) by the leader of the Indonesian Cooperative Movement—Indonesian Vice President Mohammad Hatta (1945-1956)—have been an important component of the national financial ideology as far back as the Sukarno administration (1945-1967). However, cooperatives have played a controversial role in the economic development of Kalimantan Barat. In the most recent available data (2006) on *Koperasi Unit Desa* (KUD)—the state-subsidized cooperatives administered through the Bank Rakyat Indonesia—there were 416 KUD serving 40,253 members. This is a drastic drop in KUD since 2004, when there were 1,008 KUD serving 171,329 members. Primary cooperatives (non-KUD) also declined from 2,623 cooperatives serving 278,583 members in 2006 to only 544 cooperatives serving 101,021 members in 2009. This drop in the number of cooperatives in Kalimantan Barat may be the result of abuse of KUD and non-KUD privileges by logging entrepreneurs. Many of these loggers were operating with the status of KUD in order to gain access to forest lands, under *Hak Pemungutan Hasil Hutan* (HPHH), or Forest Product Harvest Concessions, which gave kabupaten governments the authority to grant forest concession to cooperatives in areas up to 100 ha. This law was intended to protect the rights of forest-dependent communities by ensuring their continued access to forest lands (Peluso 1983; Wahyuni 2011). However, with the mounting pressure to gain investment and generate revenue in the context of formalized *otonomi daerah* (otda, regional autonomy) after 2000, local

governments may have sought royalties by cooperating with timber entrepreneurs operating as KUD (Wahyuni 2011). In the late 2000s, the law allowing for the issuance of concessions by local government was suspended, which likely contributed to the disappearance of many KUD.

The research presented here was carried out in towns, cities, and villages in five kabupaten (Kapas Hulu, Kubu Raya, Sambas, Sekadau, Sintang) and two kotamadya (Singkawang and Pontianak). Each of these locations is described below.

Illustration 2-2: Kabupaten of Kalimantan Barat



Kabupaten Kapuas Hulu

Kapuas Hulu is the most remote kabupaten of Kalimantan Barat. The eastern edge of the kabupaten borders the provinces *Kalimantan Timur* (East Kalimantan) and *Kalimantan Tengah* (Central Kalimantan), and the northern border is shared with Sarawak (Malaysian Borneo). To the west lies kabupaten Sintang and Melawi. It is made of up 25 kecamatan (district), and in 2009 had a population size of 222,893. The kabupaten is the second largest in the province (after kabupaten Ketapang) with a total area of 29,842 km². The population density of Kapuas Hulu was only seven people per square kilometer in 2009. The most populous kecamatan in Kapuas Hulu were Putussibau Utara (21,317 people), Silat Hilir (16,085 people) and Bunut Hulu (13,021 people) (Kapuas Hulu Dalam Angka, KHDA, 2010)

Kapuas Hulu has both hills (the highest of which, Buklit Batu Sambung, measures 1,770 meters), and lowland areas. In the lowlands of the kabupaten there are a number of deep lakes and swamps as well as the major river, Sungai Kapuas. The kabupaten is rainy, with total annual rainfall in 2009 of 4,100 mm across 225 days of rain (KHDA 2010). Twice a year, the lakes and swamps of the lowland expand into the surrounding areas, and much of the lowlands remain flooded for anywhere between one and six months.

The infrastructure of Kapuas Hulu is poor. Much of the kabupaten's 884 km of roadway are classified as *rusak berat* (heavily damaged) (see Appendix A, Table A-1 for details). Many of the roads are made of dirt or gravel and are easily washed out. Where there are asphalt roads, they are often in disrepair and are sometimes impassible. Because

of the challenge of overland transportation in Kapuas Hulu, many residents opt to travel by boat instead of by motorcycle or car. In the villages of Kapuas Hulu, overland and boat travel to market towns such Jongkong or Lanjak, as well as travel on foot to schools, often takes hours.

Overall, education remains an area for development in Kapuas Hulu. This remote kabupaten with difficult terrain has relatively few schools, especially outside of the capital city of Putussibau. In 2009, there were 42 kindergartens throughout the kabupaten, 402 elementary schools, 98 middle schools, and 32 high schools. Most of the students in Kapuas Hulu were in kindergarten and elementary school—885 and 30,149, respectively. Middle school and high school enrollment were lower, with 8,502 students and 4,277 students. The majority of the population in Kapuas Hulu had six or fewer years of formal education (sekolah dasar, SD, elementary school, or less).

Most (75.92%) of the working age population (ten years of age and older) in Kapuas Hulu was involved in the agricultural sector. In the agricultural sector as well as other employment sectors, a transition away from household production and consumption to a more cash-oriented economy is underway. Agriculture in Kapuas Hulu centers on the growing of rice, rubber, coconuts, coffee, black pepper, cacao, cotton, sugarcane, palm and betel nut. In recent years, production of rice and the aforementioned commodity crops has decreased with the exception of rubber production, which has increased. The next largest sector of employment is finance and unspecified services (10.65%) (KHDA 2010).

Just as the central statistics office of Kalimantan Barat does not release data regarding the ethnicity of the population, nor does the local statistics office of Kapuas Hulu. In fact, in 2010 the statistics office also did not publish data pertaining to the religion of the population, which could serve as a proxy for ethnicity. Fortunately, the BPS did publish religious data from 2009. In Kapuas Hulu, the majority religion reported by participants was Islam (125,135, 58%), Catholics and Protestants numbered 22,778 (11%) and 66,783 (31%) respectively (see Appendix A, Table A-7 for more detail).

Data related to number of banking institutions and cooperatives in Kapuas Hulu is scant. The Bank Rakyat Indonesia branch in Putussibau provides some data related to total savings and deposits for 2009, which amounted to more than IDR154 billion (almost USD 17 million); and regarding total number of savings customers—23,872. The Putussibau office of Bank Kalbar also offered information about total deposits and savings in 2009, which amounted to nearly IDR 237 billion (around USD 26 million). Bank Kalbar reported 8,204 customers participating in savings programs.

Kecamatan Batang Lupar, Desa Bakul

The study sample of participants from kabupaten Kapuas Hulu was very small. There were six participants from Bakul, one participant from Jongkong, a market town on the shore of Danau Sentarum national park, one credit union manager in Lanjak, and one housewife in a longhouse names Sungai Pelaik. Here, I discuss the group of participants from Bakul. Qualitative data from the other three participants from Jongkong, Lanjak, and Sungai Pelaik is used elsewhere in this study.

The present study draws on interviews from a small sample of participants in the village Bakul, of the Sungai Labian region of Kecamatan Batang Lupar in Kapuas Hulu. The total population of Kecamatan Batang Lupar was 5,531 in 2009 (Kecamatan Batang Lupar Dalam Angka 2010)—2,865 females and 2,666 males. Much of the population of the Batang Lupar had no formal education (2,320 people, 42%); 1,933 people had an elementary education; 523 had a high school education; and 83 had post-high school education. There was a slight male bias in education in high school and beyond, with 328 males having achieved a high school education or higher as compared to 278 females. Among the working-aged residents of Batang Lupar (age ten and older), the vast majority of people worked in the agricultural sector (3,859 people, 95%). Rice was the most common agricultural product in Batang Lupar (779 ha, 2,264.4 tons), followed by rubber (125 ha, 183 tons). No villages in Batang Lupar were engaged in oil-palm production. People in the study-site area, Sungai Labian, largely farmed dry rice instead of wet rice, and farmed more rubber than any other village in the kecamatan (22 ha, 31 tons).

A number of families receive *Beras Miskin* (RASKIN, a government-sponsored food assistance program) in Batang Lupar (595 families in all). In the Labian region, 72 households participated in the RASKIN program. Based upon discussions with participants throughout the entire Kalimantan Barat region, however, RASKIN aid is infrequent and unreliable, and therefore does not alleviate household need.

Throughout the kecamatan, there were only two cooperatives—one *koperasi unit desa* (KUD) and one *koperasi pegawai negeri* (KPN). The former are state-subsidized cooperatives administered through the Bank Rakyat Indonesia, and the latter are cooperatives formed by civil servants (often teachers). Both of these cooperatives were in

Sepandan, and together they had 243 members. The closest credit union was in Lanjak, which is only around 20 km from the Bakul area. Despite this close proximity, the roads between Bakul and Lanjak were very bad and travel to Lanjak often took at least an hour, often an hour and a half by motorbike. What is more, many residents of Bakul did not have motorbikes and instead arranged to borrow motorbikes or hitch a ride on a truck that made trips to Lanjak and back a few times per week. The operating bank in Lanjak, Bank Rakyat Indonesia, offered services to customers once per week when a representative was sent to handle deposits, withdrawals, credits, and debits. The time lag involved in working with remote representatives made banking with BRI unreliable, and several participants reported lost or mis-recorded deposits.

Of the group of participants in Bakul, all six were male, and all but one was a native of Bakul. Four had a middle-school education, and two had an elementary school education. Only one participant could not read or write. Five participants were Catholic Dayaks (*subsuku*, “subtribe” Tamambaloh) and one participant, originally from Tanah Toraja but having moved from Toraja to his wife’s natal village of Bakul, claimed Torajan ethnicity but was Catholic. Four of the participants were rice and/or rubber farmers, and two were engaged in *kerja swasta* (private labor)—the migrant from Tanah Toraja, for example, drove the truck that doubled as a taxi (passengers rode with the cargo in an open truck bed) from Bakul to Lanjak a few times a week.

Kabupaten Kubu Raya

Kabupaten Kubu Raya lies on the western coast of Kalimantan Barat just south of the city of Pontianak. In all, the kabupaten occupies 6,985 km². The kabupaten is made

up of eight kecamatan, 105 desa, and 39 islands. Much (59%) of the area of Kubu Raya is classified as forest (51% state forest, 8% local forest), 16% of the land is used for farming (10% plantation farming and 6% family farms), and the rest of the area is used for housing and buildings, is marsh and tidal area, or has not been classified (8%) by the kabupaten statistics office (Kubu Raya Dalam Angka 2009: 14). Rice was the most important agricultural product in Kubu Raya—in 2009, 57,160 ha of rice amounting to 194,600 tons were harvested in the kabupaten. After rice, coconuts (43,383 ha), rubber (32,850 ha), and oil palm (14,408 ha) were most commonly planted. Among these estate crops, production of rubber and coconuts has increased in recent years while oil palm production has declined drastically, from 55,431 planted hectares in 2007 to 6,536 planted hectares in 2009. Similar declines were seen in other oil-palm producing regions of Indonesia in 2007. Although the Indonesian government had implemented the 2006 *Instruksi President* (Inpres, Presidential Decree) setting new goals for biofuel production and stimulating an increase in investment in biofuels from the private sector and banks, 2007 brought a drop in the price of oil and an increase in the price of crude palm oil (CPO). As a result, palm oil could not compete with non-palm oil alternatives, and many producers reduced or suspended production at their plantations (Caroko 201:17).

The total population size of Kubu Raya was 490,408 in 2009, and the population density was 70 people per square kilometer. Among those aged ten years and older, most (65%) had an elementary school education or less (see Appendix A, Table A-2 for more detail). Most families in Kubu Raya earned a living through farming (54%), though trade (17%), industry (8%), and services (10%) also play an important role in the economy of the kabupaten.

The majority of people in Kubu Raya were Melayu Muslims (433,719 people, 78%). The next largest religious group was Christian, and most Christians were likely Dayak. In all Christians made up 11% of the Kubu Raya population, with a total of 63,515 practitioners (29,488 Protestant and 35,142 Catholic). The rest of the population was Hindu (3,625, < 1%), Buddhist (43,107 people, 8%), or Confucian (7,209 people, 1%) religion (see Appendix A, Table A-7 for more detail). Buddhist and Confucian people were very likely Indonesians of Chinese descent. The small Hindu minority in Kubu Raya was likely comprised of transmigrant Balinese Indonesians and their children.

The infrastructure of Kubu Raya was relatively good, with 461 km of road in 2009. Nearly half of these roads were asphalted (224 km, 49%), but there were still a number of dirt roads in the kabupaten (131 km, 28%). Most of the roads were in good condition (248 km, 54%), though 46% of the roads are damaged or heavily damaged (see Appendix A, Table A-1 for details).

There were a number of cooperatives in Kubu Raya (243 in all, with 22,941 total members), and most of these were *Koperasi Serba Usaha* (KSU, Business Cooperatives). The KSU manages funds and provides financial education to entrepreneurial borrowers. In order to take advantage of the KSU, potential borrowers must organize themselves into groups of between six and 20 members; these are known as *Kelompok Swadaya Warga* (community self-help groups), as KSU loans are not granted to individuals. In general, these loans are granted to KSW groups that propose projects that address community needs (e.g. building and utilities projects). Neither the statistics office of the kabupaten nor the kabupaten or provincial finance offices provided a count of banks and other financial institutions in Kubu Raya. However, the kabupaten statistics office offers a total

of credits offered by rural banks in 2009—IDR 37.2 billion or USD 4 million. Most of these loans were used as working capital (45%) and consumption loans (43%). The remaining 12% were used for investment (Bank BPR Dana Tirta Raya Sungai Raya 2010).

Kecamatan Sungai Kakap, Desa Sungai Rengas

The present study was carried out in the village Sungai Rengas in kecamatan Sungai Kakap. Sungai Rengas is closer to the Provincial capital, Pontianak (18.2 km away), than to the capital of the Kabupaten Kubu Raya, Sungai Raya (38.2 km away) (Kantor Camat Sungai Kakap). The infrastructure of Sungai Rengas was relatively good with 12 km of asphalted roads and 11.5 km of dirt roads. There were no official data pertaining to the quality of the roads in Sungai Rengas, but during field research, infrastructure was seldom discussed and there were no observable problems with the roads. The total population of the kecamatan was 99,084 people in 2009 (50,001 men and 49,083 women). The village of Sungai Rengas was the second largest village in the kecamatan, with a total population of 18,625 in 2009 (9,483 men and 9,143 women).

There were a total of 74 participants at this location. Among the participants, there were 37 women and 37 men. Sungai Rengas is majority Melayu Muslim, and this is reflected in the study sample derived from this location, in which there were 71 Melayu (96% of the sample), one Dayak, and one Chinese Indonesian. Of the Melayu, six called themselves Banjar, an indigenous ethnic group from the Banjarmasin area of South Kalimantan. The relationship between Banjar people and other ethnic groups, such as the Dayak, was variously described as ~~h~~armonious,” yet at the same time ~~f~~earful.” Banjar and Dayak people have long intermingled and intermarried, and some Dayak have

converted to the Muslim religion of the Banjar. At the same time, though, Dayak people were said to be feared and respected for their capabilities in using powerful magic (Tsing 1993:182). Twenty-three of the Melayu participants called themselves Bugis. Bugis people are originally from Southern Sulawesi, but are said to have migrated to the island of Kalimantan in the early 18th century, the Bugis meshed well with the people of the *kerajaan* (kingdoms) of Sambas and Mempawah, as well as in other locations throughout the island, yet they maintained much of their own custom and language (Heidhues 2003:29). Today, most Bugis reside in Pontianak and surrounds. Bugis are Muslim (primarily Sunni Muslim), but study participants frequently claimed that Bugis also possessed powerful magic, second only to that of the Dayaks of the interior forests. Finally, the male Chinese participant and the female Dayak participant claimed to be Melayu Dayak or Melayu Cina. In both cases, the participants had married residents of Sungai Rengas and moved from their home villages in Singkawang and Kapuas Hulu after marriage. These are examples of people who *‘masuk Melayu’* (become Melayu) through marriage to a Melayu man or by way of inheritance through parents of divergent ethnicities.

The statistics office did not provide data pertaining to the educational attainment of the population of Kecamatan Sungai Kakap or the village study site, Sungai Rengas. There were sixty schools in the kecamatan—11 middle schools, seven high schools, and 44 elementary schools. Furthermore, there seemed to be high enrollment with more than 14,000 students enrolled in school. However, the parents and grandparents of these students—the people who participated in this study—did not have the same educational opportunities. For example, at Sungai Rengas, fifty-four of the 72 study participants had

an elementary-school education or less (20 had no education or only a few years elementary school, and 34 reported an elementary-school education). Ten participants reported a middle-school education, six reported a high school education, and one participant reported a college education. Three participants declined to report their level of educational attainment. Of the participants, 48 (67%) could not read and write well enough to complete a written survey, and proficiency in reading and writing was difficult to determine among 13 participants (i.e. participants may have been able to read and write but preferred that the questionnaire be administered verbally). Fifty-five of the participants owned their homes (most built their homes themselves), 11 participants were *numpang*, or living in the home of someone else, and five participants reported renting their home. In Sungai Rengas, land ownership was largely constrained to the land upon which a home is built, and land that was farmed is very often rented. Thirty-six participants reported that they did not own the land that they farmed, and only five participants reported that they owned their own farmland.

Kabupaten Sambas

Kabupaten Sambas, in the northern regions of Kalimantan Barat that shares a border with Sarawak (Malaysian Borneo). The kabupaten is comprised of 19 kecamatan and 193 desa. The total population of the kabupaten in 2009 was 496,464 people with a population density of 78 people per square kilometer.

The infrastructure of Sambas was relatively good, particularly as compared to regencies such as Sintang. Sambas is part of a corridor leading to Malaysia, and there is a constant flow of busses, cars, and motorbikes, from Pontianak, through Sambas, and over

the border to Malaysia. In 2009, the Sambas *Dinas Kimpraswil* (Department of Infrastructure) reported that there were 315,633 km of asphalted roads throughout the province and 429,000 dirt roads. None of the main roads, which are the responsibility of the state or the provincial government, were reported to be *rusak berat* (heavily damaged). However, 174,040 km of kabupaten-maintained and village roads were classified as such. Overall, though, the people of Sambas had access to comparatively easy transportation, access to the provincial capital, Pontianak (225 km away), and access to the international border shared with Malaysia (93 km away) (Dinas Kimpraswil Kabupaten Sambas; KSDA 2010).

The majority of the Sambas population was Muslim (434,129 people, 84%). There were 47,044 (9%) Buddhists in the kabupaten, 18,510 Catholics (4%), and 13,327 Protestants (3%) (See Appendix A, Table A-7 for more information). The working-age population numbered more than 332,000 thousand people (69% of the population). Almost 80% of the working-age population was participating in the labor force, and the overwhelming majority of these people (99,607 men and 95,893 women) were working in the agricultural sector. The second largest employment sector was construction (21,750 individual), with many people working as informal day laborers or *buruh*. Additionally, in 2009, 2,111 people (1,009 men and 1,102 women) reported that they found wage work in Malaysia (Dinas Tenaga Kerja, Transmigrasi, and Sosial Kabupaten Sambas; Kabupaten Sambas Dalam Angka 2010).

The people of Sambas had relatively easy access to both public and private education, with a total of 442 elementary schools, 126 middle schools, 33 high schools, and 20 vocational schools throughout the kabupaten (Dinas Pendidikan Kabupaten

Sambas; Kabupaten Sambas dalam Angka 2010). In all, there were 111,729 students enrolled in school in Sambas, and enrollment of girls (55,576) was roughly equivalent to that of boys (56,153). Elementary schools had the highest enrollment by far, with 75,791 students enrolled in 2009. Many people in Sambas, as in Kalimantan Barat and Indonesia more broadly, had no formal education (45%) or had only an elementary school education (Kabupaten Sambas dalam Angka 2010; Susenas 2009).

In Sambas, 131,153 families received public assistance of some sort and 53,820 people (10%) were classified as poor. The poverty rate in Sambas has decreased from almost 17% in 2006. Additionally, there were 5,136 *komunitas adat terpencil* (KAT, isolated communities) in Sambas. This was a substantial increase in KAT communities from 160 in 2008 (Dinas Tenaga Kerja, Transmigrasi dan Sosial Kabupaten Sambas; Kabupaten Sambas dalam Angka 2010).

Just as the rest of the province, economic activity in kabupaten Sambas was focused heavily on agriculture. Kabupaten Sambas was nationally known for producing green oranges—called *jeruk Sambas* among people of Kalimantan Barat and *jeruk Pontianak* elsewhere in Indonesia. In 2009, Sambas farmers produced nearly 59.5 tons of jeruk Sambas. *Padi sawah* (wet rice) and *padi ladang* (dry rice) also accounted for much of agricultural production in 2009 (277,778 tons). Rubber tapping was also an important income strategy in Sambas. In 2009, there were 38,977 rubber farmers working on rubber plantations that occupy 53,875 ha of land throughout the kabupaten. Oil palm farming was also prevalent in Sambas, with a total of 25,316 ha of land devoted to oil palm production. Overall, however, production of estate crops, including rubber, oil palm, and all other major crops (i.e. coconut, pepper, coffee, cocoa), declined drastically between

2005 and 2009 (Dinas Kehutanan dan Perkebunan Kabupaten Sambas 2010; Kabupaten Sambas dalam Angka 2010).

The average monthly expenditure in Sambas was IDR 245,285 in 2007. Food accounted for 70% of this expenditure, and nonfood for 30%. (Susenas 2007; Kabupaten Sambas dalam Angka 2010). The largest segment of the Sambas population (36%) spent between IDR 200,000 (around USD 23 according to current currency conversion rates) and IDR 299,000(around USD 34) per month. And less than two percent spent more than IDR 750,000 per month (around USD 85). Most of the income not devoted to food was spent on other household needs such as gas and electricity, and on goods and services (Kabupaten Sambas Dalam Angka 2010).

Kecamatan Sambas, Desa Semangau

This study was carried out in Desa Semangau of Kecamatan Sambas. Kecamatan Sambas accounts for 246.66 km² (3.8%) of the Kabupaten Sambas. In 2009, there were 44,720 people in Kecamatan Sambas (21,796 males and 22,924 females), about 9% of the total population of Kabupaten Sambas. Kecamatan Sambas had 31 elementary schools, eight middle schools, and nine high schools, but these schools were not in Desa Semangau. In Semangau, there was only one elementary school (Kabupaten Sambas dalam Angka 2010; Kecamatan Sambas dalam Angka 2010).

Rice production was an important activity throughout Kabupaten Sambas, but production in Kecamatan Sambas was relatively low as compared to the rest of the kabupaten. Kecamatan Sambas produced a total of 6,708 tons of rice in 2009 (2% of the rice produced in the kabupaten in 2009). Rubber was also an important agricultural product in kecamatan Sambas—in 2009 1,675 tons of rubber were produced by Sambas

farmers (11% of the rubber produced in the kabupaten in 2009). Oil palm was grown in Kabupaten Sambas, but nobody in Kecamatan Sambas produced this estate crop.

There were 77 study participants from Semangau, Sambas. Thirty-seven of the participants were women and 40 were men. Seventy of these participants (91%) were natives of Semangau. Fifty-nine people (77%) owned their own homes, and typically built these homes themselves over the course of several years. Twelve people were living *numpang* (in someone else's home). Five people reported renting their homes. In Semangau, only one participant reported no formal education, and 54 people (20 males and 34 females) reported some elementary school education. Nine people (8 males and 1 female) had attended middle school, and 13 people (12 males and 1 female), attended high school. Twelve of the participants were obviously proficient in reading and writing and 26 people could not read or write. Thirty-one of the participants were rice farmers and three participants reported farming rubber. One participant was a housewife and owner of a microenterprise, three participants were students, 15 participants were *swasta* (private-sector workers), *wiraswasta* (entrepreneurs), or *tukang/buruh* (handyman/daylaborer), and two participants were government employees. All 77 participants were Muslim. Seventy-three claimed Melayu ethnicity, two claimed Bugis ethnicity, and one reported Sumbawa ethnicity.

Kabupaten Sekadau

Kabupaten Sekadau, a new kabupaten that recently fissioned from Kabupaten Sanggau lies southwest of Kabupaten Sintang and is comprised of seven kecamatan. The total area of the kabupaten is 5,444 km² and there were 180,649 (92,513 males, 88,136 females) (Kalimantan Barat Dalam Angka 2010). In 2009, there were 68,033 (37%) Muslims, 88,299 (48%), Catholics, and 24,250 Protestants (13%) in Sekadau (Kalimantan Barat Dalam Angka 2010). The most densely populated kecamatan, Sekadau Hilir—the kecamatan in which the present study was carried out—had 62 people per square kilometer. Seventy-six percent of the population aged 15 and older was working in 2009, and most work was in the agricultural sector (85% of the population). Only 1% of the population reported being engaged in entrepreneurship, and 5.5% worked in construction. Nonetheless, tofu and handicraft production in Sekadau were relatively common, and blacksmithing was surprisingly common with 58 workshops throughout the kabupaten (Kab 2010, Dinas Perindagkop dan UKM Kabupaten Sekadau).

Sekadau was relatively remote—around nine hours by car or 13 hours by bus away from Pontianak. The road connecting Pontianak to Sekadau—*Jalan Tayan*—had only recently been cleared at the time of the study. Much of the road remained unpaved and riddled with large potholes. Travel on the road was treacherous, as oil-palm trucks overloaded with palm fruit barreled up and down this road at all hours of the day and night. Personal safety on this road was also a concern, as attacks by bands of highwaymen were often the subject of rumors. The roads within Sekadau were heavily damaged in some areas, but there were also good spots. The main road through the town had been destroyed by oil-palm trucks and the weather. There were 124 km of asphalt

roads, 188 km of gravel road, and 281 km of dirt roads in 2009. Many of the roads were classified as “heavily damaged” (171.6 km) or damaged (131.5 km). There were 171.2 km of good roads and 118.6 km of roads in fair condition. Within the city of Sekadau, transportation was not hindered by the poor road conditions. Travel outside of the city was slow but frequent, as local people were accustomed to the road conditions.

There were a number of schools in Sekadau—302 in all. Seventeen of these were kindergartens, 209 were elementary schools, 59 were junior high schools, and 17 were senior high schools. There were also 2,677 teachers in Sekadau and 42,147 students. The Sekadau Department of Education and the statistics office did not provide data related to the education of the Sekadau population in general.

Rice farming was of primary importance in Sekadau. In 2009, 32,676 tons of rice was cultivated in the kabupaten. Kecamatan Sekadau Hilir had the largest yields and the most productive rice farms (as measured in tons per hectare). Sekadau was also a palm-oil producing region, with a total area of 58 ha planted throughout the kabupaten. Each hectare produced 19 tons of palm fruit in 2009, for a total of 1,102 tons of palm fruit that year. Oil-palm production served as a source of income for 12,084 families in Sekadau in 2009. The kecamatan in which the present study was carried out had more hectares of oil palm planted (16,483 ha) than any other kecamatan.

According to the kabupaten statistics office, there were 141 small enterprises in Sekadau in 2009, employing 137 women and 90 men. Most of these enterprises were family owned and were typically operated out of a front room of the family’s home.

These enterprises were engaged in the production of tofu and tempeh, bread, drinks, and mortars and pestles.

KUD were popular in Sekadau in 2009; there were 44 in all. *Koperasi Pegawai Negeri* (KPN, Public Servant Cooperatives) were also common, as were *Koperasi Umum* (KU, public cooperatives). The Bank *Pembangunan Daerah* (BPD, Regional Development Bank) and the BRI were active in Sekadau. In 2009 there were more than 96,000 savings accounts in the kabupaten. The headquarters of a large credit union, Keling Kumang, is also located in Sekadau.

Kecamatan Sekadau Hilir, Sekadau

This Sekadau portion of this study was carried out in the city of Sekadau in the kecamatan Sekadau Hilir. There were 14 desa in Sekadau Hilir in 2009 with a total of 54,361 residents. There were 34 study participants in Sekadau—16 males and 18 females. Seventeen of these thirty-five participants were natives of Sekadau. The others had moved to Sekadau from other areas of Kalimantan Barat or from other islands such as Sumatra. Many of the participants in Sekadau were schoolteachers, as the principal of the local middle school helped organize a discussion group with school employees. As is the case with any PNS (public servant), schoolteachers are dispatched to communities throughout the archipelago. The diverse origins of the Sekadau participants reflected this.

Twenty-five of the participants in Sekadau owned their own homes, three lived with their parents, four rented homes, and one participant lived in a *Rumah Dinas* (housing for government officials). All of the participants had some schooling—five had an elementary school education, six had a middle school education, six had a high school

education, and sixteen had a university education. All 34 of the participants could read and write. Only one of the participants was a farmer, five of the participants owned businesses, and 27 of the participants were public servants working at a Sekadau middle school. Ten of the participants were Christian Dayaks (one Protestant, nine Catholic); and the rest were Muslims. Most of the Muslim participants were Melayu in ethnicity, but one was Javanese.

Kabupaten Sintang

Hilly kabupaten Sintang, occupies an area of 21,635 km² and an average population density of 17 people per square kilometer. The kabupaten shares an international border with the Sarawak state of Malaysia, and is transected by two main rivers—the Kapuas River and the Melawi River. There are fourteen kecamatan (district) comprised of 281 kampung and desa (villages) in the kabupaten. In 2009, Sintang was home to 373,380 people, and of these 287,599 are working age (*penduduk usia kerja*, PUK; ≥ 10 years old) (Kabupaten Sintang Dalam Angka 2010).

Agriculture in Sintang was dominated by the cultivation of rice, rubber and oil palm. Rice agriculture was characterized by household production and consumption. Rubber was also typically cultivated on farmer-owned land using an agroforestry system that incorporated the production of foods and medicinal plants. Rubber was a lucrative business and in 2009 there were 39,998 rubber tappers in Sintang. The price of rubber is set by the market and not by the government, and rubber producers may choose where to sell their rubber and at what price. In the cases of rice and rubber, local farmers had a high degree of autonomy and control.

However, highly profitable oil-palm production was changing the agricultural landscape in Sintang and in other kabupaten across the province. In 2009, 11,286 farmers worked in oil palm production and oil palm trees occupied 59,818 ha land. However, 45% of these trees were not yet productive. Overall, oil palm production has skyrocketed in the past five years, increasing from 68,741 tons in 2005 to 503,356 tons in 2009.

In contrast to rubber farming, which is dominated by local smallholders oil palm is dominated by the *Perkebunan Inti Rakyat* (PIR, People's Core Plantation), or *kemitraan* (partnership). PIR plantations are comprised of a nucleus (*Inti*) estate (either state-owned or privately owned) as well as a number of smallholder (*plasma*) households, each allotted two hectares of land for farming and one hectare for housing and household food production (Okamoto 2000:3). Under the PIR scheme, the nucleus company provides the smallholders with everything that they need to produce a cash crop (typically oil palm, rubber, cacao, or coffee), and then buys the harvest from the smallholder. The farmer must sell their harvest to the nucleus company for three years, but thereafter owns the land that has been allocated to them. Debts to the nucleus company are deferred for six years, and shareholders (especially transmigrants) received rice, cooking oil, seeds, and other supplies at no cost for a few years at the outset.

This strategy was first introduced as a solution to poverty and landlessness in the Second Five Year Plan (REPELITA II) in 1974. In 1984 issued Ministerial Degree 853, requiring all oil-palm plantations to adopt the PIR framework. In addition, the PIR framework was paired with an ongoing transmigration program (PIR-TRANS) that moved people from densely populated islands such as Java and Madura to less-densely populated regions, such as Kalimantan Barat. Although the PIR system seems like a

strategy that benefits both the smallholder and the nucleus company, the smallholders often find themselves unable to repay debts even after the six-year grace period (peak harvest for oil palm is typically between 10-15 years after planting). The oil-palm company is in complete control over the price of smallholder produce and smallholders are often charged collectively for the costs of construction and the establishment of roads between the plantation and the processing plant (Okamoto 2000:4). Unable to repay debts to the nucleus, smallholders often find themselves once again landless and without a means to grow food for their own subsistence.

Transportation and the mobility of Sintang residents, particularly outside of the city of Sintang itself, were encumbered by the poor state of roads. Of the 3,123 km of roads, 1,855 km (59%) were classified as *rusak berat* (heavily damaged) or *rusak* (damaged). National roads, which were paved, were well maintained—98% of these roads were *baik* (good) or *sedang* (moderate), as were the majority of provincial roads (83% baik or sedang). However, more than half of roads that were the responsibility of the local government of the kabupaten were in disrepair (65% rusak or rusak berat) (Dinas Pekerjaan Umum Kabupaten Sintang 2010).

In terms of investment and financial institutions in Sintang, in 2009 there were 271 financial cooperatives (an increase from 257 cooperatives in 2008), with a total of 12,478 members. Of these cooperatives, 20% were state-operated Koperasi Unit Desa (KUD). Non-KUD cooperatives had a total membership of 52,622 people. In all, there were 12 formal bank locations throughout the subprovince, including central and branch. Unfortunately, complete data from public banks was not available at the time of the BPS publication, Kabupaten Sintang Dalam Angka 2010.

At the kabupaten level, as at the provincial level, BPS did not release data related to the size of ethnic groups. Therefore, here again religion must be used as a proxy for ethnicity. In 2009, there were 147,806 (41%) Muslims in Sintang, 86,079 (24%) Protestants, 110,036 (31%) Catholics, 1,932 Hindu (< 1%), 11,309 (3%) Buddhists, and 515 (< 1%) Confucians (Kalimantan Barat Dalam Angka 2010).

Sintang Study Sites

In Kabupaten Sintang, interviews were conducted in six, predominantly Dayak, desa that were in three kecamatan. These desa included:

- 1) Paoh Desa (Kecamatan Kayan Hilir)
- 2) Umin (Kecamatan Dedai)
- 3) Menaong (Kecamatan Dedai)
- 4) Ransi Panjang/Dusun Gemba Raya (Kecamatan Kelam Permai)
- 5) Baning Panjang (Kecamatan Kelam Permai)
- 6) Ensaid Panjang (Kecamatan Kelam Permai)

These study sites were selected with the assistance of a local non-governmental organization (NGO), Kobus. Kobus worked in these villages and others, and assists women in production and sale of handicrafts, particularly *tenun ikat* (traditional woven textiles). This NGO provided a showroom for women's handicrafts and, through a small cooperative called *Jasa Menunun Mandiri* (JMM, Services for the Independent Weaver), offered microcredit and savings to villagers. Both males and females were permitted to borrow and save with JMM, even if they were not themselves *penenun* (weavers).

Because of the difficulty of travel in Sintang, I accompanied Kobus staff during their scheduled *jemput uang* (money pick-up/drop-off) visits. Although the purpose of the Kobus staff was to meet with members of JMM, all villagers were invited to participate in discussion groups with the researcher. Many of those who attended were members of

the cooperative, but not all. Additionally, females comprised an overwhelming majority of participants although males were also invited and encouraged to participate.

Kecamatan Dedai, Desa Umin and Desa Menaong Baru

The study sites Umin and Menaong Baru were located in Kecamatan Dedai of Kabupaten Sintang. The total population size of Dedai was 27,584 in 2009. The population density of the kecamatan was not determined at the time that official statistics were published because new boundaries of Desa Umin, Merempit Baru, Dedai Kanan and Sungai Tapang had not yet been accounted for. However, the *Badan Pusat Statistik Sintang* (BPS, kabupaten statistics office) estimated that there were 303 people on average in each desa (village) of Dedai. In the village Umin, there were four dusun (subvillages, neighborhoods) with a total population of 789 people, with an estimated 197 people per dusun. Menaong had three dusun with a total of 1,026 residents and an estimated 342 people per village. In Umin, the average household size was three people, and in Menaong, the average household size was four people.

Umin and Menaong each had one small elementary school (136 students in Menaong and 185 students in Umin), but no middle school or high school (Dinas Pendidikan Kabupaten Sintang). As such, families had to pay for their children to attend schools away from home if they are to obtain formal education beyond elementary school. Umin and Menaong had relatively high rates of poverty in 2009. The statistics office reports that there were 87 *Fakir Miskin/ Keluarga Miskin* (poor indigents/poor families) in Umin, and 179 *Fakir Miskin/Keluarga Miskin* in Menaong. In both Desa Umin and Menaong Baru, 93% of the households were engaged in farming. The most common crops were *karet* (rubber) and *padi sawah*. In 2009, there were 6,466 rubber

farmers in kecamatan Dedai, and they harvested rubber from 3,140 ha of land. Farmers produced 5,304 tons of rice in the same year. In addition to household farming, some individuals, especially in Menaong, engaged in *kerja sawit*—work for wages on an oil palm plantation. Throughout the province, there are 315 ha of sawit, and none of it was yet ready for harvest (Dinas Kehutanan dan Perkebunana Kabupaten Sintang 2010).

In terms of business and finance, there were a number of small enterprises in Dedai—typically *warung* (makeshift coffee shops, restaurants, and stores), and kiosks. In all, there were 245 of these small businesses throughout the kecamatan. Six of these were in Umin and seven were in Menaong. Formal financial services were few and far between, though. There were only four cooperatives in the kecamatan—one state-subsidized KUD and three non-KUD. None of these cooperatives were operating in Umin or Menaong. However, many of the women in Umin and Dedai did participate in the JMM savings and lending group.

By car, both Umin and Menaong are a few hours away from the kabupaten capital, Sintang. I was told by the research participants and by the Kobus staff member that Menaong was the least well-off the Sintang villages that we visited. The village was comprised of a central row of houses on either side of a dirt road and little else. The group of participants was made up of 20 women and 2 men, all of them rubber and rice farmers. There were two traditional weavers among the participants. The village was primarily Dayak. Twenty-one of the participants were Catholic, though there was one Muslim woman originally from Java, who had moved to Menaong 27 years prior after marrying her husband. Seven of the participants had no formal education at all, nine had an elementary school education, four had a middle school education, and two had

attended high school. Nine of the 22 participants clearly could not read and write and 11 participants clearly could. The level of reading and writing proficiency was unclear for two participants.

There were 19 participants from Umin, all of them female. Thirteen of the women were originally from Umin, and the other six participants had moved to Umin from other neighboring villages such as Merimpit and Paoh Desa. Three of the women at Umin had no formal education, three had an elementary school education, ten had a middle school education, and three had a high school education. Literacy rates were high at Umin, and only two of the 19 participants were unable to read and write. All of the participants were Dayak (predominantly subsuku Desa, but also Kubin, and Kebahan), and all were Christian—18 Catholics and one Protestant. Seventeen of the women farmed rubber, and six reported farming rice. Nine of the women were traditional weavers. At the time of this study, Umin women were dying threads to weave traditional clothing for an event hosted by the wife of the governor of Kalimantan Barat (*Gubernur Cornelius*). Alongside my meeting with participants, Kobus staff offered financial services to members of the cooperative (i.e. *jemput uang*, deposit pick-up and withdrawal/loan drop-off).

Kecamatan Kayan Hilir, Desa Paoh Desa

The study site, Paoh Desa, was in the kecamatan Kayan Hilir. Kayan Hilir had a total population size of 25,615 people in 2009. The population density of the kecamatan was about 23 people per square kilometer and the kecamatan statistics office estimated that there were about 254 people per dusun. The infrastructure of the kecamatan was poor, with the majority of roads managed by local villages, made of dirt, and classified as *rusak berat* (heavily damaged). At the time of the study, the village was only accessible by foot, as the dirt road had been completely washed out by rain. Nonetheless, there are almost 1,000 motorbikes in the kecamatan, and there are 17 personal automobiles. The village Paoh Desa had a total population of 1,141 occupying three dusun (sub-village units) in 2009. Unfortunately, the statistics office did not collect geographic information for Paoh Desa. As such that total area of the village remains unknown, as does the population density. The statistics office did collect information about the average size of households, however. In Paoh Desa, there were 292 households in 2009 with an average of four residents per household. Although the population of Paoh Desa is Dayak, they do not practice longhouse domicile. Instead, they have been encouraged by the state to establish individual households, and this has become the norm. Of these 292 households, 244 were receiving some sort of public assistance (*keluarga sejahtera*) and 56 families participated in RASKIN in 2009 (Kantor Camat Kayan Hilir 2010). In 2009, Paoh Desa had one elementary school with a total of 90 students. The village has no middle school or high school. Some families in Paoh Desa chose to send their children to live with relatives in Sintang or elsewhere so that they could attend school beyond the elementary level.

Just as in other kecamatan of Sintang, the people of Kayan Hilir grew both wet rice and dry rice (7,432 tons total in 2009). Rubber was also important to the economy of Kayan Hilir, with 2,078 families growing rubber trees. In 2009, farmers tapped 1,072 tons of rubber on 1,083 ha of land. Oil palm was also planted in the region (10,831 ha), but was not yet ready for harvest in 2009. Paoh Desa also had two registered mid-sized businesses and a total of 13 registered warung, kiosks, and shops (Kantor Camat Kayan Hilir). There are no official counts of the number of financial institutions operating in the kecamatan Kayan Hilir or the village Paoh Desa.

There were 45 study participants from Paoh Desa—43 female and two male. Thirty-six of the participants were born in Paoh Desa, and the other nine participants were born in neighboring villages including Ransi Panjang and Umin, or neighboring kabupaten including Sekadau. Sixteen of the participants reported no formal education, 14 reported some elementary school education, eight reported a middle school education, and seven reported a high school education. Twenty of the participants were able to read and write. All of the participants were Dayak (subsuku Desa), and all were Christian (37 Catholic, 7 Protestant). One participant did not report her religion when asked. Thirty-two of the participants farmed rubber, and ten reported growing rice. Twenty-four of the participants were traditional weavers.

Kecamatan Kelam Permai, Desa Ransi Panjang (Gemba Raya), Desa Baning Panjang,
Desa Ensaid Panjang

Desa Ransi Panjang, Desa Baning Panjang, and Desa Ensaid Panjang, were located in the kecamatan Kelam Permai. In 2009, Kelam Permai was home to 15,680 people (7,966 males and 7,714 females). Ensaid Panjang accounted for 595 of these

people (308 males, 286 females), Baning Panjang for 1,502 (751 males, 750 females), and Gemba Raya/Ransi Panjang for 935 people (481 males, 453 females). The kecamatan Kelam Permai was more densely populated than the Sintang kabupaten, with about 30 people per square kilometer, as compared to 17 people per square kilometer in the entire Sintang kabupaten (Kecamatan Kelam Permai Dalam Angka 2010). The population density of Gemba Raya/Ransi Panjang was 18 people per square kilometer, for Baning Panjang, 78 people per square kilometer, and for Ensaid Panjang, 27 people per km².

This kecamatan was a local tourist attraction for two main reasons—Bukit Kelam (Kelam Hill), which had a number of waterfalls and swimming holes, and Ensaid Panjang itself, which was the only longhouse in the area that was accessible to visitors. The traditional communal longhouse habitation at Ensaid Panjang was spoken of as an asset and a tourist attraction by the local tourism bureau, but as a detriment—as *kerterbelakangan*, ‘backwardness’—among the people who lived there.

Throughout the kecamatan, more than 3,000 households were receiving government assistance (i.e. Keluarga Sejahtera) in 2009. Ensaid Panjang accounted for 164 of these households, Baning Panjang for 337, and Ransi Panjang/Gemba Raya for 256 of these (PLKB Kecamatan Kelam Permai 2010). Additionally, 1,759 families participated in the government subsidized program *Beras untuk Rumah Tangga Miskin* (RASKIN), Rice for Poor Households, in 2009. Ensaid Panjang accounted for 88 of these families, Baning Panjang for 103, and Ransi Panjang/Gemba Raya for 153 households (PLKB Kecamatan Kelam Permai 2010).

Rubber production was by far the most common non-subsistence farming activity in the kecamatan, with a total of 3,571 families tapping rubber. This was compared to only 262 families growing oil palm, a crop that was extremely popular in other parts of the kabupaten. Most farmers also grew rice for their household, though there are no official statistics reflecting this. In 2009, residents of Kelam Permai produced 8,504 tons of rice. Most of this—7,154 tons—was *padi sawah* (wet rice), while *padi ladang* (dry rice) accounted for only 1,350 tons.

In terms of finance, the kecamatan had a total of seven cooperatives (non-KUD). Two of these were in Ransi Panjang/Gemba Raya, and one was in Baning Panjang. There was no cooperative located in Ensaid Panjang (Kantor Camat Kelam Permai). Each of these villages, however, did participate in KOBUS, a local indigenous credit union, and had access to other credit unions and banks.

There were 12 study participants at Ransi Panjang. All were Dayak Catholic females (Dayak Desa and Dayak Mualang). Five reported no formal education, six reported an elementary education, and one reported having attended middle school. Only one of the study participants could clearly read and write, seven participants could not, and the degree of literacy was unclear among four participants.

There were 31 participants from Baning Panjang. All were female. Thirteen of the women had moved to Baning Panjang from elsewhere, including villages nearby such as Paoh Desa, and villages in kabupaten that were farther away, such as Kapuas Hulu. Ten of the women reported no formal education, nine had attended elementary school, seven had attended middle school, four had attended high school, and one woman was attending

university at the time of the study. Among the 31 participants, 11 reported being able to read and write. Thirty of the women were Dayak Catholics, and one woman was a Muslim Dayak. There were one housewife and one college student among the group of participants, and the others were farmers. Twenty-five women reported farming rubber, and twenty-three of the women grew rice. One woman worked in oil-palm production. Seven of the women were traditional weavers.

Ensaid Panjang is a well-known tourist attraction in Sintang. It is one of the few remaining Dayak longhouses in the Sintang kabupaten, and the provincial office of tourism encouraged the people of Ensaid Panjang to host guests and offer tours. This was said to be a lucrative business for the people of Ensaid Panjang, yet during my time in the longhouse, participants reported dissatisfaction with infrastructure, and the reliability of electricity. In all, there were 24 participants from Ensaid Panjang. All were female. Sixteen of the women were originally from Ensaid Panjang, and the others were from surrounding areas such as Pontianak and Sanggau. Six of the participants reported no formal education. Ten of the women reported having attended elementary school. Five of the women reported attending middle school. Three of the women reported having attended high school. Eight of the women could read and write. Twenty of the women were farmers—all of them grew rubber and rice, and one woman was involved in oil-palm production. Twelve of the women were traditional weavers. With the exception of one Melayu Muslim woman and one Bugis woman, all participants were Dayak Catholics.

Kotamadya Singkawang

Kotamadya Singkawang is a coastal city, with Kabupaten Sambas to the North, Kabupaten Bengkayang to the South and East, and *Laut Natuna* (Natuna Sea, part of the South China Sea) to the West. The statistical data used here are the most recently published data from Singkawang. These data were collected in 2008 and published in 2009 by the *Badan Pusat Statistik Kota Singkawang*. More recent data were not available at the time of the conclusion of this study (May 2011) and are not available in digital format. The kotamadya occupies 50,400 ha of land (less than 1% of the total area of Kalimantan Barat). Singkawang is broken up into five kecamatan. The present study was conducted in the kecamatan of *Singkawang Tengah* (Central Singkawang).

The population of Singkawang in 2008 was estimated at 178,939 people (Kota Singkawang Dalam Angka 2009)—94,374 men and 84,565 women. The population of the Singkawang was not evenly distributed. Instead, the population was concentrated in the kecamatan Singkawang Tengah (1,847 people per square kilometer) and Singkawang Barat (Western Singkawang, 2,700 people per square kilometer). The other three kecamatan had population densities of just over 300 people per square kilometer. Singkawang is known for its large Chinese population, yet the largest segment of the population was made up of Melayu Muslims (98,989 people, 49%). Christians accounted for 12% of the population (8,370 Catholics and 15,488 Protestant); and Buddhists made up 38% of the population (76,259). The Christian population included both Chinese Indonesians and Dayaks, but the statistics office did not release data related to the ethnic makeup of the population. This matter was particularly troublesome in Singkawang during the time of this study because of recent ethnic tensions between the Melayu of

Singkawang and the Dayak and Chinese. A statue of a dragon erected in the middle of the city did not include any symbols associated with the Melayu ethnicity, and this spurred accusations of discrimination toward the Melayu population by elected government officials of Chinese Indonesian ethnicity.

Agriculture was the largest labor sector, employing 28% of the total population. Rice, maize, and cassava were the most typical agricultural products in Singkawang, though other vegetables such as *kangkung* (water spinach), *sawi* (mustard greens) and *ketimun* (cucumber) were also common garden produce consumed by farmers and sold at local markets. A good deal (2,795 tons) of the prized yet infamous fruit, durian, was also produced in Singkawang in 2008. Rubber was grown by more than five thousand farmers in *Singkawang Timur* (Eastern Singkawang) and 739 farmers in *Singkawang Selatan* (Southern Singkawang), but was not produced at all in Singkawang Barat or Singkawang Tengah. Oil palm had been planted in all of the kecamatan except for Singkawang Barat, but the only kecamatan in which the palm fruit was ready to be harvested was Singkawang Selatan, where 19 farmers produce 132 tons of palm fruit. Farmers also produced cocoa, coffee, and pepper in all of the kecamatan but Singkawang Barat.

Almost seven percent of the population worked in industry. Most of the large industries were located in Singkawang Selatan, the largest of which, a box and packing industry, had eighty employees. Singkawang Barat had the greatest number of small industries, including furniture workshops, ketchup processing units, bakeries, and vinegar producers. Singkawang was said to have the best tofu in all of Kalimantan Barat, and all 19 tofu producers were in Singkawang Barat.

Trade and work in hotels and restaurants was a close second, employing 27% of the population. Most of the 327 documented trade businesses in the kotamadya were in Singkawang Barat (127) and Singkawang Tengah (95). In all of the kecamatan, small trading businesses were the most common. There were 277 reported small-trade businesses in all. In addition to this, there were likely countless undocumented traders working exclusively in the informal economy.

Tourism is an important component of the Singkawang economy. There are several beaches in the kotamadya, and Singkawang has a high concentration of Chinese Indonesians who continue to practice Chinese traditions such as *Cap Goh Mei* (a parade and celebration at the end of the Chinese New Year). Tourists and visitors go to Singkawang from throughout the Indonesian archipelago to spend time at the beach and for events such as Cap Goh Mei, and the hotel and restaurant industry is active throughout the year. In 2008, more than 378,000 tourists visited Singkawang.

The infrastructure of Singkawang was good, and the three hours of travel time between Pontianak and Singkawang was easy. Just over half of the roads in the kotamadya were made of asphalt (53%); only three percent of the roads were gravel; and 44% of the roads were made of dirt. Many of the roads were in good (33%) or moderate condition (31%), but 14 % were damaged and 22% were heavily damaged.

Access to financial services was readily available in Singkawang—there were at least ten bank offices in the kotamadya as well as a large credit union. In addition, there were 45 cooperatives offering savings and lending services throughout Singkawang.

Kecamatan Singkawang Tengah, Sungai Wei

The majority of participants from Singkawang were from desa Sungai Wei of Kecamatan Sekadau Tengah. In 2009, there were 13,360 families in Singkawang Tengah, and 962 of these families were from Sungai Wei. In all, there were 56,733 residents of kecamatan Singkawang Tengah, and Sungai Wei accounted for 4,673 of these residents. In Sungai Wei, as in the rest of the kecamatan, most people's work was classified as *swasta* (private), which included any number of independent services jobs such as driving a taxi or cleaning homes. Much of this labor exists in the informal economy. In the kecamatan as a whole, 19,028 people reported working in a *swasta* position, and 1,513 people in Sungai Wei reported this as well. The second most common job was that of *buruh*, or day laborer. There were 14,506 day laborers throughout the kecamatan, but very few of them (54) of them were from Sungai Wei. Singkawang had an active union of day laborers that cooperated with the local government, but nobody with whom I spoke was a member of the union and many did not know it existed. There were 55 schools in Singkawang Tengah—11 kindergarten, 20 elementary schools, 14 middle schools and 10 high schools. Sungai Wei had two elementary schools and one middle school. The infrastructure of Singkawang Tengah was good, and all of the major roads were paved and reported to be in good condition. Electricity was reliable in the region, but running water was not reliable and water for bathing and other household tasks often had to be purchased off of trucks every few days. There were four financial institutions in all in Kecamatan Singkawang Tengah—one KUD and three banks, and though none of these were in Sungai Wei, they were not far away.

Most of the study participants were small-business owners or vegetable peddlers at the local market in Sungai Wei, Alianyang. The market was built off of an abandoned bus terminal and was off a main road just a few minutes away from the city center of Singkawang. There were 26 participants (9 women and 17 men) in all from Singkawang—25 of them were entrepreneurs (vegetable sellers at the local market and owners of fruit stands, warung, or shops) and one was a farmer. Four of the participants reported no formal education, 15 reported an elementary school education, three reported a middle school education, and four reported a high school education. Twenty-one of the 26 participants could read and write. There were 18 Muslim (17 Melayu and 1 Javanese) participants; most were vegetable sellers at Alianyang. There were four Protestant participants of Chinese descent and all were shopkeepers or traders. Finally, there were four Buddhist participants, three of whom were of Chinese descent and one of whom was Melayu; all were fruit and vegetable sellers.

Kotamadya Pontianak

Kotamadya Pontianak is the capital city of the Kalimantan Barat province. It is comprised of 29 neighborhoods distributed over 6 kecamatan, and occupies 108 km². The city has been named Kota Khatulistiwa—the Equatorial City—because the equator runs across Pontianak, a feature of the city of which residents are proud. Among the many rivers and canals that run through Pontianak, Sungai Kapuas is the largest and is used for travel throughout the island as well as the transport of goods. Based on data from the *Survei Sosial Ekonomi Nasional* (Susenas, National Socio-Economic Survey) and the 2000 census, the statistics office estimated the population size of Pontianak city to be 527,102 people.

Although most of the roads in Pontianak were made of asphalt (255 km, 89%), most of them were also damaged (28%) or heavily damaged (31%). Only 17% of the roads throughout the city were evaluated as being in good condition in 2009 (Dinas Pekerjaan Umum Kota Pontianak, Kota Pontianak Dalam Angka 2010) (See Appendix A, Table A-1). Nonetheless, Pontianak serves as a hub for travel to Malaysia and throughout the island of Kalimantan. There was a fleet of more than 1,700 busses departing regularly from Pontianak, more than 19,000 freight trucks, more than 33,000 passenger cars, and almost 400,000 motorbikes (Satuan Lalu Lintas Polda Kalimantan Barat; Kota Pontianak dalam Angka 2010). Additionally, the Pontianak airport connects flight passengers to other parts of Indonesia via Jakarta and directly to Singapore on a one-hour flight.

Both males and females of Pontianak were relatively more educated than people of the surrounding areas, and there are many schools in Pontianak. In all there were 158 elementary schools, 66 middle schools, and 43 high schools in the city. There were also four colleges and universities, with more than 22,000 enrolled students pursuing degrees (Peguruan Tinggi Masing-Masing; Kota Pontianak Dalam Angka 2010). Twenty-eight percent of the population of Pontianak had attended high school. Twenty-three percent of the population had not finished elementary school, but this statistic includes the 59,279 children who were still enrolled in elementary school at the time of the Susenas study. Accounting for the children still in school, just 13 % of the population had not finished elementary school. Just eight percent of the population had no formal education at all (Susenas 2009 keadaan Angka Sementara).

Work among the adults of Pontianak was dominated by services—46% of the total population (33% of males and 25% of females) works in the service industry. Often,

service labor was informal. For example, women may cook and clean, and men may drive unregistered taxis, pick up trash, or deliver newspapers. Service jobs in the formal economy included work at grocery stores, travel agencies, banks, and hotels, and these positions are generally considered prestigious and often require a college degree for entry-level positions (e.g. hotel reception, bank teller, flight agent). Forty percent of the adult population of Pontianak (36% of males and 33% of females) worked in trade. Trade, too, often took place informally. Men and women sold fruits, vegetables, fish, meat, prepared spices, and any number of other household necessities at traditional markets where they paid a daily rate (typically IDR 1,000—3,000 per day or USD 0.10—0.30), an annual flat tax, and a sometimes a daily “special fee” to local officials (again, IDR 1,000—3,000) who might otherwise have prohibited their small businesses. Other than these fees for using and maintaining market space, the activity of many vendors is unregulated. Larger traders who operate out of store fronts, or who own *kaki lima* (street carts) were subject to greater regulation by the local government, though many *kaki lima* owners dodged the fees and regulations of obtaining formal, official permissions. Operating *warung* or kiosk to sell coffee, food, cigarettes, *tabung gas* (gas tanks used for stoves), or gasoline, often depended upon connections to other area vendors or upon residence in the neighborhood where a vendor intends to operate. Failure to gain permission to set up shop from those who are already living and working in any particular area results in tension and, in some cases, the use of magic to cause the small business to fail. According to the official statistics, in 2009 there were 56 large manufacturing businesses employing 1,809 people throughout the city, and there were 3,059 microenterprises and small businesses employing 8,003 people.

Other areas of employment in Pontianak included industrial processing, which employed 7% of the population (7.5% of men and 7% of women). Industrial processing included processing wood, rubber, foods, and palm oil. Employees working in these factories should have received the minimum wage in Pontianak—IDR 785.000 (around USD 85) per month in 2009 (Dinas Pemberdayaan Masyarakat Kota Pontianak). This wage—IDR 785,000 monthly—corresponded exactly to the local government’s estimates of the *Kebutuhan Hidup Minimum Pekerja Lajang* (KHMPL, Minimum Life Requirement for Single Workers) for two months out of the year (January and February). During the rest of the year, though, the minimum wage was less than the estimated KHMPL.

There were a number of bank offices in Pontianak including national banks Bank Rakyat Indonesia, Bank Mandiri, Bank Permata, BCA, Bank Panin, Bank Danamon, and Bank Internasional Indonesia, as well as regional banks including Bank Kalbar and Bank Kalbar Syariah. There were also several *Bank Perkreditan Rakyat* (these are described in Chapter 1, Formal Financial Services, Post-Colonial Period). Geographically, access to these banks and financial intermediaries should have been easy for the people of Pontianak—there were 112 offices and 146 ATMs throughout the city (Bank Indonesia Cabang Pontianak 2010; Kota Pontianak dalam Angka 2010). This amounts to more than two banks or ATMs per square kilometer in Pontianak, and this count does not include the many credit unions in the city.

In addition to pride in being an equatorial city, the people of Pontianak often expressed their pride in having a population that is ethnically and religiously diverse. People spoke often of the three *suku*—Melayu, Dayak, and Cina—and how these three

groups live in harmony. According to the 2010 statistics provided by the Department of Religion, nearly 70% of the population of Pontianak city was Muslim, and therefore also Melayu. Only around two percent of the population was Catholic, and four percent was Protestant (see Appendix A, Table A-7). These Christians were likely mostly Dayak. Less than one percent of the population was Hindu. Buddhists and Confucians made up roughly 20% of the population of Pontianak, and these people were also labeled as Cina .

There were ten study participants in Pontianak—four female and six male. There were an additional four participants—three male and one female from Siantan, just outside of the city center. The four Siantan participants were officials at a major credit union called *Pancur Kasih* (Fountain of Love). All of the participants from Pontianak could read and write. Two had an elementary school education, three had a middle school education, three had a high school education, and one had a university education. One participant did not report her level of education. All of the participants were small-business owners, and all were Muslim. All but one was Melayu, but most distinguished a particular category of Melayu ethnicity including Melayu Banjar, Melayu Bugis, and Jawa Melayu. One participant identified himself as Madura Jawa.

CHAPTER THREE

Methods

Participant Selection, Interviews, and Focus Groups

The data generated during this field research are the result of individual, semi-structured interviews, focus groups, unstructured interviewing, and participant observation. The only criteria for the selection of participants was that they were eighteen years old or older—old enough to have participated in savings and lending programs through banks and credit unions, whether or not they actually chose to do so. All ethnicities and religions, males and females, and people working in all occupations were welcome to participate. In-depth interviews were also carried out with CU managers, government officials, and the former Indonesian Minister of Economy and Finance (during the administration of Megawati Sukarnoputri, 2001-2004), Dorodjatun Kuntjoro Jakti (Pak Jakti is also the current CEO of a major bank, BTPN, offering *jemput uang* (drop off and pick up) services in remote locations throughout Indonesia). These interviews with managers and officials were carried out to gain a broader economic and political context of the changing financial landscape of Kalimantan Barat and Indonesia in general. I made several attempts to interview managers at the BRI and to enroll in BRI microfinance classes in Jakarta, but I never received a response to my many messages.

The majority of my participants in Kalimantan Barat were either Dayak Christians or Melayu Muslims, and there were several Chinese Indonesian participants. This reflects the ethnic and religious makeup of the region in general. Overall, women were more willing to speak with me than were men. In all (including focus-group participants and

in-depth interviews), there were 139 male participants and 261 female participants. This bias is largely the result of the Sintang samples, which were dominated by women participants who marketed traditional textiles through the NGO, Kobus. Men were also welcome to participate in the Sintang villages, but participants were almost exclusively female. In addition, I conducted fifteen interviews with CU and bank managers (14 males and 1 female). CU and bank managers were excluded from statistical analyses, but their input was used in qualitative analyses.

Participants were selected primarily by convenience and snowball sampling (Bernard 2006:191-192). Snowball sampling was particularly useful in this study to establish some immediate sense of trust, as interviews involved asking participants sensitive questions pertaining to money, debt, and land ownership. Further, as an identifiably foreign woman, doing field research alone in Kalimantan Barat, snowball sampling was a sampling strategy that ensured my personal safety.

Whenever possible, individual, in-depth interviews were carried out with participants, though often these interviews became a group-effort when other household members chimed in. The frequency of this occurrence made focus groups a better format in many of the villages. Ideally, focus groups were limited to ten participants, but sometimes they became much larger. No eligible participant was turned away from participation in a focus group. Regardless of the size of the focus group, all participants completed a questionnaire. In instances in which participants could not read and write, the questionnaire was administered verbally by myself or by a field assistant. Examples of the focus group protocol, interview schedule, and questionnaire can be found in Appendix F. Each of these instruments was pretested in Pontianak before departing for

research locations and only minor changes to the language and format were recommended by the participants in the pre-test.

Because giving money as compensation was culturally inappropriate, participants were compensated with a wall clock that bore the message –*Christina Pomianek dan Departamen Antropologi Universitas Missouri Berterima Kasih Atas Partisipasi Anda*’ (Christina Pomianek and the Department of Anthropology, University of Missouri, Thank You for Your Participation). When all of the clocks (more than 400) had been given to participants, custom table mirrors were made as gifts for participants. In both cases, the gifts were made by local artisans and cost around USD 3 apiece. Participants also received tea, coffee, snacks, and cigarettes (per local custom) at focus groups and interviews.

Selection of Research Locations

This dissertation research was carried out in multiple locations across the province of Kalimantan Barat. In total, I conducted research in twelve locations in seven different kabupaten. The decision to conduct research in many locations was based upon several factors. Practical and personal concerns created the initial impetus for multisited field research. Later, evolving research questions and new understandings of the economic and social landscape of Kalimantan Barat encouraged a continuation of this method.

Daerah Kalimantan Barat

Prior to departing to carry out the field research for this project, while preparing grant applications to secure funding, my intent was to carry out this project exclusively in longhouses of Kapuas Hulu. Specifically, I intended to investigate how access to an international border affected how people managed personal credit and debts. I received a Fulbright Award and a Boren Fellowship to carry out this research, and I had the professional support of an Indonesian academic. Unfortunately, owing to the concerns of Kementirian Riset dan Teknologi (RISTEK, the Ministry of Research and Technology) regarding the security of the borderlands as well as my personal security, I was unable to obtain permission to work in the region. My revised proposal suggested conducting research in Pontianak (the provincial capital) ~~and~~ surrounding areas.” This proposal was approved, and later, upon meeting with RISTEK personnel, my original plan to work in the borderland region was also approved. In short, I had obtained very broad permission to conduct research in *daerah* Kalimantan Barat (the Kalimantan Barat area) including *daerah perbatasan* Kapuas Hulu (the borderland region of Kapuas Hulu), Pontianak (the provincial capital), and DKI Jakarta (the national capital, where archival and statistical research were conducted). Such expansive permission is rare, and I endeavored to take full advantage of the opportunity to carry out a comparative study of villages across Kalimantan Barat. My ability to access many of these research locations was based upon the help of people with whom I formed relationships during my time in Kalimantan.

Sintang and Kapuas Hulu

Upon arrival in Pontianak, I had only one local connection—Heri, a close friend of my late advisor, Reed Wadley. Heri was the executive director of a non-governmental organization which worked with the Dayak communities of Danau Sentarum national park in Kapuas Hulu to develop sustainable, income-generating alternatives to logging, oil-palm production, and destructive fishing practices. Pak Heri had connections to people in Kapuas Hulu, to several members of the credit union (CU) community in Pontianak, and to Dayak activists throughout the kabupaten. Through him, I arranged meetings with local managers of Pancur Kasih, one of the largest credit unions in Kalimantan Barat, as well as meetings with leaders of KOBUS, a Sintang-based non-profit involved in helping Dayak women-weavers market their products. I also accompanied a Riak Bumi staff member who was conducting research on traditional textiles, to Kapuas Hulu. There, I conducted a focus group in one of the villages where we were staying (Bakul, Sungai Labian) and interviewed people in the surrounding market towns (Jongkong and Lanjak). There were very few participants from Kapuas Hulu because time was limited and my travel companion was also conducting research during the trip. Because I was accompanying another researcher and not the other way around, her research took precedence, and my research was secondary. Nevertheless, I was able to get a handful of participants from Kapuas Hulu and gain some perspective on the financialization of this remote, watery, borderland region.

During my time in Sintang, I conducted research in the city as well as in surrounding villages (six in all). The selection of participants within the city was based upon convenience and snowball sampling. Additionally, through cooperation with *Dinas Perindustrian dan Perdagangan* (DISPERINDAG, Department of Industry and Trade), I

conducted a discussion group with several *pemilik kaki lima* (PKL, street-cart owners). The villages in Kabupaten Sintang were accessed with the help of KOBUS staff. I accompanied the staff members on a *jemput uang* (money pick up and drop off) trip to several of the villages in which they worked. The Kobus staff had notified village leaders of my upcoming visit well before my arrival and had asked leaders to invite any interested adults (including males and females; those affiliated with Kobus and those who were not) to meet with me during my visit. My arrival generated a great deal of interest and in most of the villages I was met with a very large crowd. In most cases (Umin, Paoh Desa, Menaong, Ransi Panjang), I was able to divide the group and hold several discussion groups. Other times (Ensaid Panjang and Baning Panjang), owing largely to the work schedules of the participants I was left with no option other than to conduct a large focus group.

Sekadau

Within a week of my arrival in Kalimantan Barat, I had established several connections with local reporters and had made plans to head to Sekadau where I met the *ketua* (chairman) of the credit union Keling Kumang. I happened to arrive in Sekadau on the day of the Rapat Anggota Tahunan (RAT, annual meeting) for the CU. The ketua, a popular radio personality, CU leader, and local activist, helped me to arrange focus groups and interviews with participants in Sekadau. During my trips to Sekadau, I stayed in a *nginapan* (temporary lodging) on the second floor of his radio station where I also held focus groups and conducted interviews. The ketua also assisted in organizing two focus groups—one with middle school teachers in Sekadau, and the other a small group of members of the local community whom he thought would be interested in speaking

with me. I also recruited other participants (primarily small-business owners) by convenience sampling.

Sungai Rengas, Kubu Raya and Semangau, Sambas

I established connections to the research locations of Sungai Rengas, Kubu Raya, and Semangau, Sambas through the friends and family of my research assistant. My assistant, a “Melayu Banjar” Muslim from Pontianak, was married to a Bugis Melayu woman who had family in Sungai Rengas. This research location was only a few kilometers outside of Pontianak, so I was able to take several short trips to meet with participants. Sungai Rengas was predominantly Muslim and almost everyone identified themselves as Melayu or Bugis Melayu. Semangau, Sambas was several hours away, however, and my stays in there were longer. While in Semangau, I stayed with the family of a day laborer and conducted many focus groups and interviews out of the front room of their home. Additionally, the kepala desa (village head) invited me to carry out a more formal discussion group in the home of my host’s father with some of the most respected men in Semangau.

Singkawang

Coastal Singkawang, a city visibly influenced by the large minority of Chinese Indonesians, was one of the more difficult research locations included in this study. Although Singkawang is easily accessible by car from Pontianak, recruiting participants in Singkawang proved challenging. My intention in conducting research in Singkawang was to understand the perspective of Chinese Indonesians—descendants of the Chinese immigrants who established kongsi and other cooperative associations. I was also interested in gaining the perspective of people who lived in a city bustling with tourism and trade. Unfortunately, I had no contacts in Singkawang and I arrived during the

Muslim fasting month of Ramadan. I stayed alone in the unoccupied vacation home of a professor in a neighborhood of the district Sungai Wei. Each day, I attempted to recruit participants in the town center by convenience sampling. A few business owners were willing to speak with me, but overall, I found the people of Singkawang to be disinterested in this research and distrustful of my motives. I spent a great deal of time talking to people in the local market, Pasar Alianyang, though, and eventually I carried out interviews and focus groups there. Most of the participants at Alianyang were Melayu Muslim vegetable sellers. I also conducted informal interviews with government officials and the head of the *Serikat Buruh* (Day Laborer's Union). Finally, I conducted an impromptu discussion group with a group of Javanese *bibit Jamu* (women who travel on foot selling traditional Javanese herbal remedies). These discussion groups, though they did not follow formal focus group protocol and the participants did not complete questionnaires, helped me to gain a deeper understanding of the local economy—particularly as it relates to starting new businesses and managing money.

Pontianak

I rented a simple *rumah kontrakan* (contract house) in Pontianak for the duration of my field research. Although I traveled throughout the province continuously, I maintained my Pontianak home as a base of operations to which I returned often between trips to research locations. Participants in Pontianak were recruited through neighbors, acquaintances, and friends. Most of the participants were small business owners.

Benefits and Challenges of Multisited Research

There were a number of benefits to conducting multisited research in Kalimantan Barat. First, this method allowed me to understand how ethnicity and religion, which are among the most salient personal and communal characteristics in Kalimantan Barat, interfaced with economic and financial lives. Most communities are rather homogeneous in ethnic and religious makeup, and as such, research among different communities was necessary to better understand the relationships between ethnicity, religion, and financial strategy. Second, the issue of geographic location and the quality of the infrastructure relates directly to the problem of accessibility of financial services as well as to the number and type of potential income-generating opportunities. Geographic proximity to cities, towns, borders, and financial institutions, and the quality of the infrastructure varied among the research sites. In visiting urban, semi-urban, rural, and remote locations with varying road quality, a comparison of the relationship between physical accessibility and use of financial services was possible. Third, isolation from and embeddedness in the culture and the economy of economic hubs (e.g. Pontianak, the capital of Kapuas Hulu) may relate to the perceived opportunities, risks, and benefits associated with using credit. This degree of isolation and embeddedness may also relate to the degree of trust among neighbors, as well as to the availability of and reliance upon communal and informal means of obtaining credit (e.g. ROSCAs).

Theoretically, there are a number of reasons for moving toward multi-sited research. For several decades now, anthropologists and other social scientists have recognized the need to use understand the connections between local “cultures” in broader systems (e.g. Wallerstein 1974; Schneider 1977; Nash 1981; Comaroff 1982;

Wolf 1982; Mintz 1985; Roseberry 1988; Appadurai 1991). This reflects a change in the notions of the “field” from a predominantly place-based perspective (Gupta and Ferguson 1997). Anthropologists such as George Marcus (1998) viewed the changing fieldsite as the “multi-sited imaginary” created from the movement of discourse and “social imaginaries,” as well as the creation of transnational networks that span space and time (Hall 2004).

Anthropology that is aimed at understanding the relationship between humans and their environment has also started to turn toward a more multisite approach. Traditional ecological anthropology, such as that of Rappaport (1971), focused on the “ecological population”—“an aggregate of organisms having in common a set of distinctive means by which they maintain a common set of material relations within the ecosystem in which they participate” (238). However, others, such as Kottak (1999) critique this position asserting that with increasing diversity within populations and with constant movement of people (e.g. migration) and resources (e.g. remittances), material relations within an ecosystem are no longer “common,” and today, people no longer participate in only one ecosystem (24).

Instead of adhering to a traditional “place-based” notion of the field (Gupta and Ferguson 1997) or envisioning the environment in which humans operate as being a clearly “demarcated portion of the biosphere” (Rappaport 1971:238), advocates of multisited research contend that there are no isolated communities, that site-specific field research is no longer a reality, and that “the transnational spread of information, images, people, commerce, organizations and contemporary high-tech systems of transportation

and communication” require the rethinking of traditional anthropological methods (Kottak 1999:25).

One method for multisited research is sometimes called “linkages methodology” (Kottak 1999). Linkages methodology requires the consideration of multiple sites, multiple levels, and multiple times in research. One strategy for using this methodology is to carry out long-term research in one location to identify changes over time. Another strategy is to do an intercommunity comparison using sites that vary with respect to key variables. According to Kottak, the goal of this methodology is “to link changes at the local level to those in regional, national, and world systems” (1999:25).

In conducting multisited research, I was better able to understand the relationships of each of the communities in which I worked to the broader social and economic life of Kalimantan Barat. I came to understand how variables such as geography and accessibility relate to decisions to use financial services and willingness to participate in local arrangements such as ROSCAs. I also came to understand variations in financial strategy between the rural and the urban poor, those who owned land and those who did not, and those who experienced varying degrees of a sense of relative deprivation. Finally, I came to recognize how attitudes about credit and debt may vary by ethnicity and religion, and how women and men in of different ethnic backgrounds and in different locations throughout the province may perceive different risks and opportunities associated with their quickly financializing environment.

For these reasons and others, including practical consideration discussed in previous sections, multisited research was the preferred method for this study. However,

there are some limitations to using this method. First, multisited research cannot achieve the same depth of immersion and personal relationships as research focused in any one particular spot. Scheper-Hughes (2004) writes, “multisited research (even when based on many returns and follow up trips) still runs the risk of being too thinly spread and demanding a sacrifice of the normally leisurely pace of traditional ethnographic work” (45). This is a detriment of multisited research. However, there is much to be learned by way of comparison through ongoing (i.e. the “many returns and follow-up trips” referred to above) multisited research, with greater understanding of the connection of the “local” to the regional, national and global that can only be ascertained by working in several different communities. In addition, the small samples that are often produced in multisited research may put some limitations on the reliability of results. Although this poses some problems for statistical analyses, the qualitative information obtained even from these small samples can be quite informative.

What is gained through multisited research—a greater understanding of variation among different segments of society including rich and poor, urban and rural, farming and entrepreneurial, Dayaks, Melayu, Chinese Indonesians, Muslims, Christians, Buddhists, men and women—does not “make up for” the deeper understanding of interpersonal relationships and local history that is only possible through long-term, site-specific research. However, it does provide a framework for comparison, and a multi-sited project such as this provides the foundation and the framework for ongoing intensive study in any one of the locations visited or in any one of social segments identified.

Variables and Tests

The central questions of this dissertation relate to whether or not people choose to use financial institutions including banks, credit unions, cooperatives, and ROSCAs, and whether or not they decide to borrow from these institutions. Only current use of financial institutions was considered at this time. As such, if a participant reported having used a bank, credit union, cooperative, or arisan in the past but no longer uses the institution, they were considered to be “non-users.” In most cases, binary logistic regression was an appropriate statistical test for predicting the probability of the outcome variable based upon the predictor (i.e. independent) variables.⁶ The use of financial institutions is the outcome (i.e. dependent) variable in the statistical tests. All of these variables were categorical with two possible outcomes (e.g. participant uses a bank or participant does not use a bank), and were coded as dummy variables (1= uses, 0=does not use). Predictor variables (i.e. independent, covariates) include gender, ethnicity, and variables related to road density, length, and quality. Control variables of age, gender, and education were used throughout.

⁶ Linear and logistic regression analyses compare the observed values of the dependent variable with the predicted values of the dependent variable with and without the influence of the independent variables to determine whether or not the statistical model that includes the independent variable(s) better predicts the occurrence of the dependent variable than the model without the independent variable(s). Logistic regression is appropriate when the dependent variable is dichotomous/categorical because dichotomous variables do not adhere to assumptions of linearity and therefore cannot be used in a linear regression. Linearity assumes that the relationship between independent and dependent variables follows a straight line, with dichotomous variables, the relationship looks like what is known as an sigmoid, or an S-curve) (see Darity 2008:482).

The variables used in this dissertation are presented and defined in the table below.

Table 3-1: Variables and Definitions

Variable	Definition	Notes
Gender	Male or Female	
Age	Age of the participant	Age was used as a control variable.
Level of education	Total years of education attained by participant	Years of education was used as a control variable in all analyses and as a predictor variable in the concluding chapter.
Distance to Market	Distance (km) to market in a nearby town or city	This measure is consistent with actual routes traveled as there are only a few main roads and no direct routes from villages to Pontianak. Estimates of distance to market are derived from my own travel experience as well as estimates of distance provided by study participants.
Density of Good and Fair Roads	Total length (km) of roads classified by BPS as “good or fair” divided by the total area (km ²) of the kabupaten.	Good road: <i>Jalan baik</i> , Passable by vehicle traveling at 60 km per hour and will not need repairs in the next two years. Fair road: <i>Jalan sedang</i> , Passable by vehicle traveling at 40-60 km per hour and will not need repair within the next year
Density of paved roads	Total length (km) of paved roads in the kabupaten divided by the total area (km ²) of the kabupaten.	Official measurements of the lengths of paved and unpaved roads were not available at the level of the village or kecamatan. Therefore, measurements of paved and unpaved roads in the kabupaten of the study site were used in analysis.
Density of unpaved roads	Total length (km) of unpaved roads in the kabupaten divided by the total area (km ²) of the kabupaten.	Official measurements of the lengths of paved and unpaved roads were not available at the level of the village or kecamatan. Therefore, measurements of paved and unpaved roads in the kabupaten of the study site were used in analysis.

CHAPTER FOUR

Gender and use of Financial Institutions

Introduction

The issues of gender and gender equity now figures prominently in most development programs. This is an outgrowth of the emphasis on the “people-first” model of participatory development which (at least superficially) emerged at the end of the 19th century and early 20th century with consultative” assemblies of colonized peoples cooperating with the colonial order (e.g. French colonial “association” policy,⁷ *Volksraad*⁸ of the Netherlands Indies), but it only became fixed in the development discourse in the 1970s and 1980s after the repeated failures of “top-down” development

⁷ The French colonial association policy, a rejection of assimilationist policies that came to be viewed as oppressive, emphasized the importance of variation and flexibility of colonial practice and policy. One of the central principles of association policy was the need for consideration of the existing local conditions of a colonized region, including geographic and ethnic variables. Cooperation between the colonized and the colonizer was emphasized and was fostered by the retention of indigenous institutions. Colonial officials contended that this encouraged the “evolution of native groups along their own lines” (Betts 2005:106; see also Maunier 1949).

⁸ The *Volksraad* (the People’s Council) consisted of 39 members—19 elected (elected by a total of 2,228 people—mainly members of conservative local councils—throughout the archipelago (Ricklefs 1993:162)), 19 nominated (by members of the Executive Council of the *Volksraad*), and the Chairman, who was appointed by the Crown (see also Hefner 2000). There were to be 10 natives among the 19 elected members and five natives among the nominated members. The *Volksraad* continued to expand in size over the next decade and in 1927, women became eligible for membership. Despite the appearance of cooperation with the native people, this participatory governance was only superficial. The colonial administration was not beholden to the *Volksraad*, nor could the *Volksraad* remove the official administration (see also van Vollenhoven 1934 and Furnivall 1944). Ultimately, this council was dissolved upon Japanese occupation of Indonesia in 1942.

programs, or those programs that are planned and executed by governments, administrators, managers, or other overseeing entity.

Gender became part of this rhetoric with the publication of Ester Boserup's (1970) *Women's Role in Economic Development*, which is credited with inspiring the Women in Development approach (WID) and the subsequent Gender and Development approach (GAD) (aimed at improving the situation of both men and women), as well as the United Nations Decade on Women (1976-1985). This attention to the status of women culminated in the adoption of the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW)⁹ in 1979, bringing the problem of disproportionate poverty of women and the resultant social and economic problems their poverty into fuller view.

The recognition of these two key problems—poverty among women and the importance of women in the economy—made women the central target in development (Cornwall and Anyidoho 2010). Of primary concern was the decision-making power of women. According to Sen (1992:125) “the issue of gender inequality is ultimately one of disparate freedoms,” and the ability to exercise these freedoms is often referred to as “empowerment.” Essentially, “empowerment” refers to the ability to make strategic life choices among those people who were previously denied the ability to make such choices (Kabeer 1999). The ability to choose encompasses 1) claims to social and material

⁹ The 1979 Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) was ultimately adopted by the United Nations General Assembly as a “bill of rights for women” (www.un.org/womenwatch/daw/cedaw). The central concerns of this document were the civil rights, legal status, productive and reproductive rights of women. Having now been adopted by 187 countries, these issues have also become integral parts of social and economic development plans around the world. Though seemingly “top-down” and imposed from the outside itself, CEDAW was based upon recognition of the important role of women in the household, the economy, and society at large, and called for action on the part of the adopting states to improve the status of women in society.

resources, 2) the ability to negotiate and make decisions, and 3) the achievement of well-being outcomes (Kabeer 1999). Adding weight to the importance of participation of women in development, empowerment may encourage well-being outcomes (e.g. health, education, employment) not only for women, but for their households and communities at large (Cornwall and Anyidoho 2010). For example, children may stay in school longer and may stay healthier if their mothers have access to microfinancial services (Pitt et al 1997; Holvoet 2004; Save the Children 2007; Khumawala 2010). Thus, the lives of women have been “mainstreamed”¹⁰ (Leonard 1995, Kabeer 2003) in development, and their participation and resulting empowerment have become the focus of the discourse. This is evidenced not only by the abundance of research and policy related to gender equality and women’s empowerment (a recent search (on June 6, 2012) of scholarly journals returned 1,180,000 results for the search terms “gender equality” and 434,000 results for search terms “women, empowerment”), but also by the United Nations Millennium Development Goals which specify gender equality and women’s empowerment as specific goals and outline seven other goals, several of which relate directly to women’s empowerment (see www.un.org/millenniumgoals/gender.shtml).

Despite the emphasis on women in development literature this approach is not free of criticism. Indeed, authors such as Linda Mayoux (1995ab, 1996, 2008) and Koczberski (1998) assert that participatory development programs have incorporated women into development practice by attempts to “integrate” them into national

¹⁰ "Mainstreaming a gender perspective is the process of assessing the implications for women and men of any planned action, including legislation, policies or programmes, in any area and at all levels. It is a strategy for making the concerns and experiences of women as well as of men an integral part of the design, implementation, monitoring and evaluation of policies and programmes in all political, economic and societal spheres, so that women and men benefit equally, and inequality is not perpetuated. The ultimate goal of mainstreaming is to achieve gender equality." (UN ECOSOC 1997)

economies, which remain male-biased and that women's organizations through women's empowerment initiatives may actually serve to reinforce and amplify existing inequalities rather than challenging them (Ardener and Burman 1995; Kanji 2006). According to these critiques, although WID and GAD approaches have achieved some success encouraging education for girls and an overall reduction in fertility, the opportunities available to women are still lacking (Mehra 1997). Critics also contend that the WID and GAD approaches refer to a homogenized category of "Third World women" that conjures an image of "a woman who is— . . . universally unproductive, economically inactive, house-bound, tradition-bound, lacking skills and perceived to be relegated to lower-status tasks than men" (Koczberski 1998: 400). Critics also contend that the estimation of costs and benefits of participation in these programs are assumed to be similar for all women and that the benefits of participation are regarded as self-evident. However, for some women, especially the most disadvantaged women, the relative costs of time and resources associated with participation may be too high (Papanek 1991). Finally, contrary to the assumptions of WID and GAD, some women may simply be uninterested in participating for any number of reasons. For example, "women's interests may coincide more with those of household members (including males) and less so with those of other women with whom they may be involved in a development project aimed at "women's empowerment," or they may have already-limited time to devote to such projects.

Women and Microfinance

Perhaps no other topic better illustrates the ongoing debate in Gender and Development (GAD) and Women in Development (WID) than the topic of women and

microfinance. Microfinance, including services of savings, loan, and insurance in monetarily small amounts, has become a mainstay of development. The Microcredit Summit Campaign (2012) reported that as of December 31, 2010, there were 3,652 microfinance institutes (MFIs) in operation around the world. These MFIs were servicing 205,314,502 people including 135,306,542 women, many of whom were included in the “poorest clients” count¹¹ (113,138,652 women out of 137,547,441 “poorest clients”) microfinance.

Microfinance has been heralded as a breakthrough in development and women’s empowerment because it has allowed many poor women to obtain credit in spite of one important fact—that they often have no property that may serve as collateral. This is problematic for poor men and women alike, but women may face additional obstacles in obtaining private property because of their limited ability to obtain official land rights and the fact that they may not receive ancestral property through inheritance (Kelly et al 2007, Mayoux and Hartl 2009; SIGI 2012). This obstacle was identified more than thirty years ago during the second World Conference on Women in Copenhagen (1980) (Okali 2011: 7), yet women’s lack of property remains a problem around which MFIs must work and a problem than MFIs seek to eventually solve (Talbot 2006).

In traditional finance (i.e. not microfinance), lack of property rights precludes the ability to provide collateral to obtain credit at a reasonable interest rate. Lack of credit may encourage a number of undesirable outcomes including the use of moneylenders and other informal means of obtaining credit at often usurious interest rates and may leave

¹¹ The Microcredit Summit Campaign defines “the poorest” as the lower half (in terms of income) of the population living below a nationally defined poverty line. The “poor” are those living below the nationally defined poverty line.

households more vulnerable to external shock and shortfall, resulting ultimately in continued poverty. MFIs seek to break this cycle of poverty at its base by offering credit even to those without material collateral. This is possible through the use of group loans that are formed on the bases of assortive matching (reliable borrowers form groups with other reliable borrowers, higher-risk borrowers are left to join groups with other higher-risk borrowers) (Ghatak 1999, 2000; Van Tassel 1999) and joint liability (Beasley and Coate 1991; Ghatak 2000). Repayment of these loans is ensured by the use of mutual monitoring (Ahlin and Townsend 2007) among group members, a strategy that is particularly effective in locations where reputation and social capital are an important currency.

One of the major intended outcomes of microfinance is empowerment. From a microfinance perspective, women's empowerment means greater control of resources for women and reduced dependency upon men, greater autonomy, greater participation of women in the economic and political spheres, and an increase in social capital among women (social cohesion based upon relationships, and the institutions and norms that facilitate these relationships¹²). By way of empowerment, women can (but do not automatically) become locked in what Mayoux (2002) calls —*virtuous spirals*.” According to Mayoux, in these spirals, women can invest savings and credit into productive economic activity, thereby increasing their assets, and presumably their control over these assets. Their greater economic contributions to the household may afford them

¹² There are various definitions of social capital (see Poder 2011 for a recent review of definitions). In the context of MFIs, the definition offered by the World Bank is appropriate: —social capital refers to the institutions, relationships, and norms that shape the quality and quantity of a society's social interactions. Increasing evidence shows that social cohesion is critical for societies to prosper economically and for development to be sustainable. Social capital is not just the sum of the institutions which underpin a society – it is the glue that holds them together.” (<http://web.worldbank.org>)

greater decision-making power, which may increase the wellbeing of all household members (especially children) because women are more likely than men to allocate money from microfinance programs to household needs and the needs of children (Gow 2000; Cheston and Kuhn 2001; Ruben 2007). For example, women's participation in MFIs (and the higher incomes and greater decision-making power that are presumed to result from participation) may facilitate the continued education of children which may eventually result in many desirable socio-economic outcomes for those children (especially girls) including greater economic productivity, higher family income, delayed marriage of girls, reduced fertility, and improved health and survival for infants and children (USAID WID 2008). Broadly, and in both an immediate and long-term sense (as girls become more educated), the contribution of women to the household economy may contribute to a shift in gender roles and higher status of women. With greater wellbeing and greater decision making power, women may be freer to pursue income-generating activities and this cycle continues ad infinitum. Further, by participation in MFI groups, women's empowerment may be enhanced through an increase in social capital among other women. This social capital may provide women with broader networks through which they may obtain information that can support their productive activities (e.g. entrepreneurship). Members of these networks may provide support to women during household and community disputes and may connect women in wider social movements (Mayoux 2002:27).

Women-centered MFIs have been the focus of a great deal of praise and optimism because they claim to offer sustainable and systemic change by targeting the root of the problem of poverty. As with any "best" solution, MFIs have also been the focus of a great

deal of criticism. Evidence from three major MFIs (Bangladesh Rural Advancement Committee, BRAC; ProMujer in Latin America; *Federation de Unions Cooperative d'Epargne et de Credit du Fogo-Togo*, FUCEC in Togo) suggests that while MFIs have been able to assist in meeting women's daily practical needs, they have not yet addressed the power differentials and discrimination that preclude women's ability to participate in the credit market and broader economy in the first place (Gideon 2011). Further, there are reports (Goetz and Gupta 1996; Rahman 1999; Kabeer 2001; Ngo and Wahhaj 2011) that women often relinquish control of their loan in part or in full to their husbands (this is particularly true in highly patriarchal societies). Even if women relinquish control of the loan, they remain responsible for the debt, and if the loan is not used to increase productivity and income, they may turn to moneylenders to cover loan payments (Golkhale 2009). This is called "loan recycling." Where women do retain control of a loan, their ability to invest the money in an activity of their choosing may be encumbered by prevailing gender norms and the local division of labor (Johnson 2004; Kabeer 1998; Mayoux 1999; Rahman 1999; Ngo and Wahhaj 2011). Further, the extent to which these loans encourage entrepreneurship among women may not always be clear. In cases where women lack entrepreneurial skills and therefore do not invest loans in a business or other income-generating activity, they simply accrue debt without gaining in bargaining or decision-making power that results from their greater economic contribution to the household. Where the economic opportunities encouraged by MFIs fall outside of the traditional sphere of women's activities and where "exit options for women are severely limited," women may actually be better off if they choose not to use an MFI, and instead

preserve their traditional social and economic tie within the community (Ngo and Wahhaj 2011).

Women presented with the opportunity to use an MFI may also choose not to because they may already have an existing network of kin and friends and may not see an advantage in joining an MFI (Mayoux 2008:249). In fact, in Mayoux's research on women's microfinance cooperatives in India, most of the members of the cooperative were in fact those who were already better off and who could spare the time and resources required for involvement. According to Mayoux's (2008) observations, the poorer women who chose not to join a cooperative were noticeably less interested in the social benefits associated with membership than were the better-off women.

Other financial institutions, such as local and informal rotating savings and credit associations (ROSCAs), may provide women with needed financial services where access to formal financial institutions is limited (Levenson and Besley 1996) or when women choose not to use the available formal financial options. A ROSCA is, "an association formed upon a core of participants who make regular contributions to a fund which is given in whole or in part to each contributor in turn" (Ardener 1995:1). ROSCAs may serve the important function of creating a savings mechanism where access to banks is limited or where people are alienated by formal financial institutions because opening and maintaining an account may be complicated (this is especially true if a potential bank customer cannot read and write). ROSCAs are particularly common and important among women, but men's ROSCAs and mixed-gender ROSCAs also exist. Membership may be based upon sex, age, kinship, ethnicity, gender, neighborhood, occupation, status, religion, education, or any other characteristic around which members

might organize. In comparison to the vast existing literature on women-centered MFIs, and despite having been long-recognized institutions, ROSCAs remain relatively understudied. Among the first scholarly reports of ROSCAs were those in Asia which were described in detail by A.H. Smith (1899), a missionary of the American Board of Commissioners for Foreign Missions who famously spent 54 years living in China and writing about life there for foreign audiences. According to Smith, the Chinese associations, known as *hui hui* (Fang and Ke 2006; Xiang 2008),¹³ were small in membership and the duration between meetings was long (meetings were held only once or twice a year). Similar associations have been documented in countries throughout the world.¹⁴ The definite origins of ROSCAs are not known, but they may have been formed to assist kin during times of distress or to help cover major expenses such as bridewealth, feasts, funerals, etc. According to Ardener (1996:209) ROSCAs possibly –evolved through the need to formalized uncoded traditional obligations as traditional sanctions weakened by introducing concepts of regularity and rotation which distinguish these associations.” Anthropologist Clifford Geertz also observed ROSCAs, and similar to the position of Ardener, thought these organizations were the product of a –shift from a traditionalistic agrarian society to an increasingly commercial one” (Geertz 1962:260). Geertz, in keeping with the tone of modernization theory of the 1960s and 1970s saw ROSCAs as a –middle rung” of development, and as an –educational mechanism in

¹³ *Hui* are mentioned in chapter one of this dissertation, but *hui* in Borneo refers to a sworn brotherhood and not to the Chinese ROSCA known as *hui hui*. (see Chiang, n.d.; Heidhues 1993)

¹⁴ According to Klöner (2006), –Countries and territories in which Roscas have been documented include Barbados, Benin, Bolivia, Cameroon, Chile, China, Congo, Cote d'Ivoire, Egypt, Ethiopia, Ghana, Guyana, Hawaii, Hong Kong, Mexico, India, Indonesia, Jamaica, Japan, Kenya, Korea, Liberia, Malaysia, Malawi, Mexico, Nepal, Niger, Nigeria, Pakistan, Papua-New Guinea, Peru, Philippines, Zambia, Senegal, Sierra Leone, Singapore, South Africa, Sri Lanka, Sudan, Taiwan, Tanzania, Thailand, The Gambia, Timor, Togo, Trinidad, Uganda, Vietnam, Zimbabwe, as well as the UK and the US.

terms of which peasants learn to be traders, not merely in the narrow occupational sense, but in the broad cultural sense.” (1962:260). Undoubtedly, ROSCAs are found in societies in economic transition and they may provide educational opportunities for people in societies undergoing financialization.” However, they also transcend these functions and exist alongside other economically more rational types of institutions” (Ardener 1995:222). For instance, in a study of Taiwanese ROSCAs by Besley and Levenson (1993) up to 80 % of the population, including poor and affluent alike, participated in ROSCAs, even in instances where people had easy access to banks.

Like MFI groups, ROSCAs facilitate the building of social capital and collateral among members, and these are prerequisite[s] not only for successful entrepreneurs but often also for social and economic survival” (Ardener 1995:9). ROSCAs may also elevate the status of members and of organizers, and the importance of status within the ROSCA and beyond may ensure its successful functioning as pressure from other group members and the importance of personal reputation may keep up contributions of group members and defectors may be prevented from joining another group. In my own observations in Kalimantan Barat, women who were members of several ROSCAs were often wealthier than most and enjoyed high status. According to Ardener, the ramifications of default may be quite serious because in some communities, ROSCAs are embedded social and economic activity such that exclusion would be a serious deprivation (1995:216).

The ROSCAs of Indonesia are locally known as arisan (arisan is a zero plural in the Indonesian language, thus the same word is used to refer to one arisan as to many arisan or arisan in general), and are commonly comprised of women. Arisan is very

widespread in Indonesia (Ghate 1992) but has been the subject of relatively little published research. According to Hospes (1995), there are no documented cases of ROSCAs outside of Java and Ambon (Hospes 1995).¹⁵ I have personally observed arisan in Northern Sulawesi and throughout Kalimantan Barat, and have been told that arisan is common in other areas of Kalimantan and in Sarawak.

Arisan is an important tradition at all levels of society in Indonesia. According to my own observations, wealthy women use arisan meetings as a reason to host expensive and lavish parties (as in the popular movie *Arisan!*), while poorer women may use arisan as a means of saving money to buy household goods. Arisan is widely considered a women's activity in Kalimantan Barat, but men sometimes also form their own arisan groups or participate in family arisan with their wives. When Muslim men join arisan, it is commonly for the purpose of saving money to *naik haji*—to go on a pilgrimage to Mecca. In this dissertation, only savings and credit (i.e. those that are based upon money) are considered, but in Kalimantan Barat (and likely elsewhere), arisan is not always based

¹⁵ Hospes (1995) also contends that there is little evidence of ROSCAs that have transformed themselves into non-rotating savings and credit associations (see also Williams and Johnston 1983; Prabowo 1989), but I observed an example of this very process among *bibit jamu*—women *jalan kaki keliling* (walk on foot all around the area) selling Javanese herbal remedies—in Singkawang, Kalimantan Barat. In this case, the *bibit jamu* had come to Kalimantan Barat in a chain migration from Solo, Central Java over the course of several decades. Each woman who arrived would be incorporated into the arisan and it grew to include hundreds of members. Because of its size, it was no longer a strictly rotating association, but women could save and withdrawal their money at will. Members were required to make weekly deposits in the arisan, and failure to do so resulted in a fine. Many women drained their arisan account before the Muslim fasting month of Ramadan in order to cover expenses associated with the holy month and the final holy day, *Idul Fitri*. These funds were also used to make ends meet during the fasting month when regular clients are less likely to purchase jamu. Finally, many women used these funds to make their annual trip home to Solo during Ramadan because business is slower during the fasting month and because visiting family for *Idul Fitri* is a common tradition. In August 2010, the typical withdrawal from the arisan was 4,800,000 Rp (around USD 500), which had been accumulated throughout the year. Women received this money along with yellow slips of paper with an accounting of their remaining balance and their debts to the arisan. The money left over in the arisan after everyone made their withdrawals was packed into plastic sandwich bags, placed in plastic Tupperware containers, and locked in the bedroom of the *ketua* for safe keeping until the group reconvened. Although this is not the topic of the present study, it should be noted that ROSCAs can and sometimes do become non-rotating savings and credit associations.

upon money, but may also be based upon labor. In these cases, the group is typically referred to as *arisan kerja* or by a local term (e.g. many Dayak groups refer to this as *bedurok*). Men may participate in this type of *arisan* to organize *kerja bhakti*, or community service and cooperative labor, largely for the purpose of constructing local public works such as roads, bridges, and water pumps. Generally, participation in this type of *arisan* is not optional and failure to cooperate results in a service debt that must be repaid lest a monetary fine be assessed or one's reputation be damaged.

Men and Microfinance

The microfinance literature focuses primarily on women. This is because, as discussed above, women are said to be “disproportionately disadvantaged” (Khandker 2005) because they are often landless, and because they have unequal access to education (see Rogaly 1996; Mayoux and Hartl 2009). They are regarded as the “poorest of the poor because they are economically poor [and] socially prejudiced by customs and beliefs” (Afsana et al 1998:2). In short, women stand to gain more than men from microfinance, and so do their children (see Cheston 2007). Further, women have been found to be more likely to repay debts by any means necessary, including loan recycling, which actually leaves them worse-off (Goetz and Gupta 1995; Rahman 1999; Brett 2006). The focus on reducing poverty by empowering women has almost entirely left men out of the picture. Searches for literature pertaining to “men and microfinance” return results that again, emphasize women's position relative to men. While women may be stereotyped as “. . . universally unproductive, economically inactive, house-bound, tradition-bound, lacking skills and perceived to be relegated to lower-status tasks than men” (Koczberski 1998: 400), men are stereotyped as homogeneously shameless,

irresponsible, selfish, drunkards, gamblers, and universally the oppressors of women (Armendariz and Morduch 2005; Ahmed 2008), and these generalizations are, for the most part, unchallenged. The literature suggests that men are habitual “nonrepayers” (Johnson and Rogaly 1997), and it is often assumed that men are less vulnerable than women to the shame of borrowing from friends and family or failing to repay (Anderson et al 2002; Kiiru 2007; Mayoux 2007 are just a few of many examples of this assumption). In a rare contrarian paper regarding the behavior of men in microfinance, Barr and Kinsey (2002) challenged the assumption of shameless men, and in an empirical analysis using public-goods games played in thirteen Zimbabwean villages, found that, “there is no evidence to suggest that men are less responsive than women to social or shame sanctions imposed by others” (22), and contend that it is “inappropriate to characterize the men in our samples as shameless” (23).

Regardless of vulnerability to shame or whether or not men are as invested in households as are women, it is clear that both men and women can be poor, can be landless, and can be unbanked. It is also clear that men are also engaged in production and entrepreneurship, and that within a household there may be a division of labor. For example, men may be engaged in extra-domestic wage labor while women take up household enterprises and agricultural tasks (e.g. Seibel and Almeyda 2002). The complete exclusion of men from MFIs may be counterproductive not only because men do have a role in the household economy and may also be unbanked and impoverished, but also because their exclusion may result in household tensions (Rahman 1999), which may actually “lead to a potential disempowerment effect” (Armendariz and Roome 2008: 3). Armendariz and Roome (2008) quote a speech by Hugh Allen at the

Microfinance Forum in Beijing (2006), in which he describes the outcomes of the exclusion of men from MFIs:

Male exclusion can lead to negative consequences for women who join financial services: they may meet resistance from men who see their exclusive participation as unfair and threatening; their loans may be hijacked. . . A family whose adult members all have access to financial services is better off than one where half are ineligible.

Excluding men from MFIs may result in resistance and tension within the household, but inviting men to participate in mixed-gender group loans with their wives may have some positive effects. Turning to Armendariz and Roome (2008:13) again, they quote a Grameen Bank loan officer from Chiapas who stated, “invited men help their spouses more in their businesses and in household chores, which in turn, reduces tensions, and enables women to repay on time, because men become de-facto business partners of women.”

Men have largely been excluded from the literature on MFIs (except with regard to their status relative to that of women) because they have largely been excluded from MFIs. Of course, not all MFIs exclude men. For example, the credit unions of Kalimantan Barat do not target women or men in particular, but instead intend to draw the entire family into the institution, and the Sungi Development Foundation (a foundation in Abbottabad, Pakistan, which works with village organizations on a wide range of projects to “mobilize marginalized communities to transform their lives through equitable and sustainable use of resources” (www.sungi.org), will not work in a community unless there are opportunities for participation of both men and women. Most of the existing research, however, does not address the participation of men. A few studies, such

as those of Ahmed (2008), Barker et al (2010), Barker and Schulte (2010), Greene et al (2011) are important exceptions that call attention to the importance of men in development programs, the variation of behaviors among men, and shifting concepts of masculinity. However, it is clear that women's empowerment is the current mainstream goal and microfinance for women remains the prevailing strategy for achieving this goal.

Men have also been excluded from research on rotating savings and credit associations (ROSCAs), which are widely assumed to be the domain of women (Ardener and Burman 1995; Bouman 1995; Schreiner 2000). Indeed, when men are mentioned in relation to ROSCAs, it is often in the claim that women use ROSCAs to protect their money from the requests of men and children (Ardener and Burman 1995; Hospes 1995: 132; Anderson and Baland 2002: 967).

However, men do sometimes form ROSCAs, albeit an apparently rare occurrence. Hospes (1995:140) notes one such example among Ambonese men who worked as harbor laborers, and another ROSCA comprised of male and female Sumatran entrepreneurs (137). A recent study by Dangnelie and Lemay-Boucher (2012) reveals that in Benin, not only do men participate in ROSCAs, but in the study sample, they were actually more likely than women to join a ROSCA and in no case did a group [display] clear primary objectives such as assisting women, or empowering them in their interactions with their husbands" (240). In addition to joining a ROSCA themselves, men may also support women's participation in ROSCAs by financing her contributions, a pattern observed by Niger-Thomas (1995) in her research on ROSCAs in Cameroon. Both of these types of male

participation were evident in Kalimantan Barat—45 men participated in ROSCAs themselves, and seven men reported participating by way of supporting their wife’s membership. Men and women alike also commonly participated in cooperative-labor ROSCAs. Clearly, men do participate in ROSCAs, yet only a few researchers have addressed this topic and much research remains to be done.

Politics, Education, and Gender in Indonesia

Descriptions of gender and gender roles in the Southeast Asian region and in the nation of Indonesia specifically are variable in their estimation of the status of women. By some accounts, the status of women in Southeast Asia is considerably higher than that of women in other regions such as South Asia (Ong and Peletz 1995), and by other accounts, such as the United National Development Program Gender-Related Development Index¹⁶ (GDI), the status of women in Indonesia remains relatively low, the nation ranking 94th out of 157 countries on the GDI. Officially and legally, there may be no discrimination based upon gender in Indonesia—Article 27 of the 1945 Indonesian Constitution stated, “All citizens, without exception are equal before the law and government and each shall uphold the law and governance.”¹⁷ Further, a specific chapter on the status of women was included in the 1978 *Garis Garis Besar Haluan Negara* (GBHN, Broad Guidelines of the State Policy). This document reveals that there was a distinct dual role of women in Indonesia as a developing nation—women were primarily

¹⁶ The Gender-Related Development Index takes into account differences between males and females in the following measures: 1. Life expectancy at birth, 2. Mean years of schooling, 3. Expected years of schooling, and 4. Gross national income per capita (<http://hdr.undp.org/en/statistics/hdi/>).

¹⁷ UUD 45, Pasal 27: *Segala warganegara bersamaan kedudukannya di dalam Hukum dan Pemerintahan dan wajib menjunjung Hukum dan Pemerintahan itu dengan tidak ada kecualinya.*

responsible for the home and family and are to be considered as equal players in the political (i.e. extra-domestic) sphere. In this chapter, it was written that:

Comprehensive development requires maximum participation of men and women in any field. Therefore, women must be afforded the same rights, obligations, and equal opportunities with men and must fully participate in all development activities. The role of women in development does not reduce their role in raising prosperous families and in offering guidance to the young such that Indonesia may realize complete human development.¹⁸

More than thirty years later, after many political and economic ups and downs, GBHN 2011 stated that, “the status and role of women in society is still subordinate to that of men and women are not yet equal partners to men, which is reflected in the small number of women who occupy important positions in the government, the legislature and the judiciary, as well as in society.”¹⁹ Indeed, in 2009 women’s participation in Parliament was only 18% despite the fact that Law No. 10/2008 declares that there must be at least 30% female representation in Parliament. Further, Indonesia’s ranked 90th out of 134 countries on the overall Global Gender Gap Index in 2011 with an index of 0.66 (an index of 1 indicates gender parity)(World Economic Forum 2011).²⁰

¹⁸ GBHN 1978: *Pembangunan yang menyeluruh mensyaratkan ikut sertanya pria dan wanita secara maksimal di segala bidang. Oleh karena itu wanita mempunyai hak, kewajiban, dan kesempatan yang sama dengan pria untuk ikut serta sepenuhnya dalam segala kegiatan pembangunan; peranan wanita dalam pembangunan tidak mengurangi peranannya dalam pembinaan keluarga sejahtera umumnya dan pembinaan generasi muda khususnya, dalam rangka pembinaan manusia Indonesia seutuhnya.*

¹⁹GBHN 2011: Status dan peranan perempuan dalam masyarakat masih bersifat subordinatif dan belum sebagai mitra sejajar dengan laki-laki, yang tercermin pada sedikitnya jumlah perempuan yang menempati posisi penting dalam pemerintahan, dalam badan legislatif dan yudikatif, serta dalam masyarakat.

²⁰ Global Gender Gap Indices (Hausmann et al 2011) are based upon a calculation of the following variables: 1) Economic Participation and Opportunity, including a) ratio of female labor force participation to male labor force participation, b) wage equality between men and women for similar work, c) ratio of female legislators, senior officials, and managers to ratio of male legislators, senior officials, and managers; 2) Educational Attainment, including a) ratio of female literacy rate to male literacy rate, b) ratio of female

Gender equality in education, a key variable in the calculation of the Global Gender Gap Index, remains an area of concern for Indonesia. The 1945 Constitution states that each citizen has the right to obtain an education and that the government must provide one national education system supported by law, yet –cultural traditions have militated against girls and women, particularly in rural areas” (Sulaiman and Gasim 1998:1). Because men are viewed as the primary bread winners in families and women are seen as the caretakers of the domestic sphere, parents are often skeptical about the long-term benefits associated with keeping daughters in school and may opt instead to keep boys in school while girls stay home. In the hopes of stimulating a shift in this mentality, in 1989 the government enacted nine years of compulsory basic education for all Indonesian children, yet there is no punishment for parents who do not send their children to school. However, the fight for equal education, which is foundational to many other development goals, continues. In 2000, President Abdurrahman Wahid issued *Instruksi Presiden No. 9* (Inpres, Presidential Decree) which called for gender mainstreaming in education to achieve greater gender equality and equity in education and today there are a number of education programs targeting girls and women offered through *Kongres Wanita Indonesia* (KOWANI, National Women’s Congress). According to the World Economic Forum Global Gender

net primary level enrolment to male net primary level enrolment, c) ratio of female net secondary level enrolment to male net secondary level enrolment, d) ratio of female gross tertiary level enrolment over male gross tertiary level enrolment; 3) Health and Survival, including a) sex ratio at birth, b) ratio of female healthy life expectancy over male healthy life expectancy; and 4) Political Empowerment, including a) ratio of women with seats in parliament to men with seats in parliament, b) ratio of women at the ministerial level to men at the ministerial level, and c) ratio of the number of years in which there was a female head of state or government during the last fifty years to the number of years in which there was a male head of state or government during the last fifty years.

Gap Report (2011:26), “women and men [in Indonesia] are enrolled in tertiary education in almost equal numbers,” but “women still make up a fairly low percentage of the workforce, particularly in senior and highly skilled positions.”²¹ Today, education rates in Indonesia appear to favor boys only in high school. As illustrated in the table below, among Indonesians aged 7-18, girls and boys attend school at roughly equal rates until the latter half of high school (ages 16-18) where girls’ enrollment drops off, if only slightly. Obviously, the drop-out rate of girls and boys alike is problematic, but as this problem relates to the issue of gender it is apparent that today, girls are not disproportionately dropping out at a higher rate.

Table 4-1: Percentage of the Population Attending School by Gender and Age Group in Indonesia (2010)

Gender	Percentage Attending School		
	Age 7-12	Age 13-15	Age 16-18
Male	97.69	85.03	56.68
Female	98.26	87.28	54.95

Source: BPS RI, Susenas 2009-2010

However, this was not always the case. The older generations of women may have dropped out earlier or not have attended school at all. Among all Indonesians aged 10 and older, the gap between males and females is somewhat larger—almost 28 % of women have no education, as compared to just over 22 % of males, and women have lower educational attainment than men from middle school through college (BPS RI

²¹ Recent figures from *Survei Tenaga Kerja Nasional* (Sakernas, National Labor Force Survey) indicate that of women aged 15-64, almost nine percent are unemployed, whereas only six percent of males of the same age are unemployed (BPS RI, Sakernas Agustus 2010).

Susenas 2010). A history of gender inequality in Kalimantan Barat is also evident in recent Susenas data. According to figures from 2010, eight percent of all rural males in Kalimantan Barat age ten and older had no formal schooling at all. Among rural females, 17% had no formal education. Similar patterns are apparent in education data from the cities and towns of Kalimantan Barat where three percent of males and eight percent of females had no formal education in 2010. Among the provinces, Kalimantan Barat has the sixth-largest gap between percentage of uneducated males and percentage of uneducated females.²²

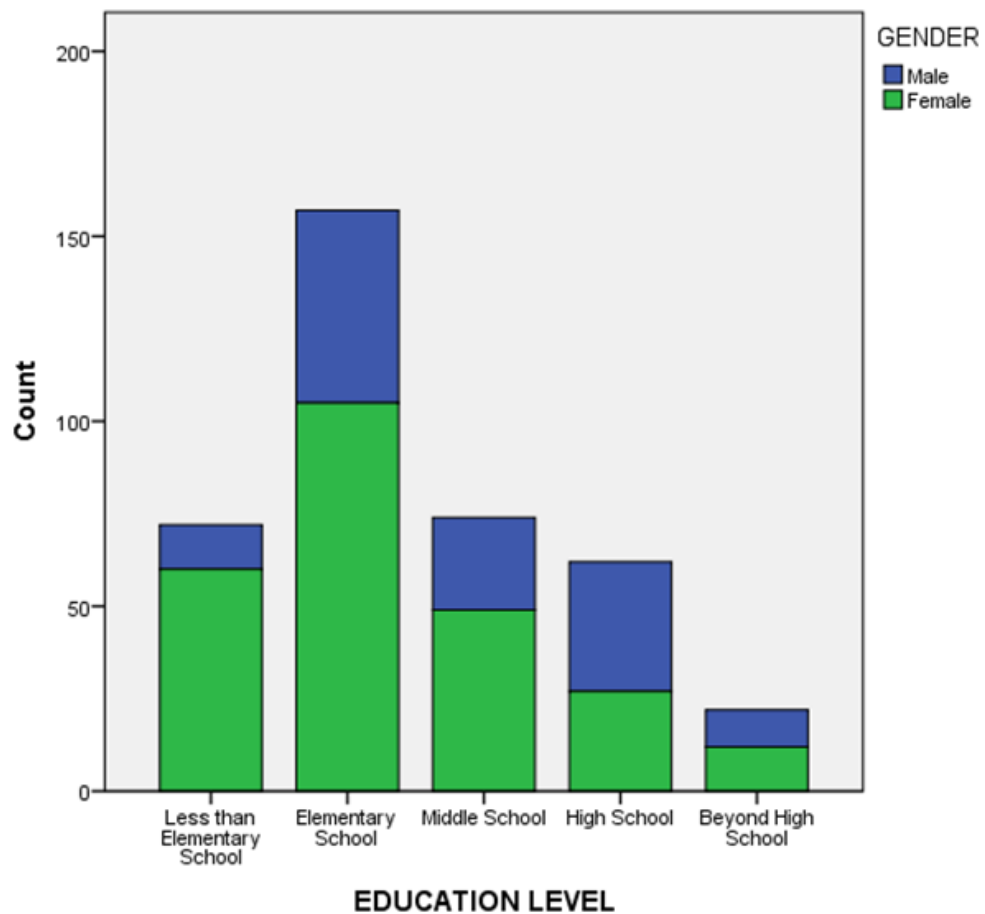
Unfortunately, similar statistics for gender and level of education are not available at the kabupaten level. However, data for currently enrolled students at all levels of the education system are available and suggest that, in fact, there has been some success in efforts to reduce the gender gap in education. Whereas previous generations of women may have had unequal access to education, there are roughly equal numbers of female and male students enrolled in school today. Further, at the high school level, there are more female students than male students. This is certainly true among the study sites selected for this research. In 2010, there were more female high school students than male high school students in Sambas, Sintang, Kapuas Hulu, and Pontianak. This was also true of junior high students in Sintang and Kapuas Hulu. This suggests that although in the past women have been relatively “disadvantaged” in terms of education, males and females now have a roughly equal opportunity to continue in their educations (see

²² The largest gender disparity in education (in rural and urban settings combined) is found in the province of Nusa Tenggara Barat (10% of males and 20% of females have no formal education). The smallest gender disparity in education is found in the province Sulawesi Utara (0.8% of males and 1% of females have no formal education). (BPS RI Susenas 2009-2010, http://www.bps.go.id/tab_sub/view.php?kat=1&tabel=1&daftar=1&id_subyek=40¬ab=11).

Appendix A, Table A-2 for more details). This may have far-reaching consequences on women's role in the economy, as more educated women may be more likely to own businesses and use formal financial institutions, among other outcomes.

Among study participants, a higher percentage of females than males had no education at all or had only an elementary school education. A higher percentage of males attended high school, but this bias is not apparent beyond the high school level. This information is presented in Figure One below.

Figure 4-1: Bar Graph of Gender and Education among Study Participants in Kalimantan Barat, 2010



Gender and Religion in Indonesia

The examples above illustrate that Indonesia, like all nations, is battling a history of gender inequality. However, in the past as today, gender and the status of women and men in society are subject to change, and in Indonesia these changes often involve religion, which is essential to Indonesian identity in general. For example, in Indonesia's early modern history, gender was not as inequitable as it may seem today. According to Michael Peletz (2006:311) early Muslim Southeast Asia was the site of ~~deeply~~ "deeply entrenched and broadly institutionalized traditions of pluralism with respect to gender and sexuality." Further, during the first half of the early modern period (c. 1450-1650 CE) of Southeast Asia women were noticeably less ~~socially inferior to men~~ "socially inferior to men" and gender roles were permeable and fluid (Andaya 2006: 227). This relates to the kinship systems of the era, which were largely bilateral, tracing kin ties through both the father and the mother, and which thus ~~valorized~~ "valorized" men and women alike (Peletz 2006). During this time, according to Reid (1988), sexual relationships were regarded ~~indulgently~~ "indulgently," according to the Austronesian and Hindu-Buddhist (Tantric and Saivite) practices that informed Southeast Asian Islam in the 13th century, and women played central roles in rituals of birth, death, and healing (Reid 1988; Lieberman 2003; Peletz 2009). In the latter half of the early modern period (1650-1850), however, Southeast Asia saw the rise of Sunni Islam—a ~~male-oriented~~ "male-oriented, legalistic, and hierarchical world religion" (Andaya 1994:106). In Sunni Islam, unlike earlier forms of Islam in Indonesia, women did not have a specialized role in ritual. Further, a rise in poverty and a decline in craft

specialization are also associated with the spread of Sunni Islam in the archipelago (Andaya 1994).

Today, Sunni Islam remains the dominant religion in Indonesia (e.g. social and political organizations Muhammadiyah and Nahdatul Ulama). As of 2009, there were only one million Shia of the nearly 200 million Muslims in Indonesia²³, and Islam continues to interact with the issue of gender in the country. In the years since the fall of Suharto (1998), some of the biggest controversies in Indonesia have revolved around Islam and gender—to name a few, issues of polygyny,²⁴ pornography,²⁵ abortion,²⁶ and homosexuality, have ignited intense public debate in recent years. However, although Islam is commonly viewed (in the West) as an oppressive force upon women, it is not always viewed as such among Indonesian women. For example, in the 1990s, young Muslim women fought for the right to wear headscarves in schools, and this was seen as a form of opposition to the Suharto government. Women also

²³ There are also countless other minority sects (by some estimates, more than 250, RTT 2011) including Ahmadiyah, Jemaah Islamiyah, Lia Eden and al-Quiyada, but official counts of their membership could not be found. Jemaah Islamiya, Lia Eden and al-Quiyada have been banned completely, and Ahmadiyah has been banned in East Java and South Sulawesi (Buehler 2009, see also RTT 2011; Belford 2011; Harsono 2012), and

²⁴ Many women have rejected polygyny in the name of Islam and more women are now seeking divorce (Khalik 2009; Rinaldo 2011)

²⁵ In October 2008, Parliament passed an antipornography bill banning pornographic photos, videos, and skimpy clothes at tourist resorts, (Gelling 2008),

²⁶ Abortion is illegal in Indonesia but a recent *fatwā* (a ruling on an Islamic law given by a recognized authority) by the *Majelis Ulama Indonesia*/MUI number 4/2005 suggests that abortion is not categorically forbidden under Islamic law. Instead, abortion is allowed out of necessity in the following circumstances: 1) a pregnant woman is infected by a lethal disease or the pregnancy jeopardizes the life of the mother, 2) the fetus is genetically imperfect and its condition is predicted to be untreatable after birth, and 3) conception results in an act of sexual coercion as proven by the victim's family, doctors, and Muslim scholars. Additionally, in the case that an abortion is to be carried out, it must occur before the 40th day of gestation (Nasir and Asnawi 2011).

used their connections through Muslim organizations to argue against state-sanctioned polygyny, arguing that polygyny was not inherent to Islam and that it is a violation of equality—the true root of the religion (Rinaldo 2011:557).

Much of the existing research on gender and religion in Indonesia revolves around Islam (because, of course, most Indonesians are Muslim). However, there are also examples of indigenous and syncretic religions interacting with gender. For instance, among the Javanese, religion is incredibly diverse—as a whole, it can be characterized as a blend of Islam, mysticism, Hinduism, and folk tradition. According to Beatty (1999), who carried out anthropological field work in Banyuwangi in East Java, “most communities contain orthodox Muslims as well as practitioners of other tendencies” (1). He contends that in rural Banyuwangi, religion takes the form of “pantheistic mysticism, spirit cults, and normative piety” (1), yet “the pious Muslim, when he rolls out his prayer mat in public view, is all too aware of his next-door neighbor who sits on the front doorstep pointedly ignoring the call-to-prayer” (2). An interesting facet of Javanese society that contrasts with mainstream Muslim Indonesia that emphasizes equality (see discussion above) is that is that Javanese system is hierarchical. The priyayi (aristocrat) and the sudagar (merchant) classes are high-ranking elites, and there is a cultural division between these classes and “everyone else” (Brenner 1991:59). Scholars such as James Siegel (1986) contend that the divisions between these classes permeate all of Javanese society. Certainly, they permeate and fuse the spheres of gender and religion, as described by Brenner (1995). Brenner argues that Javanese individuals possess varying degrees of “spiritual potency,” a

–concentration of inner spiritual strength through the sustained practice of emotional and behavioral self-control” (20), and that this concept of spiritual potency is found in all levels of Javanese society, but it the priyayi, the elite class, are especially imbued with this spiritual potency. Furthermore, she writes that,

These ideologies of spiritual potency reinforce the superiority of the priyayi males in particular, while placing all females, regardless of social class, in a categorically inferior spiritual, moral, and social position. The assertion that males are spiritually stronger than females is used to justify priyayi declarations that women should defer to and faithfully serve men, whether their husbands, fathers, or rulers (20-21).

Because of the spiritual potency of the priyayi men, these men are believed to have more self-control than women, particularly with regard to emotions and behavior; they are believed to be inherently spiritually stronger than women; and they deserve the unconditional deference of women. According to Brenner’s account, these sentiments are not confined to the priyayi class alone, but transcend all ranks of Javanese society. At the same time, though, women have almost complete control over aspects of household and family life that should make them –empowered,” according to the development literature. They tend to be solely responsible for the household finances, and men and women alike commonly stated that men are incompetent in financial matters (Geertz 1961; Jay 1969; Brenner 1995:23). Further, kinship is reckoned bilaterally and inheritance is generally partible and equally distributed among both sons and daughters (Geertz 1961), and women are important breadwinners in their households, earning wages through agriculture, craft production, trade, and entrepreneurship. Of course,

their important economic role reinforces their lower spiritual status because, –excessive attention to financial matters and the pursuit of wealth is said to indicate low status, lack of refinement, and a corresponding lack of spiritual potency (Anderson 1972; Keeler 1987, 1990; Djajadiningrat-Niewenhuis 1987; Hatley 1990; Errington 1990)” (Brenner 1995:26). The Javanese present an interesting case in which the important supernatural belief in spiritual potency supersedes the potential empowerment women may experience as wage earners and managers of household finances.

These examples illustrate that religion is closely connected to gender and gender roles in Indonesia. Although Islam is often perceived (in the West) as an oppressive force for women, the discussion above reveals that women in Indonesia may see Islam differently—as based upon equality and as a mobilizing force. In the case of the Javanese, the belief in priyayi spiritual potency is argued to be a more important determinant of the status of women than is their economic contributions. Christianity has also influenced gender and gender roles in Indonesia, but discussions of this pertain to the syncretic and idiosyncratic religions that have arisen from a blend of Christianity and the local, indigenous, animistic religions of ethnic groups throughout the archipelago. Christianity is a minority religion (only around 9% of Indonesians are Christian), and it is practiced by minority populations scattered throughout the archipelago such as the Batak of Sumatra, the Dayak of Kalimantan, the Minahasa of Northern Sulawesi, the Toraja of South Sulawesi, the Tobaku of Central Sulawesi, and the Manggarai, Ngada, Ende, Lio, Sikkanese, and the Lamaholot of Flores. It is difficult, therefore, to make generalizations about Christianity in Indonesia. While the same can be said of Islam and the Javanese

religion, localized Christian practices are particularly un-generalizable because they have not become part of the mainstream, dominant culture in the same way as Islam and the Javanese culture. In fact, the variation of local Christian traditions is so great, in fact, that it has led outsiders to question to the depth and legitimacy of Christian practice” in the region (Aragon 2000:6). In the section that follows, the gender among the Dayak of Kalimantan Barat is discussed. The Dayak are predominantly Christian, though they retain many elements of their traditional (*adat*), indigenous religion (King 1993:150; Steenbrink 2008:525).

Gender in Kalimantan Barat

Dayak

Among the Dayak of Kalimantan, status was traditionally (and in many areas is still) achieved through two main activities—rice farming and headhunting (Davison and Sutlive 1991:160). Rice farming was associated with prestige because a large harvest allowed people to be generous, to give loans, to celebrate by brewing rice wine and making rice cakes, and possibly to convert surplus into prestige property” (Mashman 1991:259). Displays of success in rice farming and in headhunting took place once per year during the pan-Dayak (i.e. among all Dayak subtribes) harvest ritual—*gawai* (Davison and Sutlive 1991:160). Women did the bulk of the rice farming and played a major part in rituals involving rice cultivation (Jensen 1974) yet according to Mashman (1991:259), there was little ideological recognition of their contribution” because of the pervasive notion that farm work is not real work” (Mashman 1991:261). In addition to rice farming and headhunting, politics, business, and education provided alternative routes to status among some Dayaks. Men were generally afforded more opportunities to

obtain status that were women. For example, men could gain status by engaging in *merantau* (sometimes called *bejalai*) (long-distance travel), which once was carried out for the purpose of headhunting but has since become a means by which men earn cash through wage labor on plantations or oil rigs (Jensen 1967; Freeman 1970; Wagner 1972; Mashman 1991; Wadley 1997). Where wage labor opportunities are available locally, however, men may be less inclined to *merantau* for wage work, as cash and not travel (or taking enemy heads) has become the primary motivating factor in making these journeys (Padoch 1980; Mashman 1991; Wadley 1997). In addition to opportunities and travel, education has also historically been viewed as a male-oriented activity (Masing 1981).

Women have not always been afforded the same opportunities to travel and earn wages, nor have they traditionally had the same access to formal education as males. According to the existing ethnographic research, Dayak women, “work longer days, are much less mobile, have fewer choices in their activity, [and] have greater responsibilities for their families” (Sutlive 1991: xiii). Further, the inequalities that do exist between men and women have been exacerbated by technological change, as outboard motors and chainsaws provide labor opportunities to men but not to women and even among urban migrants, men have more and better labor opportunities than women (Sutlive 1991:xiii).

Melayu

Sutlive’s (1991) classic edited compilation, *Female and Male in Borneo*, described various facets of the lives of men and women and associated gender roles in Borneo, but failed to consider the Melayu. This is a pervasive trend in the literature—the Melayu are rarely the focus of research in Kalimantan Barat. Given that the Melayu of Kalimantan Barat are mainly Muslim (and predominantly Sunni), gender in that segment

of society may be interpreted as similar to that of the rest of Indonesia (as discussed above). One important characteristic of the Malay in general (not specifically the Kalimantan Melayu²⁷) that should be mentioned is that bilateralism is common. Indeed, Raymond Firth (1966) discussed this as one of the most salient characteristics among the Malay fishers of Kelantan, Malaysia. In this system, equal importance is attached to kinship relationships through the father and kinship relationships through the mother (Milner 2011:189). According to Firth (1966:11), the result of this bilateralism was a “lack of legitimate leadership roles within the village.” According to Karim (1992), bilateralism also encourages women’s participation in rituals and community activities. Even as Islamic revivalism gave rise to a more patriarchal society (see above), the bilateral kinship of the Malay, “secured women’s position in society in the short and the long term” (Karim 1992:230 quoted in Milner 2011:190). Evidence of the position of women in Malay society includes partible inheritance (Djamour 1959) (the Melayu of Kalimantan Barat did practice partible inheritance, but wealth was far from equally distributed among daughters and sons). Further, women often control household finances (Firth 1966) and they may initiate the process of divorce (and often do) (Milner 2011:190).

Chinese Indonesians

The Chinese who immigrated to Kalimantan Barat beginning in the mid-eighteenth century were mainly men who came to the region to work in gold mines. Despite some conflicts and jealousies with the native populations (i.e. Dayak and

²⁷ Kalimantan Malay (and Malay elsewhere in Indonesia) call themselves *Melayu*. I maintain this use of the word Melayu in this dissertation to distinguish between the expansive and general Malay ethnicity that encompasses Malaysia and much of Southeast Asia and the local Melayu identity.

Melayu), they intermarried often with the Dayak who, ~~w~~ould rather attach themselves to the Chinese than to the Malays [Melayu]" (Francis 1856, quoted in Heidhues 2003: 26). Dayak women were also married off to Chinese men in payment of debts. The Dayak-Chinese daughters of these unions would marry Chinese men, and over time many Dayak women came to adopt Chinese custom, or masuk Cina. This entailed the Chinese style of wearing slacks and growing wet rice (*sawah*) instead of the traditional Dayak dry rice (*padi ladang*) (Heidhues 2003:27). In the early days of Chinese migration, all of the women in Chinese-settlements were of mixed origin and were said to be ~~p~~rettier" than the pure Melayu by Western observers. Heidhues (2003:34-35), who has written one of the few histories of the Chinese in Kalimantan Barat, asserts that,

Unlike more cloistered Chinese women in most parts of the Indies, these women [the Dayak-Chinese women of the mining communities] have comparative freedom to see and be seen by strangers; in fact, according to reports, they were not shy at all. Furthermore, they were a commercial asset to their partners, at least to those who were traders, as they might manage the shops while the men went about other activities.

Eventually in the 1850s after a war between the Chinese of Monterado and a Melayu sultan, it became illegal for a Chinese man to acquire a Dayak wife as payment for a debt, and to acquire a Dayak wife ~~l~~egally" a man was to pay a substantial sum of money to the local Melayu ruler as compensation for her loss to the community (Heidhues 2003:35). Soon thereafter, women began to arrive in Kalimantan from China, and Chinese men in Kalimantan stopped intermarrying with Dayak for the most part.

As mentioned previously, the Chinese women, the Dayak women who married and masuk Cina, and the daughters of Chinese descent in Kalimantan Barat were not subject to the same seclusion and cloistering as Chinese women elsewhere in Southeast

Asia. In fact, they were important business partners to their husbands, and today they continue to work alongside their husbands in their shops (indeed, all of the Chinese women with whom I spoke were co-owners of restaurants, fruit stores, and shops). Further, Chinese women and women of Chinese descent in Kalimantan may be safer than Chinese women elsewhere in Indonesia who have been the targets of discrimination and brutal violence (Refugee Review Tribunal 2005). In Jakarta during the riots preceding the fall of Suharto in 1998, more than 1,000 Chinese Indonesians were murdered and a reported 168 Chinese women were gang-raped (Reproductive Health Matters 1998:168). None of the perpetrators have yet to be prosecuted and new reports suggest that Suharto's New Order government was instrumental in inciting the attacks in an attempt to "stir up trouble" (Johnston 2005). Although the Chinese of Kalimantan Barat have at times been the target of ethnic violence (e.g. in a 1967 Dayak uprising against communist guerillas, 300 ethnic Chinese—whether or not they were involved with the communists—were killed and 55,000 were displaced (Human Rights Watch 1997)), there are few reports of organized violence against Chinese women of Kalimantan Barat in particular.

Unfortunately, scholarly sources detailing the gender role of Chinese men in Kalimantan Barat or in Indonesia more broadly are scarce. A few generalizations can be made based upon my own observations of the Chinese culture of Kalimantan in comparison to what has been written about Chinese Indonesian in general. First, according to Wolf's (1994:59) account of Chinese Indonesians in Java,

The Chinese kinship system is patriarchal, patrilineal, and patrilocal, meaning that daughters are not included in the lineage and that women cannot own, inherit, or bequeath property. Traditionally, after marriage the bride went to live with her husband's family, where she was under the often oppressive direction of her mother-in-law and received

little support from her husband. In that setting her main duty was to produce sons for the continuation of the patriline. When she became a mother-in-law, however, she could attain some control and power within the household; ironically, such power (and sometimes oppression) was directed toward another women—the new daughter-in-law.

Wolf goes on to explain that industrialization and the greater participation of women in the work force (i.e. “factory daughters”) has not disrupted the “patriarchal nature of the Chinese kinship system,” but instead has “reinforced and intensified traditional family patterns” (1994:27).

Wolf’s account of the strong and oppressive patriarchal culture of the Chinese in Indonesia does not match up with my own observations. Perhaps this difference is the result of the unique local history of the Chinese in Kalimantan who established new lives in a rugged terrain and cooperated with women to earn a living. The Chinese of Kalimantan Barat do still maintain patrilineal kinship systems through which important surnames are inherited from fathers. Further, men may be viewed as the primary breadwinners and official owners of enterprises. However, I did not observe that women “received little support from [their] husbands, or that men were the sole recipients of inheritance. In fact, I did not observe that the patrilineal system of the Chinese of Kalimantan Barat was oppressive toward women. The men with whom I met (including those whom I interviewed and those with whom I spoke only casually) spoke highly of wives and daughters and stated clearly that inheritance was *bagi rata* (split equally). Girls were not kept out of school or strictly monitored (indeed, the *amoy* (young Chinese women) of Singkawang were relatively freer in their wardrobe and behavior than their Dayak and Melayu counterparts), Chinese women were outspoken, and women and men

worked side by side. The image of the controlling Chinese men of Indonesia does not correspond to my observations in Kalimantan Barat.

Research Questions and Predictions

Gender and “women’s empowerment” are central parts of the microfinance agenda. Men in Kalimantan Barat have traditionally had greater access to wage work, travel, education, and the political sphere. Thus, they may be more likely than women to need and to use formal financial institutions. Based on interviews and ethnographic observation in Kalimantan Barat, the institutions offering microcredit (banks and credit unions) don’t seem to be targeting women. In fact, managers at these institutions reported that most of their clientele were men. However, members of cooperatives are reportedly majority female. One participant in a village in kabupaten Sintang stated about the utility of cooperatives that, —inkhusus untuk koperasi yang khusus untuk kaum perempuan karena yang pertama kami bias menyimpan uang dan tidak harus pergi ke kantor karena bisa diserahkan kepada koordinator di kampungnya,” ([people join cooperatives] especially among women because first of all, you can save money but don’t have to go to the office because you can give it to the cooperative coordinator in the village”). Arisan is traditionally the domain of women, with multiple participants stating, —dalam kelompok arisan itu perempuan semua” (—in arisan groups, it’s all women”).

It should be noted that I traveled to the Sintang villages with staff members of the KOBUS cooperative. Further, the vast majority of participants from these villages were women (149 women and four men), despite the fact that men were also invited to participate. As a result, the samples from these villages are rather homogenous with most participants sharing the characteristics of being female, and having similar levels of

education, reporting the same ethnicity and religion, and reporting membership in a cooperative. Additionally, women from the KOBUS villages were also homogenous in with regard to their work—most were rice farmers and rubber tappers, and many were weavers of traditional Dayak textiles that were sold through the cooperative. Therefore, the analysis of women’s participation in cooperatives must be interpreted with caution.

Here, I test these common assumptions with data generated through interviews and surveys in seven kabupaten throughout the province. Specific questions and predictions are as follows:

1. Are men more likely to use banks than women?

Consistent with popular opinions and with much of the research on women in microfinance that suggests women are more likely than men to be ~~un~~banked,” I predict that among study participants, men are more likely to use banks than are women.

2. Are men more likely to use credit unions than women?

For the same reasons as above, and because credit unions, despite their social objectives, do not target women as potential members, I predict that among study participants, men are more likely to use credit unions than are women.

3. Are women more likely to use cooperatives than men?

Because women may be less likely to have access to formal financial institutions such as banks and credit unions, they may instead choose to use cooperatives.

4. Are women more likely to use arisan than men?

Consistent with popular opinion, existing research on ROSCAs, and the statements of study participants, I predict that among those who participated in the study, women are more likely to use arisan than are men.

5. Are more educated men and women more likely to use banks and credit unions?

According to Mayoux's (2002) notion of "virtuous spirals," education, the use of financial institutions and "empowerment" are linked in continuous reinforcement. Therefore, I predict that more educated men and women are more likely to use banks and credit unions.

6. Are less educated men and women more likely to use cooperatives and ROSCAs?

Men and women who are less educated may be more likely to be "unbanked" and instead rely upon ROSCAs and local informal cooperatives to meet financial needs.

Analyses and Results

Table 4-2: Summary of Male and Female Participants

	Male	Female
Average Age	40.7	39.6
Average Educational Attainment	7.5	5.5

Table 4-3: Financial Strategy by Gender

	Male	Female	Total
Bank	8	7	15
Credit Unions	5	8	13
Cooperatives	3	40	43
Arisan	25	34	59
Banks and Credit Unions	2	2	4
Banks and Cooperatives	3	4	7
Banks and Arisan	12	8	20
Credit Unions and Cooperatives	3	12	15
Credit Unions and Arisan	2	5	7
Cooperatives and Arisan	6	54	60
Banks, Credit Unions, Cooperatives	0	3	3
Banks, Credit Unions, Arisan	10	4	14
Banks, Cooperatives, Arisan	3	10	13
Credit Unions, Cooperatives, Arisan	1	20	21
Banks, Credit Unions, Cooperatives, and Arisan	2	5	7
No Financial Institution	54	45	99
Total	139	261	400

Frequency analysis of financial strategies among men and women reveals that few males or females use banks as their only financial institution. Among women, however, cooperatives and arisan were frequently used as a sole financial strategy. Some men also used arisan as their only financial institution. Banks and arisan were used in conjunction by both men and women, and cooperatives and arisan were often used simultaneously by women. A relatively large number of both men and women use no financial institutions at all. Surprisingly, and contrary to much of the MFI literature, this frequency analysis indicates that a greater proportion of men than women were completely “unbanked” and use no informal financial services either. Men and women who did not use any financial institutions were likely among the poorest, least educated, and the landless of the study participants. Often, those who did not use any financial institutions stated that they were “*takut, karena nanti tidak bisa bayar*” (–afraid because later I won’t be able to pay”) or “*takut karena tidak ada uang*” (–afraid because I have no money”).

Bivariate Results: Gender and the Use of Financial Services

Table 4-4: Gender and Use of Financial Services

Independent Variable	Dependent Variable	Beta Coefficient	Standard Error	Wald	Degrees of Freedom	Probability	Odds Ratio
Gender*	Bank Use	-.717	.251	8.169	1	.004	.488
	Credit Union Use	.287	.266	1.162	1	.281	1.332
	Cooperatives	1.919	.60	54.347	1	.000	6.816
	Arisan Use	.392	.211	3.438	1	.064	1.479

* Please note that gender in all cases is coded as 1=female and 0=male

Binary logistic regression tests without controlling for any potential intervening variables suggests that there are significant ($\alpha=0.05$) relationships between gender and use of banks and cooperatives as well as a significant ($\alpha = 0.10$) relationship between gender and participation in arisan. These results indicate that women are less likely than men to use banks and more likely than men to use cooperatives and arisan but that that there are no significant relationships between gender and use of credit unions. As noted above, variables such as educational attainment may influence use of financial services. Further, age may play an important role in use of services. Older men and women may be less likely to use financial services, instead preferring local, traditional, and informal financial institutions. Conversely, older participants may be more likely than younger participants to use financial services, as older men and women may have had more opportunities to work, acquire wealth, and join a bank or credit union. Below, the analyses are repeated controlling for age and education.

Gender and the Use of Banks

Table 4-5: Age, Education, Gender and Use of Banks

	Beta Coefficient	Standard Error	Wald	Degrees of Freedom	Probability	Odds Ratio
Age	.016	.013	1.547	1	.214	1.016
Years of Education	.293	.038	58.477	1	.000	1.341
Gender	-.313	.293	1.142	1	.285	.731

Initial binary logistic regression tests of the relationship between gender and use of banks suggest that men are significantly more likely to use banks than are women (see Table Four). However, as illustrated in Table Five, there is a significant relationship between years of education and use of banks, and after controlling for this variable, the relationship between bank use and gender is no longer significant. Thus educated people are more likely to use banks regardless of gender, and the initial relationship is likely due to men's higher educational levels.

Gender and Use of Credit Unions

Table 4-6: Age, Education, Gender, and Use of Credit Unions

	Beta Coefficient	Standard Error	Wald	Degrees of Freedom	Probability	Odds Ratio
Age	-.008	.011	.473	1	.492	.992
Years of Education	.065	.031	4.524	1	.033	1.068
Gender	.404	.277	2.120	1	.145	1.497

In the binary logistic regression test of the relationship between gender and the use of credit union without using any controls for age or education, the result is not significant. After controlling for age and education the result remains non-significant but

it is apparent here, as in the case of bank use, the education is an important predictor with more educated men and women being more likely to use credit unions.

Gender and the Use of Cooperatives

Table 4-7: Age, Education, Gender, and Use of Cooperatives

	Beta Coefficient	Standard Error	Wald	Degrees of Freedom	Probability	Odds Ratio
Age	.027	.010	7.099	1	.008	1.027
Years of Education	.048	.029	2.757	1	.097	1.049
Gender	2.101	.278	57.040	1	.000	8.176

In the test of the relationship between use of cooperatives and gender without using and controls for age or education, the result was significant. After controlling for these two variables, the result remains significant. Further, the relationships between age and education and use of cooperatives are also significant. This suggests that older and more educated women are more likely to use cooperatives. However, as noted above, interpretation of this result is difficult because of the large, female-biased sample of participants from Sintang.

Gender and the Use of Arisan

Table 4-8: Age, Education, Gender, and Use of Arisan

	Beta Coefficient	Standard Error	Wald	Degrees of Freedom	Probability	Odds Ratio
Age	.023	.009	6.244	1	.012	1.023
Years of Education	.095	.027	12.294	1	.000	1.100
Gender	.634	.226	7.830	1	.005	1.884

In the initial binary logistic regression test of the relationship between gender and the use of ROSCAs (arisan), the result was not significant at the $\alpha = 0.05$ level, however, considered at the $\alpha = 0.1$ level, it was significant and indicated that women were more likely than men to participate in ROSCAs. This is consistent with most research on ROSCAs. After controlling for age and education, the relationship between gender and the use of ROSCAs becomes stronger. Again, this result suggests that women are more likely to join ROSCAs than men and that more educated people and older people are more likely to join ROSCAs than younger and less educated people.

Discussion and Conclusion

The results of these reveal to important points—first, gender alone does not predict participation in formal and informal financial institutions, and second, more educated men and women are more likely to use all forms of financial institutions. The predictions and results are discussed in turn below:

- 1) Men are more likely than women to use banks.

Without controlling for education and age, this prediction was supported. However, after controlling for age and education, the relationship between gender and bank use is no

longer significant. Instead, years of education seems to be more strongly related to the use of banks than is gender. When asked about use of banks, one participant from a rural village with little formal education stated, “... kalau di bank. . . sangat sulit untuk meminjam uang. Dulu saya sudah pernah bergurau dengan orang bank untuk meminjam uang untuk menanam karet tetapi orang bank bilang tidak bisa. Saya rasa kalau di bank itu masyarakat kecil kurang diperhatikan tetapi kalau di koperasi mereka sangat memperhatikan” (“In the case of banks, it is very difficult to borrow money. Previously, I jokingly asked a bank employee about getting a loan to plant rubber trees, but the bank employee said that I couldn’t. I feel that at banks they don’t care about the poor.”). Further, although not statistically significant after controlling for education, it is also evident that gender plays some role in the use of banks—among the study participants, a higher percentage of males use banks than do females (29% of males and 17% of females). Women, particularly rural women, who are often less educated than urban women (see Appendix A, table A-4 for more information), frequently stated that they did not use banks because they felt that, “Aku tidak mampu karena tidak ada uang” (“I’m not capable because I don’t have any money”).

From the perspective of the development literature, the results of the test for the relationship between banks and gender support the claim that participation in financial institutions, education, and “empowerment” may be linked in a “virtuous spiral.” Among study participants, men were more likely to use banks, but this was a function of their higher education. As Kalimantan Barat, and Indonesia in general, continues to work toward reducing the gender gap in education, women’s use of formal financial institutions such as banks may increase. Being poor and uneducated did apparently

impede participants' ability to procure loans from banks, but certainly, the lower rate of bank use among female participants is not evidence of the third-world woman who is —. . universally unproductive, economically inactive, house-bound, tradition-bound, lacking skills and perceived to be relegated to lower-status tasks than men” (Koczberski 1998: 400). As the respondent quoted above discussed, women are engaged in income-generating activities such as rubber tapping. Although a bank loan may make it easier to pay for needed supplies, lack of participation in a bank does not preclude her ability to plant rubber. Indeed, many of the women who do not use banks find other ways of supporting their businesses, including the use of credit unions, cooperatives, and arisan.

2) Men are more likely than women to use credit unions.

This prediction was not supported by statistical analyses both with and without the control variables of age and education. In fact, the frequency data presented in Table 4-2 above reveals that among these study participants, a larger percentage of female participants than male participants used credit unions. This stands in contrast to the position that women are economically inactive and are, by default, excluded from the extra-domestic economic and from accessing formal financial institutions. In the case of Kalimantan Barat, this is particularly meaningful because women are not actually target clients for credit unions. Among the credit union managers whom I interviewed, none reported that there were financial services that specifically targeted women. It is clear, though, that women are joining credit unions, even though they are not recruited to do so. This suggests the possibility that women in Kalimantan Barat are already relatively —empowered” and to the differences between the status of women in Kalimantan Barat as compared to the status of women in regions where much of the WID, GAD, and MFI

research is carried out. In the existing research, unbanked women who are participate in microfinance programs may become more empowered, may experience a reduction in their dependence upon men, may gain greater autonomy, and may gain greater access to the political and economic spheres. The degree to which the status of women in Kalimantan Barat fits this image of women who are less empowered, less politically and economically active, and less autonomous prior to using participating in microfinance is debatable. On the one hand, the women of Kalimantan Barat, including Dayak, Melayu, and Chinese women alike, already play an important role in their household economy. In fact, rural women often assume sole responsibility for producing food for the household. Further, among the Dayak, women—not men—are the rubber tappers, which is lucrative work. Although Mashman (1991) contends that “farm work is not real work” (261), the income derived from that work is most certainly real and may afford women leverage in the household. On the other hand, it is also evident that women in Indonesia and in Kalimantan Barat have historically had less access to education than have men and this may hinder their participation in the broader economy and their participation in financial institutions. However, it appears that girls are now staying in school longer and so the relative disadvantage that comes along with a lack of education may be diminishing.

3) Women are more likely than men to use cooperatives.

This prediction was supported both with and without control variables, but again, the results of the statistical analyses of this relationship must be considered with great caution. It is clear that women use cooperatives far more frequently than men. However, many of the female participants were residents of villages where the Kobus cooperative was operating. What is more, the Kobus cooperative staff helped to organize discussion

groups. That said, both Kobus and non-Kobus members, and both men and women alike were invited to join the discussion. Further, the participants of these villages also had access to other financial alternatives including banks, credit, unions, and arisan, and yet they overwhelmingly continued to use cooperatives.

Although it is difficult to interpret the result of the analysis of the relationship between the use of cooperatives and gender because of the issues discussed above, it is clear that women often participated in cooperatives. Further, their participation may be “empowering” in several ways. First, it helps women meet their financial needs; second, the cooperative has helped women sell their handicrafts; and third, their greater economic power has contributed to their sense of importance in the broader political sphere. For example, a participant from one of the Sintang Kobus villages said of the cooperative, *“Kita merasa terbantu juga dengan adanya, karena sebelum ada itu kita belum ada diperhatikan oleh pemerintah karena kita belum merasa ada sentuhan dari hasil tenun itu. Dalam salah satu yang membantu adalah Kobus, dari segi budaya kita diangkat dan dari segi ekonomi kita merasa dibantu,”* (—We have also found this helpful because before, the government did not pay attention to us because we didn’t yet have anything to show for ourselves by our weaving. One of the things that has helped is Kobus. In terms of culture, our traditions have been elevated. In terms of economics, we feel that we have been helped.”)

In the case of cooperatives as in the case of banks and credit unions, more educated people are also more likely to participate. Further, the statement above illustrates that participation in cooperatives does contribute to the achievement of the elements of empowerment described by Kabeer (1999) and others. According to Kabeer,

empowerment encompasses 1) the ability to make claims on material resources, 2) the ability to negotiate and make decisions, and 3) the achievement of well-being outcomes. Through Kobus, women are able to earn more income by selling traditional textiles (Kobus maintains a showroom and sells the textiles on the behalf of members). These textiles can fetch anywhere from IDR 50,000 (around USD 5) for a scarf or IDR 2,000,000 (around USD 200) for a blanket), and the women-weavers of the Kobus cooperative therefore have greater claims on material resources. Of course, this is in addition to their existing claims to the material resources that they control through their rice farming and their rubber tapping, but the money earned by selling textiles is very significant. Further, the respondent quoted above states that the people in her community were previously ignore because they ~~had~~ “nothing to show for themselves” before having greater potential to sell textiles through Kobus. Finally, participation in the cooperative has contributed to well-being outcomes including ~~the~~ “elevation of [their] tradition” and the fact that —in ~~terms~~ of economics [they] have been helped.” What is more, when I asked participants what they did with the money from the cooperative, they almost always *said* “*untuk anak kuliah*” (~~for~~ “my children’s education”). This stated outcome is in perfect agreement with the research on women’s participation in MFIs.

4) Women are more likely than men to use ROSCAs.

The use of the ROSCA, arisan, was more common among female participants than among male participants, as was predicted and as is consistent with evidence from studies of ROSCAs around the world. This was true even after controlling for age and education. However, the results of this analysis also indicated that more educated participants were more likely to participate in arisan than less-educated participants.

Educational attainment predicts participation in financial institutions across the board—in formal and informal institutions alike. Although greater educational attainment may result in higher rates of use of formal financial institutions such as banks and credit unions, access to these formal institutions does not necessarily result in the discontinuation of informal financial institutions such as ROSCAs. In fact, ROSCAs may be formed among people who share a particular profession or occupation. This contradicts Geertz's (1962) conclusion that ROSCAs are a "middle rung" of development and an "educational mechanism" by which "peasants learn to be traders." ROSCAs may serve as a transitional financial institution in some cases, but they are found among rural peasants and educated professionals alike. Arisan is a mainstay in Indonesian culture, so it is unsurprising that participants from all walks of life were members of these institutions.

Further, existing research on ROSCAs, such as that presented in Ardener and Burman's (1995) book, *Money Go Rounds*, asserts that ROSCAs are an important way for women to build social capital which is a "prerequisite not only for successful entrepreneur[ship] but often also for social and economic survival" (Ardener 1995:9). Study participants of varied backgrounds spoke of the dual economic and social function of the arisan. For example, one participant from Sintang said of arisan " . . . *kita saling bertemu sharing, dan berkumpul dan kami sudah saling kenal satu sama lain*" (— . . . We meet each other to share, we gather and each one gets to know the other"). Another participant, a *bibit jamu* (a woman who sells traditional Javanese herbal remedies, spoke of the importance of the information shared at arisan meetings stating, "*Kalau saya, manfaat dari arisan itu ada rasa kekeluargaan itu lebih erat. Kita satu pekerjaan, itu*

menjadi bisa dengan mudah tukar pengalaman dan nanti kita bisa bagi pengalaman”

(–For me, the benefit of arisan is a feeling of close family. We all share the same type of work and therefore we can easily exchange our experiences and later we can share our experiences”). Another said of the dual functions of arisan that it serves “. . . *dua-duanya, selain itu [keuangan] untuk mengakrabkan juga dengan teman lain”* (–[It serves] both [purposes], besides the [money] it also makes people closer with other friends”).

However, social capital was not always the objective of participation in arisan. In some cases, participants emphasized the economic function of participation, stating, *“hasil dari arisan itu bisa membantu ibu untuk menambas modal usaha jualan kue. . . biasanya dana itu juga digunakn sebagai dana bantu anak sekolah, untuk bayar arisan kembali dan juga untuk membeli kebutuhan rumah tangga,”* (–The proceeds from arisan can be used to help women to add to their business funds to sell cake. . . usually that money is also used to help kids in school or to repay the arisan and also to buy things that the household needs”), or *“[Arisan itu] hanya utnuk menyimpan uang. . . kalau tidak dilakukan cara seperti itu uangnya cepat habis”* (–Arisan is used only to save money, if you don’t do something like that, your money will quickly run out”).

Finally, it is also interesting that 44% of the male study participants participated in ROSCAs. Men have been largely excluded from the research on microfinance, including informal microfinancial institutions such as arisan. Their exclusion from research on formal MFIs owes in large part to the fact that women are the targets of these institutions and to the fact that men are often stereotyped as being irresponsible borrowers. Their exclusion from research on ROSCAs is result of the assumption that

these institutions are universally the domain of women (Ardender and Burman 1995; Bouman 1995; Schreiner 2000). However, as evidenced by the example of arisan in Kalimantan Barat, sometimes men do use ROSCAs. Men's ROSCAs as well as mixed-gender ROSCAs present a new avenue for research.

- 5) More educated men and women are more likely to use banks and credit unions.
- 6) Less-educated men and women are more likely to use cooperatives and arisan.

The prediction that more-educated men and women were more likely to use banks and credit unions was supported. However, the prediction that less-educated men and women were more likely to use cooperatives and arisan was not supported. Instead, more educated people were more likely to participate in all types of financial institutions. This suggests that lack of education is a hindrance to accessing credit and savings even in the informal setting. Further, it reveals that participation in informal financial institutions is not just a stepping stone to formal institutions as is suggested by Geertz (1961), but instead informal institutions may be used in conjunction with formal institutions.

In conclusion, this study reveals that contrary to assumptions of much MFI literature, being a woman does not alone predict being among the "unbanked." In all cases, higher levels of education were associated with greater participation in financial institutions informal and formal alike. Additionally, informal financial institutions such as arisan are not used solely by women who have no other options. These results suggest that, among the study participants, having greater access to education, regardless of

gender, may encourage economic participation and membership in both formal and informal financial institutions. As education levels continue to rise in Kalimantan Barat, participation in financial institutions of all types may rise among men and women alike, while as the region achieves greater gender equality in education women may become increasingly involved in many types of financial institutions.

CHAPTER FIVE

Ethnicity and Use of Financial Institutions

Introduction

Ethnicity, the social status associated with defining characteristics common to people who share “cultural meanings, memories and descent” (Darity 2008: 9) is interpreted as both a “primordial” and a “circumstantial” characteristic (Geertz 1963; Keyes 1981; Nagata 1981). It is primordial in that it is based upon a set of inherited “givens” of social existence, it is ascribed (i.e. determined upon birth), and is an extension of the idiom of kinship and descent (van den Berghe 1978). Ethnicity extends from kinship and descent by way of cultural elaboration and interpretation (Francis 1976; Keyes 1981), by the social transmission (i.e. learning) of the intrinsic cultural meanings and markers of descent. It is circumstantial in that it is often amenable to aggregation and disaggregation with other ethnic classifications, and ethnic claims may be invoked or unmentioned according to circumstance (Glazer and Moynihan 1975, Pieterse 1995, 2001, 2003)

Ethnicity may become particularly salient when it determines access to the means of production and exchange, to the products of labor, and when it influences economic decisions and livelihoods (Keyes 1981:11). A vast literature on ethnic economies, ethnic enclaves, and ethnic entrepreneurship reveals that in many cases, who you know and to whom you are connected via “bonding social capital” among coethnics can become a

deciding factor in economic success (Averitt 1968; Modell 1977; Barr and Toyé 2000; Pieterse 2003). Especially in circumstances in which a particular ethnic identity is associated with disadvantage or relegation to the secondary labor market, establishing exchange with coethnics can encourage the establishment of a self-sufficient and captive market. Relying on coethnic exchange partners can also create opportunities that would otherwise be unavailable and that remain unavailable to outsiders (Portes and Bach 1985:343; Sanders and Nee 1987:746; Light and Karageorgis 1994; Light and Gold 2002). Further, in the context of intense interethnic competition for resources and markets, cooperation with coethnics may enhance an individual's ability to access scarce resources and may intensify intraethnic solidarity (Hannan 1979; Sanders and Nee 1987).

Many studies of the relationships between ethnicity and economy examine the role of ethnicity in determining the success of immigrant minorities as they become enmeshed in the wider economy of majority. However, how indigenous ethnic groups relate to one another in the economic sphere remains surprisingly absent from the discussion. Further, the role of ethnicity in the economic lives of the majority population is not a common point of interest in this body of literature, either. Nonetheless examining economic behaviors in both of these categories—of indigenous ethnic minorities and of the ethnic majority—using a lens borrowed from studies of immigrant ethnic economies, may elucidate some explanations of variation that may otherwise be glossed over.

The Ethnic Context in Kalimantan

Shared cultural identity is central to the Indonesian ideology. The national concept of *bangsa*, literally translated as “the people,” applies to all citizens of the country, at least in word if not always in deed. Like local ethnic classifications, the ideal of *bangsa* is primordial, originating from the Sanskrit word *vamśa* (literally “line of descent”), and conveying a shared origin and common culture that is inalienable to the Indonesian people (Nagata 1981). The central government attempts to foster a shared sense of *bangsa* among Indonesian citizens through policies such as transmigrasi (the transmigration program originating under the Dutch in the early 19th century and continuing to present day), which aimed to alleviate population pressures on densely populated islands, to promote the ideal of *bangsa* Indonesia, and to live the national motto *Bhinneka Tunggal Ika* (Unity in Diversity). During this field research, the people of Kalimantan Barat expressed pride in their own *Bhinneka Tunggal Ika*. The peace among the three *suku* (tribes) of the region was mentioned often. Additionally, when I asked about the relationship between the three *suku* in public, most people mentioned harmony, tolerance, and another national ideology—gotong royong (mutual aid and assistance).

The largest ethnic groups in Kalimantan Barat are the Melayu, the Dayak, and the Chinese²⁸. As discussed in previous sections of this dissertation, counts of the population sizes of these ethnic groups are not made available to the public. However, in Kalimantan

²⁸ In addition, thousands of transmigrants have also started new lives in Kalimantan Barat. According to the most recent official statistics, in 2008 alone, there were 3,187 new transmigrants in Kalimantan Barat. Between 2004 and 2008 there were 18,352 transmigrants in all (Dinas Tenaga Kerja dan Transmigrasi Provinsi Kalimantan Barat; KBDA 2010:103). The majority of the transmigrant families moved from one areas of Kalimantan Barat to another (464 families in all), and the remaining transmigrants were from provinces across Java (201 families in all; 96 from Western Java, 29 from Jakarta, 76 from Central Java). *Kabupaten* Kayong Utara, Bengkayang, Kapuas Hulu, Sanggau, and Sambas received all of these families (Dinas Tenaga Kerja dan Transmigrasi Provinsi Kalimantan Barat; KBDA 2010:103).

Barat, religious identity is practically synonymous with ethnicity (Christine 2000; Yusuf 2001; Prasojo 2011; see also Keyes 1981). Using religion, the size of the Melayu (Muslim) population in Kalimantan Barat is estimated at 2,628,258 people (58%), and the Chinese (Buddhist and Confucian) population is estimated at 364,853 people (8%). Dayaks are predominantly Christian, though some Chinese Indonesians have also converted to Christianity (generally Protestantism) (KBDA 2010). Unfortunately, an estimate of the number of Chinese Christians living in Kalimantan Barat is not available. In all, there were 1,475,991 (33%) Christians in the province and most of these were likely Dayak. Each of these three major ethnic classifications is discussed below.

Dayak

The term —Dayak” is a general term applied to the non-Muslim indigenous people of Borneo (van Klinken 2006). According to Victor King (1993), it is the largest single ethnic group in Kalimantan Barat, but this does not account for the many Muslims who also call themselves Melayu, such as the Bugis and the Banjar. Similarly, hundreds of *subsuku* (subtribes) of Dayak, each with a distinct language and tradition, are subsumed under the label Dayak. Nonetheless, there is a sense of unity among the subsuku, and most people in Kalimantan Barat refer to themselves according to the broader categories —Melayu,” —Dayak,” or —Cina,” without further specification unless asked for specification.

The Dayak tend to live outside of the cities of Kalimantan Barat, instead living in villages in the less-densely populated, forested regions of the province (King 1993; Schiller and Garang 2002). They are widely known for the practice of longhouse

domicile in which semiautonomous households of closely related families live in separate apartments that are connected in what appears to be a single structure (Freeman 1970; Wadley 2004:611). This practice was unpopular with the provincial government, however, as it was viewed as unhygienic, a fire hazard, and a breeding ground for communism (Sather 1998:201). Most longhouses were dismantled after 1967, as people increasingly chose to live in single-family homes (and were offered incentives by the government to do so) (Mudiyono 1994; Winzeler 1998:89). Some longhouses have been maintained, largely in the more remote regions such as Kapuas Hulu, and somewhat ironically, some of the remaining longhouses have become tourist attraction and are now promoted by the Department of Tourism (e.g. Ensaïd Panjang, Sintang).

The longhouse is one facet of the image of Dayak held among non-Dayak. In addition to the longhouse, the Dayak are known for their headhunting and for their subsistence strategy of swidden rice cultivation (Sather 1998:201). These traditional practices contribute to the long-standing opinion that, —the Dayak in every respect are to be reckoned an uncivilized race” (Howell 1963:30). Swidden agriculture has been (wrongly) blamed for deforestation throughout the province (Wadley and Colfer 2004; Wadley 2007), and headhunting viewed as an example of the barbarism of these backward people²⁹. This vision of the peoples of Borneo has historical precedent. The island of Borneo was viewed by Dutch colonials as hostile and dangerous, and the people recalcitrant and uncivilized. The solution to this, and a means to establish control over the borderland dividing Dutch Kalimantan from English Sarawak (Malaysian Borneo), was

²⁹ Recent (1997, 1999, 2001) ethnic conflicts between the Dayak and the Madurese resulted in headhunting at reported cannibalism of the Madurese by the Dayaks. See Achwan et al 2006; Davidson 2003a,b; Dove 1997; Bouvier and Smith 2006.

to convert the Dayaks to Christianity. Today, the Dayak continue practice Christianity and they maintain a collective identity based upon a common Christian faith (Sather 1998).

Melayu

The ethnic category of “Melayu” (Malay) in Kalimantan distinguishes the Malay from the non-Malay (i.e. the Dayak and the Chinese). This category is actually based upon the aggregations of many peoples who share a common adherence to Islam (Nagata 1981:103) and speak the Malay language (Bahasa Indonesia, the national language, is also based upon Malay). In fact, many of the modern Malay of Borneo are descendants Dayak who converted to Islam (masuk Melayu) (King2004:403). The Melayu also identify themselves by their *kerajaan* (sultanates)^{30,31} such as Tanjung Pura³² (Schiller and Garang 2002), and by their customs, which traditionally include distinctive dress and architecture (Sather 1998).

³⁰ A sultanate is a region ruled by a sultan. In the case of the Malays, the sultanates (locally *kerajaan*, ruled by *raja*) were headed by a hereditary ruler who could confer titles to his appointed administrators. Royalty and nobility (nobility consisted largely of people who were relatives of the current or recent sultan) were highly stratified with a complex system of ritual offices, honorific titles, etiquette and linguistic registers. The system of hierarchy was Hindu in origins but was modified by Islam subsequently (Brown 1970; King 2004).

³¹ The many *kerajaan* of Kalimantan Barat include the following: Kerajaan Sambas (1687—present), Kerajaan Sintang (~1650—1913) (Fienieg 2010), Kerajaan Sukadana (1500s—1827), Kerajaan Kubu (1725-1939), Kerajaan Tanjungpura dan Matan (1786-1914), Kerajaan Mempawah, Kesultanan Pontianak (171—present) (Achmad et al 1981), Kerajaan Mempawah (1340-1944). Sultanates associated with the Hindu era (6th C—12th C) are typically referred to as *Kerajaan* whereas sultanates in the Muslim (12th C—17th C) era are often called *Kesultanan*.

³² Kerajaan Tanjung Pura is said to have been established after a war between Sukadana and Pontianak in 1786. Sukadana lost this war and the Sultan Ahman Kamaludin fled to Matan (now Ketapang) and established Tanjung Pura. However, according to local oral history, Tanjung Pura is actually a continuation of a kingdom established during the era of Majapahit (an empire based in Java between the late 13th C and the early 16th C.) (Achmad et al 1981).

The Melayu originated in the Malaysian peninsula and Taiwan (Nagata 1981; Andaya 2001). Between 2,700 and 1,700 years ago, they migrated to the Philippines, northern Borneo, Sulawesi, central Java, and other islands in Eastern Indonesia. At this time, Proto-Melayu-Polynesian (from proto-Austronesian) languages began to become differentiated among the islands. By 3,000 years ago, proto-Malay was spoken in Borneo and eventually became the ancestral language of all other Malay dialects (Adelaar 1995). Although the language of the Malay likely originated in Borneo, the culture associated with the ethnic group likely originated in the Kerajaan Sriwijaya³³ (c. 500—late 13th century) in Southern Sumatra) and Kesultanan Palembang (1454—1823, Southern Sumatra) (Nagata 1981; Adelaar 1995; Collins 1998; Andaya 2001; Adler and Pouwels 2011).

Traditionally, and still today, the Melayu live along rivers and coasts, and are fishers, merchants and traders (King 1993). The Melayu are the dominant ethnic group in Kalimantan, and because the Melayu tend to live in town instead of in more remote locations (as is typical of Dayak people), they are generally more educated and have

³³ Palembang is the site of many political transitions. It is located along the eastern shore of Southern Sumatra (around 380 miles away from Pontianak, and was ideally situated with access to the Straits of Melaka and Sunda and was a port of trade between India and China. Because of this strategic geographic position, a in the seventh century it became the capital of Kerajaan Sriwijaya, a Hindu empire established in southern Sumatra around 500 CE that extended through Sumatra, Thailand, the Malay Peninsula, West Java, and western Borneo. The Kerajaan Sriwijaya was defeated in 1290 by Kerajaan Kediri, a Javanese Hindu empire. Upon defeat of Sriwijaya, Palembang became a vassal of Kediri. Palembang became an independent state in the mid fifteenth-century when Hindu rule in Java disintegrated but by the mid-sixteenth century, the Javanese had moved back into Palembang to establish a new dynasty. In the 17th century, this dynasty was defeated and Palembang became an indigenous state under Sultan Abdharrahman (a man originally named Cindai Balang (1649—1694) who wrote the code of law for the state of Palembang). The Dutch VOC began operating in Palembang in 1617 and the influence of the colonists steadily increased over the next two hundred years. Palembang became a colonial residency between 1825 and 1949, and today it is a province of the Republic of Indonesia (Ooi 2004:1016).

greater political and economic influence than the Dayak³⁴. This greater political and economic power of the Malays has deep roots—the ruling families of the Malay sultanates raided hostile Dayak communities for slaves, levied taxes and tribute from the Dayak who were “~~h~~ied or bonded” (i.e. living within the boundaries of the Malay sultanate. Those living beyond Malay jurisdiction were referred to as “~~h~~ree Dayak” (King 2004: 403-404).

The most salient feature of the Melayu ethnicity is Islam. Conversion to Islam is synonymous with masuk Melayu (conversion to Malay ethnicity), and one cannot become “~~h~~Malay” without conversion to Islam. Islam influences the everyday lives of many³⁵ Melayu people who strive to achieve exemplary Muslim lives and fear eternal torment and suffering in *neraka* (hell) if they fail in their faith-driven lifestyle. Among the values of Melayu Islam (as specifically outlined in the *Kitab Jawi*—the Book of the Javanese³⁶), are equal rights and duties regardless of sex, class, or social position, acceptance of a life of poverty (*Kitab Jawi*: 91), solidarity in Melayu society (Qat‘ al-arham), observance of the *Arkan al-Islam* (Five Pillars of Islam)³⁷, and freedom from debts (debt precludes observance of the Five Pillars).

³⁴ The influence of the Malays was also supported by the Suharto administration which developed programs to preserve Malay culture and identity such as the *Majelis Adat Budaya Melayu Indonesia* (MABMI, The Indonesian Council of Malay Custom and Culture), which had branches around the archipelago, including one in Kalimantan Barat (Milner 2010).

³⁵ It should be noted that degree of piety among Melayu Muslims varies from individual to individual, as is the case among any religious practitioners.

³⁶ Arab traders once referred to all Malay people of the archipelago as Javanese (Nagata 1981).

³⁷ The Five Pillars are as follows: 1) Faith; 2) Prayer; 3) *Zakat* (tithing); 4) Fasting; 5) *Haji* (pilgrimage to Mecca)

Chinese Indonesians

Almost all of the Chinese of Kalimantan Barat are descendants of people from the southern Chinese province of Guandong. The languages of Chinese Indonesians in Kalimantan Barat include Hakka, Teochiu, Cantonese, and Hainanese, which are mutually unintelligible. Younger Chinese Indonesians also speak the national language, Bahasa Indonesia. The two largest groups of Chinese Indonesians in Kalimantan Barat are the Teochiu and the Hakka. Both of these subgroups are Han Chinese. In China as in Kalimantan, the Hakka tended to migrate, opening new land and farming in less-fertile areas. The name Hakka, literally translated, means “—gest people” (Heidhues 2003:31). Historically, in Kalimantan the Hakka worked as farmers, miners, and traders in the interior. In contrast, the Teochius occupied the cities and worked primarily in business and trade.

Although beginning in 1619, the United Dutch East Indies Company (Verenigde Oostindische Compagnie, VOC) Company encouraged Chinese to immigrate to the Indonesian colonies (then known as Batavia), and continued to bring Chinese coolies to work in mines and plantations (especially in Java) throughout the 19th century (Heidhues 2003), the colonists did not actively encourage the Chinese to settle in Kalimantan Barat. Instead, the Chinese of Kalimantan Barat typically came of their own accord, using existing networks of kin who had already migrated. The largest influx of Chinese occurred between 1770 and 1880 when Chinese men arrived in great numbers to establish and work in gold-mining operations in the region. Many of these immigrants faced economic hardships in their China homeland and made the journey to Kalimantan in hopes of building a better life by working in the goldmines (Bingling 2000:2). Upon

arrival, however, circumstances were not entirely hospitable—the Chinese immigrants faced extortion by Malay overlords, and at first were harassed by the Dayak tribes (Bingling 2000:2). In response, the Chinese turned inward, forming kongsi, which were cooperative organizations based upon traditional voluntary associations of China known as *hui* (Bingling 2000:1; Ownby and Heidhues 1993; Kuah-Pearce and Hu-Dehart 2006). These organizations were managed by what was called *zongting* governments. These governments had their own courts, laws, financial systems, and currency, and they maintained treaties with neighboring peoples (Bingling 2000:2). The kongsi within the *zongting* governments were viewed as exclusive and conspiratorial secret societies and were the targets of aggression by the Malay rulers of Mempawah, the Dutch, and Japanese occupiers during World War Two (Heidhues 2003). Owing in part to these “sworn brotherhoods” and “secret societies” of the past, the Chinese of Kalimantan Barat continue to be viewed as exclusive and isolationist. Consistent with stereotypes throughout Indonesia, they are commonly thought to be educationally and economically ahead of other groups (Harrisson 1950:355; Aguilar 2001:521). However, Chinese in Kalimantan actually work as traders, middle men, and pepper or vegetable farmers. Many are poor, and some live at the subsistence level (Heidhues 2003).

Today, there are some success stories of Chinese entrepreneurs in Chinese havens such as Singkawang. Some Singkawang Chinese have established businesses in Jakarta but still maintain their family ties in Kalimantan Barat. More Chinese may have achieved economic success in Kalimantan Barat, except that at every turn the majority population and the government, suspicious of the “alien Chinese” (many of whom were unable to attain Indonesian citizenship or who refused Indonesian citizenship so that their children

could remain in Chinese schools in Kalimantan) took efforts to suppress or eradicate their culture and their enterprises. For example, in 1967, the Dayak raids on the Chinese began. This was in reaction to an alleged Chinese attack on a Dayak village in Sanggauledo which left several Dayak dead and those who survived receptive to the urgings of the Indonesian military to drive the Chinese out of Kalimantan Barat. In these raids, the Dayak destroyed Chinese shops, gardens, and farms, and forced the Chinese to flee. Eventually, this conflict escalated to the killing of Chinese—citizens and aliens alike—justified by the rumor perpetuated by the military that all Chinese were supporters of Communist China and the *Partai Komunis Indonesia* (PKI, Indonesian Communist Party). The refugees of these attacks moved to the coasts of Kalimantan Barat, where they remain today. Many of their cultural institutions, such as the kongsi, were destroyed, leaving only the surname associations (*asosiasi marga*) as a way of organizing among the Chinese families of Kalimantan Barat. Economically, Chinese of Kalimantan Barat were faced with great difficulty. Their businesses were the targets of discrimination by the majority population and those involved in farming were vulnerable to the myopic trade and agriculture policies of president Suharto and his cronies (Heidhues 2003:263).

Ethnicity, Development, and Financial Participation

In the case of Kalimantan Barat today, there is still a disparity in wealth and a perceived if not actual disparity in access to financial institutions among the diverse ethnic groups and indigenous populations in the province. Ethnic identity, which is very much a focus of the development discourse in Indonesia generally (Porath 2010), permeates almost any social, economic, or political endeavor in Kalimantan Barat. Further, in peripheral locations, particularly in borderland regions, ethnicity may become

a more salient personal characteristic than national identity and loyalty to the majority culture may be weakened (Amster, 2005; Eilenberg and Wadley, 2009; Potter, 2009: 89).

Throughout the province, ethnic identity—whether Dayak, Melayu, or Chinese—continues to be one of the most defining, often first-mentioned, personal characteristics. *Suku* (tribe) carries with it a set of traditions, opportunities, and inequalities that are viewed as having transcended generations and that continue to affect the success of individuals and communities in the changing economic landscape of Kalimantan Barat. Accessing credit is increasingly important, though “it is hard for indigenous people to survive, much less compete, in today’s era of rapid social and economic transformation” (Schiller and Garang 2002:248). At the same time, however, ethnicity has become a variable in social action (Keyes 1981). For example, in the past few decades, Dayaks have begun to view themselves as a single entity instead of a disparate set of subsuku. They have become more aware of the local identity and the need to be engaged in wider society such that they can manage their lives and resources in the context of change and development (Prasojo 2011). One way that Dayaks have used ethnicity to mobilize themselves for greater social and economic action is through an indigenous credit union movement that has been gaining momentum across the province over the past thirty years. Although the credit unions are now open to people of all ethnicity and religions, Chinese and Melayu, if they have any knowledge of the Dayak-led credit unions at all, typically do not access them. Similarly, Dayaks, though they are aware of the Muslim sharia‘ banks, do not use the services offered therein.

Research Questions and Predictions

Using data derived from focus-group discussions, questionnaires, and semi-structured interviews rates of participation among the three main ethnic groups—Dayak, Melayu, and Chinese—are examined. The Melayu and Dayak samples alone are considered in statistical test because the Chinese sample size was too small ($n=8$) to use in such analyses. Instead, the data from interviews with Chinese participants will be used for qualitative information. Further, as discussed in chapter three, participants who identified themselves as Javanese, Madurese, Bugis, or Torajan and who reported being Muslim ($n=12$) were incorporated into the Melayu sample. The remaining Javanese participants who did not identify as Muslims ($n=2$) were omitted from statistical analyses. Predictions related to ethnicity and the use of financial institutions are as follows:

1. Are Melayu or Dayak more likely to use banks?

I predict that Melayu are more likely to use banks for several reasons. First, they tend to live in cities and along rivers, whereas Dayaks tend to live in more remote areas. Second, people with formal employment, especially public servants (PNS) are more often than not Melayu. PNS must use banks, regardless of their actual income, because they are paid via banks and they also can receive mortgages with their PNS identification papers as their primary collateral.

2. Are Melayu or Dayak more likely to use credit unions?

I predict that Dayak are more likely than Melayu to use credit unions. Although open to people of all ethnicities and religions, credit unions are perceived of as being established

for Dayaks, by Dayaks. Therefore, Dayaks may have higher rates of participation in credit unions than Melayu.

3. Are the Dayaks or the Melayu more likely to use cooperatives?

I predict that Dayaks, who tend to live outside of town, may be more likely to use local cooperatives as a matter of convenience.

4. Are the Dayak or the Melayu more likely to become members of arisan?

Arisan is a national tradition and is practiced by all ethnic groups. I predict that there is no statistical difference between Melayu use of arisan and Dayak use of arisan.

5. Are Dayak and Melayu equally likely to borrow from financial institutions?

Melayu are largely defined by their shared Muslim religion. Muslims who have unpaid debt often express a fear of eternal punishment for these debts. Furthermore, they cannot successfully live according to the Five Pillars of Islam with outstanding debts (e.g. a pilgrimage to Mecca cannot be made if the pilgrim is in debt). Dayak (according to personal observations) generally do not express similar fears. Therefore, Melayu may be less likely to borrow from financial institutions than Dayak.

6. Are Chinese equally likely to use formal and informal financial institutions, and are they equally likely to take out loans as Dayaks and Melayu?

Using qualitative data, the questions above about the use of banks, credit unions, and arisan as well as the willingness to borrow money, are asked in reference to the small sample of Chinese participants. I predict that Chinese, who have not been particularly welcomed by the majority population, are less likely to participate in institutions such as

arisan and cooperatives. They may also be unlikely to use the stereotypically Dayak credit unions. However, if they use a financial institution, they may be inclined to use banks, which have no particular ethnic or religious association.

Analyses and Results

Table 5-1: Summary of Melayu, Dayak, and Cina Participants

	Melayu	Dayak	Cina
Women	104	152	2
Men	116	14	6
Mean Age	39	40	43.5
Average Educational Attainment	6.8	5.4	6.5

Table 5-2: Financial Strategy by Ethnicity

	Dayak	Melayu	Total
Bank	0	13	13
Credit Unions	10	3	13
Cooperatives	39	3	42
Arisan	3	56	59
Banks and Credit Unions	1	3	4
Banks and Cooperatives	3	3	6
Banks and Arisan	4	15	19
Credit Unions and Cooperatives	13	2	15
Credit Unions and Arisan	5	2	7
Cooperatives and Arisan	48	11	59
Banks, Credit Unions, Cooperatives	3	0	3
Banks, Credit Unions, Arisan	2	10	12
Banks, Cooperatives, Arisan	1	12	13
Credit Unions, Cooperatives, Arisan	19	2	21
Banks, Credit Unions, Cooperatives, and Arisan	5	1	6
No Financial Institution	10	84	94
Total	166	220	386

A frequency analysis of financial strategies among Dayak and Melayu reveals that no Dayak used banks as their sole financial institution, and only 13 Melayu out of 220 used only banks. Credit unions were a more common choice among Dayak in general. Arisan was common among both Dayak and Melayu, but far more Melayu than Dayak use arisan

as their only financial strategy. Very few participants used all four types of financial institutions, and far more Melayu than Dayak use no financial institutions at all.

Bivariate Results: Ethnicity and the Use of Financial Institutions

Table 5-3: Use of Financial Institutions and Ethnicity

Independent Variable	Dependent Variable	Beta Coefficient	Standard Error	Wald	Degrees of Freedom	Probability	Odds Ratio
Ethnicity (1=Melayu, 0=Dayak)	Bank Use	.895	.279	10.261	1	.001	2.448
	Credit Union Use	-1.534	.273	31.507	1	.000	.216
	Cooperatives Use	-2.999	.265	128.198	1	.000	.050
	Arisan Use	-.161	.205	.618	1	.432	.851
	Borrowed for Bank or CU	-.616	.269	5.224	1	.022	.540

Please note that these statistics reflect the behavior of Melayu participants compared to the behavior of participants in the reference category, Dayak.

Binary logistic regression tests for the relationship between use of banks, credit unions, cooperatives, and arisan without controlling for variables age and education suggest that Melayu participants were less likely than Dayak participants to use credit unions but more likely than Dayak participants to use banks. These results are consistent with predictions one (1) and two (2) above. Melayu are also less likely than Dayak to use cooperatives, which is consistent with prediction (3), but as discussed, this reflects the sample of Kobus participants where were homogeneously Dayak and female. Additionally, consistent with prediction four (4), these results indicate that there is no significant relationship between ethnicity and participation in arisan. Finally, consistent with prediction five (5), the relationship between ethnicity and borrowing behavior is

statistically significant with Melayu less likely than Dayak to borrow from a bank or a CU. However, as evidenced in chapter four, age and education may play an important role in use of financial institutions. As in chapter four, older and more educated participants, Melayu and Dayak alike, may use banks, credit unions, and arisan. Additionally, here gender may also be used as a control variable. These variables are used as controls in the analyses that follow. In chapter four, only the relationship between gender and participation in arisan remained significant after controlling for age and education. Below, the relationships between use of financial institutions and ethnicity are examined using the controls of age, education, and gender.

Ethnicity and the Use of Banks

Table 5-4: Gender, Age, Education, Ethnicity, and Bank Use

	Beta Coefficient	Standard Error	Wald	Degrees of Freedom	Probability	Odds Ratio
Gender (1=Female, 0=Male)	.102	.342	.089	1	.766	1.107
Age	.014	.013	1.015	1	.314	1.014
Education	.302	.040	55.863	1	.000	1.352
Ethnicity (1=Melayu,0=Dayak)	.740	.352	4.407	1	.036	2.096

Binary logistic regression testing the relationship between bank use and ethnicity without any controls for intervening variables indicated that Melayu were more likely than Dayak to use banks. After controlling for gender, age, and education, this relationship remains significant at the $\alpha = 0.05$ level. This is consistent with prediction one (1).

Ethnicity and Credit Union Use

Table 5-5: Gender Age, Education, Ethnicity, and Credit Union Use

	Beta Coefficient	Standard Error	Wald	Degrees of Freedom	Probability	Odds Ratio
Gender (1=Female, 0=Male)	-.649	.377	2.954	1	.086	.523
Age	-.013	.012	1.055	1	.304	.987
Education	.086	.034	6.320	1	.012	1.090
Ethnicity (1=Melayu,0=Dayak)	-2.074	.359	33.367	1	.000	.126

A binary logistic regression test of the relationship between ethnicity and the use of credit unions without any controls for age, education, and gender indicated that Melayu were much less likely than Dayak to use credit unions. After controlling for these variables, the relationship remains significant at the $\alpha = 0.001$ level, with Melayu much less likely than Dayak to use credit unions. This is consistent with prediction two (2).

Ethnicity and Cooperatives Membership

Table 5-6: Gender Age, Education, Ethnicity, and Cooperatives Membership

	Beta Coefficient	Standard Error	Wald	Degrees of Freedom	Probability	Odds Ratio
Gender (1=Female, 0=Male)	1.335	.349	14.613	1	.000	3.798
Age	.028	.012	5.436	1	.020	1.028
Education	.078	.034	5.229	1	.022	1.082
Ethnicity (1=Melayu,0=Dayak)	-2.725	.288	89.433	1	.000	.066

Binary logistic regression testing the relationship between ethnicity and the use of cooperatives remains significant at the $\alpha = 0.001$ level, with Melayu much less likely than Dayak to use cooperatives. This is consistent with prediction three (3) above, but as noted, this result reflects the large sample of Kobus cooperatives members who were

almost all Dayak. Controls of education, age, and gender also reveal that women, older participants, and more educated participants are more likely to use cooperatives.

Ethnicity and Arisan Membership

Table 5-7: Gender Age, Education, Ethnicity, and Arisan Membership

	Beta Coefficient	Standard Error	Wald	Degrees of Freedom	Probability	Odds Ratio
Gender (1=Female, 0=Male)	.639	.259	6.073	1	.014	1.894
Age	.025	.009	6.971	1	.008	1.025
Education	.098	.028	12.380	1	.000	1.103
Ethnicity (1=Melayu,0=Dayak)	.027	.239	.013	1	.911	1.027

Binary logistic regression tests of the relationship between ethnicity and the use of arisan without consideration of any control variables indicated that there was not a statistically significant difference in arisan use between the Dayak and the Melayu. After controlling for gender, age, and years of education, the relationship remains non-significant. This is consistent with prediction four (4) above.

Ethnicity and Borrowing Behavior

Table 5-8: Gender, Age, Education, Ethnicity, and Borrowing Behavior

	Beta Coefficient	Standard Error	Wald	Degrees of Freedom	Probability	Odds Ratio
Gender (1=Female, 0=Male)	.300	.353	.725	1	.395	1.350
Age	.000	.013	.000	1	.989	1.000
Education	.137	.034	16.141	1	.000	1.147
Ethnicity (1=Melayu, 0=Dayak)	-.676	.317	4.559	1	.033	.509

A binary logistic regression test of the relationship between ethnicity and borrowing behavior without controlling for any potential intervening variables suggested that Melayu were less likely than Dayak to borrow from a bank or a CU. After controlling for gender, age, and years of education, this relationship remains statistically significant with Melayu less likely than Dayak to borrow from a financial institution. This is consistent with prediction five (5) above.

Discussion and Conclusions

Ethnicity, one of the most salient personal and social characteristics in Kalimantan Barat, may be related to choice of financial institution. The results presented above suggest that, consistent with predictions, Melayu are more likely than Dayak to use banks but much less likely than Dayak to use credit unions and cooperatives. This is true even after controlling for the variables of gender, age, and education. Further, consistent with predictions, Melayu are less likely than Dayak to borrow from a formal financial institution such as a bank or a credit union. Finally, also consistent with predictions, the

relationship between ethnicity and use of arisan is not statistically significant suggesting that Dayak and Melayu alike often participate in arisan.

There are several possible reasons for the difference in rates of bank and credit union use among Melayu and Dayak. First, Melayu may have easier access to banks because they live in towns and cities (this possibility is explored in the next chapter). However, credit union offices are also easily accessible in towns and cities, yet the Melayu tend not to use them. Another possibility is that Melayu use banks more than Dayaks do because they are more educated, partially because they live nearer to schools than do the Dayak, but even after controlling for years of education, the difference between Melayu and Dayak bank use remains statistically significant, suggesting the education alone does not explain this difference. Melayu may also be more likely to use banks because their jobs require that they use them. For example, Melayu, many of whom are PNS (public servants), receive their paychecks and pensions through the provincial bank, Bank Kalbar. Further, the PNS are able to easily obtain a mortgage by showing their employment card regardless of their income³⁸.

Alternatively, the greater use of banks among Melayu may be a reaction to their perceived exclusion from the credit unions that the Dayak have built as part of an indigenous ethnic social movement. As discussed in the introduction of this chapter, in circumstances in which ethnicity is associated with disadvantage or relegation to the secondary labor market, establishing exchange relationships with coethnics may create

³⁸ In fact, PNS incomes may be low. Many PNS reported making only IDR 250,000,000 per month—or around USD 250. Relative to many farmers and people working in the informal sector, this is a high income, but for people who live in towns and cities and must purchase all of their food, it is difficult to make ends meet on this salary, and many PNS end up working second jobs as entrepreneurs to bring in extra income).

opportunities that otherwise would be unavailable to outsiders (Portes and Bach 1985:343; Sanders and Nee 1987:746; Light and Karageorgis 1994; Light and Gold 2002). The Dayak credit unions illustrate this phenomenon. Several Dayak participants expressed that they felt disadvantaged compared to non-Dayak groups. For example, one Dayak farmer from Sintang stated,

Saya melihat penduduk yang asli dari sini kalah dengan penduduk yang datang dari tempat lain. Itu kalau saya nilai orang Jawa lebih maju daripada orang penduduk asli disini. Karena saya melihat orang asli disini belum banyak yang sudah mampu membuat rumah dan sebenarnya penghasilannya itu ada tetapi mereka belum bisa menyetor uang untuk yang khususnya seperti rumah. Dan bertani di sini hanya satu kali panen dalam satu tahun dan di sini tidak ada orang yang mau bersawah. Kemudian, yang lain sudah mulai bagus dan mudah mudahan kedepan ini ada solusi supaya ada peningkatan pertanian yang lebih baik. Dan dari pemerintah agak sedikit lambat untuk menangani hal hal seperti itu.

I see that the indigenous people here are defeated by the people who come from other places. That is, the way I see it, the Javanese are more advanced than the indigenous people here. Because I see that among the indigenous people here there aren't very many who are able to build a house for themselves yet, and actually they have the income to but they aren't yet able to set aside money for something like that, specifically for a house. And in farming here, they only harvest once a year and nobody wants to cultivate [more productive] wet rice. The others have already started to improve their situation and I hope that sometime in the future there's a solution for us so that we can improve our farming. The government is sort of late in helping people handle things like this.

That Dayak identify as collectively *terbelakang* (backward) or left behind compared to Melayu and other ethnic groups such as the Javanese may help to explain why they have turned to fellow Dayak to create opportunities among themselves. This is consistent with

the assertions of Hannan (1979) and Sanders and Nee (1987) that in the context of interethnic competition for resources and market, people may turn to their coethnics for support and this may, in turn, increase intra-ethnic solidarity. This may help explain why Dayak seem to use credit unions so much more often than do Melayu, and why Melayu tend not to use them very often. Indeed, one credit union manager who was a Dayak herself (being Dayak was, in practice, a requirement for employment in credit unions) stated,

Dayak, dalam terminology kita, merupakan orang orang tertindas. Bagaimana institute ini menjadi tempat kumpulan orang orang yang tertindas oleh sistem sistem yang ada. Jadi kesimpulan adalah ini merupakan tempat bagi masyarakat yang terpinggirkan dengan pengelolaan yang sehat dan abadi.

Dayak, in our language, is synonymous with a people who are oppressed by the existing system. So our mission is to make this a place where we provide healthy and reliable management and service to a people who have been marginalized.

The credit union movement in Kalimantan Barat is a *Gerakan Pemberdayaan* (an empowerment movement), and was initially aimed at empowering the Dayak. This movement started in the 1970s among Catholic Dayak in in Kalimantan Barat (primarily in Pontianak) who were concerned with the, *—ketidakberdayaan, ketertinggalan dari suku lainnya di Kalimantan Barat,*” (the helplessness, the backwardness of the Dayak people compared to other ethnic groups in Kalimantan Barat) (Pancur Kasih 2009: 32). Among the problems identified the by the Dayak activists was that Dayak people tended not to save money (because they lacked access to financial institutions), and therefore had difficulty keeping their children in school. In 1987 one of the largest NGOs working on

behalf of the Dayak, *Yayasan Karya Sosial Pancur Kasih* (Fountain of Love Social Works Foundation), established a credit union exclusively for Dayak. In addition to providing Dayak people with access to financial institutions, these CU intended to socialize members with principles of responsible finance. Using metaphors from traditional Dayak life, CU staff taught Dayak throughout the province how to think about money so as to live a life *–aman,*” *–nyaman,*” and *–kaya*” (*–safe, comfortable, and rich*”). For example, the cooperative concept of the credit union, with members as owners, each supporting the other, has been compared to the traditional collective of the longhouse, *–Sebagai elemen penting eksistensi kebudayaan Dayak, rumah panjang mencerminkan kehidupan kolektivitas dan system pertahanan yang baik bagi seluruh penghuninya*” (*–As an important element of the existence of Dayak culture, the longhouse reflects the collective life and the good system of defense for all of its residents*”) (Pancur Kasih 2009: 43). Required savings has been compared to the idiosyncratic Dayak food, *tempoyak*, a concoction of fermented durian fruit, fish bones, shrimp, and anything else that can be accumulated and put to good use this infamous yet beloved dish. In *pendidikan dasar* (basic education) meetings, were CU managers explain savings mechanisms to new members and potential new members, they often use this analogy to illustrate that Dayak *–sudah tahu menabung*” (*–already know how to save*”), as evidenced by the saving up of scraps, little by little, to make this signature Dayak dish. A similar analogy is made between saving harvested rice between seasons. One credit union manager discussed these analogies stating, *–Dulunya orang menabung dalam bentuk barang. Misalnya padi, buah, dan lain lain. Sebenarnya dari dulu, budaya menabung sudah ada pada orang zaman dulu tetapi karena sekarang yang digunnakan sebagai alat transaksi adalah*

uang” (In the past, people saved in the form of goods. For example, rice, fruits, etc. In fact, even in the distant past, the culture of saving already existed, but today we use money as our mode of transaction.”)

Many of the Dayak participants spoke about the subordinate status of their ethnic group. For example, one Dayak participant stated, *Dayak merupakan kaum yang termarginalkan atau 'out of system'* (the Dayak are a class of people who are the most marginalized or are 'out of system'). Another said, *Sekarang itu masih banyak masyarakat Dayak yang tertinggal jauh*” (right now there are still many Dayak who are left behind by far). Yet, in the shared identity of being a Dayak, *left behind,*” there was also a sense of solidarity. Indeed, part of the mission of the credit unions is to mobilize Dayak around their common ownership of the institution and around their common ethnicity.

Today, the credit unions are no longer explicitly Dayak. Vision statements still acknowledge the Dayak people but mission statements now speak to the empowerment of all ethnic groups. For example, one such vision statement reads, *Lembaga keuangan masyarakat Dayak yang sehat, besar, dan abadi yang dijiwai oleh nilai-nilai dan prinsip-prinsip Credit Union*” (A financial institution of the Dayak people that is big and imbued with the timeless values and principles of the Credit Union”); which the mission statement of the same credit union reads *Meningkatkan kesejahteraan sosial-ekonomi anggota melalui pendidikan dan pelatihan yang menghasilkan perubahan pada aspek fisik, mental, emosional, dan spiritual serta pelayanan keuangan yang profesional, ramah, dan tangguh*” (Improve the socio-economic welfare of members through education and training the results in changes to the physical, mental, emotional, and

spiritual through financial services that are professional, friendly, and reliable”).

Nonetheless, implicitly and practically, the credit unions remain Dayak. When I asked one CU manager about the continuing ethnic homogeneity of the credit unions, he summed it up stating, “. . . *mungkin orang masih menganggap masih ada perspektif etnis*” (→. . . maybe people still think there is an ethnic perspective”).

The Melayu may seldom use credit unions because they perceive them as being exclusively Dayak. In a discussion with one Melayu business owner in Sintang who was once a member of a credit union but decided to close his account, he described his experience in the following way, *—Saya keluar [CU] karena saya melihat individu pelayanan CU itu pilih kasih dan lebih kepada sukuisme dan saya tidak setuju. Dan banyak ada juga orang lain yang keluar dan kami tidak mempengaruhi orang lain untuk keluar mengikuti kami*” (→left the CU because I saw that the employees demonstrated favoritism and discrimination, and I don’t agree with that. There are also many others who left and it’s not because we tried to get them to leave and follow us”). Another Melayu participant said of the CU that, *—Yang tidak bisa diterima yaitu masalah pribadi dalam masyarakat. Dan kadang kadang ada masalah internal, misalnya staf hanya memberi pinjaman banyak kepada anggotanya yang masih keluarganya. Karena tidak melihat omsetnya. Tetapi kalau perbankan, mereka melihat kepada targetnya*” (→What I can’t accept are the internal personal problems. Sometimes there’s an internal problem, for example, a staff member only gives loans to people who are family members. Because we don’t see the turnover. At banks, they stay focused on the target”).

The Dayak also appear to be more likely than the Melayu to use cooperatives, but this likely owes to the large, female and Dayak samples associated with the Kobus

cooperative. Melayu also use cooperatives, and the aforementioned PNS also often form cooperatives in their place of employment. For example, one Melayu participant who was a math teacher (one possible PNS position) as well as a business owner in Sintang described her membership in a cooperative stating, *“Saya sudah ikut koperasi ini sudah tiga tahun dan ketua yang mengelola itu, dia sebelumnya kerja di sebuah bank. Tetapi karena sudah pension dia membuat koperasi simpan pinjam”* (“I’ve been a member of this cooperative for three years and the chairman who established it had previously worked at a bank. But since he retired, he decided to make a savings and loan cooperative”). A group of school teachers in Sekadau also formed a savings and loan cooperative named *Usaha Mandiri*, and of the 26 people with whom I spoke at that school, 17 were members of the cooperative. The formation of cooperatives among all sectors of society, but especially in rural agricultural villages, has been encouraged by the Indonesian government since the beginning of the national movement in the early twentieth century, during which time, *“national feeling became its guiding spirit”* (Hatta 1957:7). This guiding spirit was, *“from the very beginning. . . directed toward the improvement of the circumstances of the people”* (Hatta 1957:7). It seems that people may form cooperatives with co-ethnic, co-workers, or neighbors but that the use of this financial institution is not based on the same kind of ethnic solidarity that is evident in the case of the credit unions. However, it is interesting to note that only one of the Chinese participants reported using cooperatives. This participant also called the *“cooperative”* by the name Pak Artim³⁹, who was operating as a money lender in the area. Three Melayu

³⁹ This is a pseudonym.

participants also reported using Pak Artim. None of these cases were counted as instances of membership in a cooperative.

Borrowing behavior may also be influenced by Melayu ethnicity (and religion). As illustrated in Table 5-8, although the Melayu are more likely to use banks than are Dayak, they are less likely to take loans. One Melayu participant stated, *“Kita bisa gunakan uang itu dan kalau pinjaman itu, kalau kita tidak bisa bayar, itu biasanya kita kenakan sanksi dan nama kita sudah jelek”* (We can use that borrowed money, but if we can’t pay our debts, typically we’ll face a sanction and our name is already damaged). Further, those Melayu who are devout Muslims recognize that they must avoid debt and give alms in the form of *zakat* each year. Certainly there are financial institutions that specifically serve the needs of Muslims in Indonesia—*shari’a* banks have spread through the archipelago since 1990s and Bank Indonesia (the central bank) officially recognized a dual banking system (commercial and *shari’a*) in 1998 (Seibel 2012). However, among the participants in this study, only one person, a relatively wealthy Muslim man reported having used Islamic financial institutions. Currently, *shari’a* banks in Indonesia are still working toward developing microfinance services for the poor. The goals of microfinance initiatives are compatible with the principles of *shari’a*. At the same time, Muslim finance is conservative in nature and discourages speculative investments and loans without collateral. This obviously poses a challenge for offering microloans to the poor. As *shari’a* banks develop microfinance programs for the poor, for the unbanked, and for those without collateral, rates of participation among the Melayu of Kalimantan Barat may increase. So far, though, use of these institutions is rare.

Finally, the Chinese with whom I spoke discussed the discrimination that they have faced as an ethnic group and how it has affected their businesses and financial livelihoods. One participant was particularly insightful and candid about the economic livelihoods of the Chinese. This participant described starting a business without access to a loan or any financial assistance, stating:

Dulu saya memulai usaha ini, saya menyewa dulu. Saya sewa tiga tahun, setelah itu lanjut lagi dan mungkin masuk tahun yang ke delapan lalu kita beli. Dan saya beli dan memang tanpa bantuan kita beli. Mulai dari 1998 saya beli toko ini dan untuk usaha saat itu memang cukup sulit . . . Tetapi saya Kristen dan saya percaya bisa melewati itu dengan baik. Dan puji Tuhan, saya bisa melewati itu.

Before, when I started this business, I rented first. I rented for three years. After that, maybe going into the eighth year, we bought. And I bought this, really without help. Beginning in 1998 I bought this store and for the business then, it was really hard. But I'm Christian and I believed that I could get through it okay. And thanks be to God, I got through it.

The same participant, discussing loans, stated "*saya piker mungkin untuk orang Cina ini mungkin tidak ada. Mungkin orang Cina ini dianggap anak tiri*" (I think that maybe for the Chinese there aren't any. Maybe the Chinese are seen as a stepchild).

Among the other Chinese business owners, several explained that they had saved money to start their businesses and had not taken out loans. As noted above, none of the Chinese study participants were members of financial cooperatives. Further, some explained that they did not join arisan because they did not trust the other members. One participant explained why she did not use arisan stating, "*takut karena nanti uangnya dibawa lari sama bosnya, karena ada juga yang sudah terjadi bawa uang anggota arisan itu kabur*" (I'm afraid that the head of the arisan will run off with the money because it

has happened before that the money from arisan members disappeared). This was a rare sentiment among other participants (Melayu and Dayak), among whom I heard statements such as “[*kami mempercayai sama anggota arisan lain*] karena kami mengenal rang orang itu, dan kami sudah tahu rumah mereka” (we trust the other members because we already know that person’s plan, and we already know where they live), others simply laughed and said “*tidak*” (no) when asked if they ever worried about the trustworthiness of fellow members.

To wrap up, ethnicity in Kalimantan Barat appears to influence participation in financial institutions. In theory, financial cooperatives should transcend these boundaries because they are claimed to be born of a –spirit of nationalism.” However, while the Dayak and the Melayu use cooperatives, the Chinese participants of this study did not. Similarly, Dayak and Melayu participants both frequently participate in arisan, reflecting a shared national tradition, yet the Chinese participants in this study were hesitant to join these groups. Further, the Dayak have invoked their ethnicity in a credit union movement that has spread across the province, and although these institutions are now open to Dayak and non-Dayak alike, Melayu and Chinese rarely use them. Despite the Indonesian motto, *Bhineka Tunggal Ika*, and despite the proclaimed unity of the three suku of Kalimantan Barat, it is apparent that there is some degree of economic division among the Melayu, Dayak, and Chinese that is reflected in the types of financial institutions that they use.

CHAPTER SIX

Infrastructure and Use of Financial Institutions

The Anthropology of Infrastructure and Mobility

Within anthropology, the relationship between human behavior and local environment is well recognized. Reference to geography, if not always explicit, is implicit in nearly all ethnographic research and connects the fields of archaeology and cultural, linguistic, and biological anthropology. Often, geography and human behavior intersect in studies of mobility. However, cultural anthropological study explicitly concerning the role of physical infrastructure in relation to mobility and the empirical outcomes of that mobility remains relatively uncommon.

The scant cultural anthropological research that does exist on the topic of roadways and the physical infrastructure tends to be ideological (though ultimately resulting in material consequences) and aligned with critical discourse. This perspective emphasizes how the physical construction of roadways reflects and recreates social, economic, and political power asymmetries, and it variously approaches infrastructural developments as part of the creation of an alienating “non-place,” a place that lacks social significance (Augé 1995), or as part of the ongoing social construction of place as well as creation of local and transnational significance (Dadlakoglou 2010:133).

A more ecological or materialist perspective on physical infrastructure and mobility relies upon the piecemeal assembly of research on human subsistence, approaching the infrastructure as basic to production, consumption, competition, and

survival. Although the variability in the quality of the infrastructure and in the capacity of individuals to be mobile does reflect wider economic and social inequalities, in this chapter I rely on the latter of these two perspectives, investigating how the variable quality of infrastructure influences people's decisions to travel to obtain financial resources.

Mobility

Mobility entails travel across a landscape, often as a means of meeting daily needs. Some researchers argue that this travel in pursuit of resources structures the day-to-day life of humans (Noack 2010; Lash and Urry; Larsen et al 2006; Urry 2007). Traditionally, these daily needs have centered mainly upon subsistence. For example, in Napoleon Chagnon's (1997) research among the Yanomamö he distinguished micro-movements (the replanting of a garden in an area nearby) and macro-movements (the abandonment of a garden to establish a new one farther away) (71-80). Lewis Binford (1980) similarly distinguished between residential mobility in which groups move in order to gain access to a particular resource for a longer period of time, and logistical mobility, in which small groups embark on task-oriented collection trips daily using the residential camp as a point of departure and return. Other important theoretical approaches such as optimal foraging theory (Smith 1979, 1983; Winterhalder 1981) also revolve around the question of human mobility to obtain important resources. Mobility is regarded as among the most strategic and adaptive capacities of humans, as —. . . a way of bringing consumers to resources. . . [it] is perhaps the simplest way of averaging temporal and spatial variation in resource production” (Morgan 2009:382). Moreover,

according to Casimir (1992), mobility itself is a resource in that it is a flexible strategy that ensures a means of finding and accessing other resources wherever they may be.

Nevertheless, the issue of mobility is more than a means of acquisition of important resources. Instead, it is “variable and multi-dimensional” (Kelley 1992). Decisions to become mobile and the potential range of that mobility are based upon the perceived value of the sought-after resource as compared to the costs associated with movement (Patterson 2008:7). Further, the ability to achieve mobility varies according to actual physical capacity for movement, age, gender, and countless other variables that may influence the estimation of the costs and benefits of movement (such as resource alternatives, competition for resources, travel conditions, and existing obligations, etc.) (Patterson 2008).

Importantly, anthropological study of mobility reveals the agency of individuals and groups in the quest to meet day-to-day needs and to pursue desired resources (material and social alike). This may be the outcome of an emphasis on the mobility of foragers—people for whom mobility is a necessary and daily occurrence. Although anthropological study of human mobility does account for the costs of travel time, and many of these costs are based upon the conditions of the travel route itself, humans remain the agents in resource procurement. This is in contrast to much of the development and poverty-alleviation literature that identifies similar issues (i.e. the cost of travel and access), but views people as the “recipients of access” rather than the “creators” of it. Just as the anthro-agentive perspectives on mobility discussed above may be the epiphenomenal result of research on human foragers and methodological individualism in anthropology in general, the development-agentive perspectives of non-

anthropological research may arise from larger scales of analysis (e.g. village, district, state, or nation) and an emphasis on policy and institutions.

Infrastructure

As used in anthropology, the word “~~in~~rastructure” is associated with Marvin Harris’ (1979 [2001]) cultural-materialist model of a social system linking infrastructure, structure, and super-structure.⁴⁰ The infrastructure, according to Harris, includes the modes of production—subsistence, technology, work, ecosystems; and the modes of reproduction—mate selection, fertility, mortality, nurturance, contraception, abortion, and infanticide (1979 [2001]: 52). Harris invokes Marxist, historical materialist thought and argues that the infrastructure gives rise to all other elements of society.

Harris uses the term “~~in~~rastructure” to refer to a set of social-structural elements that act upon other structural elements in a deterministic way (1979 [2001]:56). He writes, “~~In~~rastructure. . . is the principal interface between culture and nature, the

⁴⁰In Harris’ model, the superstructure consists of ideas and those elements of human culture that the product of ideas and beliefs. For example, arts, music, dance, sports, and science are included in Harris’ superstructure (1979 [2001]:53). The structure, upon which the ideas of the superstructure are built, is comprised of the domestic and the political economy of society. The former is based upon the organization of the tasks of reproduction, production, and consumption within a domestic setting and the latter is based upon the same functions at a larger scale—between bands, villages, states, etc. (1979 [2001]:52-53). Infrastructure, at the base of Harris’ vision of a social system, consists of the modes of production (e.g. subsistence, technology, work, and ecosystems) and reproduction (e.g. mate selection, fertility, mortality, child care, birth control, abortion, infanticide) (1979 [2001]:52). As evidenced by Harris’ reliance upon the deterministic value of modes of production and reproduction, cultural materialism was anticipated in Karl Marx’s historical materialism (Marx 1859) more than a century earlier, when Marx wrote, “It is not the consciousness of men that determines their existence, but on the contrary, their social existence that determines their consciousness” (21). Likewise, Harris contends that “... modes of production and reproduction probabilistically determine the. . . domestic and political economy, which in turn. . . determine the behavioral and mental. . . superstructures” (1979 [2001]:56), and he deems this rule “~~in~~frastructural determinism.” This perspective assigns “strategic priority” to the role of infrastructure because the infrastructure is bound by immutable laws that govern the lives of all “~~bio~~forms”⁴⁰ (1979 [2001]:56). Harris’ deterministic and reductionist perspective ignited years of controversy and debate in anthropology. Cultural materialism has been called “~~vulgar~~ materialism” (Friedman 1974) and has been criticized as a deceptive and misrepresentative use of Marxist thought, and as being based upon tautological arguments.

boundary across which the ecological, chemical, and physical restraints to which human action is subject interact with the principal sociocultural practices aimed at overcoming or modifying these restraints” (57). Elsewhere, the word infrastructure is used more narrowly, though common usage does not oppose Harris’ interpretation of the word. Generally, infrastructure refers to the base of a system and to the basic facilities necessary for the functioning of that system. This includes both physical assets (e.g. roads and utilities) and social assets (e.g. schools, post offices, hospitals, and prisons) (Olasene and Alade 2012). This is the definition used in much of the development literature.

The Perspective from Development and Poverty-Alleviation

Whereas anthropology gives primacy to the role of human decision-making in mobility, development and poverty-alleviation literature prioritize the role of the physical infrastructure (i.e. transportation and communication). This research often focuses on infrastructural developments in rural and frontier locations (Brookfield et al 1995; Padoch and Peluso 1996; Dewi et al 2005), or those peripheral geographic regions with low population densities and abundant natural resources that provide “an excellent opportunity for social and economic betterment of the small-propertied individual” (Billington 1966:25). Infrastructure is thought to be among the most important variables for productivity and formal-market activity among the poor. Investments in infrastructural elements such as roadways and electricity can increase the comparative advantages of a particular region, may help previously disadvantaged communities to further integrate into prosperous sectors of the economy, and may help to remove barriers to trade such that employment and market access is more evenly distributed (Calderon and Serven 2005; Seethepalli et al 2008; Cook 2011). However, as suggested by Harris’

perspective on the social infrastructure described above, the impact of road development may be complicated to tease apart from other variables that interact with and depend upon the roads (e.g. social variables, geographic variables, characteristics of the household and the community) (Binswanger et al 1993; Jalan and Ravallion 1998; Grootaert 2001; Jalan and Ravallion 2002; Van de Walle 2002; Van de Walle and Cratty 2002). Nonetheless, it is clear that having access to the basic means of mobility changes the circumstances of life in impoverished communities.

A 2006 United Nations Economic and Social Commission for Asia and the Pacific (UNESCAP) report stated that, “—general lack of physical infrastructure and services such as roads, electricity, water supply and public transport, dampens the productivity of both the formal and informal sectors” (9) and that providing access is, “—essential for the integration of the informal sector into the rest of the economy” (9). Similarly, the World Bank (2002) asserted that limited land market opportunities impinge upon poverty alleviation efforts and that infrastructural construction projects can increase access to facilities and markets and can reduce travel costs. Further, these projects also contribute to nonfarm labor and self-employment and a reduction in the incidence of poverty through a process of economic transformation (Reardon et al 2001)—a change in the structure of the economy from informal and subsistence-based to increasingly formal and industrial or post-industrial (Black et al 2009). In general, roads improve the prosperity of impoverished communities by creating linkages between diversified labor markets, by increasing the flow of information, and by easing migration⁴¹ (Oxfam Novib, n.d.).

⁴¹ With the exception of mining roads, which are generally not open for public access and therefore do not increase local economic diversity.

There are countless examples of road construction with the end goal of poverty alleviation. Projects funded by the Asian Development Bank (ADB) in Bangladesh such as the Jamuna Bridge (ADB 2010) as well as a 10 km road linking the remote villages with government offices, markets, and a hospital in the northern region of Rangpur (ADB 2011a), and other locations throughout Asia (e.g. Nepal, ADB 2012) are said to have improved living conditions in these areas (ADB 2011b). Research conducted in Indonesia indicates that provinces with better roads have greater growth elasticity (Kwon 2000; Balisacan et al 2002), a measure of the relative change in number of people living in poverty for every 1% increase in mean income (Eicher and Turnovsky 2003: 12). Further, Kwon (2000) argues that across Indonesian provinces, as investment in the physical infrastructure increases, incidence of poverty decreases. Similar results were found in the Philippines, where road investment had significant indirect impacts on the livelihood and mean incomes of the poor (Balisacan et al 2002). In this research across provinces in the Philippines, road investment was coupled with investment in schools, and resulted in a 0.32% increase in the mean incomes of the poor for every 1% increase in road investment. Evidence from the People's Republic of China (PRC) (Fan and Zhang 2002) indicates that government-sponsored infrastructural improvement projects have had a positive impact in poverty reduction—it is estimated that for every 10,000 *yuan* (USD 1,582) invested in roads at least three people are “lifted out of poverty.” Finally, research in Vietnam (Glewwe et al 2000) suggests that in communities that have roads, where people have greater access to education and markets, households have higher expenditure (16% higher) and households are more likely to escape poverty than in areas without roads and access to the social services associated with roads.

Despite widespread acknowledgement of the importance of developed infrastructure, the building of roads does not immediately and completely cause a decline in poverty. Although investments in road improvements may result in growth and an overall reduction in the incidence of poverty (Cook 2011), these improvements are costly and the results may be slow to materialize. The intended outcomes may also be influenced by other variables such as ownership of or access to a personal vehicle. Based upon my own observations, in contrast to the better-off, the poor, at least initially, are unlikely to be able to afford car or motorbike and improvements to infrastructure may therefore unintentionally benefit the better off instead of the poor by creating the circumstance for an even greater competitive advantage among vehicle owners. Public transportation contributes to the benefits of infrastructural development among the poor, though, and access to public transportation is an important factor in the alleviation of poverty (Ornati 1968; Criden 2008). In an urban or semi-urban setting, public transport may be relatively well-developed, where the costs of development and maintenance can be quickly offset by the volume of daily passengers. In rural and remote locations, however, the costs associated with development of traditional public transportation (on a fixed route and schedule) make this option untenable (Casavant and Painter 1998; Sanchez et al 2002; van de Walle 2002; Schreuder 2010).

Furthermore, governance and policies regarding public expenditure interact with the issue of roads and transportation in several ways that may have important implications for the potential outcomes of infrastructural investment. Firstly, in regions such as Indonesia where decentralization⁴² and liberalization⁴³ of the past twenty years

⁴² A policy of regional autonomy known as *otonomi daerah*, or *otda* was approved in 1998 and enacted in 2001 in Indonesia. Under *otda*, the centralized authority that existed prior to the fall of Suharto was

were intended to stimulate economic growth, lack of investment in infrastructure in remote and impoverished areas may have resulted instead in poorly performing local economies and an increase in poverty (see Litvat et al 1998; Pepinsky and Wihardja 2011). Secondly, successful infrastructure-investment programs rely upon good governance and the transparency of local and national governments in their interaction with contractors (Jacobs 2004; Seethepalli et al 2008). This may be particularly problematic in developing countries, where corruption (defined by the World Bank as “the abuse of public funds and/or office for private or political gain”), particularly in the high-spending construction sector is all too common (Goldie-Scot 2008; see also www.transparency.org).

Roads in Indonesia

The roadways of Indonesia are among the worst in the region. Although Indonesia is poised to regain top “tiger economy”⁴⁴ status in Southeast Asia still lags behind its

devolved to kabupaten and city government. The *Dewan Perwakilan Rakyat Daerah* (DEWAN, Regional Parliaments) were granted greater authority in all local matters (excluding those of national interest including foreign policy, security, justice, monetary policy, and religion) (Anata and Riyanto 2006).

⁴³ Economic liberalization in Indonesia is marked by the 1992 Asian Free Trade Agreement (AFTA). The terms of the agreement among Association of Southeast Asian Nations (ASEAN) members included a Common Effective Preferential Tariff of 0-5% on certain goods (“... all manufactured products and agricultural products,” <http://www.aseansec.org/5174.htm>) by 2002, and expanded to include “sensitive products” (described only as “products which are sensitive to a Member State”) by January 1, 2000. (see Gumilang et al 2011).

⁴⁴ “Tiger economy” refers to the economies of East and Southeast Asia that experienced quick growth accompanied by a rising standard of living, primarily during the 1980s and 1990s. Among these economies are those of Indonesia, Singapore, Malaysia, Thailand, South Korea, and China. The rapid growth of the 80s and 90s in these economies was followed by the East Asian monetary crisis in 1997 and 1998 which led to instability, currency crashes, and slowed economic growth (Mellor and Adi 2012). Many of the tigers and other Southeast Asian nations have recovered and are regaining footing in the global market. Indonesia, Southeast Asia’s largest economy, is predicted to experience rapid growth resulting from investment in major projects (including a mass-transit system, power plants, and new ports suggested by current president Susilo Bambang Yudhoyono, or “SBY”) (Manurung and Setiaji 2012) and exports of coal, tin, palm oil, copper, gold, and natural gas. The country is the single largest exporter of coal, tin, and palm oil, has the largest copper and gold mines, and is the second largest exporter of liquefied natural gas (Mellor and Adi 2012).

neighbors in terms of infrastructural development (Mustajab 2009:10). This lag includes such amenities as electricity, fresh water, telecommunications, and roadways. Only roads are considered here. The latest published data available through the World Bank (2008) reveals that 59% of the roads in Indonesia were paved. According to World Bank estimates, there was 437,769 km of roads all together (both paved and unpaved). Data from the *Badan Pusat Statistik Indonesia* (BPS, the Central Statistics Office of Indonesia) indicates that by 2010, this measure had climbed to 487,314 km of roads, 57% of which were paved (277,755 km paved, and 209,559 km unpaved) (See Appendix A, Table A-1 for more detail).

The infrastructure problem can be traced back to the colonial era and the Dutch policy of *Tanam Paksa* (The Cultivation System, 1830-1871), through which the Dutch acquired enough wealth (in today's terms around USD 30 billion) to fund the construction of the North Sea Canal (linking Amsterdam and the North Sea), the New Waterway Canal (linking Rotterdam and the North Sea), a railway connecting the Netherlands to Germany, and countless other roads and bridges (de Vries 2011). At the same time, however, the colonists severely underinvested in the infrastructure of Indonesia, with the exception of the dense trans-Java railway (*Nederlandsch-Indische Spoorweg Maatschappij*), established 1864 for the transport of sugar, tobacco, rubber, and timber (as well as passengers and other cargo) (Krishnamurti 2004, Huff 2012, Lee, n.d.).

Despite the historical and current relative state of underdevelopment of the road system in Indonesia, the number of roads had increased drastically since the fall of the *Orde Lama* (Old Order), the Sukarno administration (1945-1970). During the

administration of Sukarno's successor, Suharto (1967-1998), a new system of planning and development in the form of a five-year plan called *Rencana Pembangunan Lima Tahun* (Repelita, Five-Year Plan) was drafted by the new arm of the government—*Badan Perencanaan dan Pembangunan Nasional* (Bappenas, National Planning and Development Agency). Among the main goals of Repelita was the development of the infrastructure, which was at the center of economic and social planning. Shortly thereafter, provinces were afforded greater control in the development of the infrastructure through *Badan Perencanaan dan Pembangunan Daerah* (Bappeda, Regional Planning and Development Agency). In the 1980s, this same capacity was devolved to local governments. Although there was a concerted effort to develop infrastructure, these developments simply could not keep pace with demand arising from the industrial growth and rapid urbanization of the era (Mustajab 2009: 32). In the 1990s, Bappenas, in an effort to act more efficiently in the development of the infrastructure, curtailed multi-sector discussions of projects and attempted to act more unilaterally in planning and development. During this time, the agency was overseen by the president and the state secretariat, but construction projects were increasingly supported by Public Private Partnerships (PPP)⁴⁵. By 1998, in the midst of *krisis moneter* (monetary crisis, the East Asian financial crisis), PPP declined drastically and the role of Bappenas was scrutinized by Indonesians and other government offices (e.g. there was discussion of the finance ministry taking over the responsibilities of Bappenas, see Wijaksana 2003). The

⁴⁵ According to the National Council for Public-Private Partnerships, a PPP is “a contractual agreement between a public agency (federal, state, or local) and a private sector entity. Through this agreement, the skills and assets of each sector (public and private) are shared in delivering a service or facility for the use of the general public. In addition to the sharing of resources, each party shares in the risks and rewards potential in the delivery of the service and/or facility” (www.ncppp.org). PPPs are said to improve governance and transparency and reduce the possibility of corruption.

end result of public criticism was a hiatus in Bappenas policies, plans, and budgets (Bintoro and Summers 2004).

After recovery from the crisis, Indonesia experienced a renewed focus on the development of the infrastructure, resulting in the establishment of the *Komite Kebijakan Percepatan Penyediaan Infrastruktur* (KKPPI, the National Committee for the Acceleration of Infrastructure Provision). The reforms that accompanied the establishment of this committee were radical, calling for decentralization of responsibilities for development to encourage inter-regional cooperation, to streamline the process of fiscal transfers from the center to the provinces, and to avoid unnecessary regulations and inappropriate taxation at the local level (Peraturan Pemerintah Indonesia Nomor 6, 2006).

Indonesian President, Susilo Bambang Yudhoyono (SBY), continues to encourage private investors to assist in developing the infrastructure of the country. The SBY administration has developed a strategic plan called the Master Plan for the Acceleration and Expansion of Indonesian Economic Development (MP3EI) 2010-25, and intends to launch projects associated with this plan in 2012. With IDR 309.19 trillion (USD 30 billion) of investment, the initiative includes 13 projects in Sumatra, eight in Java, two in Kalimantan, and one in Bali and Nusa Tenggara. So far, no projects have been approved for Sulawesi, Papua, or Maluku (Nuky and Listiyarini 2012).

The World Bank supports several infrastructural development projects in Indonesia (e.g. Strategic Roads Infrastructure Project 2006; World Bank Program for Community Empowerment in Rural Areas 2012). One of the most notable programs supported by the World Bank was the Kecamatan Development Program (KDP), a pilot

study initiated in 1998 in 28 villages after the financial crisis. In ten years of operations, the KDP program started operations in more than 34,000 villages (nearly half of all of Indonesia's rural poor communities). Through the program, more than 31,000 roads, 8,000 bridges, and 9,000 clean-water systems were established (World Bank Indonesia). After the conclusion of the pilot study, KDP was transformed into the Program Nasional Pemberdayaan Masyarakat (PNPM, The National Program for Community Empowerment), which, like KDP, is focused on rural infrastructural development programs. Both KDP and PNPM work through local governments to support communities in a participatory development process. Funding for projects is administered through Community Block Grants (BLM) that are allocated to the kecamatan in amounts of IDR 1-3 billion per year. Local governments contribute between 20% and 50% of the grant, depending on local fiscal capacity. A local committee decides upon proposals submitted by community members, and funds are disbursed at the local level. This helps to avoid the corruption that plagues the transfer of money in the central government-provincial government-kabupaten government-kecamatan government pathway. According to an audit by Moores and Rowland, less than 1% of PNPM villages deviated from proposed uses of money (World Bank 2012). Through PNPM, more than 71,000 km of roads have been rebuilt, 40,371 km of roads have been built or expanded, and 9,047 bridges have been built or rebuilt. Further, the program provides jobs (although not permanent) to people who may have relatively few employment opportunities, and has also implemented a microfinance initiative to extend credit toward 1.3 million people seeking to start or expand a local business.

Roads in Kalimantan Barat

PNPM is operating in a number of the villages of Kalimantan Barat, however data pertaining to which villages in particular is not available through PNPM or the provincial offices. During the field research for the present study, PNPM projects and microloans were observed in Sekadau and Sambas. There were likely PNPM projects in other study sites, but people did not speak of them, nor was there any evidence of them (i.e. signs marking project sites, water pumps painted with letter PNPM). The quality of roads in Kalimantan Barat remains very poor. This is a frequent complaint of people in villages and cities alike. Even those who live in kabupaten with relatively good infrastructure are aware of the state of roads throughout the province, the effect that this has on the pricing of goods, and the headaches that it causes for travel. For example, one study participant living in the city of Sintang stated their discontent regarding the roads,

Kalau perbedaan jelas ada [dibandingkan dengan lima tahun yang lalu], karena sembilan bahan pokok itu naik dan nilai dolar itu melorot dan pertimbangan jalan lagi dari Pontianak ke Sintang itu banyak macet jadi naiklah harga barang-barang yang dijual di Sintang. Ongkos juga naik. Yang dulunya kita beli gula itu tujuh ribu dan sekarang bisa menjadi sepuluh ribu.

The difference is clear [comparing today to five years ago]; because there are nine staple foods and the prices of all of them have gone up. The value of our money has gone down and considering that the roads between Pontianak and Sintang are always jammed, the prices of the goods sold here go up. When we used to buy sugar, it was IDR 7,000 (around USD 0.70) but now it can be around IDR 10,000 (around USD 1).

In the past decade, the expansion of the road system has been the task of kabupaten and city government, not that of the province or the state. In that time the

number of roads for which the kabupaten are responsible has nearly doubled. However, most of those roads were unpaved, and as a result, many of the roads in Kalimantan Barat are damaged or heavily damaged (Appendix A, Table 36). The participants in the study often complained of the failures of the local government in terms of developing the infrastructure. For example, one participant stated, “*terus terang disini belum disentuh oleh pemerintah sama sekali. Terus terang kalau mereka kampanya, itu janji tinggal janji saja sampai sekarang tidak pernah ada pembangunan di sini,*” (It is clear that this place has yet to be touched by the government whatsoever. It is clear that if they campaign, it’s just empty promises and to date we haven’t seen any development here”).

In 2009, there were a total of 13,392 km of roads across the province. Seventy four percent of these roads were dirt, gravel, or made of an unspecified material. Fifty two percent of the roads were damaged or heavily damaged and 48% were in good or fair condition (KBDA 2010). Among the study sites, kabupaten Sintang had the most roads (2,793.92 km), though many of these were made of dirt (80%) and many were damaged or heavily damaged (65%). Singkawang had the most densely developed infrastructure (as measured by roads per km² of land), with 445.66 km of roads on 504 km² of land. As described in Chapter Two, Singkawang is a populous coastal city, a busy market and trade center, and a tourist destination, so it is little wonder that the infrastructure is relatively more developed than that of the more remote kabupaten of the interior.

Access and ownership of personal vehicles may also influence mobility. Participants were not asked explicitly if they owned a car or a personal motorbike. In many cases, a motorbike is the first item purchased once credit is obtained. In rural regions, women tended not to own their own motorbikes but would instead rely upon

sons and husbands to drive them to town (on the back of their sons' and husbands' motorbikes). Only a very few participants owned cars, and these tended to be the better off among the participants. Public transportation did not exist outside of the city, and people living in villages far from town relied on their own motorbikes (if they had one), on rides from relatives, or on periodic informal taxi trips to town (typically once or twice a week).

Roads and Access to Financial Services

Research and literature on poverty-alleviation and development recognizes the importance of roads for expanding economic opportunities for people in remote locations, yet this variable remains almost entirely omitted from research on financial institutions, including microfinance institutions that provide credit and savings services to the poor. Further, "top-down" development initiatives often lose sight of the agency of the people whose behavior and livelihoods are under consideration. In contrast, "participatory" or "alternative" development strategies attempt to incorporate the decisions and preference of individuals and communities, though the efficacy of this is not entirely certain (see Murray Li 2007; Mayoux 2008; Green 2010; Sinwell 2012). Anthropological research on mobility considers the estimation of costs and benefits of travel for the procurement of immediate or delayed-return, material or immaterial (i.e. social) resources among human foragers. However, anthropologists have not yet considered access to financial services (e.g. credit, savings, and insurance) as resources, nor has movement to acquire these resources been considered. Research from poverty-alleviation and development, with an emphasis on the importance of roads and infrastructure, can contribute the anthropological approach to studying mobility, just as anthropological perspectives on

mobility can contribute to development literature by recognizing the importance of the decisions of individual people in broad processes such as economic and infrastructural development.

Research Questions and Predictions

Using data from the central statistics office of Kalimantan Barat and data generated during extended field research (see study site descriptions in Chapter 2), several research questions and predictions are addressed here:

Distance from Market

1. Is distance from markets, cities, or towns related to the use of formal financial institutions such as banks and credit unions?

Those participants who live nearer to markets, cities, or towns may be more likely to use banks and credit unions because proximity makes them more convenient and accessible.

2. Is distance from markets, cities or towns related to the use of informal financial institutions?

Participants who live farther away from markets, cities, and towns may be more likely to use local and informal financial institutions such as cooperatives and arisan to minimize the costs of travel time associated with using banks and credit unions.

Density of Unpaved Roads

3. Is the density of unpaved roads in a kabupaten related to rates of use of formal financial institutions such as banks and credit unions?

Participants who live in kabupaten with a high density of unpaved roads may be less likely use banks and credit unions because travel to these institutions may be difficult.

4. Is the density of unpaved roads in a kabupaten related to rates of use of cooperatives and arisan?

Participants who live in kabupaten with a high density of unpaved roads may be more likely to use local and informal cooperatives and arisan to minimize the costs of travel associated with using banks and credit unions.

Density of Paved Roads

5. Is the density of paved roads in a kabupaten related to rates of use of formal financial institutions such as banks and credit unions?

Participants living in kabupaten with a high density of paved roads may be more likely to use banks and credit unions because paved roads reduce travel costs associated with using banks and credit unions.

6. Is the density of paved roads in a kabupaten related to rates of use of informal financial institutions such as arisan and cooperatives?

In kabupaten with a low density of paved roads, participants may be more likely to use arisan and cooperatives which are local and therefore do not involve costs associated with travel in regions where there are few paved roads.

Density of Good and Fair Roads

7. Is the density of good and fair roads in a kabupaten related to the rates use of formal financial institutions such as banks and credit unions?

In kabupaten with a high density of good and fair-quality roads, participants may be more likely to use banks and credit unions because travel to these financial institutions is easier.

8. Is the density of good and fair roads in a kabupaten related to the rates use of informal financial institutions?

In kabupaten with a low density of good and fair roads, participants may be more likely to use local and informal financial institutions such as arisan and cooperatives to reduce the costs associated with travel in a kabupaten with few good or fair-quality roads.

Analyses and Results

Binary logistic regression tests were used to evaluate the relationships between infrastructure variables and likelihood of financial institution use. Other variables including total road density, density of damaged and heavily damaged roads, and distance to Pontianak were considered but ultimately not used because checks for multicollinearity suggested that they were highly correlated with other variables in use and thus did not represent meaningfully different variables nor could they be used together in regression analysis. In addition, the overall wealth of a kabupaten as measured by the gross regional product per capita (GRP) was considered because it may relate directly to rates of use of formal financial institution and to the density of paved and good and fair-quality roads. Linear regression tests revealed that there was indeed a positive relationship between road density variables and gross regional product per capita—kabupaten with higher GRPs. However, binary logistic regression tests of the relationships between GRP and use of financial institutions indicated negative relationships across the board—kabupaten

with higher GRP actually had lower rates of participation in all financial institutions. This result is likely spurious, yet controlling for other variables used in this study did not alter the significant negative relationships between GRP and use of financial institutions. Additionally, when used as a control variable, GRP did not alter the significance of the relationships between road densities and rates of use of financial institutions. For these reasons, GRP is not included in these analyses, although it has been considered as potentially important factor in relative development of the infrastructure.

Table 6-1 Road Conditions, Distance to Market, and Use of Financial Institutions by Kabupaten

	Density Paved Roads	Density Unpav. Roads	Density Good & Fair Roads	Mean km to Market	Bank (%)	CU (%)	Co-Op (%)	Arisan (%)
K. Hulu	.01	.02	.01	56.3	5 (63)	5 (63)	0 (0)	4 (50)
Sekadau	.01	.07	.05	0	26 (77)	12 (35)	17 (50)	23 (67)
Sintang	.02	.11	.05	69.3	25 (15)	56 (33)	133 (78)	91 (54)
Sambas	.05	.08	.10	9.7	10 (13)	5 (6)	13 (17)	43 (54)
K. Raya	.33	.02	.27	18.2	5 (7)	1 (1)	1 (1)	27 (37)
Sngkw.	.45	.43	.57	0	4 (15)	2 (8)	0 (0)	7 (27)
PNK	1.89	.45	1.57	0	8 (80)	3 (30)	2 (20)	7 (70)

As illustrated in table 6-1 above, Pontianak had the highest density of roads including paved, unpaved, and roads of good and fair-quality. Kapuas Hulu had the lowest density of roads including paved, unpaved, and roads classified as in good and fair condition. The largest percentage of bank users was in Pontianak and Sekadau, while Kapuas Hulu had the largest percentage of credit union users. The sample from Kapuas Hulu is quite small, though, and this large percentage of credit union users owes to this small sample size. Among the larger samples, the largest percentage of CU users was in Sekadau and Sintang and Kubu Raya had the smallest percentage of CU users. The largest percentage

of cooperatives users was associated with Kabupaten Sintang, and the next largest with Kabupaten Sekadau. Arisan appears to be widely used across all of the kabupaten.

Bivariate Results: Distance to Market

Table 6-2: Distance to Market and Use of Financial Institutions

Independent Variable	Dependent Variable	Beta Coefficient	Standard Error	Wald	Degrees of Freedom	Probability	Odds Ratio
Distance to Market (km)	Bank Use	-.023	.005	20.789	1	.000	.978
	Credit Union Use	.009	.003	8.431	1	.004	1.009
	Cooperatives Use	.042	.004	93.234	1	.000	1.043
	Arisan Use	-.001	.003	.166	1	.684	.999

Table 6-2 above includes the results of a binary logistic regression test of the relationships between total length of road (km) between a study site and the nearest market or town. These tests did not take into consideration the control variables age, gender, and education. These initial results indicate that there is a significant negative relationship between distance to market and the use of bank. That is, as distance to market increases, the frequency of bank use among participants decreases. Conversely, there is a significant but positive relationship between the distance to market and rates of credit union use. As distance to market increases, so does the rate of credit union use. Similarly, as distance to market increases so did use of cooperatives. Distance to market, according to these tests, has no bearing on rates of arisan use, however. These results support part of prediction one (1)—that people who live nearer to banks are more likely

to use them; as well as part of prediction two (two)—that people who live farther away from markets, towns, and cities are more likely to use local informal cooperatives. However, the predictions that people who live nearer to town are more likely to use credit unions and people who live farther away from town are more likely to use arisan are not supported.

Distance to Market and Bank Use

Table 6-3: Gender, Age, Education, Distance to Market, and Bank Use

	Beta Coefficient	Standard Error	Wald	Degrees of Freedom	Probability	Odds Ratio
Gender	-.263	.330	.636	1	.425	.768
Age	.011	.013	.720	1	.396	1.011
Education	.281	.040	48.602	1	.000	1.324
Distance (km) to Market	-.019	.006	12.202	1	.000	.981

The relationship between distance to market and frequency of bank use remains statistically significant after the control variables gender, age, and years of education are added to model. The relationship remains negative, with frequency of bank use increasing as distance to market decreases. This supports prediction one (1).

Distance to Market and Credit Union Use

Table 6-4: Gender, Age, Education, Distance to Market, and Credit Union Use

	Beta	Standard	Wald	Degrees	Probability	Odds Ratio
Gender	-.058	.311	.034	1	.853	.944
Age	-.006	.011	.305	1	.581	.994
Education	.079	.032	6.122	1	.013	1.082
Distance	.010	.004	7.295	1	.007	1.010

The relationship between distance (km) to the market and the use of credit unions among participants remains statistically significant even after controlling for gender, age, and years of education. As distance to the market increases, so does the rate of credit

unions use among participants. This is not consistent with prediction one (1) that participants who lived nearer to towns and cities may have used formal financial institutions such as banks and credit unions more often than those participants who lived farther away from towns and cities.

Distance to Market and Cooperative Use

Table 6-5: Gender, Age, Education, Distance to Market, and Cooperatives Membership

	Beta Coefficient	Standard Error	Wald	Degrees of Freedom	Probability	Odds Ratio
Gender	1.213	.334	13.223	1	.000	3.364
Age	.038	.012	10.317	1	.001	1.039
Education	.130	.035	13.853	1	.000	1.139
Distance (km) to Market	.044	.005	68.899	1	.000	1.045

The relationship between distance to market and membership in cooperatives remains statistically significant after controlling for gender, age, and education. This indicates that people who live farther away from a market or a town are more likely to use cooperatives, which supports prediction two (2). As in previous chapters, however, the analysis of cooperatives membership should be approached with caution because of the disproportionately large sample of Kobus members from the Sintang kabupaten.

Distance to Market and Arisan Membership

Table 6-6: Gender, Age, Education, Distance to Market, and Arisan Membership

	Beta	Standard	Wald	Degrees of	Probability	Odds
Gender	.718	.251	8.202	1	.004	.488
Age	.023	.009	6.185	1	.013	1.023
Education	.093	.027	11.423	1	.001	1.097
Distance (km) to Market	-.002	.003	.636	1	.425	.998

According to the results of the binary logistic regression test of the relationship between distance (km) to market and rates of arisan use among participants, this relationship is not statistically significant, even after controlling for gender, age, and years of education. This does not support the prediction that people living farther from market are more likely to use arisan (prediction 2) Distance to market appears to have little influence on the use of arisan.

Bivariate Results: Density of Unpaved Roads

Table 6-7: Density of Unpaved Roads and Use of Financial Institutions

Independent Variable	Dependent Variable	Beta Coefficient	Standard Error	Wald	Degrees of Freedom	Probability	Odds Ratio
Density of Unpaved Roads	Bank Use	1.903	1.031	3.407	1	.065	6.705
	Credit Union Use	.451	1.109	.165	1	.684	1.569
	Cooperatives Use	.186	.90	.039	1	.843	1.204
	Arisan Use	-.584	.935	.391	1	.532	.557

Test of the relationships between the density of unpaved roads and use of financial institutions without controlling for any other variables suggest that density of

unpaved roads is not particularly important in predicting use of financial institutions. In fact, none of the predictions were supported in this analysis. The relationship between bank use and the density of unpaved roads is significant at the $\alpha=0.1$ level, and the relationship is positive, suggesting the as the density of unpaved roads increases, so does bank use. This is contrary to prediction three (3) above, but may reflect a relationship between total road density and use of banks, with greater road density being linked to greater frequency of bank use. However, the total road density variable was not used in analysis because it was highly correlated with total density of unpaved roads (total road density includes measure of total density of unpaved roads and total density of paved roads). In the analyses that follow, the control variables age, gender, and education are considered alongside rates of financial institution use.

Density of Unpaved Roads and Use of Banks

Table 6-8: Gender, Age, Education, Density of Unpaved Roads, and Bank Use

	Beta Coefficient	Standard Error	Wald	Degrees of Freedom	Probability	Odds Ratio
Gender	.283	.294	.925	1	.336	1.327
Age	.016	.013	1.441	1	.230	1.016
Education	.296	.039	58.822	1	.000	1.344
Density of Unpaved Roads	2.174	1.196	3.307	1	.069	8.797

After controlling for gender, age, and years of education in the test of the relationship between density of unpaved roads and the use of banks, the relationship between the two variables remains statistically significant at the $\alpha=0.1$ level, and this relationship remains positive with bank use increasing alongside density of unpaved roads. This result is contrary to prediction three (3).

Density of Unpaved Roads and Credit Union Use

Table 6-9: Gender, Age, Education, Density of Unpaved Roads, and Credit Union Use

	Beta Coefficient	Standard Error	Wald	Degrees of Freedom	Probability	Odds Ratio
Gender	-.413	.278	2.205	1	.138	.661
Age	-.008	.011	.474	1	.491	.992
Education	.065	.031	4.495	1	.034	1.067
Density of Unpaved Roads	.587	1.145	.263	1	.608	1.799

After controlling for gender, age, and years of education in a test of the relationship between the variable density of unpaved road and frequency of credit union use, it appears that density of unpaved roads has little bearing on rates of credit union use. Indeed, the only relationship that is significant in the statistical tests presented above is the relationship between years of education and use of credit unions. This result is contrary to prediction three (3).

Density of Unpaved Roads and Cooperatives Membership

Table 6-10: Gender, Age, Education, Density of Unpaved Roads, and Cooperatives Membership

	Beta Coefficient	Standard Error	Wald	Degrees of Freedom	Probability	Odds Ratio
Gender	2.196	.288	58.269	1	.000	8.985
Age	.026	.010	6.737	1	.009	1.026
Education	.046	.029	2.540	1	.111	1.047
Density of Unpaved Roads	.964	1.109	.756	1	.385	2.623

After controlling for gender, age, and education, the relationship between cooperative membership the density of unpaved roads remains non-significant. This is contrary to prediction four (4).

Density of Unpaved Roads and Arisan Membership

Table 6-11: Gender, Age, Education, Density of Unpaved Roads, and Arisan Membership

	Beta Coefficient	Standard Error	Wald	Degrees of Freedom	Probability	Odds Ratio
Gender	-.627	.227	7.640	1	.006	.534
Age	.023	.009	6.251	1	.012	1.023
Education	.096	.027	12.398	1	.000	1.101
Density of Unpaved Roads	-.618	.968	.407	1	.523	.539

After controlling for gender, age, and years of education, the relationship between the density of unpaved roads and participation in arisan groups remains statistically non-significant. This is contrary to the prediction four (4) that participants in areas with less-developed infrastructure may be more likely to use arisan because of the difficulty of travel associated with the use of formal financial institutions.

Bivariate Results: Density of Paved Roads

Table 6-12: Density of Paved Roads and Use of Financial Institutions

Independent Variable	Dependent Variable	Beta Coefficient	Standard Error	Wald	Degrees of Freedom	Probability	Odds Ratio
Density of Paved Roads	Bank Use	.842	.334	6.358	1	.012	2.320
	Credit Union Use	-1.164	.661	3.101	1	.078	.312
	Cooperatives Use	-5.921	.947	39.134	1	.000	.003
	Arisan Use	-.209	.322	.421	1	.516	.811

Binary logistic regression tests of the relationship between the density of paved roads and use of financial institutions suggest that density of paved roads might be somewhat more important to rates of financial institution use than was density of unpaved roads (see Tables 6-7 and 6-11 above). Without controlling for any other variables, it appears that

the relationship between density of paved roads and use of banks is statistically significant. This positive relationship suggests that as density of paved roads increases, so does the use of banks. This supports prediction five (5) that people living in kabupaten with higher densities of paved roads may be more likely to access banks. The relationship between density of paved roads and the use of credit unions is also significant, but is negative, suggesting that as density of paved roads increases, use of credit unions decreases. This is contrary to prediction five (5). Additionally, the relationship between density of paved roads and the frequency of cooperatives membership is also statistically significant indicating that as the density of paved roads increased, the frequency of cooperatives membership decreases. This supports prediction six (6). The relationship between use of arisan and density of paved roads is not statistically significant. This is contrary to prediction six (6). Below, these relationships are tested again with the use of control variables for gender, age, and education.

Density of Paved Roads and Bank Use

Table 6-13: Density of Paved Roads and Bank Use

	Beta Coefficient	Standard Error	Wald	Degrees of Freedom	Probability	Odds Ratio
Gender	-.187	.299	.393	1	.531	.829
Age	.018	.013	1.796	1	.180	1.018
Education	.304	.039	59.654	1	.000	1.355
Density of Paved Roads	1.000	.395	6.312	1	.012	2.718

After controlling for gender, age, and education, the relationship between density of paved roads and bank use remains statistically significant. The relationship is positive, with bank use increasing with increasing density of paved roads. This supports prediction five (5) that a more developed infrastructure may encourage participation in formal financial institutions.

Density of Paved Roads and Credit Union Use

Table 6-14: Density of Paved Roads and Credit Unions Use

	Beta Coefficient	Standard Error	Wald	Degrees of Freedom	Probability	Odds Ratio
Gender	.292	.285	1.045	1	.307	1.339
Age	-.009	.011	.637	1	.425	.991
Education	.060	.031	3.723	1	.054	1.062
Density of Paved Roads	-.919	.610	2.269	1	.132	.399

After controlling for gender, age, and education, the relationship between density of paved roads and credit union use is no longer statistically significant. This is contrary to prediction five (5) that participants living in kabupaten with a high density of paved roads were more likely to use formal financial institutions such as credit unions.

Density of Paved Roads and Cooperatives Membership

Table 6-15: Density of Paved Roads and Cooperatives Membership

	Beta Coefficient	Standard Error	Wald	Degrees of Freedom	Probability	Odds Ratio
Gender	1.850	.297	38.907	1	.000	6.357
Age	.018	.010	2.831	1	.092	1.018
Education	.010	.031	.109	1	.742	1.010
Density of Paved Roads	-4.988	1.013	24.260	1	.000	.007

After controlling for gender, age, and education, the relationship between frequency of cooperatives membership and density of paved roads remains statistically significant. According to these results, the relationship between rates of cooperatives use and the density of paved roads is negative, indicating that in areas with lower densities of paved roads, rates of participation in cooperatives are higher. This supports prediction six (6).

Density of Paved Roads and Arisan Membership

Table 6-16: Gender, Age, Education, Density of Paved Roads and Arisan Membership

	Beta Coefficient	Standard Error	Wald	Degrees of Freedom	Probability	Odds Ratio
Gender	.630	.231	7.437	1	.006	1.877
Age	.023	.009	6.200	1	.013	1.023
Education	.095	.027	12.252	1	.000	1.100
Density of Paved Roads	-.029	.331	.008	1	.930	.971

The relationship between rates of arisan use and the density of paved roads is not significant after controlling for gender, age, and education. This is contrary to prediction six (6) that in regions with lower densities of paved roads, participants would be more likely to use local and informal financial institutions such as arisan.

Bivariate Results: Density of Good and Fair Roads

Table 6-17: Density of Good and Fair-Quality Roads and Use of Financial Institutions

Independent Variable	Dependent Variable	Beta Coefficient	Standard Error	Wald	Degrees of Freedom	Probability	Odds Ratio
Density of Good and Fair Roads	Bank Use	.976	.398	6.023	1	.014	2.654
	Credit Union Use	-1.491	.779	3.659	1	.056	.225
	Cooperatives Use	-6.879	1.214	32.117	1	.000	.001
	Arisan Use	-.325	.384	.715	1	.398	.723

Binary logistic regression tests without the use of any control variables suggest that the relationship between bank use and the density of good and fair-quality roads is significant at the $\alpha=0.05$ level and the relationship between use of credit unions and the density of good and fair-quality roads is significant at the $\alpha=0.1$ level. Additionally, the relationship between cooperatives use and the density of good and fair roads is statistically significant at the $\alpha=.001$ level. In the case of banks, as the density of good and fair-quality roads increases, so does bank use. Conversely, as the density of good and fair-roads decreases, use of credit unions increases. These results are consistent with prediction seven (7) for banks, but contrary to prediction seven (7) for credit unions. Further, as the density of good and fair roads decreases, the frequency of cooperatives membership increases. This supports prediction eight. However, the relationship between use of arisan and the density of good and fair-quality roads is not statistically significant suggesting that the quality of the roads has little bearing on arisan membership. This is contrary to prediction eight (8). Below, these relationships are tested using the control variables of gender, age, and years of education.

Density of Good and Fair Roads and Bank Use

Table 6-18: Gender, Age, Education, Density of Good and Fair Roads and Bank Use

	Beta Coefficient	Standard Error	Wald	Degrees of Freedom	Probability	Odds Ratio
Gender	.181	.299	.368	1	.544	1.199
Age	.017	.013	1.700	1	.192	1.107
Education	.303	.039	59.579	1	.000	1.354
Density Good & Fair Roads	1.140	.472	5.839	1	.016	3.125

After controlling for gender, age and years of education, binary logistic regression test of the relationship between density of good and fair roads and the frequency of bank use among participants indicates that the relationship between density of good and fair roads and use of banks remains statistically significant at an $\alpha=0.05$ level. According to this result, as the density of good and fair roads increases in a kabupaten, so does bank use. This is consistent with prediction seven (7).

Density of Good and Fair Roads and Credit Union Use

Table 6-19: Gender, Age, Education, Density of Good and Fair Quality Roads, and Credit Union Use

	Beta Coefficient	Standard Error	Wald	Degrees of Freedom	Probability	Odds Ratio
Gender	-.274	.286	.918	1	.338	.760
Age	-.009	.011	.623	1	.430	.991
Education	.060	.031	3.724	1	.054	1.062
Density Good & Fair Roads	-1.194	.729	2.686	1	.101	.303

After controlling for gender, age, and years of education, the relationship between the density of good and fair roads and use of credit unions is no longer statistically significant. This relationship approaches statistical significance at the $\alpha=0.1$ level, but it

is clear that what appeared to be a strong relationship between credit union use and road quality is, in fact, not as significant as it seemed. Years of education, however, does remain an important variable, with more highly educated participants more likely to use credit unions than less educated participants.

Density of Good and Fair Roads and Use of Cooperatives

Table 6-20: Gender, Age, Education, Density of Good and Fair Roads and Cooperatives Membership

	Beta Coefficient	Standard Error	Wald	Degrees of Freedom	Probability	Odds Ratio
Gender	1.848	.297	38.780	1	.000	6.348
Age	.019	.010	3.452	1	.064	1.019
Education	.018	.031	.355	1	.551	1.018
Density Good & Fair Roads	-5.469	1.248	19.209	1	.000	.004

After controlling for gender, age and education, the relationship between the density of good and fair roads remains statistically significant suggesting that as the density of good and fair roads declines, the rate of participation in a cooperative increases. This is consistent with prediction eight (8).

Density of Good and Fair Roads and Arisan Membership

Table 6-21: Gender, Age, Education, Density of Good and Fair Roads and Arisan Membership

	Beta Coefficient	Standard Error	Wald	Degrees of Freedom	Probability	Odds Ratio
Gender	.619	.232	7.155	1	.007	1.858
Age	.023	.009	6.157	1	.013	1.023
Education	.095	.027	12.209	1	.000	1.100
Density Good & Fair Roads	-.115	.394	.085	1	.770	.891

After controlling for gender, age, and years of education, the relationship between density of good and fair roads and participation in arisan groups remains statistically non-significant. Gender, age, and years of education remain important variables in predicting arisan participation, but the quality of the infrastructure apparently does not. This is contrary to prediction eight (8).

Discussion and Conclusions

In this chapter, I have examined how physical infrastructure might affect rates of participation in various financial institutions. The physical environment is a crucial element in all anthropological descriptions and explanations, though it may not always be the explicit focus of anthropological research. For example, while Harris' cultural materialism does not directly address the importance of roadways as part of the infrastructure, his interpretation of the interaction between the physical and the social applies nonetheless. In 1979, Harris (1979) wrote about the infrastructure as basic to production, encompassing subsistence, technology, and work. He asserted that infrastructure is the interface between culture and nature—the place where the physical world interacts with the social tools used for its very modification, that ~~it~~ is the boundary

across which the ecological, chemical, and physical restraints to which human action is subject interact with the principal sociocultural practices aimed at overcoming or modifying these restraints” (57). The ongoing development of the physical infrastructure in Kalimantan Barat illustrates this point. As the physical infrastructure changes, as it becomes easier for people living in remote locations to access cities, and as remote locations become more easily accessible to outsiders, many associated changes ensue. Among these changes is the growing need for cash and credit, and the ease of accessing cash and credit is largely determined by the quality of the infrastructure that created the need in the first place.

This pressure to acquire cash and credit is a relatively recent development in some parts of Kalimantan Barat. Indeed, in remote interior villages, it was not uncommon for study participants to describe a time in the relatively recent past (in the past twenty years, more or less), when access to money was not imperative. Instead, people described bartering within the village, trading rice for other necessities. However, times have changed. Changes in the physical environment have created a circumstance in which people are simultaneously pushed and pulled to seek cash and credit—they are pushed by circumstances that require them to use money and they are pulled by their preference to pursue the new opportunities that have become available. For example, today education is perhaps the most important thing parents can give their children. Although people across the province—Dayak, Melayu, and Chinese alike—have always valued education, it was not always seen as necessary to survival. Whereas previous generations could earn a living and support their families in the traditional agricultural lifestyle, today, this option is less of a possibility as logging and encroaching oil palm plantations continue to

reduce the amount of land available for agriculture, and as the chemical runoff that results from these two land-use strategies creates problems for neighboring farmers. Many people, even those who have little education themselves, expressed the sentiment that they wanted their children to go to school to pursue a “better life” working in the city, but also that there was little choice in the matter of whether to keep children in school because it was unlikely that their children would be able to survive by farming alone. Tuition cannot be paid in rice, though, and therefore people must find a way to access cash and credit. A participant from a village in Sintang said of the growing importance of money, “*Sekarang hampir segala sesuatu itu menggunakan uang. Sekarang semuanya uang dan untuk keperluan rumah tangga atau untuk anak sekolah juga memerlukan uang. . . jadi pengeluarang itu juga bisa banyak sekali*” (“Now almost everything uses money. Now it’s all about money, for the household, and to pay for kids to go to school . . . it can get very expensive”).

The “opening up” of the province by the building of roads (even if these roads are unpaved and full of potholes), has changed the terms of life in Kalimantan Barat. The ability to move is now a desire as well as a need. Anthropologists studying human mobility interpret it as a means of meeting day-to-day needs (Noack 2010; Lash and Urry 1994; Larsen et al 2006), and as a force that structures social life and the economy. For example, people may choose to become mobile to seek out valuable resources (Smith 1979, 1983; Winterhalder 1981)—in this case, cash, credit, and financial services—or, if the perceived costs of mobility are higher than the predicted benefits of the resource acquired, people may opt not to make the trip (Patterson 2008).

The ability to move to procure resources is in itself a valuable resource (Casimir 1993), the control of which may facilitate access to many other resources—a point recognized among people working in development and poverty-alleviation. According to Cook (2011), investment in infrastructural elements such as roadways can increase the prosperity of a region as barriers to trade and employment are reduced. Further, much research suggests that improvements to the infrastructure result in greater household expenditure, greater access to education (Glewwe et al 2000), and reduced rates of poverty (Kwon 2000). In addition, participation in the formal economy varies according to the development and quality of the local infrastructure. Where mobility is relatively easy, facilitated by the development of the physical infrastructure and geographic proximity, the benefits of traveling to procure a resource may outweigh the costs of travel itself. Conversely, where mobility is difficult because of a lack of developed infrastructure or because of great geographic distance, the benefits of a resource may be deemed too high to merit the costs associated with its acquisition.

People in Kalimantan Barat are accustomed to the generally poor state of the roads, but they recognize the hardships that poor infrastructure causes and the benefits offered by good infrastructure. For example, one vegetable peddler said of the activity in the market that, *“Ya, ada juga [kelemahan dan kekurangan pedagang] terutama jalannya yang rusak dan kurang rapi. Dan kalau jalan bagus orang tidak malas untuk masuk”* (‘‘Yeah, there are also [weaknesses and difficulties for we traders], primarily the roads that are broken and untidy. But if the roads are good, people aren’t lazy to enter [the market]’’). Another participant, a farmer from Semangau, Sambas, stated

Kalau infrastruktur itu dibuka itu jelas banyak keuntungannya, misalnya kita mengeluarkan hasil dari

pertanian kita dan menyerap tenaga kerja. Memang itu memiliki dampak positif dan itu mungkin bisa memperbaiki ekonomi masyarakat.

If the infrastructure is opened up, clearly there are many benefits. For example, we can get our farm products out there and we can also join the work force. Really, that has a positive impact and maybe it can fix the people's economy.

During the course of the field research for this study, it became apparent that people who had a difficult time traveling did so infrequently. One participant said of the difficulties of travel, *“Kalau saya lihat untuk pembangunan masih kurang sekali. Ya kalau kita lihat karena jalannya masih rusak sekali. . .kalau saya mau belanja untuk kebutuhan sehari hari, hanya di warung sini saja. Dan kadang kadang, mungkin sebulan sekali, turun ke Sintang”* (—The way I see it, development here is still very lacking. Just look, the road is still very damaged. If I want to shop for our daily needs, I only go to the little (front room) shop right here. And sometimes, maybe once a month, I could go down to Sintang”).

The estimation of costs associated with accessing financial services relative to the benefits associated with having access to these services appears to be influenced by the quality of the infrastructure. In this study, I investigated the question of whether the relative ease of mobility and travel predicted participants' decisions to use formal and informal financial institutions. First, I examined the relationships between the use of these financial institutions and distance from the nearest market or town. Bank and credit union branch offices are located in towns and cities, and I predicted that the farther from town a participant lived, the less likely they would be to use these formal financial services. I predicted that they would instead be more likely to use local and informal

financial institutions such as cooperatives and ROSCAs, the use of which would not involve travel costs.

Along the same lines, I predicted that the quality of the infrastructure, as measured by the density of paved roads, the density of unpaved roads, and the density of good-and-fair-quality roads⁴⁶, would also influence people’s decisions to travel to use formal financial institutions—where the quality of the infrastructure was poor, I predicted people would be less likely to travel to use banks and credit unions and would instead be more likely to use local informal institutions. A summary of the results of my analyses is presented in the table below:

Table 6-22: Summary of Results

		Bank Use	Credit Union Use	Cooperatives Membership	Arisan Membership
Distance to Market	<i>B</i>	-.019	.010	.044	-.002
	<i>p</i>	.000	.007	.000	.425
Density of Unpaved Roads	<i>B</i>	2.174	.587	.964	-.618
	<i>p</i>	0.069	.608	.385	.528
Density of Paved Roads	<i>B</i>	1.00	-.919	-4.988	-.029
	<i>p</i>	.012	.132	.000	.930
Density of Good and Fair Roads	<i>B</i>	1.140	-1.194	-.155	-.155
	<i>p</i>	.016	.101	.770	.770

According to the results of the binary logistic regression tests, participants were more likely to use banks if they lived nearer to town, but more likely to use credit unions and cooperatives if they lived farther from town. Distance from town had no effect on

⁴⁶ Density of damaged and heavily damaged roads was not included in the analysis because it was too statistically similar to the variable for density of good and fair roads.

rates of participation in arisan. Density of unpaved roads had little bearing on the rates of use of these financial institutions, but density of paved roads appeared to predict rates of bank use and rates of membership in cooperatives. In areas with a higher density of paved roads, people were more likely to use banks. This is consistent with development literature reviewed in this chapter that argues investment in the physical infrastructure can encourage participation in the formal economy. In areas where there was a lower density of paved roads, people were more likely to use cooperatives. Credit union use and arisan use remain unaffected by the density of paved roads. Finally, higher densities of good and fair roads were related to higher rates of bank use but not with rates of use of any of the other financial institutions. These results suggest that people may be likely to use banks when using banks is convenient, but people appear unlikely to pay high travel costs to use these institutions. Instead, when the travel costs are high, they may organize local cooperatives instead. The results of the statistical tests of the relationships between infrastructure variables and credit union use are not immediately intuitive—the worse the infrastructure and the farther from the market a participant lives, the more likely they are to use credit unions. This contradicts the prediction that poor infrastructure inhibits the ability to participate in the formal economy. However, this result may be evidence of the effectiveness of *jemput uang* (money drop-off-and pick-up services) offered by credit unions to people who live in remote and difficult-to-access villages. Credit union managers understand that making the trip into town may be difficult for members who live in areas with poor infrastructure. Those who choose to join credit unions often needn't pay the costs of this travel, though. Instead, credit union staff members make trips into the villages to finalize transactions. Members who use these services are limited

to the schedule of the CU staff for their transactions and may only make their deposits and withdrawals once a month, but for those who have limited mobility or who live in remote locations, CU membership may be ideal. A CU member speaking about the difference in access to banks as compared to credit unions stated,

Iya [bank] bermanfaat juga, cuma itu untuk kalangan yang tinggal di kota ini, tetapi yang lagi marak itu, karena mereka datang sampai ke daerah pelosok-pelosok itu mereka tumbus, kalau bank itu hanya sampai pada daerah yang mudah dijangkau saja.

Yes, the banks are also useful, but only for people living in the city. But [the CU] staff, they go down into the nooks and crannies. The banks, they only go to the accessible areas.

The same participant, speaking of the drop-off and pick-up services of the CU stated,

Iya menurut saya ini masalah letak geografis juga. Karena dengan begitu opang tidak mengeluarkan uang untuk mengantar uang mereka untuk ditabung karena mereka datang ke kampong kampong. Kalau di kampong kita itu setiap tanggal enam itu mereka datang jadi kita tinggal menyiapkan uang yang akan berikan pada mereka.

I think this problem is also geographical. People don't want to spend money to deposit their money. They [the CU staff] come to the villages. In our village, it's the sixth of every month that they come so all that we have to do is to get the money ready that we want to give to them.

Another study participant said of these services,

Ada perubahannya. Dulu sulit sekali untuk meminjam uangnya. Dan sekarang sudah ada CU, enak sekali karena mereka yang mengantar dan jemput uangnya dan bagi saya itu sangat membantu.

There has been a change [in the village during the past ten years]. Before, it was very difficult to borrow money. Now, we already have the CU and it's really great because they bring the money to us and they pick the money up, and in my opinion that has really helped.

However, since banks are not willing to take on these costs, people in remote locations may be less likely to use bank services. One participant summed up this difference stating,

Iya ada banyak [pelayanan keuangan] juga. Ada Keling Kumang. Ada Lantang Tipo. Ada CU Bima. Dan bank BRI juga ada tetapi itu hanya di kota saja. Kalau yang dari CU CU itu, mereka yang antar jemput uang, tetapi kalau dari bank BRI itu, kita sendiri yang jemput.

There are a lot of financial services. There's Keling Kumang (CU). There's Lantang Tipo (CU). There's CU Bima. And then there's the BRI (Bank Rakyat Indonesia), but that's only in the city. If you use the CUs, they'll drop off and pick up the money. If you use the bank, you'll have to pick up the money yourself.

In addition, arisan may be an important financial tool for people who live in more remote and less accessible villages from which travel to banks is costly and time consuming. One participant expressed this very idea stating, "*dan setiap hari itulah yang membuat saya betah ikut arisan itu. Karena kalau nabung di bank, kadang kadang kita suka mengeluarkan waktu untuk menabungnya. Apa lagi kadang kalau kita terlambat [dengan pembayaran pinjaman] tidak apa apa tetapi harus membayar doble,*" (Every day, that's what makes me content, using arisan. If we save at a bank, sometimes we have to waste time to save. What's more, if we're sometimes late [with our loan payments], it's not a big deal, but we have to pay double." However, although informal financial institutions may serve an important role in providing a savings and credit mechanism where access to formal institutions is limited by a poor infrastructure, a more developed infrastructure does not necessarily signal the decline of these informal institutions, and people in the city who also have easy access to banks and credit unions still often participate in arisan. It may be that arisan is an important cost-saving economic tool in

areas where other financial alternatives are unavailable, but in cities and towns, arisan becomes more important as a social tool. For example, on participant living in the city of Singkawang stated, *“Kalau saya, manfaat dari arisan itu ada rasa kekeluargaan itu lebih erat. Kita satu pekerjaan, itu menjadi bisa dengan mudah tukar pengalaman dan nanti kita bisa bagi pengalaman”* (For me, the benefit of arisan is a feeling of close family. We all share the same type of work and therefore we can easily exchange our experiences and later we can share our experiences”).

In sum, distance from a financial institution as well as infrastructural variables such as density, quality, and type (i.e. materials) of road may influence people’s decisions to use or not to use a formal financial institution such as a bank. However, even where people have limited access to the resource of mobility that is afforded by a developed infrastructure, they may still take advantage of formal financial institutions such as credit unions. This is particularly true if the financial institution is willing to take on costs of travel through services such as jemput uang. This possibility could contribute to efforts to bank the unbanked,” and may have far-reaching effects on other aspects of the economy and society.

CHAPTER SEVEN

Combined Analyses and Conclusions

Overview of Results

In this dissertation, I have considered three main questions in examining differential participation in formal and informal financial institutions in Kalimantan Barat. Two of these questions pertain to culturally designated statuses, gender and ethnicity. One of these questions pertains to the environment of Kalimantan Barat, specifically the condition of the physical infrastructure. The data used here were derived from extended field research in several kabupaten across the province of Kalimantan Barat in which I conducted interviews, focus groups, and participation observation. This multi-sited approach allowed me a frame of reference for comparison of samples from different villages and among different segments of society of society—among farmers, day laborers, business owners, professionals, and among the Dayak, Melayu, and Chinese ethnic groups of Kalimantan Barat.

In my investigation of the relationship between gender and the use of financial institutions (Chapter Four), I asked the basic question of whether women or men were more likely to use banks, credit unions, and arisan. Consistent with much of the development and poverty-alleviation literature and publications of institutions such as the World Bank, I predicted that men were more likely to use formal financial institutions such as banks and credit unions than were women. Without consideration of other

variables that may be relevant to use of financial institutions (e.g. age, education), it appeared that there was a significant relationship between rates of bank use and gender and that my initial prediction was supported. However, after taking years of formal education into consideration, this relationship was no longer statistically significant, indicating that men were more likely to use banks because they were generally more educated than women. My second prediction—that men were more likely to use credit unions than women—was not supported. Education remained an important variable in differential use of credit unions, though, with more educated men and women more likely to become members of credit unions. Finally, I examined the relationship between the use of ROSCAs and gender, predicting that women were more likely than men to be members of these informal financial institutions. Research on ROSCAs around the world suggests that these institutions are used primarily by women, especially poor women, who may have limited access to formal financial institutions. As predicted, women were more likely than men to use ROSCAs. Further, the relationship between education and use of ROSCAs was statistically significant, indicating that more educated women were also more likely to become ROSCA members. This contradicts much of the existing research on ROSCAs that sees participation as a “middle rung” of development. Among the participants included in this study, more educated women did not discontinue participation in ROSCAs as they climbed the rungs of financial inclusion. Across the board, education was an important variable in predicting use of financial institutions. This suggests that gender in and of itself does not determine inclusion or exclusion from formal financial institutions. Instead, in Kalimantan Barat it appears to be access to education, regardless of gender, that encourages participation in formal financial

institutions. Gender does have an effect on arisan membership, however, with women more likely to use arisan than men.

In Chapter Five, I considered the relationship between ethnicity and the use of financial institutions. In statistical analyses, I compared Melayu participants to Dayak participants in terms of use of banks, credit unions, arisan, and borrowing history. Qualitative analyses were also carried out on a small sample of Chinese Indonesian participants. I predicted that Melayu would be more likely to use banks than Dayak, but that Dayak would be more likely to use credit unions than Melayu. Both of these predictions were supported, even after considering the influence of variables such as education, gender, and age. Dayaks may be likely to use a credit union whereas Melayu are not because of the continuing impression among the people of Kalimantan Barat that credit unions are Dayak institutions. The first credit unions were formed by Dayak people to “empower” their uneducated and “backward” coethnics, but today, these credit unions are open to people of all ethnicities. That the credit unions remain so homogeneously Dayak demonstrates the power of ethnic identity in economic behaviors. Coethnics, especially among members of ethnic groups who view themselves as “disadvantaged,” may invoke their ethnicity to create an economy that excludes non-coethnics. The credit unions are an example of this, and although they are now open to all, the ethnic economy of the Dayak, at least with regard to financial institutions, remains exclusive of people of other ethnic groups. The more frequent use of banks among the Melayu may be the result of their perceived exclusion from credit unions, or their use of banks may be related to their higher levels of education and residence nearer to cities. I predicted that Dayaks were more likely than Melayu to use cooperatives, mainly because they tend to live in

more remote locations and therefore have less access to formal financial institutions (this possibility was addressed in chapter six). This prediction was supported, but as stated many times in this dissertation, the results of the statistical tests evaluating rates of use of cooperatives must be interpreted with caution because of the large Sintang samples that were derived from my connections with the Kobus cooperative. In terms of arisan use, I predicted that Dayak and Melayu were equally likely to be members of an arisan group. This prediction was supported, and suggests that despite the clearly demarcated ethnic groups in Kalimantan Barat, some national traditions transcend these boundaries. I also predicted that Melayu were less likely than Dayak to borrow money from financial institutions because of moral prescriptions against debt in the Muslim religion that is shared by Melayu (but not by Dayak). This prediction was supported and may indicate that an aversion to debt associated with Islam prevents Melayu from borrowing from financial institutions, though continued research on the relationship between religious practice and borrowing behavior is necessary to answer this question. Finally, based upon a qualitative evaluation of data from interviews with Chinese participants, it is evident that they were unlikely to participate in arisan or credit unions. The former may reveal the status of Chinese Indonesians as “foreigners,” many of whom have been on the receiving end of discrimination by the majority ethnic groups, and who therefore are not inclined to participate, or are simply not invited to participate, in the arisan groups that are so much a part of national tradition. Further, Chinese Indonesians may be unlikely to use credit unions because they, like the Melayu, perceive these institutions as exclusively Dayak. Instead, Chinese Indonesians may be more likely to rely upon relatives for loans and to use banks, which are neutral with regard to ethnic affiliation.

Finally, in Chapter Six, I investigated the relationship between the geographic location of study sites, development and quality of the infrastructure, and rates of participation in financial institutions. As discussed in the introduction to that chapter, there is little research directly addressing how variables such as these relate to the use of financial institutions. Anthropological research has investigated the links between mobility and resource acquisition, and has addressed mobility as a resource itself, while development literature has addressed the relationships between poverty and investment in infrastructure. However, neither of these perspectives has approached the topic of how development of infrastructure relates to participation in credit and savings institutions. Taking into consideration the costs of travel, I predicted that those participants living closer to markets, towns, and cities would be more likely to use the formal financial institutions including banks and credit unions that were found within the markets, towns, and cities. Similarly, I predicted that people living in kabupaten where travel was relatively easy because of a high density of paved roads and/or a high density of good and fair roads, would be more likely to use the formal financial institutions, but that participants living in kabupaten with a high density of unpaved roads would be less likely to use formal financial institutions. Conversely, I predicted that people living farther away from town would be more likely to use local and informal financial institutions such as cooperatives and arisan. I also predicted that people living in areas with lower densities of paved roads and/or good or fair-quality roads would be more likely to use local and informal financial institutions such as cooperatives and arisan, and that people living in kabupaten with high densities of unpaved roads would also be more likely to use local informal financial institutions.

After controlling for the variables gender, age, and education, the relationships between distance to a market town and bank and credit union use were statistically significant. The closer to markets, towns, and cities that a participant lived, the more likely they were to use banks. However, the farther away they lived, the more likely they were to use credit unions. This is likely the result of jemput uang services offered by credit unions that practically eliminate the costs of travel for credit union members living in hard-to-access villages. Banks do not offer similar services, so people in remote locations opt instead to use credit unions. Density of paved and unpaved roads were related to the frequency of bank use, with participants in kabupaten with a high density of both paved and unpaved roads more likely to use banks. This suggests that the building of roads, regardless of the material with which they are made, does encourage formal economic activity. However, neither of these variables was related to the use of credit unions. Again, this is likely the result of the jemput uang services offered by credit unions which eliminate the costs of travel for credit union members. This demonstrates that financial services can be modified to encourage participation even in contexts in which infrastructural development is lacking. The density of good and fair roads was also related to the frequency of formal financial institution use with the density of good and fair roads positively related to the use of banks, but with a density of good and fair roads negatively related to the use of credit unions. In the case of banks, this may be because travel to banks is easier when the infrastructure is good.⁴⁷ In the case of credit unions, this suggests that in areas with fewer good roads, people may opt to use credit unions because

⁴⁷ The density of roads may also be related to the overall wealth of a kabupaten, and it does appear that greater prosperity of a kabupaten (as measured by gross regional product per capita, GRP) is related to the density of roads (paved, unpaved, good, and fair) (see Appendix A, Table 36), with density of roads increasing alongside GRP. However, the same is not true of the relationship between the use of banks among participants and the GRP of their kabupaten of residence.

the service comes to them in the form of jemput uang. These conclusions reveal that participants are less likely to seek out the resource of financial institutions if travel costs are high. It may be that participants were opportunistic in their use of financial institutions—if it was close by and easy to use, they were more likely to use it and if the service came to them in their own village, they were more likely to use it. Otherwise, they were less likely to use these institutions. It does not appear that people were willing to pay high travel costs to use a financial institution. Finally, the prediction that participants in locations far from towns and with poorly developed infrastructure would be more likely to rely upon arisan for their financial needs was not supported. Distance and the quality of the infrastructure did not have a significant effect on participation in arisan indicating that people in remote villages as well as people in towns used arisan. Further, participants for whom access to formal financial institutions was relatively easier also continued to use arisan, suggesting again that arisan is not simply a stepping stone to full incorporation into the formal economy.

In short, the results of this study indicate the following:

1. Gender alone does not determine the use of formal financial institutions. Instead, education plays an important role with more highly educated men and women more likely to use financial institutions (including both formal and informal institutions).
2. Women are more likely than men to be members of a ROSCA (i.e. arisan). Specifically, more educated women are more likely to be members of an arisan, suggesting the arisan are not used exclusively by women who have few financial options.

3. Ethnicity does relate to the use of financial institutions. Melayu are highly unlikely to use credit unions and are more likely to use banks. Dayaks, on the other hand, are less likely to use bank and more likely to use credit unions. This is the result of the pro-Dayak social movement that used credit unions as path to “empowerment” among the Dayak. Today, these credit unions are open to all, but the ethnic economy remains strong, and credit unions remain dominated by Dayak. Chinese Indonesians, who have been perceived as “alien” and “exclusionary” are less likely to use credit unions, which they may associate with Dayaks, and are unlikely to use arisan, which is a national tradition of which they may not feel a part. Instead, they may turn to banks, which are ethnically neutral, for financial services.

4. The costs of travel associated with the use of formal financial institutions are important. Participants who lived nearer to banks were more likely to use them. Participants were more likely to use banks if they had easier access to them as a result of higher density of paved and unpaved roads as well as a higher density of good and fair-quality roads. Participants who lived far from town or in kabupaten with lower densities of paved and/or good and fair-quality roads were more likely to use credit unions, likely because credit union staff offered jemput uang services that banks did not offer. The quality of the infrastructure had little effect on participation in ROSCAs. Participants from kabupaten with varying degrees of infrastructural development participated in arisan, as did people in towns as well as remote villages. Easy access to formal financial institutions does not therefore result in less-frequent participation in informal financial institutions.

Analyses of rates of use of cooperatives indicated that women were more likely to use cooperatives than were men, Dayaks were more likely to use cooperatives than were Melayu, and that participants living farther from markets and town as well as participants living in areas with low densities of paved roads and/or good or fair-quality roads were more likely to use cooperatives. Further, more educated participants were more likely to use cooperatives than less educated participants. These results all support predictions—women are more likely to use informal financial institutions, Dayak, who live in more remote locations are more likely to use informal financial institutions, and people with few and poor-quality roads are more likely to use informal financial institutions. However, as asserted throughout this dissertation, the analyses of rates of use of cooperatives may be heavily influenced by the homogeneously female and Dayak associated with the Kobus cooperative in Sintang. While it can certainly be said that these women participated in cooperatives frequently, it is difficult to draw generalizable conclusions to males or Melayu or people living in cities and towns because of the non-random nature of the Kobus samples.

Results of Combined Analyses

It is also important to consider how these variables—gender, ethnicity, and infrastructure—may relate to one another in predicting the use of formal and informal financial institutions. Considering each of these topics independently reveals some important relationships. However, none of these variables exist entirely independently of one another. For example, as noted in descriptions of Dayak and Melayu people, Dayak are more likely to live in remote locations and Melayu are more likely to live in towns and cities. This parallels results of tests of the relationships between distance to a market

and the use banks and credit unions. To understand which of these variables is more important, they must be considered together in the same statistical test. The results of an analysis incorporating all of the variables used in this dissertation and their relationship to the use of financial institutions are presented below.

Table 7-1: Combined Model including Ethnicity, Gender, Infrastructure, and Bank Use

	Beta Coefficient	Standard Error	Wald	Degrees of Freedom	Probability	Odds Ratio
Age	.010	.014	.570	1	.450	1.010
Gender (1=female, 0=male)	.317	.348	.832	1	.362	1.374
Years of Education	.291	.042	47.163	1	.000	1.338
Ethnicity (1=Melayu,0=Dayak)	-.305	.475	.411	1	.521	.737
Distance to Market	-.019	.007	6.973	1	.008	.981
Good and Fair Roads	1.093	.778	1.973	1	.160	2.982
Unpaved Roads	-1.596	2.150	.551	1	.458	.203

In a binary logistic regression test using all of the variables of interest as well as the control variables indicate that only distance to a market town and years of education relate to the frequency of bank use. Other relationships that were significant when considered alone, such as ethnicity, are no longer significant after consideration alongside variables related to infrastructure. Thus, it appears that ease of access to banks and years of education are the most important variables among the variables selected here in predicting frequency of bank use. More educated participants were more likely to use banks, and participants who lived closer to town were more likely to use banks.

Table 7-2: Combined Model including Ethnicity, Gender, Infrastructure, and Credit Union Use

	Beta Coefficient	Standard Error	Wald	Degrees of Freedom	Probability	Odds Ratio
Age	-.011	.013	.830	1	.362	.989
Gender (1=female, 0=male)	-.500	.384	1.697	1	.193	.607
Years of Education	.083	.035	5.737	1	.017	1.087
Ethnicity (1= Dayak, 0=Melayu)	2.445	.432	27.978	1	.000	11.526
Distance to Market	-.009	.005	3.265	1	.071	.991
Good and Fair Roads	-.318	.952	.112	1	.738	.727
Unpaved Roads	1.265	2.382	.282	1	.595	3.543

A test incorporating all of the variables of interest as well as the control variables suggests that, in the case of credit union participation, the variables years of education, ethnicity, and distance to market towns remain significant. More highly educated participants and Dayaks are more likely to use credit unions. These results are the same as those discussed previously. However, after accounting for other variables, the relationship between distance to town and credit union participation is the reverse of the original result. Apparently, in the case of banks as well as credit unions, participants who lived nearer to town were more likely to use these financial institutions, a finding which supports my original prediction. This reveals that jemput uang services may not have been the driving force behind credit union participation in rural locations. Finally, these results indicate that Dayaks, regardless of other variables that may influence decisions to use or not use financial institutions, are far more likely to use credit unions than are Melayu. This supports the previous discussion of the strength of the Dayak ethnic

economy and the Dayak empowerment movement, the foundation of which was the establishment of credit unions.

Table 7-3: Combined Model including Ethnicity, Gender, Infrastructure, and Cooperatives Membership

	Beta Coefficient	Standard Error	Wald	Degrees of Freedom	Probability	Odds Ratio
Age	.036	.013	8.316	1	.004	1.037
Gender (1=female, 0=male)	1.032	.353	8.524	1	.004	2.806
Years of Education	.111	.037	8.764	1	.003	1.117
Ethnicity (1= Dayak, 0=Melayu)	1.214	.426	8.141	1	.004	3.368
Distance to Market	.027	.006	18.068	1	.000	1.027
Good and Fair Roads	-2.481	1.248	3.951	1	.047	.084
Unpaved Roads	6.190	2.108	8.622	1	.003	487.800

A test incorporating all of the variables of interest as well as control variables returned significant results for all of the predictor variables. What is more, all of these relationships are as predicted in previous chapters. Cooperatives are more often used by women, by Dayaks, and by people who live far from town in places with poor infrastructure. However, these strong results are likely the result of the large, homogeneous samples associated with the Kobus cooperative. Unfortunately, generalizations cannot be made about the rates of use of cooperatives throughout this dissertation because the bias present in that sample. However, it can be said that in the villages where Kobus was operating, women often chose to participate, and based on qualitative evidence, they did so largely because of the convenience of using the cooperative, as other financial institutions were far away and required a great deal of

travel time. Also unfortunately, because most of the people living in rural villages are Dayak, and this was certainly the case in the Sintang samples, it would be very difficult to conduct research among an equal number of Melayu participants living in the same region.

Table 7-4: Combined Model including Ethnicity, Gender, Infrastructure, and Arisan Membership

	Beta Coefficient	Standard Error	Wald	Degrees of Freedom	Probability	Odds Ratio
Age	.024	.010	6.467	1	.011	1.025
Gender (1=female, 0=male)	.683	.263	6.748	1	.009	1.979
Years of Education	.093	.028	10.843	1	.001	1.097
Ethnicity (1=Melayu, 0=Dayak)	-.285	.360	.627	1	.428	.752
Distance to Market	-.006	.004	1.571	1	.210	.994
Density Good/Fair Roads	.071	.634	.012	1	.911	1.703
Density of Unpaved Roads	-.580	1.556	.139	1	.709	.560

A binary logistic regression test of the relationship between the frequency of arisan use among participants and all of the variables considered in this dissertation as well as control variables age, gender, and education reveals that the only significant relationships are between the control variables and arisan use. Older and more educated participants and female participants were more likely than others to use arisan. Ethnicity, distance to market, density of roads and quality of roads had little bearing on rates of participation in arisan. As discussed in sections above, this indicates that no one segment of society is more likely than another to use arisan, nor is arisan used as a substitute for other forms of financial services such as those offered by banks and credit unions.

Discussion of Combined Results and Final Conclusions

In sum, the consideration of the variables gender, ethnicity, and infrastructure each play some role in the use of formal and informal financial institutions. Although MFI literature and research from the Women in Development (WID) and Gender and Development (GAD) perspectives suggests that women are often excluded from participation in the formal economy, this study reveals that among participants in Kalimantan Barat, gender alone did not play a particularly important role in influencing decisions to use financial institutions. However, level of education was positively related to participation in all types of financial institutions. Education, not access to credit, may be the first step toward “empowerment” among men and women alike, though access to credit and education are certainly linked in Mayoux’s “virtuous spirals” (2002).

Most studies of gender and microfinance have focused on participation in financial institutions as a pathway to greater empowerment among women living in highly patriarchal societies who may be systematically excluded from the formal economy and from formal education. In this literature women are viewed as being particularly disempowered in social terms because they are particularly disempowered in economic terms. They are less likely than men to own property for a number of reasons, including traditions of patrilineal inheritance (Kelly et al 2007; Mayoux and Hartl 2009; SIGI 2012) and they are said to be seen as, “universally unproductive, economically inactive, house-bound, tradition-bound, lacking skills and perceived to be relegated to lower-status tasks than men” (Koczberski 1998: 400). From this perspective, the key to changing the situation of women is to break the cycle of poverty and exclusion at its base by offering women credit without the need for material collateral so that they can pursue

entrepreneurial opportunities, can make financial contributions to the household, and can have greater decision-making power within the household (and ideally, will decide to keep children, especially girls, in school) (See Gow 2000; Cheston and Kuhn 2001; Ruben 2007).

In the context of Southeast Asia, though, the assumptions of most microfinance research do not apply. In comparison to women in more patriarchal societies, women in Southeast Asia “enjoy relatively high levels of social and personal freedom” (Smith 2009:191), and the region is the site of “deeply entrenched and broadly institutionalized traditions of pluralism with respect to gender and sexuality” (Peletz 2006:311). This is true of Kalimantan Barat where Melayu, Dayak and Chinese women alike have always played an important role in the household economy, and have played important roles in religious traditions. However, it is also true that women in Kalimantan Barat have historically had less access to formal education than men. However, it appears that this trend is changing, and that more girls are staying in school longer than in the past. These elements of gender in Kalimantan Barat, alongside the results of this study, suggest that assumptions about the disempowerment of women cannot be applied universally. Among the study participants, women were not excluded from formal financial institutions on the basis of gender alone. Instead, education was an important predictive variable, entirely mediating the effect of gender on the use of formal financial institutions. Indeed, in the final model combining all of the variables of interest, the only relationship that remained statistically significant in the case of bank use was education. Further, education was an important variable in predicting participation in all types of financial institutions, including formal and informal institutions alike. The importance of education throughout

this study is interesting because in the case of formal financial institutions, it suggests that women are not “unbanked” simply by virtue of the fact that they are women but rather because of their lower levels of education. As access to education approaches gender parity, so too may rates of participation in formal financial institutions. In the case of informal financial institutions, education was also important. In fact, in the case of arisan, gender, age, and access to education were the only important predictor variables in the statistical model combining all variables of interest. Older and more educated women were more likely to use arisan than were younger and less educated women. This is significant because it reveals that women who participate in informal financial institutions don’t necessarily do so because they have few options. Instead, even as women become relatively more empowered by education, they continue to use ROSCAs. These institutions are not just a “middle rung” of development for among people for whom formal financial institutions were “wholly ineffective” because of the “impersonality, complexity, and foreignness of the mode of operation of such ‘capitalist’ institutions” (Geertz 1962:242).

Additionally, although not often considered in the MFI literature, it is apparent that ethnicity can be an important correlate of participation in financial institutions. Certain financial institutions such as arisan were used among people of both Melayu and Dayak ethnicities alike, reflecting the importance of this tradition across many segments of Indonesian society more broadly. However, an interpretation of qualitative evidence suggests that Chinese Indonesians may be less likely to participate in this national tradition. Even more apparent, though, is the importance of ethnicity in the use of credit unions. In the case of credit unions, ethnicity was the strongest predictor of use. The

strong relationship between Dayak ethnicity and rates of credit union use reveals the importance of the ethnic economy among indigenous Dayak people in Kalimantan Barat. The Dayak are stereotyped as *terbelakang*, or backward, by non-Dayak and Dayak alike. Although this stereotype has historically been a detriment to the Dayak people, today the shared Dayak ethnicity and the “backwardness” that comes along with it have been invoked over and over again in an indigenous empowerment movement, the foundation of which is access to credit. One credit union manager said of the services offered by her institution,

Dayak, dalam terminology kita, merupakan orang orang tertindas. Bagaimana institute ini menjadi tempat kumpulan orang orang yang tertindas oleh sistem sistem yang ada. Jadi kesimpulan adalah ini merupakan tempat bagi masyarakat yang terpinggirkan dengan pengelolaan yang sehat dan abadi.

Dayak, in our language, is synonymous with a people who are oppressed by the existing system. So our mission is to make this a place where we provide healthy and reliable management and service to a people who have been marginalized.

Other participants made statements such as, “*Dayak merupakan kaum yang termarginalkan atau ‘out of system’*” (“the Dayak are a class of people who are the most marginalized or are _out of system”). Another said, “*Sekarang itu masih banyak masyarakat Dayak yang tertinggal jauh*” (“right now there are still many Dayak who are left behind by far”). Yet, it is precisely this shared identity as an entire ethnic group that has been “left behind” that has become a mobilizing force for the Dayak. Non-Dayak participants spoke about their own sense of exclusion from the credit unions on the basis of ethnicity, making statements such as “. . . *mungkin orang masih menganggap masih ada perspektif etnis*” (“. . . maybe people still think there is an ethnic perspective”).

According to Keyes (1981) Ethnicity may become particularly salient when it determines access to the means of production and exchange, to the products of labor, and when it influences economic decisions and livelihoods, and it seems that this is true in the case of credit unions in Kalimantan.

Finally, it appears that geographic variables may play some role in the decision to use formal and informal financial institutions, but infrastructural variables, when considered alongside variables such as gender and ethnicity, do not predict the use of financial institutions. In the case of banks, geographic proximity and years of education were the only predictor variables that remained statistically significant in the final combined statistical model. This suggests that if banks are easy to use because they are nearby, people are more likely to use them. The same appears to be true for credit unions as well, indicating that although jemput uang services (money drop-off and pick-up services) may be important to people living in rural locations, the greater participation in credit unions among people living in those rural villages may be a function of their Dayak ethnicity more than of the distance of these rural villages to towns and cities. In these combined statistical models, the quality of the infrastructure had little bearing on people's decisions to use formal and informal financial institutions. Suggesting, perhaps, that outside of markets, towns, and cities, the cost of traveling to a financial institution was not that important. People in the region are certainly accustomed to the poor state of the roads and continue to travel despite the costs associated with traveling. Rates of arisan use were unaffected by infrastructural and geographic variables, indicating that people in all types of physical environments participated in arisan, and that proximity to formal financial institutions did not inhibit participation in this informal financial

institution. In sum, although the infrastructure, ~~is~~ the boundary across which the ecological, chemical, and physical restraints to which human action is subject interact with the principal sociocultural practices aimed at overcoming or modifying these restraints” (Harris 1979:57), in the case rates of use of financial institutions in Kalimantan Barat, it appears that ~~—~~“sociocultural practices” are more predictive than most of the physical and environmental variables considered here.

Policy Implications

This dissertation focuses on a topic that is central to current discussions in poverty alleviation and development—financial inclusion. Microfinance literature addresses the need to ~~—~~“bank the unbanked,” and emphasizes the possibility of achieving a ~~—~~“double bottom line” (Dunford 2000), both social and economic, by offering financial services on a small scale to people who have otherwise been excluded from the formal economy and financial market. By means of credit and savings opportunities offered through microfinance initiatives, the poor are predicted to be able to ~~—~~“lift themselves out of poverty” through entrepreneurship, and the associated increases in household income are predicted to result in a number of positive outcomes as participants in these initiatives become locked in ~~—~~“virtuous spirals” (Mayoux 2002). Women in particular are targeted clients because they are viewed as less empowered than are men (e.g. Mehra 1997; Papanek 1991; Kelly et al 2007; Talbott 2006), they are more likely to invest loans in the household and in children than are men (Pitt et al 1997; Holvoet 2004; Khumawala 2010), and they are more likely to repay loans because they are said to be more vulnerable to shame and the pressures of maintaining a good reputation (Golkhale 2009).

In this study, rates of participation in formal financial institutions such as banks and credit unions, and informal financial institutions such as cooperatives and ROSCAs, reveal some important details that are relevant to objectives and practices of MFIs. First, regarding the issue of gender—Kalimantan Barat presents a case in which women and men have relatively equal status. In the past, men had greater access to wage work and education, but women were of central importance to the household economy. Still today, women make substantial contributions to household finances, and in many cases, they are the primary breadwinners. Without the contributions of women through rice farming, rubber tapping, and entrepreneurship, men would not be able to *merantau* (engage in long-distance wage work) in the first place. Because of their enormous contributions to sustaining the household, they already wield decision-making power. The women who participated in this study, and indeed the women of Kalimantan Barat in general, do not fit the image of the “Third World Woman” (Koczerbski 1998:400) that is so often presented in MFI and development literature.

Nonetheless, women may still be less likely to participate in formal financial institutions for several reasons—they may have limited mobility because they don’t own a means of transportation, they may be too busy with other responsibilities (e.g. rice farming, rubber tapping, weaving, childcare) to take time out to use formal financial institutions, or they may be hesitant to use formal financial institutions because they have little experience with these types of institutions. Indeed, among the people of Kalimantan Barat, it seems that access to education was the most important predictor of participation in all forms of financial institutions. In the case of banks, men were more likely to be customers because they were more educated than women, not because women were

necessarily automatically excluded or economically disempowered in Kalimantan Barat. In the past, women in Kalimantan Barat clearly had limited access to formal education. This was particularly true of rural women. However, keeping girls in school has become a primary objective in Indonesia, and in Kalimantan Barat, it seems access to education is now more equitable among males and females than it was in the past. This reflects a change in the priorities of parents who increasingly recognize the value of keeping both girls and boys in school. As women become more educated, they may begin to use formal financial institutions more readily, and the disparity in bank use among men and women may begin to disappear.

In the case of Kalimantan Barat, education may be one of the most important predictors of participation in formal financial institutions. If the goal is to “bank the unbanked,” especially if the unbanked are women, perhaps education should be emphasized more than entrepreneurship. Furthermore, encouraging education among the poor, especially the rural poor, may prove helpful in reaching the “poorest of the poor.” The results of this study point to education as a key component in predicting use of formal and informal financial institutions alike. However, among the 99 participants who used no financial institutions at all, 76 had five or fewer years of formal education. Although recent gains in education are apparent, it may be that this primarily benefits urban populations including the urban poor, and in rural locations, among the better-off, who can afford to send their children away to school. Education may be an important key to encouraging participation in financial institutions, but to alleviate poverty and to reach the “poorest of the poor,” specific measures may be necessary to reach those who remain uneducated and those families that cannot afford to keep children in school

Unfortunately, achieving this goal is not as straightforward as it may seem. Throughout Indonesia, there is a dearth of teachers. This is especially true of rural and remote locations. As noted in the site descriptions in chapter two, many villages don't have schools and even if they do, sometimes they do not have teachers. Some efforts have been made to send teachers to remote villages throughout the archipelago, but conditions are often so trying and the environment so foreign in remote locations, that new teachers simply leave (this was repeatedly the case in villages surrounding Lanjak, Kapuas Hulu, where one teacher after another, most of them from Java, left the villages for the kabupaten capital, Putussibau, or surrounding towns such as Lanjak, if they did not leave the province all together). What is more, particularly in rural locations, teachers often go unpaid for months on end (this, too, was a frequent occurrence in rural areas of Kalimantan Barat). It may be that the key to improving access to education, and subsequently to increasing participation in the formal economy, is to provide more incentives for teachers, and to reliably pay already-agreed-upon salaries. Further, training local men and women to become teachers in their own communities could go a long way in solving the "teacher shortage" problem in places like Kalimantan Barat.

Another important consideration with regard to gender and microfinance is that the economic empowerment of men as well as women should be a goal. In places like Kalimantan Barat, both men and women contribute to the household economy. In the rural context, both men and women are facing new challenges arising from changing land-use strategies including logging and the establishment of oil palm plantations. Both men and women need better access to education, and both men and women stand to benefit from greater access to financial institutions.

This dissertation also points out the interaction of ethnicity and the use of financial institutions, which topic remains almost entirely lacking from the existing microfinance initiatives and literature. In Kalimantan Barat, it is apparent that ethnicity has served as an important mobilizing force for Dayak people involved in the credit-union movement. A shared identity as “backward” people who have been deprived of the opportunities granted to the majority has motivated people to organize themselves for the betterment of their coethnics. Initially, this was to the exclusion of other ethnic groups but today anyone may become a member of a CU. However, ethnic identity is such an important and defining personal characteristic in Kalimantan Barat that non-Dayaks tend not to participate. Development efforts should take into consideration the possibility of ethnicity as a motivating or demotivating element for participants. In some cases, it may be appropriate for people to organize around a common ethnicity or religion to achieve a common goal. At the same time, though, this may contribute to greater factionalism and conflict among ethnic groups, as has been problematic in Kalimantan in the past. One thing is certain, though—ethnicity is an important element to consider in development and poverty-alleviation initiatives.

Finally, with regard to roads and infrastructure, it is evident that these variables have some bearing on participation in formal and informal financial institutions. Without consideration of variables such as gender and ethnicity, it appears that better roads contributes to the greater participation of people in formal financial institutions such as banks. After controlling for ethnicity, though, it appears that the only geographic or infrastructural variable that remains important is geographic proximity. Thus, it may be advisable to consider not only the development of physical infrastructure, but also the

geographic distribution of certain key services and institutions such as banks and credit unions. Additionally, financial institutions may benefit from implementing services such as jemput uang in locations where physical infrastructure or geographic distance may inhibit regular mobility of potential clients.

Future Directions

There are a number of possibilities for future research building on these topics. Research on how technology helps to fill the void of financial institutions for many of the unbanked, and how this technology may be used to overcome the infrastructural challenges of Kalimantan Barat is of great interest, but to my knowledge has not yet been carried out. Through my discussions with participants, I learned that migrant workers and students who live far from their families (such as those attending the university in Pontianak) don't always transfer money using financial institutions. Sometimes they don't have access to these institutions, and sometimes they simply wish to avoid the fees and administrative hassles of using them. Instead, they send money by sending pulsa (cell-phone credits) to the recipient's handphone (cell-phone). After receipt of the credits, the recipient sells them back to a pulsa vendor in exchange for cash. The mobile company Telkomsel has recently initiated a mobile banking service, but it has yet to be seen if it will become popular in Kalimantan Barat. Telkomsel service is relatively expensive (as compared to other cellular providers in the region) and is typically only available in and near cities (in rural areas, Indosat is the network available most often). Further, people have already developed their own way of doing things by sending money using pulsa, and they may be reluctant to adopt the Telkomsel service which undoubtedly involves a fee.

More research among the Chinese Indonesians of Kalimantan Barat would shed light upon their ethnic economy and how it relates to that of the Melayu and Dayak. Further, research on the relationships between religious practice and the use of financial institutions (especially with regard to borrowing behavior) may reveal some other interesting patterns among research participants. Personally, I have grown curious about the relationships between household members and the use of financial institutions. For instance, it may be that if member of a household is away on *merantau* (wage work), they and their family members will be more likely to use formal financial institutions for the purposes of sending remittances. Additionally, long-term research may reveal that once a parent begins using formal financial institutions, subsequent generations follow suit. This appears to be the case among CU members, most of whom open accounts for their children shortly after birth. As for informal financial institutions such as arisan, research on the participation of men in arisan is altogether lacking. This study scratches the surface of that topic, but there is still much more to learn. Similarly, arisan participation among newcomers to a community and participation in arisan among migrants such as the *bibit jamu* from Solo described above are both avenues of future research. It is clear that such further research into the differential participation of men and women, young and old, rich and poor, rural and urban, native and migrant, Muslim and Christian—and many other possible comparisons is possible and can contribute to an understanding of how people interact with each other, with money and financial institutions, and with the economy at large.

APPENDIX A

Tables

Table A-1: Length of Road (km) According to Materials and Condition by Kabupaten (2009)

Description	Condition							Total	
	Asphalt	Gravel	Dirt	Other	Good	Fair	Damaged		Heavily Damaged
Sambas	315.63	97.52	429.00	0.00	274.88	360.41	206.87	0.00	842.15
Bengkayang	617.76	393.44	282.21	14.00	280.76	356.47	308.16	362.02	1307.41
Landak	242.84	45.73	475.33	0.00	127.08	186.87	68.44	381.51	763.90
Pontianak	427.08	12.95	12.60	0.00	286.44	61.81	61.13	43.25	452.63
Sanggau	314.98	287.79	261.87	2.70	182.03	299.55	147.61	238.15	867.34
Ketapang	352.48	0.00	1122.09	0.00	161.42	628.60	500.55	184.00	1474.57
Sintang	381.20	165.92	2246.15	0.65	316.17	659.77	715.70	1102.28	2793.92
Kapuas Hulu	226.58	251.96	379.48	26.06	237.90	85.78	189.13	371.27	884.08
Sekadau	49.65	118.13	255.54	0.00	167.86	128.34	91.12	36.00	423.32
Melawi	67.80	24.99	982.25	61.43	123.80	200.50	581.20	230.97	1136.47
Kayong Utara	71.25	0.00	124.66	1552.02	227.34	673.88	526.29	320.42	1747.93
Kota Pontianak	204.17	5.68	23.53	19.51	79.70	89.71	61.58	21.89	252.88
Kota Singkawang	228.92	11.34	205.40	0.00	162.00	123.71	58.21	101.74	445.66
Total	3500.34	1415.45	6800.11	1676.37	2627.38	3855.40	3515.99	3393.50	13392.27

Table A-2: Education of Males and Females by Kabupaten (2010)

Kabupaten	Education Level									
	Sekolah Dasar (Elementary School)				Sekolah Menengah Pertama (Middle School)					
	Male	%	Female	%	Male	%	Female	%		
Sambas	37110	52	34017	48	10302	50	10191	46	3383	54
Bengkayang	18566	51	18160	49	4512	45	5471	46	2589	54
Landak	33611	59	23095	41	8863	48	9416	53	4951	47
Pontianak	15711	51	15146	49	4237	53	3751	38	1828	62
Sanggau	29781	51	28170	49	8163	51	7691	51	2721	49
Ketapang	31100	50	31074	50	8324	52	7611	51	4018	49
Sintang	29781	51	28964	49	6789	46	7918	49	3392	51
Kapuas Hulu	16653	51	16144	49	4087	47	4523	49	2016	51
Sekadau	14539	51	13710	49	3916	55	3213	54	1471	46
Melawi	13991	51	13415	49	3298	51	3161	42	1634	58
Kayong Utara	6894	49	7107	51	1649	51	1558	57	556	43
Kubu Raya	30192	50	30393	50	9432	66	4864	55	2618	45
Pontianak	32715	49	33620	51	12841	52	11707	47	8418	53
Singkawang	14006	50	13790	50	4995	55	4106	51	2144	49
Total	324650		306805		91408		85181		41739	

Table A-3: Linear Regression Results for Test of the Relationship between Gender and Level of Education

	Unstandardized Coefficients		Standardized Coefficients	t	Probability
	Beta	Standard Error	Beta		
Gender (1= Female, 0=Male)	-2.026	.445	-.222	-4.550	.000

Table A-4: Linear Regression Results for Test of the Relationship between Gender, Years of Education and Distance to Market

	Unstandardized Coefficients		Standardized Coefficients	t	Probability
	Beta	Standard Error	Beta		
Distance to Market	-.019	.006	-.168	3.10	.002
Gender	-1.340	.493	-.147	-2.72	.007

Table A-5: Employment Sectors and Definitions

Type of Employment	Definition
Trade (Perdagangan)	trade in goods and services
Service (Jasa)	branch of economic activity that serves the needs of others. Services are classified as follows:
Industrial Service (Jasa Industri)	raw materials are provided by others while the processor does only the processing for money or goods as remuneration
Consulting Services (Jasa Konsultan)	services provided by a business entity in the form of professional consultation that are rewarded with payment or a reciprocal service
Contractor Services (Jasa Kontraktor)	services provided by contractors in the implementation of infrastructure
Assessment Services (Jasa Taksiran)	services provided to those who want to know the quality of their goods or jewelry such as gold, silver, and diamonds
Deposit Services (Jasa Titipan)	services provided to those who want good security for their valuables
Industry (Industri)	branch of economic activity, a corporation or similar entity in which one works.
Large Industry (Industri Besar)	large business with 100 employees or more
Medium Industry (Industri Sedang)	medium business with between 20 and 99 employees)
Small Industry (Industri Kecil)	small business with between five and 19 employees
Houshold Industry (Industri Rumah Tangga)	household industry with between one and four employees

Source: BPS Indonesia, 2010

Table A-6: Percentage of the Population Age 15 and Older by Employment and Educational Attainment in Kalimantan Barat, 2009

Education Level	Working	Unemployed	Total
Never attended school	8.2	0.2	8.4
Did not complete primary school	26.7	0.8	27.5
Completed primary school	23.3	1.3	24.6
Attended junior high school	17.1	1.1	18.2
Attended senior high school	15.2	1.7	16.9
Attended academy or university	4.1	0.3	4.4
Total	94.6	5.4	100

Table A-7: Religious Practitioners by Kabupaten in Kalimantan Barat (2010)

Kabupaten	Religion							Total
	Islam	Catholic	Protestant	Hindu	Buddhist	Confucian	Other	
Bengkayang	73,886	73,779	73,245	351	14,857	0	518	236,636
K. Hulu	125,135	22,778	66,783	139	243	0	312	215,390
K. Utara	83,192	2,417	2,757	1,651	796	0	670	91,537
Ketapang	296,561	100,965	40,637	1,656	3,984	2,831	5,772	452,053
Kubu Raya	433,719	35,142	29,488	3,625	43,107	7,209	0	552,290
Landak	54,685	201,991	9,536	107	1,377	0	6,347	274,043
Melawi	82,695	43,596	41,521	355	940	289	0	169,396
Pontianak	180,234	19,345	23,111	299	28,592	4,728	0	610,045
Sambas	434,129	18,510	13,327	341	47,044	0	0	514,705
Sanggau	124,775	211,714	82,598	468	1,560	0	2,938	424,053
Sekadau	68,033	88,299	24,250	28	1,547	115	602	182,874
Sintang	147,806	110,036	86,079	1,932	11,409	515	0	357,777
Pontianak	424,419	16,177	23,111	2,310	117,451	0	26,577	610,045
Singkawang	98,989	8,370	15,428	134	76,259	0	1,616	200,796
Total	2,628,258	953,173	522,818	13,396	349,166	15,687	46,706	4,529,204

Source: Kalimantan Barat Dalam Angka 2010

Table A-8: Development of Physical Infrastructure (km of paved and unpaved roads),
Indonesia 1990-2010

Year	Paved Roads	Unpaved Roads	Total
1990	130,262	158,465	288,727
1991	142,053	177,317	319,370
1992	150,930	174,511	325,441
1993	159,329	185,563	344,892
1994	164,866	192,012	356,878
1995	171,508	155,719	327,227
1996	180,614	155,763	336,377
1997	192,668	148,799	341,467
1998	168,072	187,291	355,363
1999*	203,374	152,577	355,951
2000	203,214	152,737	355,951
2001	212,935	148,847	361,782
2002	211,998	156,364	368,362
2003	216,109	154,407	370,516
2004	206,144	166,485	372,629
2005	216,714	174,295	391,009
2006	208,732	185,062	393,794
2007	256,548	164,987	421,535
2008	258,744	179,015	437,759
2009	271,230	205,107	476,337
2010	277,755	209,559	487,314

Source: Dinas Pekerjaan Umum Indonesia
* 1999-2010 does not include data from East Timor

APPENDIX B

List of Acronyms and Abbreviations

ADB	Asian Development Bank
AVB	Algemeene Volkskredietbank
Bappeda	Badan Perencanaan dan Pembanunan Daerah
Bappenas	Badan Perencanaan dan Pembangunan Negara
BIMAS	Bimbingan Maasal
BK3I	Badan Koordinasi Koerasi Kredit Indonesia
BKD	Badan Kredit Desa
BKD	Badan Kredit Desa
BLM	Community Block Grants
BPD	Bank Pembangunan Daerah
BPP	Bank Priyayi Purwokerto
BPR	Bank Perkreditan Rakyat
BPS	Badan Pusat Statistik
BRAC	Bangladesh Rural Advandements Committee
BRI	Bank Rakyat Indonesia
BRI	Bank Raykat Indonesia
	Convention on the Elimination of All Forms of Discrimination against Women
CEDAW	
CGAP	Consultative Group to Assist the Poorest
CPO	Crude Palm Oil
CU	Credit Union
CUPK	Credit Union Pancur Kasih
DCP	Directed Credit Program
ENSO	El Niño Southern Oscillation
	Federation de Unions Cooperative des Epergne et de Credit du Fogo-Togo,
FUCEC	
GAD	Gender in Development
GBHN	Garis Garis Besar Haluan Negara
GDI	Gender Related Development Index
HPHH	Hak Pemungutan Hasil Hutan
IDR	Indonesian Rupiah
Inpres	Instruksi Presiden
ITTO	International Tropical Timber Organization
JMM	Jasa Menenun Mandiri
KAT	Komunitas Adat Terpencil
KBDA	Kalimantan Barat Dalam Angka
KDP	Kecamatan Development Program
KHDA	Kapuas Hulu Dalam Angka
KHMPL	Kebutuhan Hidup Minimum Pekerja Lajang

KKPPI	Komite Kebijakan Percepatan Penyediaan Infrastruktur
KOWANI	Kongres Wanita Indonesia
KPN	Koperasi Pegawai Negri
Krismon	Krisis Moneter
KSU	Koperasi Serba Usaha
KUD	Koperasi Unit Desa
KUPEDES	Kredit Umum Pedesaan
LDKP	Lembaga Dana dan Kredit Pedesaan
MABMI	Majelis Adat Budaya Melayu Indonesia
MFI	Microfinance Institution
MoF	Ministry of Forestry
MP3EI	Master Plan for the Acceleration and Expansion of Indonesian Economic Development
NGO	Non-governmental Organization
Otda	Otonomi Daerah
Oxfam	Oxford Committee for Famine Relief Nederlandse Organisatie Voor
Novib	Internationale Bijstand
Perindagkop	Perindustrian Dagang Koperasi
PIR	Perkebunan Inti Rakyat
PIR-TRANS	Perkebunan Initi Rakyat untuk Transmigran
PKI	Partai Komunis Indonesia
PNPM	Program Nasional Pemberdayaan Masyarakat
PPP	Public Private Partnerships
PRC	People's Republic of China
PUK	Penduduk Usia Kerja
Raskin	Beras Miskin
RAT	Rapat Anggota Tahunan
REPELITA	Rencana Pembangunan Lima Tahun
RISTEK	Kementerian Riset dan Teknologi
ROSCAs	Rotating Savings and Credit Association
Rp	Rupiah
S1	Sarjana
S2	Magister
S3	Doktor
SBY	Susilo Bambang Yudhoyono
SD	Sekolah Dasar
SIMPEDES	Simpanan Pedesaan
SMA	Sekolah Menengah Atas
SMP	Sekolah Menengah Pertama
Susenas	Survei Sosial and Ekonomi Nasional
TK	Taman Kanak Kanak
UKM	Usaha Kecil dan Menengah
UN	
ECOSOC	United Nations Economic and Social Council

UNESCAP	United Nations Economic and Social Commission for Asia and the Pacific
Unit desa	Village bank
USAID	United States Agency for International Development Women in
WID	Development
USD	United States Dollar
WID	Women In Development

APPENDIX C

List of Foreign Words

Alang-Alang	Meadow
Algemeen Volkskredietbank	The General Popular Credit Bank
Arkan al-Islam	Five Pillars of Islam
Asosiasi marga	Surname Association
Badan Koordinasi Koperasi Kredit Indonesia	Credit Union Coordination Board
Badan Kredit Desa	Village-Owned Credit Organization
Badan Perencanaan dan Pembangunan Daerah	Regional Planning and Development Agency
Badan Perencanaan dan Pembangunan Nasional	National Planning and Development Agency
Badan Pusat Statistik	The Central Statistics Office (Indonesia)
Bangsa Indonesia	The Indonesia People
Bank desa	Village bank
Bank Pembangunan Daerah	Regional Development Bank
Bank Perkreditan Rakyat	People's Credit Banks
	Indonesian mosque association that predated the De Poerwokertosche Hulp en Spaarkbank der Inladsche Hoofden
Bank Priyayi Purwokerto	
Bank Rakyat Indonesia	The Indonesian People's Bank
Bangsa	The people
Barat	West
Bedurok	Cooperative labor group among the Dayak
Bejalai	Long-distance travel, long-distance wage work
Beras Miskin	Rice for the Poor
Bhinneka Tunggal Ika	Unity in Diversity
Bibit jamu	Women who sell traditional Javanese herbal remedies
Bimbingan Maasal	Mass Guidance
Buitengewesten	Outer Islands
Bupati	Political leader of the kabupaten (similar to a mayor)
Buruh	Day laborer
Cap Goh Mei	A celebration at the end of Chinese New Year
Centrale Kas	Central Fund
Cina	Chinese
Cukong	Malaysian financier
Daerah perbatasan	Borderland region
Dagang	Trade
Dalam Angka	In numbers

Dayak	Non-Muslim indigenous peoples of Borneo
De Poerwokertosche Hulp en Spaarbank der Inlandsch Hoofden	The Purwokerto Help and Savings Bank of Native Chiefs
Dinas Kimpraswil	Department of Infrastructure
Dinas Pendidikan	Office of Education
Dinas Perindagkop dan UKMK	Department of Industry, Trade, Cooperatives, Microenterprises and Middle Enterprises
Dinas Perkebunan Kalimantan Barat	Agency of Land Estates, Kalimantan Barat
Dinas Tenaga Kerja, Transmigrasi, dan Sosial	Office of the Work Force, Transmigration, and Society
Doktor (S3)	Doctorate
Dusun	Subvillage/neighborhood
El Niño Southern Oscillation	
Fakir Miskin/Keuarga Miskin	Poor Indigents/Poor Families
Federation de Unions Cooperative d'Epargne et de Credit du Fogo-Togo	Federation of Unions of Cooperative Savings and Credit of Fogo, Togo
Garis Garis Besar Haluan Negara	Broad Guidelines of the State Policy
Gawai	Dayak post-harvest ritual
Gotong Royong	Mutual Aid
Gubenor	Governor
Gula Merah	Javanese brown sugar
Hak Pemungutan Hasil Hutan	Forest Product Harve Concessions
Hui	Village association
Hui Hui	Chinese ROSCA
Huiguan	Chinese voluntary association
Instruksi Presiden	Presidential Decree
Inti	Nucleus
Jalan baik	Good road
Jalan kaki keliling	Walk on foot all around the area
Jalan rusak	Damaged Road
Jalan rusak berat	Heavily damaged road
Jalan sedang	Fair road
Jasa Menenun Mandiri	Services for the Independent Weaver
Jemput uang	Financial drop-off and pick-up services
Jeruk	Orange (fruit)
Jia	Chinese economy based upon the household firm
Kabupaten	Subprovince
Kaki lima	Street cart
Kalimantan	Indonesian Borneo
Kalimantan Tengah	Central Kalimantan
Kalimantan Timur	East Kalimantan
Kampong/Desa	Village
Kangkung	Water spinach
Kantor Camat	Local government office

Nederlandsch-Indische Spoorweg Maatschappij	Dutch East-Indies Trans-Java Railway
Nederlandse Organisatie Voor Internationale Bijstand	Dutch Organization for International Development Cooperation
Neraka	Hell
Nginapan	Temporary lodging
Numpang	To live in someone else's home
Orde Lama	Old Order
Otonomi Daerah	Regional Autonomy
Padi ladang	Dry rice
Padi sawah	Wet rice
Pancur Kasih	Fountain of Love
Pangolo	Acehnese RoSCA
Partai Komunis Indonesia	Indonesian Communist Party
Pasar	Market
Pedagang	Trader
Pegawai negeri	Public servants
Pemilik	Owner
Penduduk Usia Kerja	Working Age Population
Penenun	Weaver
Peraturan Pemerintah Indonesia	Government of Indonesia Protocol
Perindustrian	Industry
Perkebunan Inti Rakyat	People's Core Plantation
Perkebunan Inti Rakyat untuk Transmigran	People's Core Plantation for Transmigrants
Plasma	Smallholder
Pribumi	Indigenous
Program Nasional Pemberdayaan Masyarakat	National Program for Community Empowerment
Propinsi Seribu Sungai	Thousand Rivers Province
Qat' al-arham	Solidarity
Rapat Anggota Tahunan	Members' Annual Meeting
Reformasi	Reformation, Post-suharto
Rencana Pembangunan Lima Tahun	Five Year Plan
Rukun Tetangga	Neighborhood
Rumah Dinas	Government House
Rumah Kontrakan	Contract House
Sambatan	Central Javanese RoSCA
Sarawak	Malaysian Borneo
Sarjana (S1)	Bachelor's Degree
Satuan Lalu Lintas Polda Kalimantan Barat	Traffic Police Union of Kalimantan Barat
Sawi	Mustard Greens
Sawit	Oil palm

Sekolah Dasar	Elementary School
Sekolah Menengah Atas	Upper Middle School
Sekolah Menengah Pertama	Lower Middle School
Selatan	South
Serikat Buruh	Day Laborer's Union
Shari'a	Compliant with Islam
Simpanan Pedesaan	Village Savings
Subsuku	Subtribe
Suku	Tribe
Survei Sosial dan Ekonomi Nasional	National Social and Economic Survey
Swasta	Private-Sector
Tabung gas	Gas can/tank
Taman Kanak Kanak	Kindergarten
Tanam Paksa	The Cultivation System under the Dutch (1830-1871)
Tanjung Pura	A kingdom of Kalimantan Barat
Tengah	Central
Tenun Ikat	Traditional woven textiles (Dayak)
Terbelakang	Backward
Timur	East
Tranmigrasi	Transmigration
Tukang/Buruh	Handyman/daylaboer
Tukei	Malaysin financier
Unit Desa	Village bank
Universitas Indonesia	University of Indonesia
Usaha Kecil dan Menengah	Small and medium-sized business
Volkskreditwezen	Popular Credit System
Volksraad	The People's Council
Warung	Makeshift coffeeshop, restaurant, store
Wiraswasta	Entrepreneur
Yayasan Karya Sosial Pancur Kasih	Fountain of Love Social Works Foundation
Yayasan Kobus	Kobus Foundation
Yuan	Currency of China
Zakat	Among Muslims, an annual charitable donation or the benefit of the poor
Zongting	Hui governments

APPENDIX D

Synopsis

An important process is underway in the expansive, rugged, and sparsely populated province of Kalimantan Barat, Indonesian Borneo—the rapid spread of formal financial institutions. Banks such as the Bank Rakyat Indonesia (The Indonesian People’s Bank, BRI) are becoming increasingly available to people who, until recently, had no alternative to being ~~un~~banked.” In addition, credit and savings services administered by member-owned credit unions are at the center of an indigenous empowerment movement, the Dayak *gerakan pemberdayaan*, which has been gaining momentum over the past three decades. The growing accessibility of these financial institutions has had far-reaching effects. Today, because of the availability of credit, many people own their own personal vehicle (typically a motorbike). This, by the accounts of people living in Kalimantan Barat, is a radical change from the situation not long ago, when logging trucks and bicycles dominated the transportation landscape. In a place such as Kalimantan Barat, where public transportation is available only in the cities, having a personal vehicle mean access to employment, education, healthcare, and many other potential opportunities. Credit also helps people cover the cost of education, allowing parents to give their children opportunities that were, in practice, beyond the realm of possibility for previous generations. Finally, the more-widely available credit encourages entrepreneurship and investment in long-term income-generating activities such as rubber tapping. This is particularly important because the traditional agricultural lifestyle characteristic of this region is increasingly threatened by the spread of oil palm

plantations. In all aspects of life and work, access to credit and savings has been instrumental in these transformative processes in Kalimantan Barat.

The spread of these formal financial institutions does not signal the decline of informal financial institutions, however. In Kalimantan Barat, as in Indonesia in general, the rotating savings and credit association (ROSCA), *arisan*, remains an important economic and social tool for people from all walks of life. Further, people often organize themselves in financial cooperatives, or *koperasi*, the epitome of the Indonesian ideology of *gotong royong*—mutual aid and assistance.

Despite the potential benefits of using these financial institutions, not everyone participates. Some perceive the risks of participation as too high, others feel that they are far too poor to save. Some feel that certain institutions are not available to them, and others have no knowledge of these institutions in the first place. This dissertation investigates questions about who is using formal and informal financial institutions, and why or why not they choose to do so. Using data derived from interviews, surveys, and participant observation during seventeen months of ethnographic field research, these questions are approached with three main factors in mind: gender, ethnicity, and the physical infrastructure.

The results of the study indicate that education predicts the use of both formal and informal financial institutions across the board. In the case of bank use, education is more important than gender or ethnicity. In the case of credit unions, education remains an important variable, but ethnicity was also very important, with many more Dayak than Melayu using credit unions. In the case of the informal financial institution, *arisan*, the only significant predictors of participation were gender, years of education, and age, with

older and more educated women more likely to participate. The physical environment also influences the use of financial institutions, with people using banks and credit unions when a more-developed physical infrastructure made getting to these institutions easy, while using cooperatives in places where travel costs were high. Interestingly, arisan remained unaffected by variables related to the development of the physical infrastructure.

This research indicates that variables such as gender and education influence the use of formal and informal financial institutions. Further, an examination of credit union use among participants reveals that ethnicity can be a powerful mobilizing and exclusionary force in the financial market. In terms of the physical environment, convenience and the costs of travel were important factors in predicting the use of banks, credit unions, and cooperatives. Finally, this study reveals that women from all walks of life participate in arisan, suggesting that these informal institutions are not simply the domain of people who have no other financial alternatives. These points may help to better inform initiatives, especially microfinance initiatives, which aim to reach the unbanked and draw them into the formal financial market.

APPENDIX E

Photos

Photo One: Rumah Kontrakan, Pontianak, Kalimantan Barat, Indonesia



Rental home in Pontianak, Kalimantan Barat during the course of this dissertation fieldwork.

Photo Two: Study Site, Menaong, Sintang



Main road in Menaong, Sintang.

Photo Three: Study Site, Sekadau



Main road in Sekadau, Kalimantan Barat.

Photo Four: Study Site, Sungai Rengas, Kubu Raya



Canal running through study site Sungai Rengas, Kubu Raya, Kalimantan Barat.

Photo Five: Study Site, Pasar Alianyang, Singkawang



Coconut vendor in Pasar Alianyang, Singkawang.

Photo Six: Kaki Lima, Pontianak



Women selling fried tofu and *pisang goreng* (fried bananas) from a *kaki lima* (street cart) in Pontianak, Kalimantan Barat.

Photo Seven: Keling Kumang, Sekadau, Rapat Anggota Tahunan 2010



Motorbikes outside of annual meeting of credit union Keling Kumang, Sekadau, 2010.

Photo Eight: Woman Harvesting Rice in Semangau, Sambas



Photo Nine: Warung Kopi in Sekadau



Photo Ten: Rubber Tree Seeds



Photo Eleven: Rubber Tree Grove



Photo Twelve: JMM Cooperative Membership Books

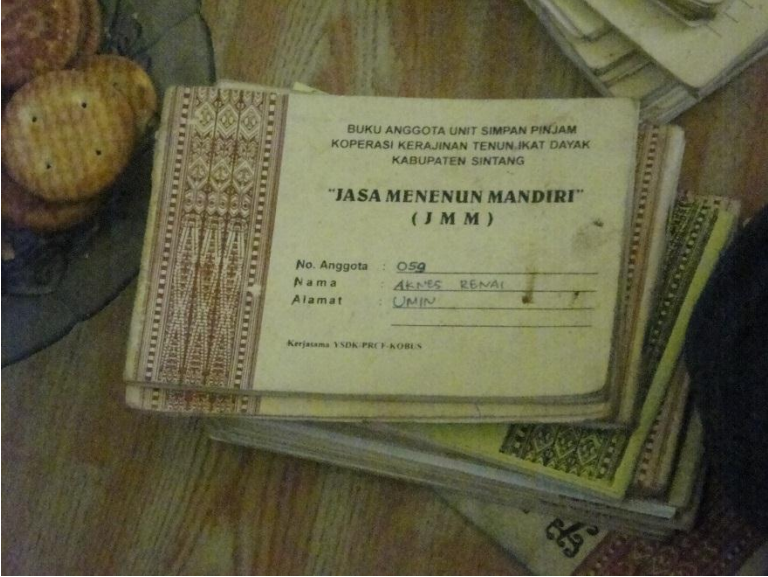


Photo Thirteen: Road Conditions near Semitau, Kapuas Hulu



Photo Fourteen: Microenterprise, Ikan Asin (Salted Fish) Manufacture, Kapuas Hulu



APPENDIX F

Supplementary Materials

Written Consent Form (English)

Consent Form to Participate in a Research Study

Investigator's Name: Christina Pomianek

Project #

Date of Project Approval:

Study Title: Participation in financial cooperatives in West Kalimantan, Indonesia

Introduction

Please ask the investigator or the study staff to explain any words or information that you do not clearly understand.

This is a research study. Research studies include only people who choose to participate. You may choose not to participate in this study now or at any time.

You are being asked to take part in this study because you have participated, in some way, in informal financial cooperatives and voluntary associations such as arisan and kongsi, and/or have participated in the formal financial services offered by large, national banks.

This study is being sponsored by Fulbright/Fulbright Indonesia (America Indonesia Exchange Foundation, Institute for International Education, U.S. Department of State) and The Boren Foundation for International Study (Institute for International Education, U.S. Department of State).

In order to participate in this study, it will be necessary to give your written consent. Alternatively, if you should chose to waive written consent, you may give oral consent after your rights as a research participant have been explained to you.

Why Is This Study Being Done?

The purpose of this study is to better understand the social context of cooperative financial arrangements, the impacts of formal institutions, and the decision-making processes of individuals using these services.

How Many People Will Take Part In The Study?

Approximately 300 people will take part in this study.

What Is Involved in the Study?

You will be asked to complete face-to-face interviews, a written survey, and to participate in focus groups. The researcher will also make observations of meetings and daily life, and may record events in written notes. Photo, video and audio recordings may be taken. You may choose to consent to these recordings and activities by checking the appropriate boxes below or may choose not to consent to these recordings and activities by leaving the boxes blank. At no time will any personal or sensitive information about you or other participants be made public without your permission. You may stop participating at any time.

How Long Will I Be in the Study?

The total duration of this study is 17 months. Your involvement will consist of periodic interviews and focus groups over the course of this research period.

What Are the Risks and Benefits of the Study?

The risks associated with this study are not greater than those you would encounter in everyday life (i.e. minimal). You will be assisting in research that could improve the effectiveness of development initiatives and financial services where you live. You will also receive compensation equivalent to 30.000IDR for your participation in an interview.

Whom Do I Call if I Have Questions or Problems?

If you have any questions regarding your rights as a participant in this research and/or concerns about the study, or if you feel under any pressure to enroll or to continue to participate in this study, you may contact the University of Missouri Institutional Review Board at 001-573-882-9500 or you may contact Kementerian Negara Riset dan Teknologi at 021-316-9293 or at frp@ristek.go.id.

For additional information regarding human subject participation in research, please feel free to contact the UMC Campus IRB Office at 573-882-9585.

You can contact the researcher directly at cnp304@mail.missouri.edu or at the following number (local number to be determined).

You may also contact the researcher's supervisor at shenkm@missouri.edu or at 001-573-882-4731

A copy of this consent form will be given to you to keep.

Signature

I confirm that the purpose of the research, the study procedures, and the possible risks and benefits of participation have been discussed. I have read this consent form and my questions have been answered. My signature below indicates my willingness to participate in this study and I consent to participation in the following (check all that apply):

Written Consent Form (Indonesian)

Formulir Keizinan untuk Berpartisipasi dalam Studi Penelitian

Nama Peneliti: Christina Pomianek

Nomor Proyek:

Tanggal Izin Proyek:

Judul Studi: Partisipasi dalam Keuangan Kooperatif di Kalimantan Barat, Indonesia

Pendahuluan

Silakan, bertanyalah kepada peneliti atau staf studi untuk menjelaskan kata-kata atau informasi yang belum jelas.

Ini adalah proyek penelitian. Dalam proyek penelitian ini, kami hanya mencari sukarela. Kalau anda tidak mau berpartisipasi, tidak harus atau bisa berhenti partisipasi sekarang atau kapan saja.

Kami meminta partisipasi anda dalam studi ini karena anda sudah berpartisipasi dalam secara apapun, dalam kelompok keuangan kooperatif dan asosiasi sukarela seperti arisan dan kongsi, dan/atau sudah berpartisipasi dalam layanan keuangan yang diberikan oleh bank nasional besar.

Studi ini didanai oleh Fulbright/Fulbright Indonesia (America Indonesia Exchange Foundation, Institute for International Education) dan The Boren Foundation for International Study (Institute for International Education).

Supaya anda bias masuk studi ini, kami perlu keizinan ditulis. Sebagai kemungkinan lain, kalau anda mau membebaskan keizinan ditulis, anda bias memberikan keizinan lisan sesudah kami menjelaskan hak-hak anda sebagai peserta penelitian.

Alasan Penelitian Ini

Alasan penelitian ini adalah mendalami pengertian tentang konteks sosial pengaturan keuangan kooperatif, dampak institusi keuangan formal, dan proses keputusan individu individu yang memakai layanan ini.

Berapa Orang Akan Berpartisipasi dalam Studi Ini?

Kami sedang mencari kira-kira 300 orang untuk studi ini.

Apakah ada Tugas yang Berhubungan dengan Partisipasi dalam Studi Ini?

Kami meminta anda menyelesaikan dengan wawancara-wawancara, survei, dan kelompok fokus. Peneliti mungkin juga akan membuat observasi observasi ketemuan

dan kehidupan sehari-hari, dan mungkin akan mencatat hal hal dari observasi ini. Peneliti dan staf juga mungkin akan mengambil foto foto atau rekaman audio. Anda bisa memperoleh atau menolak partisipasi dan rekaman ini di bawah. Kalau anda mau memberikan izin untuk aktivitas ini, silakan menandai kotak-kotak tanda yang ada di bawah. Kalau anda tidak mau memberikan izin untuk aktivitas ini, silakan meninggalkan kotak kotak itu kosong.

Kami tidak akan menyebarkan informasi tentang anda atau peserta lain tanpa izin anda. Anda bisa berhenti partisipasi kapan saja.

Berapa Lama Harus Berpartisipasi?

Durasi studi ini adalah 17 bulan. Partisipasi anda terdiri dari partisipasi dalam wawancara dan kelompok fokus selama period ini.

Apakah ada Manfaat dan Risiko Partisipasi dalam Studi Ini?

Risiko yang berhubungan dengan studi ini tidak lebih dari yang anda temui dalam hidup sehari-hari (yaitu, risiko minimal). Anda akan membantu dengan penelitian yang bisa memperbaiki efektivitas inisiatif pembangunan dan servis keuangan di kota anda. Juga, anda akan menerima kompensasi setara 30.000 IDR untuk partisipasi dalam wawancara.

Siapa Bisa Menelpon Kalau Saya Mempunyai Masalah?

Kalau anda mempunyai pertanyaan tentang hak anda sebagai peserta dalam penelitian ini, dan/atau keprihatian tentang studi ini, atau kalau anda merasa tertekan untuk masuk studi atau langsung partisipasi dan/atau anda mempunyai keprihatian apapun tentang studi ini, bisa menelepon Missouri Institutional Review Board di nomor 001-573-882-9500. Juga, anda bisa menelpon Kementerian Negara Riset dan Teknologi di nomor 021-316-9293 atau di alamat e-mail frp@ristek.go.id.

Untuk lebih banyak informasi tentang partisipasi subjek manusia, silakan menghubungi UMC Campus IRB Office di nomor 001-573-882-9585.

Anda bisa menghubungi peneliti di alamat e-mail cnp304@mail.missouri.edu atau di nomor HP (local number to be determined).

Anda bias menghubungi atasan peneliti di alamat e-mail shenkm@missouri.edu atau di nomor telepon 001- 573-882-4731

Sekopi formulir ini akan diberikan kepada anda.

Tanda Tangan

Saya mengkonfirmasi yang alasan penelitian, proses penelitian, potensi untuk risiko dan manfaat yang berhubungan dengan partisipasi sudah dibahas antara peneliti dan saya. Saya sudah membaca formulir keizinan ini dan pertanyaan saya sudah dijawab oleh peneliti. Tanda tangan saya dibawah menunjukkan kesediaan saya berpartisipasi, dan saya menyetujui semua yang ikut (menandai semua yang berlaku untuk anda):

Wawancara

Rekaman video

Foto foto

Observasi
fokus

Rekaman audio

Kelompok

Peserta

-
Tanggal

Peneliti

Tanggal

Oral Consent Script (English)

Title: Participation in Cooperative Finance in West Kalimantan, Indonesia

Primary Investigator: Christina Pomianek

Thank you for taking the time to speak with me today about this research. Your participation in this research, including interviews, surveys, and participant observation, is voluntary. The purpose of this research is to investigate participation in cooperative financial arrangements near where you live. If you agree to participate, we will ask that you participate in up to three interviews which will take about an hour each. You may also choose to participate in focus groups, which may take around an hour or two hours each. I will ask you open-ended questions such as “if you needed a loan, where would you go?” as well as questions related to your age, marital status, and residence. In focus groups, I will ask you about your reaction to interview questions and the results of this study. I may record information in notes, using an audio recorder, video recorder, or in photographs. If you do not want me to record our conversations or take photographs, please let me know. No identifying information about you will be made public without your consent, and you may stop participating in this research at any time. If you have any questions, you can contact me at cnp304@mail.missouri.edu or at phone number (local number to be determined), or you may contact my home university, University of Missouri at 001-573-882-9500. Finally, you may contact Kementerian Negara Riset dan Teknologi at 021-316-9293.

For additional information regarding human subject participation in research, please feel free to contact the UMC Campus IRB Office at 573-882-9585. You can contact the researcher directly at cnp304@mail.missouri.edu or at the following number (local number to be determined).

You may also contact the researcher’s supervisor at shenkm@missouri.edu or at 001-573-882-4731. If you consent to this research, please state this now. I would also like to ask our witness, (to be determined) to state that you are present and have heard this oral informed consent process.

Oral Consent (Indonesian)

Naskah Keizinan Lisan untuk Partisipasi Dalam Studi

Nama Peneliti: Christina Pomianek

Nomor Proyek:

Tanggal Izin Proyek:

Judul Studi: Partisipasi dalam Keuangan Kooperatif di Kalimantan Barat, Indonesia

Terima kasih untuk bercakap dengan saya hari ini tentang penelitian ini. Partisipasi anda dalam penelitian ini, termasuk wawancara, survei, dan observasi, adalah dalam dasar sukarela. Alasan penelitian ini adalah investigasi partisipasi dalam keuangan kooperatif di daerah anda. Kalau anda setuju, kami akan meminta anda berpartisipasi dalam wawancara sampai tiga kali. Wawancara ini akan makan kira kira satu jam. Anda juga bisa memilih berpartisipasi dalam kelompok focus yang mungkin makan satu atau dua jam. Saya akan bertanya anda pertanyaan dengan jawaban “buka” seperti “Kalau anda mencari pinjaman, di mana bisa mendapat itu,” dan pertanyaan tentang umurnya, status pernikahan, dan tempat tinggal. Dalam kelompok fokus, saya akan bertanya tentang pertanyaan wawancara saya dan hasil penelitian ini. Kami mungkin akan mencatat informasi ini atau pakai perekam audio atau video. Juga, kami mungkin akan mengambil foto foto. Kalau anda tidak mau kami merekam percakapan kita atau tidak mau kami mengambil foto, silakan memberitahu kami. Kami tidak akan menyebarluaskan informasi tentang anda tanpa keizinan anda, dan anda bisa berhenti partisipasi kapan saja. Kalau anda mempunyai pertanyaan, bisa menghubungi peneliti, Christina, di alamat e- mail cnp304@mail.missouri.edu atau di nomor HP (local number to be determined). Anda bisa menghubungi atasa Christina di alamat e-mail shenkm@missouri.edu atau di nomor telepon 001-

573-882-4731. Untuk lebih banyak informasi tentang partisipasi subjek manusia, silakan menghubungi UMC Campus IRB Office di nomor 001-573-882-9585. Akhirnya, anda bisa menghubungi Kementerian Negara Riset dan Teknologi di Nomor 021-316-9293.

Kalau anda memberi izin untuk penelitian ini, silakan bilang itu sekarang. Saya juga mau meminta saksi kita (belum tahu namanya) bilang anda ada di sini dan sudah mendengar proses keizinan dan pemberitahuan ini.

Focus Group Protocol (English)

Participation in Cooperative Finance in West Kalimantan, Indonesia

Project #1139937

Objective: The objective of this research is to investigate (a) why and how individuals in West Kalimantan, Indonesia participate in cooperative income-generation strategies such as rotating savings and credit associations (RoSCAs) and group loans from microfinance institutions (MFIs), and (b) the outcome of participation in RoSCAs and MFIs, both for individuals and communities.

From an ethnographic perspective, I intend to investigate the following topics:

1. Characteristics of participants in MFIs and RoSCAs
2. Composition and characteristics of MFIs and RoSCAs
3. Reasons for participation in MFIs and RoSCAs
4. Relationships (kin, neighbors, etc.) among MFI and RoSCA participants
5. Past experience with other participants in MFIs and RoSCAs
6. Functions of MFIs and RoSCAs (i.e. for savings or for borrowing)
7. The ultimate use of funds derived from MFIs and RoSCAs (e.g. to fund wage labor, start a small enterprise, purchase consumer products, pay for education, etc.)
8. Local norms related to cooperation and personal reputation
9. Local opinions about the emergence and role of MFIs in the area

From an economic and financial perspective, I intend to investigate the following points:

1. Details of what types of MFI loans are available and how each is structured
2. Rates of MFI use
3. Reported uses of MFI funds
4. Criteria for selection of participants
5. Perceived risks and benefits for participants
6. Reported issues of concern about the local role of MFIs
7. Reported benefits of increased access to MFIs.

Description of Participants: The salient characteristic of participants is that they participate in borrowing, savings and lending either through informal cooperative groups, such as the rotating savings and credit associations known as arisan, or through formal banking microfinance programs, such as those offered by the Bank Rakyat Indonesia (the national bank).

All participants will be 18 years old or older, as younger individuals would not have had access to banking programs.

Informed consent: All study participants (i.e. any willing participant over the age of 18 who has participated in or observed some form of cooperative finance and who is interested in participating in the research) will be asked to complete the consent process.

Those individuals who are willing to sign a written consent form will do so. If potential participants are hesitant about written consent but consent to participation, they will be offered the option of oral consent, as described in detail in section K of the Missouri Institutional Review Board application for this project.

Description of the focus group:

First set of focus groups (March and April 2010): Focus group participants and the facilitator will sit in a circle around a table or on the floor. The facilitator will introduce herself and explain that the purpose of the focus group is to discuss the following:

1. Participation in cooperative financial arrangements.
2. How people decide what types of services to use.
3. How people might use the funds derived from these services,
4. How financial services relate to broader topics of labor and development.
5. The appropriateness of survey and interview questions.

Second set of focus groups (March and April 2011): Focus group participants and the facilitator will sit in a circle around a table or on the floor. The facilitator will introduce herself and explain that the purpose of the focus group is to discuss the following:

1. Results of the study.
2. Reactions to these results.
3. Remaining questions.

The focus group will last between an hour and two hours and will be recorded with the consent of the participants.

Debriefing: At the end of these focus group meetings, the researcher will debrief the participants, using the following statement.

Thank you for your participation. I want to restate that what you have shared here today is confidential. No part of our discussion that includes identifying information about you will be made public. I also want to give you a chance to

ask me questions. Do you have questions for me at this time? If you would like to contact me in the future, please call me at (number to be determined) or e-mail me at cnp304@mail.missouri.edu.

Survey (English)

PARTICIPATION IN COOPERATIVE FINANCE IN WEST KALIMANTAN, INDONESIA

SURVEY: COOPERATIVE FINANCE—CREDIT UNION AND BANK PARTICIPANTS
CHRISTINA POMIANEK, UNIVERSITY OF MISSOURI, COLUMBIA, 2010

Section I: Setting Details

Date and Time	
Location (i.e. city/ village)	
Number of people present during survey	
Relationships among people present during survey	
By whom/ how referred	
Notes	
Informed consent/ survey conducted by	

Section II: Demographic/Personal Data

<i>Indiv.</i>	<i>Sex</i>	<i>Age</i>	<i>Origin</i>	<i>Res.</i>	<i>Home (Rent/Own)</i>	<i>Marry</i>	<i>Gchild (age/sex)</i>	<i>Edu</i>	<i>Lit</i>	<i>Lang</i>	<i>Work</i>	<i>Rel</i>	<i>Ethnic</i>
<i>Participant</i>													
<i>SpouseP</i>													
<i>MotherP</i>													
<i>FatherP</i>													
<i>ChildP 1</i>													
<i>ChildP 2</i>													
<i>ChildP 3</i>													
<i>ChildP 4</i>													
<i>ChildP 5</i>													
<i>HHMP 1</i>													
<i>HHMP 2</i>													
<i>HHMP 3</i>													
<i>HHMP 4</i>													
<i>HHMP 5</i>													

Section III: Migration

*Note: Complete this section only as appropriate. If it is not appropriate, skip to the next section.

1. Origin	1.
2. Destination	2.
3. Date of departure	3.
4. Date of return (if appropriate)	4.
5. Accompanied by whom? (relationship/age)	5. a. b. c. d. e.
6. Reason for migration	6.
7 *Remittances sent to place of origin?	7. YES NO
8. *(If yes to Q7) Amount of remittances	8.
9. *(If yes to Q7) Use of remittances	9.

Section IV: Income and Property

10. Who is the owner of your place of residence (i.e. relationship to respondent)?	10.
11. How many rooms are in your house?	11.
12. What do you consider the most important items in your house? / How did you acquire these (i.e. gifts, loans, purchases)?	12. a. b. c. d. e.
13. *Does your household produce rice?	13. YES NO
14. *(If yes to Q13) Who contributes to rice production?	14.
15 *(If yes to Q13) How much would you say you produce in one year?	15.
16. *(If yes to Q13) Is this enough to last throughout the year?	16. YES NO
17. *(If no to Q16) From whom do you borrow/purchase if it is not enough?	17.
18. Does your household produce crops other than rice?	
19. *(If yes to Q18) Who contributes to the production of this crop?	
20. *(If yes to Q18) Do you sell this product or consume it?	
21. *(If yes –sell” to Q20) Do you support your household primarily through the production of this crop?	
22 * Do you earn a daily/weekly/monthly income?	18. YES NO
23. *(If yes to Q22) What would you estimate is your income?	19.
24. Is anyone in your household away working for wages? /relationship	20. YES NO
25. *(If yes to Q24) Date of departure/return?	21.
26. *(If yes to Q24) Where?	22.

27. *(If yes to Q24) Why?	23.
28. *(If yes to Q24) How much do they earn?	24.
29. *(If yes to Q24) Do they send remittances home? / amount	25. YES NO
30. *(If yes to Q30) What were these remittances used for?	26.

Section V: Enterprise

*Note: Complete this section only as appropriate. If it is not appropriate, skip to the next section.

27. Do you or members of your household own your own business (Please specify ownership of business)?	27. YES NO
28. What do you produce?	28.
29. Who is the main consumer of this product?	29.
30. When is this product typically consumed?	30.
31. What is the purpose of this product?	31.
32. Who typically sells this product?	32.
33. Do you sell your products for cash or trade them for other products?	33.
34. Where do these transactions take place?	34.
35. When do these transactions take place?	35.
36. Does anyone help you in your business?	36. YES NO
37. *(If yes, to Q36) Who typically helps you?	37.
38. *(If yes to Q36) How much do you typically pay your employees?	38.
39. Who are your main competitors in your business?	39. YES NO
40. How would you evaluate whether or not your business is successful?	40.
41. Given these criteria, do you consider	41. YES

your own business successful?	NO
42. How did you acquire the funds to start this business?	42.
43. *(If loan in Q43) Where did you go for this loan?	42.
44. *(If loan in Q43 Q41) Was the loan made to you or a group?	43. Individual Group
45. *(If loan in Q43) Do you earn enough to make repayments?	44. YES NO
46. What do you earn weekly/monthly from your business?	45.
46. Where do you see yourself in 1 year with regard to this business? 5 years? 10 years?	46. 1 year: 5 years: 10 years:
47. *(if expansion of business is indicated in Q46) How will you acquire the funds to do this?	47.

Section VI: Work and Leisure

48. What do you typically do in your free time?	48.
49. Do these activities cost anything?	49. YES NO
50. *(If yes to Q49) Where do you obtain the funds for this activity?	50.
51. In your household, what are some tasks that women usually do?	51.
52. In your household, what are some tasks that men usually do?	52.
53. In your household, at what age do children typically start helping with daily	53.

tasks?	
54. In your household, at what age do children typically start making a financial contribution, if ever?	54.
55. In your household, are there specific tasks that girls carry out (Please specify)?	55.
56. In your household, are there specific tasks that boys carry out (Please specify)?	56.
57. In your household, are there specific tasks that are carried out as a group (Please specify)?	57.

Section VII: Technology

58. What is the most important technology you have?	58.
59. What is it used for?	59.
60. How did you obtain it?	60.
61. Is this item typically (select one):	61. Bought Sold Rented Given Away Inherited
62. Does anyone else use this item (specify relationship)?	62.

Section IIX: Rights and Obligations

63. Do you, yourself own any property or technology (Please specify)?	63. YES NO
64. Do you own any property jointly with another person(s) (Please specify)?	64. YES NO
65. Can you give your property away freely?	65. YES NO
66. Do you have an obligation to lend or give this property to anyone else?	66. YES NO
67. *(If yes to Q66) To whom are you obligated to give or lend this property?	67.
68. If you offered this property to someone else, do you think they would feel obligated to accept it?	68.

Section IX: Savings and Loan

69. Do you participate in credit unions? (Please specify)	69. NO	YES
70. Why/Why not?		
70. Do you have a bank account (i.e. BRI, BCA, etc)?	70. NO	YES
71. Have you ever received a loan?	71. NO	YES
72. *(If yes to Q71) How much was the loan?	72.	
73. *(If yes to Q71) When was it borrowed/repaid?	73.	
74. *(If yes to Q71) What did you use the loan for?	74.	
75. Do you have a savings account?	75. NO	YES
77. Do you have insurance?	77. NO	YES
78. Do you participate in local cooperatives such as arisan?	78. NO	YES
79. *(If yes to Q78) How many people are in this group?	79.	
80. *(If yes to Q78) Where does this group meet?	80.	
81. *(If yes to Q78) How often does this group meet?	81.	
82. *(If yes to Q78) How much do you contribute?	82.	
83. *(If yes to Q78) What do you derive from arisan? (i.e. money, household items, etc)?	83.	
84. *(If yes to Q78) How many groups are you member of?	84.	
85. *(If yes to Q78) How do you know your group members?	85.	

Section X: Mentoring and Education

86. Does the institution through which you save and/or borrow offer mentoring programs or any other type of service?	86. YES NO
87. *(If yes to Q86) What types of services?	87.
88. *(If yes to Q86) Do you participate?	88.
89. *(If yes to Q87) Are these services also available elsewhere? (please specify)	89. YES NO
90. *(If yes to Q87) Please describe these services and whether you think that you have derived a noticeable benefit from them?	90.

Section XI: Household Expenditures

Expenditure	Estimated Amount (Weekly/Monthly) in Rp
91. Housing	91.
92. Fuel	92.
93. Power	93.
94. Clothing	94.
95. Medical Care	95.
96. Transport	96.
97. Recreation	97.
98. Education	98.
99. Personal Care	99.
100. Other (specify)	100.

Survey (Indonesian)

PARTICIPASI DALAM KEUANGAN KOOPERATIF DI KALIMANTAN BARAT, INDONESIA

SURVEI: KEUANGAN KOOPERATIF—ANGGOTA CREDIT UNION DAN BANK
CHRISTINA POMIANEK, UNIVERSITAS OF MISSOURI, COLUMBIA, 2010

Bagian I: Rincian Pengaturan

Tanggal dan Pukul	
Lokasi (i.e. kota atau daerah)	
Berapa orang yang hadir pada pertemuan	
Hubungan antara orang yang hadir pada pertemuan	
Direkomendasikan oleh	
Catatan	
Proses pemberitahuan oleh siapa	

Bagian II: Data Demografis/Data Personal

<i>Indiv.</i>	<i>Selks</i>	<i>Umur</i>	<i>Asal</i>	<i>Tempat tinggal</i>	<i>Rumah (Sewa/Milik/Lain)</i>	<i>Status Perkawinan</i>	<i>Cucu Cucu (Timur/Selks)</i>	<i>Tingkat Pendidikan</i>	<i>Kesaksaraan</i>	<i>Bahasa</i>	<i>Pekerjaan</i>	<i>Agama</i>	<i>Emis</i>
<i>Peserta (P)</i>													
<i>PasanganP</i>													
<i>IbuP</i>													
<i>BapakP</i>													
<i>AnakP1</i>													
<i>AnakP2</i>													
<i>AnakP3</i>													
<i>AnakP4</i>													
<i>AnakP5</i>													
<i>ARTP1</i>													
<i>ARTP2</i>													
<i>ARTP3</i>													
<i>ARTP4</i>													
<i>ARTP5</i>													

Bagain III: Migrasi

*Catatan: Mengisi bagian ini kalau sesuai. Kalau tidak sesuai, terus ke bagian yang berikut.

1. Asal	1.
2. Tujuan	2.
3. Tanggal Berangkat	3.
4. Tanggal pulang (kalau sesuai)	4.
5. Didampingi oleh siapa? (hubungan/umur)	5. a. b. c. d. e.
6. Alasan untuk migrasi	6.
7 *Kiriman ke tempat asal?	7. YA TIDAK
8. *(Kalau ya P7) Jumlah kiriman?	8.
9. *(Kalau ya P7) Penggunaan kiriman?	9.

Bagain IV: Pendapatan dan Properti

10. Siapa memiliki tempat tinggal anda (yaitu hubungan antrara anda dan dia)?	10.
11. Berapa kamar ada di tempat tinggal anda?	11.
12. Menurut pendapat anda, apakah ada barang barang yang paling penting di tempat anda? Bagaimana mendapat barang ini (yaitu, apakah itu hadiah, pinjaman atau belian?)	12. a. b. c. d. e.

13. *Apakah rumah tangga anda menanam padi?	13. YA	TIDAK
14. *(Kalau ya P13) Siapa membantu dengan produksi padi?	14.	
15 *(Kalau ya P13) Berapa padi menghasil setiap tahun?	15.	
16. *(Kalau ya P13) Apakah ini cukup untuk seluruh tahun?	16. YA	TIDAK
17. *(Kalau tidak P16) Dari mana bisa membeli atau meminjam beras kalau ini tidak cukup?	17.	
18 * Apakah anda menerima gaji sehari/seminggu/sebulan?	18. YA	TIDAK
19. *(Kalau ya P18) Gaji ini kira kira berapa?	19.	
20. Apakah ada orang orang di rumah tangga anda yang bekerja untuk upah? (Kalau ya, siapa?)	20. YA	TIDAK
21. *(Kalau ya P20) Dia berangkat tanggal berapa? Dia kembali tanggal berapa?	21.	
22. *(Kalau ya P20) Dia bekerja di mana?	22.	
23. *(Kalau ya P20) Mengapa?	23.	
24. *(Kalau ya P20) Kira kira, dia mendapatkan berapa dari pekerjaan ini?	24.	
25. *(Kalau ya P20) Apakah dia mengirim kiriman dari pekerjaan itu? /Berapa?	25. YA	TIDAK
26. *(Kalau ya P20) Kiriman ini dipakai untuk apa?	26.	

Bagian V: Perusahaan

*Catatan: Mengisi bagian ini kalau sesuai. Kalau tidak sesuai, terus ke bagian yang berikut.

27. Apakah anda atau anggota memiliki perusahaan? (Silakan menentukan)?	27. YA	TIDAK
28. Apakah memproduksi di perusahaan itu?	28.	
29. Siapa konsumen produk perusahaan Anda?	29.	
30. Biasanya kapan memproduksi produk itu?	30.	
31. Produk itu digunakan untuk apa?	31.	

32. Biasanya, siapa menjual produk itu?	32.
33. Apakah produk itu dijual untuk uang atau untuk produk lain?	33.
34. Biasanya, di mana membuat pertukaran ini?	34.
35. Biasanya, kapan membuat pertukaran ini?	35.
36. Apakah ada orang yang membantu di perusahaan Anda??	36. YA TIDAK
37. *(Kalau ya P36) Biasanya, siapa membantu Anda?	37.
38. *(Kalau ya P36) Biasanya, berapa membayar karyawan setiap bulan?	38.
39. Apakah anda mempunyai banyak pesaing?	39. YA TIDAK

40. Bagaimana mengevaluasi sukses perusahaan Anda?	40.
41. Dengan kriteria ini, apakah Anda berpikir bahwa perusahaan Anda berhasil?	41. YA TIDAK
42. Bagaimana dapat uang untuk membuka perusahaan Anda?	42.
43. *(Kalau "pinjam" untuk P43) Di mana dapat pinjaman itu?	42.
44. *(Kalau pinjam untuk P43) Apakah pinjaman itu untuk sekelompok orang atau Anda sendiri?	43. Individu Kelompok
45. *(Kalau pinja untuk P43) Apakah anda bisa membayar hutang pinjaman itu?	44. YA TIDAK
46. Apakah anda dapat seminggu/sebulan dari perusahaan Anda?	45.
46. Apakah rencana Anda untuk perusahaan dalam tahun ini? Dalam 5 tahun? Dalam 10 tahun?	46. 1 tahun: 5 tahun:

	10 tahun:
47. *(Kalau dia mau memperluas perusahaan, P46) Bagaimana akan mendapatkan uang untuk rencana itu?	47.

Bagian VI: Pekerjaan dan Hiburan

48. Biasanya, apakah anda buat untuk hiburan?	48.
49. Apakah aktivitas ini biaya apapun?	49. YA TIDAK
50. *(Kalau ya P49) Apakah sumber uang untuk itu?	50.
51. Di rumah Anda, apakah kelakuan yang biasanya dilaku oleh perempuan?	51.
52. Di rumah Anda, apakah kelakuan yang biasanya dilaku oleh laki-laki?	52.
53. Di rumah Anda, pada umur berapa anak anak mulai membuat kontribusi kepada tugas keluarga?	53.
54. Di rumah Anda, pada umur berapa anak anak mulai membuat kontribusi uang kepada keluarga?	54.
55. In your household, are there specific tasks that girls carry out (Please specify)?	55.
56. Di rumah anda, apakah ada tugas khusus untuk laki laki? (Silakan, memberi contoh).	56.
57. Di rumah anda, apakah ada tugas khusus untuk perempuan? (Silakan, memberi contoh).	57.

Bagian VII: Teknologi

58. Apakah teknologi terpenting yang Anda memiliki?	58.
59. Anda memakai alat ini untuk apa?	59.
60. Bagaimana mendapat alat itu?	60.
61. Biasanya, alat itu (menentukan):	61. Dibeli Dijual Disewa Diberi Diwarisi
62. Siapa memakai alat itu (menentukan)?	62.

Bagian VIII: Hak hak dan Kewajiban

63. Apakah Anda sendiri memiliki properti atau teknologi (menentukan)?	63. YA	TIDAK
64. Apakah Anda memiliki properti bersama orang lain (menentukan)?	64. YA	TIDAK
65. Apakah Anda bisa memberi property ini secara bebas?	65. YA	TIDAK
66. Apakah ada kewajiban untuk meminjam atau memberi properti itu kepada orang lain?	66. YA	TIDAK
67. *(Kalau ya P66) Kepada siapa harus meminjam atau memberi propoerti itu?	67.	
68. Kalau anda menawarkan properti ini kepada orang lain, apakah Anda berpikir bawah dia merasa berkewajiban untuk menerima itu?	68.	

Bagian IX: Simpan dan Pinjam

69. Apakah Anda pakai layanan CU (menentukan)?	69. YA	TIDAK
70. Mengapa ya/tidak?		
70. Apakah Anda memiliki akun bank (yaitu, BRI, BCA, dan lain lain)?	70. YA	TIDAK
71. Apakah Anda sudah pernah menerima pinjaman?	71. YA	TIDAK
72. *(Kalau ya P71) Anda meminjam berapa Rp?	72.	
73. *(Kalau ya P71) Kapan Anda meminjam/membayar?	73.	
74. *(Kalau ya P71) Anda memakai pinjaman itu untuk apa?	74.	
75. Apakah Anda mempunyai akun simpanan?	75. YA	TIDAK

77. Apakah Anda mempunyai asuransi?	77. YA	TIDAK
78. Apakah Anda ikut kelompok koperatif lokal seperti arisan?	78. YA	TIDAK
79. *(Kalau ya P78) Berapa orang ikut kelompok itu?	79.	
80. *(Kalau ya P78) Kelompok ini menyatukan di tempat di mana?	80.	
81. *(Kalau ya P78) Kelompok ini menyatukan berapa kali sebulan?	81.	
82. *(Kalau ya P78) Berapa harus mengkontribusi kepada kelompok ini?	82.	
83. *(Kalau ya P78) Apakah Anda mendapat dari kelompok itu? (yaitu, uang, barang barang rumah dan yang lain lain)?	83.	
84. *(Kalau ya P78) Anda menjadi anggota berapa kelompok?	84.	
85. *(Kalau ya P78) Bagaimana mengenal anggota anggota kelompok?	85.	

Bagian X: Nasehat dan Pendidikan

86. Apakah institusi di mana anda meminjam atau menyimpan juga mempunyai layanan lain?	86. YA	TIDAK
87. *(Kalau ya P86) Seperti apa?	87.	
88. *(Kalau ya P86) Apakah Anda berpartisipasi dalam layanan itu?	88.	
89. *(Kalau ya P87) Apakah bisa dapat layanan itu di tempat selain CU juga? (menentukan)	89. YA	TIDAK
90. *(Kalau ya P87) Silakan, mengambarkan layanan layanan itu dan bercerita sedikit tentang apakah anda menerima manfaat dari layanaan layanaan itu.	90.	

Bagian XI: Pengeluaran Rumah Tangga

Pengeluaran	Berapa jumlah (seminggu/sebulan)
91. Perumahan	91.
92. Bahan bakar	92.
93. Listrik	93.
94. Baju	94.
95. Kesehatan	95.
96. Transportasi	96.
97. Hiburan	97.

98. Pendidikan	98.
99. Keperluan pribadi	99.
100. Yang lain (menentukan)	100.

Managers' Survey (English)

PARTICIPATION IN COOPERATIVE FINANCE IN WEST KALIMANTAN, INDONESIA

SURVEY: COOPERATIVE FINANCE SURVEY—CREDIT UNION AND BANK MANAGERS
CHRISTINA POMIANEK, UNIVERSITY OF MISSOURI, COLUMBIA, 2010

Section I: Setting Details

Date and Time	
Location (i.e. city/ village)	
Number of people present during survey	
Relationships among people present during survey	
By whom/ how referred	
Notes	
Informed consent/ survey conducted by	

Section II: Participant Characteristics

Age	MF	Res	Origin	Lang	Marry	Rel.	Ethnic	Ed	Employ	Length Employ

Section III: Information about Services/Clients

1. What are the goals of your organization?	1.
2. What is the population with which you work?	2.
3. How do you recruit participants?	3.
4. How many people participate in your services?	4.
5. How many of these are saving?	5.
6. How many of these are borrowing?	6.
7. How many of these participate in other services?	7.
8. What is the average age of your typical customer?	8.
9. How many of your participants are male?	9.
10. How many of your participants are female?	10.
11. Does your organization make group or individual loans?	11. GROUP INDIVIDUAL
12. *(If group loans) How many people comprise a group?	12.
13. *(If group loans) How are these people usually related?	13.
14. Do you require your clients to provide collateral to receive a loan?	14. YES NO
15. *(If yes to Q13) What is typical collateral?	15.
16. What is the duration of the loan period?	16.
17. Where do exchanges take place?	17.
18. Do members of the CU have meetings?	18. YES NO
19. *(If yes to 17) How often do they meet?	19.
20. *(If yes to 18) What is discussed at these meetings?	20.
21. Does your organization provide training programs to members?	21.

22. *(If yes to 20) What types of training?	22.
23. Does your organization provide exemptions to borrowers for maternity and other family concerns? Please specify.	23.

Section IV: Interview Questions

The Role of the Institution and Characteristics of Clients

24. Please discuss the role of your institution in the local community.	24.
25. How do you think the services you provide impact the livelihoods of participating households?	25.
26. Can you describe the local economy?	26.
27. To the best of your knowledge, do people participate in arisan and kongsi for generating income here? a. If yes, how does this interact with the services provided by your institution?	27.
28. How are the services provided by your institution similar to and different from arisan and kongsi?	28.

29. How are the services offered by your institution similar to and different than those offered by large, national banks, such as BCA, Mandiri, or BRI?	29.
30. Why do you think people choose to use your services?	30.
31. Why might people choose not to use your services?	31.
32. What impact do you think your services have on the local population and economy?	32.
33. Can you provide an example in which the services offered by your institution have been particularly effective for people?	33.
34. Can you provide an example of a time when the services you offer have not been effective?	34.
35. In your estimation, what would compel a person to receive a loan or to begin saving?	35.

36. Who are your main clients? What are their most salient characteristics?	36.
37. Can you provide an example of a typical loan process? Perhaps describe in detail the first or the last person to whom you made a loan?	37.
38. Other than savings and loan, does your institution provide any other services?	38.

Entrepreneurship

39. Do you support your clients in entrepreneurship? If yes, how so? Please provide examples.	39.
40. Does your institution provide mentoring programs? If yes, roughly what percent of clients participate in these programs? Do you think they are effective?	40.
41. To the best of your knowledge, who typically works at the enterprises of your clients? Who are typical customers?	41.

42. To the best of your knowledge, how does entrepreneurship affect the lives of individual household members?	42.
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Social Impacts

43. Do your services affect social relationships of your clients? If yes, how so?	43.
44. Does your institution facilitate social relationships among clients? If yes, how so?	44.
45. What has been the outcome of these relationships?	45.

Rights, Obligations, and Repayment

46. What are the rights and obligations of the borrower?	46.
47. What are the rights and obligations of the lender?	47.
48. What is the economic and social status of the borrower?	48.
49. What is the economic and social status of the lender?	49.
50. What is the legal context of financial arrangements?	50.
51. What power does the borrower have?	51.

52. What power does the lender have?	52.
53. Please explain the repayment process.	53.
54. Is lending and borrowing more or less common at different times of the year? Please provide examples.	54.
55. What are some specific activities that might take place before receiving a loan?	55.
56. What happens after receiving a loan?	56.
57. Why might a client not be able to make loan repayments in time?	57.
58. Are clients sanctioned if they cannot make repayments? How so?	58.
59. What are local norms related to the repayment of debts?	59.

Manager's Survey (Indonesian)

PARTICIPASI DALAM KEUANGAN KOOPERATIF DI KALIMANTAN BARAT, INDONESIA

SURVEI: KEUANGAN KOOPERATIF—MANAGER CREDIT UNION DAN BANK
CHRISTINA POMIANEK, UNIVERSITAS MISSOURI, COLUMBIA, 2010

Bagian I: Rincian Pengaturan

Tanggal dan Pukul	
Lokasi (i.e. kota atau daerah)	
Berapa orang yang hadir pada pertemuan	
Hubungan antara orang yang hadir pada pertemuan	
Direkomendasikan oleh	
Catatan	
Proses pemberitahuan oleh siapa	

Bagian II: Karakteristik Peserta

Umur	LK PR	TT	Asal	Bahasa	Nikah	Agama	Etnis	Skla	Kerja	Lama Kerja

Bagian III: Informasi Layanan/Klien

1. Apakah ada tujuan tujuan institusi Anda?	1.
2. Institusi Anda bekerja sama populasi apa?	2.
3. Bagaimana merekrut anggota anggota?	3.
4. Berapa orang pakai layanan Anda?	4.
5. Berapa orang sedang menyimpan?	5.
6. Berapa orang sedang meminjam?	6.
7. Berapa orang pakai layanan lain di institusi ini?	7.
8. Anggota biasa berumur kira kira berapa?	8.
9. Ada berapa anggota laki-laki?	9.
10. Ada berapa anggota perempuan?	10.
11. Apakah institusi Anda meminjam kepada individu atau kepada kelompok?	11. GROUP INDIVIDUAL
12. *(Kalau pinjaman kelompok) Biasanya ada berapa orang di kelompok?	12.
13. *(Kalau pinjaman kelompok) Biasanya, apakah hubungan antara anggota kelompok itu?	13.
14. Apakah klien harus mempunyai jaminan untuk meminjam?	14. YES NO
15. *(Kalau ya P13) Biasanya, mereka mempunyai jaminan apa?	15.
16. Apakah durasi pinjaman ini?	16.
17. Di mana pertukaran berlangsung?	17.
18. Apakah anggota institusi ini mempunyai rapat teratur?	18. YES NO
19. *(Kalau ya P17) Seberapa sering mereka bertemu?	19.
20. *(Kalau ya P17) Apakah dibicarakan di rapat rapat itu?	20.
21. Apakah organisasi Anda menawarkan program program pelatihan kepada anggota?	21.

22. *(Kalau ya P20) Tipe pelatihan apa?	22.
23. Apakah organisasi Anda menawarkan pengecualian kepada klien untuk bersali atau keprihatinan keluarga lain? Menentukan.	23.

Bagian IV: Pertanyaan Wawancara

Peran Institusi dan Karakteristik Anggota

25. Silakan, gambarkan peran institusi Anda untuk masyarakat lokal.	24.
25. Menurut pendapat Anda, bagaimana layanan institusi Anda berdampak penghidup rumah tangga peserta?	25.
43. Silakan, gambarkan ekonomi lokal.	26.
44. Sepengetahuan Anda, apakah anggota institusi Anda ikut kelompok arisan dan kongsi untuk mendapatkan penghasilan di sini? a. Kalau ya, bagaimana partisipasi ini berhubungan dengan layanan yang diberikan oleh institusi Anda?	27.
45. Bagaimana layanan yang diberikan oleh institusi Anda mirip dengan atau berbeda dengan kelompok arisan dan kongsi?	28.

46. Bagaimana layanan yang diberikan oleh institusi Anda mirip dengan atau berbeda dengan layanan yang diberikan oleh bank bank nasional seperti BCA, Mandiri atau BRI?	29.
47. Menurut pendapat Anda, mengapa orang orang memilih pakai layanan institusi Anda?	30.
48. Menurut pendapat Anda, mengapa orang orang memilih tidak pakai layanan institusi Anda?	31.
49. Menurut pendapat Anda, apakah dampak layanan institusi Anda dalam populasi dan ekonomi lokal?	32.
50. Apakah anda bisa memberi satu contoh pelayanan yang diberikan oleh institusi Anda yang bermanfaat bagi anggota?	33.
51. Apakah anda bisa memberi satu contoh pelayanan yang diberikan oleh institusi Anda yang kurang bermanfaat bagi anggota?	34.
52. Menurut Anda, mengapa seseorang mau meminjam atau mulai menyimpan?	35.

53. Siapakah klien klien utama? Apakah karakteristik yang paling menonjol mereka?	36.
54. Silakan, memberi satu contoh proses pinjaman (yaitu, kali pertama atau kali terakhir anda membantu dengan proses meminjam).	37.
55. Selain menyimpan dan pinjam, apakah institusi Anda memberikan layanan lain?	38.

Kewirausahaan

56. Apakah istitusi Anda mendukung klien klien dalam kewirausahaan? Kalau ya, bagaimana. Silakan memberi contoh.	39.
57. Apakah institusi Anda memberikan nasehat kepada anggota? Kalau ya, kira kira berapa persen anggota mengikuti program program ini? Menurut pendapat Anda, apakah program program ini efektif?	40.
58. Sepengetahuan Anda, siapa biasanya bekerja di usaha usaha klien-klien Anda? Siapakah pelanggan tipikal?	41.
59. Sepengetahuan Anda, apakah dampak kewirausahaan dalam hidup klien klien Anda dan keluarganya?	42.

Dampak Sosial

43. Apakah layanan institusi Anda mempengaruhi hubungan antara anggota anggota Anda? Kalau ya, bagaimana? Kalau tidak, mengapa tidak?	43.
44. Apakah institusi Anda memfasilitasi hubungan sosial antara anggota anggota? Kalau ya, bagaimana? Kalau tidak, mengapa tidak?	44.
45. Apakah hasil dari hubungan hubungan sosial antara anggota anggota?	45.

Hak, Kewajiban, dan Pembayaran

46. Apakah hak dan kewajiban peminjam?	46.
60. Apakah hak dan kewajiban institusi Anda sebagai yang memberi pinjaman?	47.
61. Apakah status ekonomi dan sosial peminjam?	48.
62. Apakah status ekonomi dan sosial institusi Anda?	49.
63. Apakah konteks hukum pinjaman?	50.
64. Apakah kekuasaan dimiliki oleh peminjam?	51.
65. Apakah kekuasaan dimiliki oleh institusi Anda?	52.

66. Silakan menjelaskan proses pembayaran pinjaman.	53.
67. Apakah institusi Anda memberikan pinjaman khusus pada waktu-waktu tertentu? Silakan memberikan contoh.	54.
68. Apakah ada syarat-syarat tertentu yang harus dilakukan oleh nasabah sebelum menerima pinjaman?	55.
69. Apakah kewajiban yang harus dilakukan kedua belah pihak sesudah terjadi transaksi peminjaman?	56.
70. Mengapa seseorang klien mungkin menjadi kurang mampu membayar dalam waktu tertentu?	57.
71. Apakah klien akan menerima sanksi bila tidak bisa membayar pinjaman? Kalau ya, bagaimana?	58.
72. Apakah ada norma lokal yang berhubungan dengan pembayaran pinjaman?	59.

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