Hot Money and War Debts: Transactional Regimes in Southwestern Sumatra

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In this analysis of monetary and debt practices among the Rejang from Lebong in Sumatra, Indonesia, I compare the results of my own research with examples of monetary practices from elsewhere in the Malay archipelago and from Kenya. Phenomena like "hot money," "war-debts," ethnically exclusive credit circles, and gender-specific monetary practices reveal an underlying differentiation in notions of debt. Not all kinds of debt are expected to be repaid in the same measure. These different debt practices correspond to different regimes of transaction and result in distinct kinds of social integration. I will argue that in Lebong, differences in monetary practices along gender and ethnic lines can be traced to the way Rejang men, as well as the state's power elite, refuse to make contracts the universally accepted basis of transactions.

MONEY AND CULTURE

Anthropology has long taken an indifferent, if not hostile, conceptual stance towards money. Up to the middle of this century, attention of anthropologists to money was restricted to the study of so-called primitive money. Since anthropology's object has always been the cultural Other, it has been the willing heir to a longstanding Western tradition of the critique of modern money as "a radical leveller that extinguishes all distinctions" (Marx 1976 [1887]). In this romantic view of an antagonism between money and culture, structural-functionalist representations of local cultures kept money out of the frame. A group's culture was seen to be preserved in spite of involvement in the money economy, in its extra-economic systems of meaning, in its non-monetary forms of exchange, and in its resistance to capitalist development. By the same token, money explained cultural change. It was regarded as one of those powerful out-

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side influences ultimately inducing the disintegration of cultures and the subordination of local societies under the hegemony of capitalism, the nation state, and the world system (Bohannan 1971 [1959]; Dalton 1978; C. Geertz 1961).

In the last few years, a number of authors, following the early lead of Weber (1976 [1904–05]) and Simiand (1934) have presented more outspokenly sociological and anthropological investigations into contemporary monetary practices (Alexander and Alexander 1991; Bloch and Parry, eds. 1989; Brenner 1995; Guyer, ed. 1995; Siegel 1986; Zelizer 1994), and labels like the "sociology of money" (Dodd 1994) or "cultural economy" (Shipton 1989) have been proposed for this endeavour. The thrust of their argument is that money should not be considered as something independent from culture, as a phenomenon to be understood purely in terms of formal economics. Money, they propose, is symbolically constructed by the communities of people who exchange it and by the households who "domesticate" it (Carsten 1989; Siegel 1986). The empirical evidence on which this claim rests is indeed impressive. Cases of "bitter money" (Shipton 1989), "baptised money" (Taussig 1980:126–29), "cooked," (Carsten 1989) or "drunk" (Toren 1989) money suggest that local societies integrate money into their own symbolic systems. One author went so far as to speak of the creation of new currencies or monies, in this context (Zelizer 1994:25*ff*). Others have concluded that such reinterpretations of state-issued currency are instances of collective resistance against the inherently anti-social and anti-cultural impacts of capitalism (Taussig 1980:134). All these authors rightly attribute substantial agency to indigenous groups in interpreting modern money. They sometimes overstate their argument, however, ending up with improbable relativistic representations. This happens when they consider local practices more or less in isolation from wider economic and political contexts and, on this basis, attribute a fixed culture-specific meaning to money (Bloch 1989; Carsten 1989; Taussig 1980; Toren 1989). I think that this position goes well beyond attributing to local monetary practices the quality of resistance to capitalism and becomes itself a form of conceptual resistance to capitalism on the part of the anthropologist or sociologist. It leaves one wondering how the people concerned can make sense of a bank account or a state budget.

One should be more cautious in interpreting such cases and should beware of drawing conclusions from an isolated symbolism or practice surrounding money in a particular context while leaving aside a large number of more familiar monetary practices like buying, selling, saving, lending, or bookkeeping, that mediate most transactions, even in the capitalist periphery. Such simplifications invariably emerge when money is treated like a sign within a bounded culture. But money functions across localized symbolic contexts. Money as widely circulating means of payment and as a medium of exchange reflects perfectly these multi-subject processes. It is the object of many different practices, some of which clearly reflect local symbolic agency.

As objects of analysis, therefore, monetary practices—which may well be restricted locally—are preferable to symbolizations of money. I hope to identify several coexisting local regimes of transaction and their economic and political contexts within which money is used according to specific rules and expectations. I will show how in Lebong they set apart, and relate to each other, peasants and goldminers, women and men, rich and poor, citizens and state, and different ethnic groups. Attributes of money like hot, quick, forbidden, or counted are understandable not as *the* meaning a local group ascribes to all money but as descriptions of such regimes of exchange. It will then no longer be confusing that the same people who symbolize money as hot in one context can symbolize it in a fundamentally different way in another context.

THE INDONESIAN STATE AND ITS MARGINS

In the final years of Sukarno's regime, from the late 1950s to the mid 1960s, a period of hyper-inflation had deeply shaken the confidence of the people in their national currency. Monetary disequilibrium had forced large parts of the population into subsistence production; stimulated illegal border trade; and, because foreign currency was preferred in payment to the national currency, disrupted interregional trade (Bos 1969:73). But at the time of my research (1988–89), Indonesia's economy had already experienced a decade and a half of stable growth and steadily declining inflation, spiked only by rare devaluations of the Rupiah. Even in remote areas, the Rupiah was readily accepted as a means of payment. Nonetheless, the rural population deeply distrusted its store of value function and handled cash in ways otherwise typical for a high-inflation situation: Women bought gold jewelry if they wanted to save money for some time. Men tended to prefer consumption spending to saving or investment spending. Men and women jointly invested windfall incomes in buying ricefields for the long-term security of the household. Like many developing countries, Indonesia lacks efficient rural saving-and-lending banks, a deficiency that may be partly responsible for rural Indonesians' inflation-like attitudes to money. But this equally hints at the possibilities that transaction costs may be too high relative to the sums involved, that the corruption of bank officials makes business with banks risky for customers, and that credits may be especially subject to conditions a commercial bank is not able to meet.[1]

One of the structural reasons for this may be found in the weak legal infrastructure of the state, especially in marginal regions, specifically those measures relating to debt enforcement. Neither the Netherland's Indies, nor its successor state, independent Indonesia, have made the rule of one standardized law for all citizens a priority. Instead, in a classic example of indirect rule, these states have upheld the use of European-style courts for a small economic elite and village-based "traditional" courts for the rest (Lev 1996). Economically,

[1] Since around 1990, the government has made renewed efforts to build up a rural banking infrastructure, permitting commercial banking in rural centers and promoting saving accounts by the rural population.

this has led to the phenomenon of a "dual economy" (Boeke 1953) characterized by a chronic failure of rural credit schemes. This is not to say that all commercial contracts among the rural population are weak and unenforceable. Civil society has partly taken over this legal function. The practice of using the rule of law in business flourishes in parts of the population, especially among the urbanised middle classes, where it is embedded in a sense of business and religious ethics and ethnic identity. But this "spirit of capitalism" is lost on many people. Left alone by a weak state, most people rely on more or less modified forms of traditional debt and even bondage practices.

The low level of enforceability of formal contracts in the countryside is, therefore, not simply a consequence of economic backwardness and cultural parochialism but, rather, of the state's enduring political practices and legal structure. As some authors have argued, capitalism may need the state, but the state, or, more precisely, bureaucrats, as agents of the state, may not need capitalism to further its, and their, immediate interests (Skocpol 1985). While in theory, the capitalist state should defend the economic, ecological, and social long-term interests of the country over the short-term interests of individual capitalists, state agents may in practice exploit their power for their own individual economic and political short-term interests and ally with capitalists toward this end. Indonesia is a good example of taking habitual shortcuts between state agents and capitalists, a trend which effectively annihilates any autonomy of political and legal action. It is characterised by the merging of political and economic power (in contrast to the separation of these realms in an ideal capitalist state), poor rule of law, lack of democratic control of the state agents, and unchecked corruption and collusion by and among state agents and wealthy civil clients (Robison 1986; McVey 1992; Winters 1996).

It is telling that the Indonesian state is one of the prime actors in the practice of non-enforcement of credits, while, de jure, it should be the prime guarantor for contract enforcement. This underscores a major contradiction between formal legal structure and political practice, which is typical for Indonesia's paternalistic political culture. The state routinely doles out credits and subsidies which are typically partly used for purposes other than those officially intended and are subsequently not paid back. Buying loyalty to the regime from its subjects is considered more important than enforcing their respect for the rule of law.

What do these political and legal practices mean for marginal people and places within Indonesia? It means that all of the above is even more pronounced there than in the capital and in industrial centers. There, at least, pressure for legal standardization by international investors leads to the emergence of zonal capitalism (Winters 1996), limited rule of law, and a narrowly based fiscal regime (Booth 1989). So, if at the margins of the state we observe a general weakness of formal contracts and a strength of personal ties in the economy—from patron-client ties to ethnically based business and credit networks—these are not merely residuals of tradition but social responses to the deeply rooted political structure of the Indonesian state as it exists today and as it may well continue to exist within the emerging regime of globally mobile capital and weak nation-states.

LEBONG IN SOUTHWESTERN SUMATRA

Lebong is an alluvial plain, some 30 kilometers long and 4 to 5 kilometers wide, surrounded by the forest-covered ridges of the Barisan mountains (see map in Figure 1). The plain is part of a string of longitudinal valleys running through much of the Sumatran highlands. Before the Dutch conquest in the 1860s, Lebong was inhabited by a few thousand Rejang. The Rejang are known for their distinct language, which sets them off from neighboring groups who speak varying dialects of Malay and Minangkabau. Although small in number, they have been prominent in Sumatran studies since Marsden primarily referred to this group when he described the people of the interior of Sumatra (Marsden 1986 [1811]). Today, the Rejang make up 80 percent of a population close to 100,000 that also includes large groups of Sundanese, Javanese, Minangkabau,[2] and a few dozen Chinese families (Galizia 1995:257; Prodolliet 1996:349). Around the turn of the century, the Dutch converted the swampy plain into a huge area of irrigated rice fields. Towards the northern end of the plain they founded the marketplace of Muara Aman which, after the ancient goldmines were rediscovered at the end of the nineteenth century, grew into a small town of several thousand inhabitants. The two largest mines of the seven operating in the region have yielded just under eighty tons of gold, or 72 percent of the Netherlands Indies total production in the last forty years of colonial rule (Prodolliet 1996:76). This fact continues to this day to capture the imagination of the Rejang. Taking over the deserted mines after the war, they have since tried to claim the leftovers of the riches the Dutch carried off.

Lebong had a period of prosperity in the 1950s as a result of the export of rice. However, the rebellion of the Revolutionary Government of the Republic of Indonesia (PRRI) of Sumatrans against Soekarno's government at the end of the 1950s, the subsequent years of hyperinflation and the breakdown of interregional trade it caused, the decay of the transportation system, and the vagaries of the green revolution sent Lebong into economic decline. Beginning in the 1980s, the central government invested heavily in the provincial capital of Bengkulu and in the district capital of Curup. But little investments have been made in Lebong, with the result that those better off tend to migrate to the booming towns. After a series of failed harvests in the 1980s, Lebong is now economically depressed.

Lebong is one of those regions in Indonesia where wealth tends to be dis-

[2] Sunda have immigrated from the western part of Java, and Javanese from the central and eastern parts of the island, since the beginning of the twentieth century, when they worked as coolies in the mines. Minangkabau traders from the central parts of Sumatra started to migrate to Lebong at about the same time.

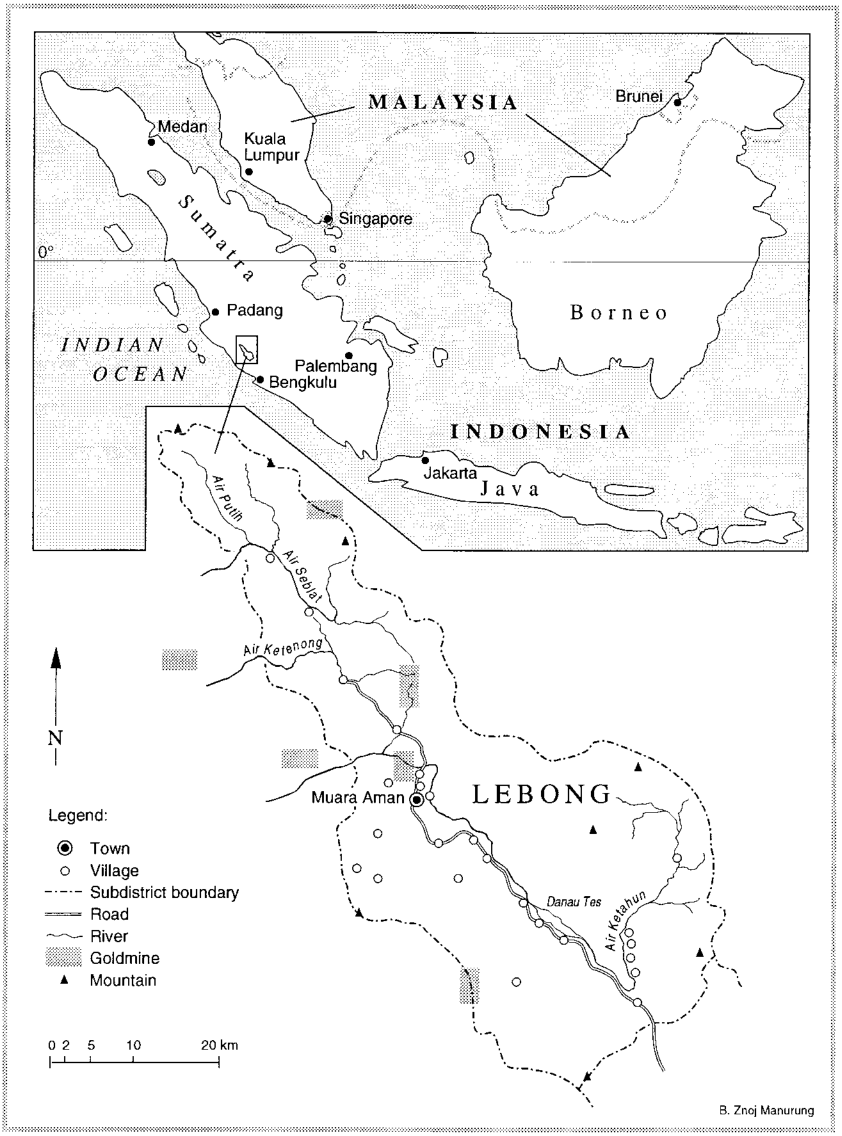

FIGURE 1. The location of Subdistrict Lebong, Bengkulu Province.

tributed along ethnic lines. There are thousands of poor descendants of Sundanese and Javanese coolies who try to make a living as sharecroppers and peddlers and who form, together with a more numerous indigenous peasantry, a huge lower class. There is also an indigenous elite who own larger plots of land and invest in trade, higher education, and civil service careers. Many of these people are descendants of the class of functionaries created by the Dutch who had occupied the middle ranks of the administration until more and more of them were displaced by civil servants from outside Lebong. This indigenous elite, the higher ranks among the migratory civil servants, policemen and members of the armed forces from all over Indonesia, and rich traders of mostly Minangkabau and Chinese origin, make up a small middle class of a few hundred families (Prodolliet 1996).

Indigenous explanations of this ethnic distribution of wealth are often cast in a moralizing idiom: The poor may call successful groups greedy, corrupt, exploiting, selfish, or unable to enjoy life. Inversely, the rich may call unsuccessful groups lazy, primitive, silly, and so on. This moralizing or derogatory mode of explanation no doubt directly reflects the conflict-laden relations between these groups and reveals prejudices rather than valid insights. There is, however, a more interesting complex of indigenous explanations that tries to account for the economic fate of the different groups in cultural terms. This kind of explanation can take the form of self-reflection by a group on the reasons for their economic fate, as, for instance, when the Rejang talk about "hot" money (*uang panas,* Rejang: *caci paneus*)[3] from the gold mines, which is spent as quickly as it was earned; "cold" money from growing rice, which is slowly spent and carefully managed; or their method of "looking for money" for specified expenses. It can also take the form of a more sympathetic attempt to understand the reasons for the fate and practices of others, such when the Rejang explain Minangkabau and Chinese economic success in terms of "counted money," as opposed to their own "uncounted money." It is to these explanations that I now turn.

REJANG CLASSIFICATIONS OF MONEY

The classifications of money among the Rejang reflect an adaptive process through which the legal tender is incorporated into their own meaningful practices. This adaptive process is by no means smooth. It is an answer to severe crises, to everyday disputes about cash, to indebtedness, and loss of land after mismanagement; and it has recourse to the most powerful sources of meaning at hand. Through their classifications of money, therefore, the Rejang explain their monetary practices and at the same time tell us a lot about their society and the larger political context with which they are confronted.

The opposition of hot and cold money is only one, although the most popular, example for such classifications. Others are "quick" and "enduring," "allowed" and "forbidden," and "counted" and "uncounted" money. Besides these more encompassing categories of money there are a host of earmarkings for intended uses, like school money, cigarette money, or travel money. Earmarked money is often linked to specific income sources. Income from selling eggs may be destined to purchase clothes, while income from a coffee plantation may be

[3] Where not otherwise indicated, words in italics are Indonesian. Expressions in Rejang are rendered in the dialect variant as it is spoken in Lebong.

intended to finance the higher education of the children or the pilgrimage to Mecca. Peasants choose fast-yielding crops to finance specific short-term expenses, calling this practice “to put in the expenses” (*taruh belanja*) (Schneider 1995:152). Money for immediate expenses is also often raised in short-term enterprises called “looking for money” (*cari uang*, Rejang: *mso caci*). The same term can also be applied for hand-to-mouth livelihood, as is typical for the poor in the market towns, and means much the same, since the money looked for is invariably destined for some basic food items. All these earmarkings of money and activities to organize it are widespread in the archipelago (see, for instance, Peletz 1988:177), and probably wherever the poor have to make ends meet. The other classifications are more specific.

The opposition of quick and enduring money both refers to the contrast between present and former uses of money by the Rejang and to the kinds of money in use. Up to colonial times, the peasants stored money for long periods, just as they stored rice, and only rarely used it. If they used it, it was often for noncommercial payments like huge bride prices or blood money, as was the case in other parts of the Sumatran highlands (Steedly 1993:107). To use today’s inflation-prone paper currency in this way would be of no use. “Quick money” is therefore also a reflection of the contemporary currency designed for dominance of the medium of exchange function over the store of value function, which results in money changing hands quickly. “Money has to circulate,” say the traders in a rhetoric that relates to their past experiences of inflation, market breakdowns, and bankruptcies. This saying is often applied to peasants who are stubbornly hoarding their treasures, customers who do not pay their outstanding debts, or traders who are not ready to share part of their income as short-term credit with other traders. The context in which this pair of oppositions acquires its meaning is the process of market- and state-integration experienced by former subsistence peasants, and especially the memory of monetary destabilization in the last decade of Soekarno’s regime.

In contrast, the opposition of allowed and forbidden (*halal, haram*) money is clearly associated with moral judgments about the way it is acquired and spent. Its frame of reference is, Islam of course, and is most often applied in comments by poor Muslims on money from criminal sources and on the high interest charged by Christian or Buddhist moneylenders. There are also ways to use the positive part of this pair of oppositions, since in Lebong, as elsewhere in the Islamic world, religious obligations can be met by paying tithes (called the *zakat:,* which represents 2.5 percent of one’s monthly income) and alms (Nugroho 1994:20). But most Rejang consider themselves too poor to qualify for this way of disposing of incomes.

The most telling classification besides hot and cold, and the one that reaches a high level of conceptual abstraction, is that of “counted” and “uncounted” money (*uang punya perhitungan*). Contrary to all other classifications, it theorizes not about the links between the origins and destinations of money but about the absence of such links. Counted money is managed by way of accountancy and thereby acquires maximal fungibility in the hands of an entrepreneur. Uncounted money describes, by contrast, the way of disposing of income according to a system of coordinations linking specific incomes and specific expenditures in various strands. This practice can be understood as budgeting by the segmentation of money flows. In such a system, windfall incomes, as they occur from goldmining or gambling, do not enter a general household budget but are deemed destined to be spent in a specific way, as hot money. Such a segmentation of money flows restricts the medium-of-exchange function of any sum of money to the purchase of a certain class of goods.

Counted money not only contrasts with uncounted money but also with gifts that are explicitly given uncalculatingly (*tanpa perhitungan*). Uncounted money therefore also connotes generosity, the opposite of the perceived stinginess of traders. It is thus an ambivalent marker of Rejang identity: It explains, in contrast to the superior accounting techniques of the Minangkabau and Chinese, the Rejang's lack of commercial success, even as it highlights their view that Rejang, in contrast to these other groups, display a superior sense of sociability.

All these categorizations help to understand how the Rejang conceive of themselves in relation to money. In formal terms, they might allow one to place the Rejang roughly on a scale of adaptation to the money economy, which would certainly not be very high. But they do not reveal much about the Rejang in a way that would set them apart from other groups only marginally integrated into the money economy. The concepts of hot money and war debt, however, do.

HOT MONEY, WAR DEBTS AND MONETARY GIFTS IN THE GOLDMINES

Earnings from goldmining and gains from lotteries are called hot money in Lebong. The miners say that although they earn much more in the mines than in agriculture, mining money has no lasting benefit for the household. It is spent as quickly as it was earned on the luxury consumption peculiar to the mining settlement. Money from growing rice, in contrast, is cold money. It has more durable effects because it is spent on clothes, children's education, and the like. Some miners say that gold money is hot because gold itself is hot, but rice money is cold because rice itself is a cool food and the rice plant grows best on soil classified as cool. Yet the hotness of money cannot be simply explained by its association with gold: As in other parts of the archipelago, women temporarily invest larger amounts of money in gold jewelry—which is traded on the basis of weight at the rate of the current price of gold on the world market (see Swift 1964:136*f*). In this form it is reasonably protected from the daily inroads on household cash. Hence, women use gold to slow down the spending of money. Rather than gold in itself, it is, therefore, the association of men and gold in the specific situation of the goldmining settlements that makes their money "hot."

In Southwestern Sumatra, the classification of hot and cold money is confined to Lebong, as far as I know. This is probably because the way of life of the gold mines is peculiar to this area. In the years following independence,

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many among the former mining coolies took advantage of the spirit of freedom and, together with adventurous Rejang, started to work the gold mines. There are a few tales of success—especially that of the man who hit a vein yielding more than 150 kilograms of gold, from which he donated 7 kilograms to gild the flame on top of the National Monument in Jakarta. But there are many more tales of those who were "fixed in enchantment in the mines" (*terpaku di lobang*) for a lifetime and never struck the vein that would lift them, even temporarily, into luxury. Today, the search for gold goes on more as a reminder of Lebong's past glory than as a profitable enterprise. But there are still thousands who try their luck in the mines at least seasonally.

While Islam and the emerging nation-state ideology shaped the mainstream of social life in the towns and villages, in the goldmining settlements an older world view continued to serve as the orientation and resource of meaning. It consisted of local traditions of cosmology and conflict avoidance, and the hot-cold opposition was pivotal among them. This world apart was created with the goldmining expertise of former coolies, with the political and ritual resources of the indigenous Rejang, and with the help of Chinese capital and trading connections. Chinese shopkeepers early on provided equipment and food for the miners and bought up their gold. After the anti-Chinese laws of 1958, Minangkabau traders took their place in the mining settlements, while the Chinese had to move to the towns of Muara Aman and Curup, where they continued to trade gold, finance mining entrepreneurs, buy alloy, and manufacture and sell jewelry.

Initially exploiting only surface dross left over by the Dutch, the miners gradually improved their techniques, driving the shafts deeper and deeper into the mountains and adding water- and engine-driven ore mills, pumps, and ventilation to their equipment. The numbers of miners rose, as did the demand for expertise and for capital. Miners from all over Indonesia have dug in Lebong's mines, and capital from Palembang has found its way to this remote place. But goldmining still remains largely an affair of local people who, supported by wealthy entrepreneurs and their own wives who farm or peddle, continue to dig, despite the ups and downs of the yield. The first to profit from a bonanza, these goldminers are also the last to give up hope after a decline. And they define the symbolic world of the mines, calling them by their old legendary names and individual shafts by their Dutch names, giving offerings to local deities, and using a technical vocabulary that reflects accumulated experiences of gold prospecting and trade down into the remote past, when local Rejang traded panned gold to the British on the West coast and further down into the now-forgotten period of possibly Indian goldmining a thousand years ago (Prodolliet and Znoj 1992; Prodolliet 1996:343).

Many Rejang and Sundanese men in Lebong regularly go to the gold mines for a period of several weeks, especially during the slack seasons of the agricultural year. Upon his arrival a miner approaches the owner of a small store to buy on credit cigarettes, coffee and food for the first few days. For the duration of his stay, he remains indebted to the store owner and in return sells him his gold. The shopkeeper pays only for the gold content of the alloy, appropriating without payment the silver content, which makes up between 50 and 95 percent. The miner joins a group that looks to be working a promising vein. He is rewarded with a share of the gold found during his shifts. All the mine workers manage to pilfer some additional pieces of ore which they turn into marketable alloy themselves. After an especially rich find, the leader of the group and owner of the mine will hand out some additional money gifts called *gacong* to his men. The most lavish money gifts go to other mine owners. The average daily incomes of goldminers are roughly five to ten times the wages for day labor in agriculture, that is, Rp. 10,000 to 20,000 (the equivalent, in 1989, of US $6 to 12). But the drains on this income are heavy. Cigarettes and food are extremely expensive in the mining settlements, and miners eat a lot of meat and smoke the best cigarettes. A great deal of gambling and prostitution goes on, and there is an etiquette of generosity among miners that makes it hard to economize.

At the end of his stay, the goldminer is typically not even able to cancel all his debts to the shop owner. In fact, nobody ever pays back all his debts. The little money he brings home to his wife is the profits of gold smuggled out. His debts will not be claimed outside the mining settlement, but they will “be revived” when a few weeks or months later he takes up digging again. This peculiar kind of debt is called “war debts” (*bon perang*). I will discuss it later.

As mentioned above, some miners explain the hotness of their money with the hot quality of gold itself. Gold is guarded by earth deities (Rejang: *semat pito*), and mine owners have to establish good relations with them by offering certain foods and cigars and by obeying taboos. In one particular mine, this involves a taboo on women, since a local belief holds that this mine would stop yielding if women were to be present. Prostitution, in this mining settlement, has become the enterprise of male transvestites. A more generally observed taboo is on conflicts about gold among miners, the breaching of which would particularly offend the deities. I have been told of cases of mines having stopped yielding after such quarrels occurred. The frequent mining accidents are similarly attributed to the ill will of earth spirits.

It is this complex of conflicts and conflict-avoiding mechanisms that helps to explain the function of hot money and related monetary practices. The tolerance shown by mine owners towards thefts of gold ore, the lavish gifts of money that can reach hundreds of thousands of Rupiah among mine owners, and the “war debts” that may legitimately never be paid back can all be interpreted as the politics of conflict-avoidance in a group of people with an egalitarian ideology and suspicion of the wealthy. These politics are all the more vital since state institutions are virtually absent and recourse to law enforcement is in practice excluded. There was a murder case, in a mining settlement, shortly before the period of my research. It was solved according to the indigenous *adat* law when the family of the guilty paid blood money to the family of the victim. Police and local government were involved in the case—but only as paid witnesses to the blood-money contract, not as enforcers of state law.[4]

Technically, the miners of Lebong steal gold from concession areas under the authority of the central government. The central government considers them squatters, while district officials, in defiance of the ministry of mining, grant them a tenuous legitimacy by selling them privately issued concessions. What the inhabitants of the goldmining settlements can expect from the government is not the administration of their individual claims, the maintenance of public order, the efficient solution of conflicts, nor the enforcement of contracts by the means of law, but ultimately only eviction.

Deprived of the pacifying capabilities of the state and faced with the immense potential of conflict in dense settlements of hundreds and sometimes thousands of golddiggers, miners cannot just hope for the best. In the face of a wealth produced daily that is always unevenly distributed according to luck, guile, and power, they have to prevent the outbreak of feuds actively. As it were, their archaic system of conflict management, the medico-cosmological belief system founded on the hot–cold opposition (Jaspan 1976), provides them with a symbolic means to deal with this volatile situation. According to Rejang tradition red meat is classified as hot food. If somebody traps a deer, part of the meat has to be distributed among neighbors and passers-by. If the trapper keeps all for himself, it would result in bad luck and ostracism. Likewise, hot money is dangerous for the holder and for the whole group. Spending it on conspicuous consumption and on political gacong-payments among mine owners may often allow miners to avoid the escalation of many conflicts that develop in the mining settlements.

This is noteworthy because it proves the vigor, among the Rejang, of the hot-cold opposition, which in the wider surroundings has been superseded by the Islamic humoral medicine. The Rejang may thus be compared with the Orang Asli of West Malaysia, who have also maintained the hot-cold opposition in their cosmology, refusing to join the cultural development of the coastal Malays (Ladermann 1991:15–39). In fact the Rejang in their village life did adopt the Malay ways, along with the teachings of Islam, during the nineteenth century (Psota 1996), so it seems that the gold mines have developed into a world apart, where their old beliefs still rule the day, providing a resource of meaning and conflict containment. The gold mines are so attractive for the Rejang men not least because they find here a spiritual environment that helps them create an emotionally rich cultural identity. Their traditionalism is not simply a leftover from the past but a strategy to deal with modernity from a marginal position.

This is perhaps why the goldminers never seem to regret the speed with which their earnings from the mines disappear. By spending them indiscriminately, they act according to an invented custom, which has come to constitute a particular post-independence Rejang identity. By treating hot money as hot they help to construct a community of Rejang men and their own status within it.

[4] For a discussion of blood-money payments, see Znoj (1995:224–44).

A COMPARISON: BITTER MONEY AMONG THE LUO

There are striking resemblances between hot money in Lebong and a case described by Parker Shipton (1989), the bitter money of the Luo from Kenya. I present it here not just for the sake of relating an astonishing parallel but because of the light the two cases shed on each other, making each other understandable in more general terms, as the workings of a traditional social logic at the margins of a modern state and its money economy.

According to Shipton, the concept of bitter money is an instance of the general principle of classification of money among the Luo, which consists of establishing a link between earnings and expenditures (1989:9). Money is thought bitter when it is earned by windfall, as in a lottery; by theft; as a reward for killing or hurting others; but, most commonly, from the sale of land, gold, tobacco, and cannabis (1989:28). "To the Luo, bitter money is dangerous to its holders and the holder's family, because of its association with spirits, and, in the minds of some Luo, with divinity. . . . What makes the reward of land (for instance) dangerous is the selling, and the implicit disrespect or denial of someone else's rights or claims to it" (1989:28–29). And since it is dangerous to hold onto bitter money, it gets spent faster than other money, typically on town drinking, prostitution, and other entertainment (1989:33).

Elsewhere, Shipton mentions that the Luo illegally work gold mines abandoned by a British company, which adds another striking parallel to the Rejang case. Like the Rejang's hot money, bitter money is also associated with men. "The kinds of property whose sale produces bitter money tend to be commodities whose sale benefits men more directly than women" (1989:51). And like the category "hot", the Luo concept of "bitter"—the word means also biting, nasty, cruel, evil, dangerous—plays an important role in the indigenous cosmology. Bitter money is a special instance of what Luo sometimes call *gueth makech*, translated as "bitter blessings" or "bitter rewards" (1989:28).

"Bitter money" has different connotations than the Rejang "hot money," though, when it is applied to the proceeds from the sale of tobacco, roosters (a symbol for the lineage), and ancestral land. To buy cattle or to pay bridewealth, one should use maize money (Shipton 1989:34*ff*). A second important difference to the Rejang case is that the opposite of bitter money is not marked symbolically in the same way. There is no specific opposite to bitter money, no "sweet money" as opposed to "bitter money," but simply unspecific good money (1989:42, fn. 2). Among the Rejang, hot money has a clear-cut opposite in cold money, and both arise from the same symbolic context. Besides hot money, there are a number of other classifications arising from other contexts and inhering altogether different discourses on money. Seen in the light of the Rejang classifications, it seems possible that Shipton has combined two classificatory principles that should be held apart, namely bitter–not bitter and evil–good. His treatment of these classificatory principles as essentially co-extensive then leads him to suggest that bitter is the same as evil: "It would be surprising if no other peoples in the region drew similar distinctions between good and evil money" (1989:39). In the case of Rejang hot money, such an equation would not make sense, although hot money is very often associated with immoral circumstances. It is not immorality that makes hot money hot but the specific "hotness" of the circumstances. There are a lot of immoral ways of earning money, but they do not necessarily result in hot money; immoral earnings may much rather be termed "forbidden money" (*uang haram*). The hotness of money cannot be reduced to immorality in a general sense. There is a good and right way to handle hot money—the concept is not in itself devoid of a specific normativeness.

Shipton himself suggests that this may also be the case with bitter money, since there is a right and good way to deal with bitter money in a ritual. According to Shipton, the common denominator of bitter earnings is based on the strong metaphoric and symbolic qualities of land, gold, roosters, and tobacco as representations of the male lineage. Selling them acquires the quality of betraying the group. To ward off the dangers this implies, bitter money can be converted into "good money" through a purification ritual. Such rituals are more common for gold than tobacco earnings and are only applied to large amounts of bitter money. Ideally, all members of the male lineage take part in the ceremony and the slaughter of a bull. More often, smaller meals are served for a few guests from the neighborhood (1989:40*f*). Again, the similarity of this ritual with gifts of hot money and investing in conspicuous consumption in the gold mines of Lebong is apparent. Both rituals are measures taken to reduce the tensions within a group of men which arise when individuals earn big amounts of cash from the sale of resources to which these groups have a common symbolic or political claim and common relations through rituals. In the gold mines, the men collectively assert their right of access to a resource they hold in defiance of the state and whose yield they maintain by observing (in the case of Lebong, at least) rituals and taboos. Earning profits from the sale of gold or land individually means disavowing the common cause and, as cited above: "the implicit disrespect or denial of someone else's rights or claims to it" (1989:29). Similarly, in the Luo case of bitter money from the sale of tobacco and cannabis, the sale of a produce the men should enjoy together may account for the other's claim to part of the proceeds from the sale.

On these grounds I would question Shipton's interpretation that ritual spending of bitter money is a purification and converts it into good money. I understand it, rather, as a redistribution among men of wealth to which they have an acknowledged claim because it is the proceeds of the sale of some crucial thing that concerns the group in common, be it through common ownership, a common right of access, or a symbolic tie. The ritual is, therefore, not so much a purification of money (the idea that money can be purified seems to me to be external to the Luo principles of classification and not to be supported by the meanings of makech) as a confirmation of an ambivalent alliance among men which finds its ultimate expression in the notion of bitter money itself. The same is true for hot money among the Rejang. Among the Luo, bitter money is ideally spent among the members of a lineage because kin relationships form the alliance at stake; but in Lebong, hot money is spent within the community of goldminers, who are mainly Rejang, because the integrity of their group, with its cultural identity and common claim on Lebong's gold, is the alliance at stake.

Ultimately, then, the notions of bitter and hot money, respectively, emerge out of a contradiction between commonly held or claimed resources and the private ownership of the proceeds of their sale in the form of liquid money. In the case of lineage property, like land, such sales have directly disruptive effects on a group and are likely to be considered illegitimate. In the case of gold, even if its sale is considered legitimate, the accumulation of cash would have disruptive effects because of the envy it arouses among those who may find less. The dangers of privately disposable liquid money from the sale of such goods, require it to be spent quickly and according to the respective etiquettes for bitter and hot money. The same reason leads the golddiggers in Lebong to have recourse to debt relationships. They immediately and intentionally indebt themselves, for their stay in the mines, in order to avoid the possession of cash. If they sell gold for cash—preferably to a shopkeeper to whom they are not indebted—they have to share much of the proceeds with their mining colleagues. The income they bring back to their wives, is, as mentioned above, the proceeds from gold smuggled out. They not only have to hide it from their creditors but also from their friends.

GENDER-SPECIFIC MONETARY PRACTICES

By now it has become quite obvious that hot money is deeply embedded in a male world. Indeed, it has never been mentioned to me that women's money may be hot. However, it has to be noted that not all money handled by Rejang men is hot. Although they do portray themselves as being generally unable to hold onto money, not all their time is spent in the particular setting of the gold mines or at gambling, where this habit grows into the described pattern. Outside the gold mines, men can be successful in their efforts of looking for money without squandering it. According to normal practice, and this is also the case in Malay and Javanese society, men hand over the largest part of such earnings to their wives, then on subsequent occasions ask them for small amounts in order to buy cigarettes or drink coffee in a shop. The phenomenon of hot money among Rejang men has much to do with their long separation, in the gold mines, from their wives. Hot money is also an expression of the abnormality of husbands handling cash all for themselves.

Hot money can be understood as an elaborate form, engendered under the special circumstances of Rejang cosmology, history and self-imagination as a gold-mining society, of a gender-specific monetary practice as it can be observed elsewhere in the archipelago. Malay and Javanese men have been the object of much ridicule, from colonial observers, for their seemingly irrational handling of money. Suzanne Brenner, whose interpretation of Javanese gender ideologies in relation to money I will discuss below, cites a typical passage, of Raffles, on the topic: "It is usual for the husband to entrust his pecuniary affairs

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entirely to his wife. The women alone attend the markets, and conduct all the business of buying and selling. It is proverbial to say that the Javanese men are fools in money concerns" (Raffles 1965 [1817]:353, cited in Brenner 1995:23).

Money is a constant topos in varying discourses on gender relations in Malay and Javanese societies (Brenner 1995; Carsten 1989; H. Geertz 1961; Jay 1969; Papanek 1988; Peletz 1995). In a more official discourse, women and money become devalorized to account for the gender difference. In an alternative discourse, offered by women and men alike, men are portrayed as utterly irresponsible in relation to money and otherwise (Peletz 1995), while women are depicted as taking it on to themselves to "domesticate" money (Carsten 1989; Siegel 1986). Suzanne Brenner has shown how these two discourses compete with each other in the Javanese context. She argues that the Javanese noblemen, the *Priyayi,* had developed an ideology that considered economic behavior and bargaining in the market place as activities beneath men of status, a valuation that lower strata of society adopted (1995:26). The predominance of women in commerce would, therefore, mean that they perform duties that their men refuse to do. This discourse is ridiculed by a perspective, which is based not on Priyayi ideology but on the Arabic notion of *nafsu* (desire). Javanese women often portray themselves, and many men agree, as domesticators of their husband's uncontrolled drives which cause them to squander money. In ascribing uncontrolled drives to men, these women reverse yet another official discourse on gender, the one promoted by Islamic teachings, which attribute reason (*akal*) to men and uncontrollable passion (nafsu) to women. (Brenner 1995:30; Peletz 1995:88–95) How men handle money becomes the proof—in this "practical" (Peletz) discourse—that the truth is just the other way round. Men's relation to money exposes the official Islamic ideology as preposterous.

"Nafsu may take many forms, but the most powerful, and therefore potentially most dangerous, desires are those for sex and money—lust and greed, which are often seen as intrinsically related. Many Javanese men and women seem to take it as a given that men have an innately greater desire for sex than women, and that this desire is extremely difficult for them to suppress" (Brenner 1995:33). According to this depiction of men, those who get a big amount of money spend it quickly on prostitutes. When women, then, are handed over the income of their husbands, they are given some control over the passions of their husbands (1995:35).

This representation of husbands and wives struggling together to tame exclusively male desires with the help of superior female control, much like in a situation of co-alcoholism, is of course equally ideological. It is best understood as a rhetoric directed at the pretensions of the Priyayi, the Islamic teachers, and those men who identify with them. It is ideological because it depicts the cause of the gender-specific use of money as part of nature, in the form of men's uncontrollable desires. In reality, the gender-specific use of money consists of gendered practices involving money and the complex of discourses on the genderization of money themselves which influence them and which comment upon them and upon each other. It is a thoroughly cultural phenomenon. The cause for gender-specific monetary practices is not one or another variant of a natural gender-conflict that extends naturally to money but a culturally specific way of dealing with the challenges of the modernization process. I understand it as a complex of symbolic actions within a former subsistence society to re-invent its identity in the face of social change related to market- and state-integration. This is why gender-specific monetary practices are most evident among those still close to the habits and values of a subsistence economy and among those hardest hit by modernization, the poor and the uneducated (Peletz 1995:106); while for the middle class, the cultural shock of modernization itself is cushioned by economic success and by alternative self-imaginations as an Islamic community and as a nation. It is not surprising that among educated young Javanese, today, men and women deny that there are differences in the way they handle money (Nugroho 1994:11). In this discourse, gender-neutral money use signifies the opposition to traditional gender-roles.

The fact that gender-specific monetary practices, including the elaborate variant of hot and cold money among the Rejang, have become such important symbols for the self-imagination in the face of modernization in Malay, Javanese and Rejang society can only be explained historically. I will offer an explanation based on the notion of personalized debt which has historically permeated the societies of Southeast Asia and which continues to do so, in diminished form, until today. I will argue that personalized debt in traditional Rejang society had already been gender-specific and that this fact has contributed to present-day gender-specific monetary practices. Presently, such practices help maintain, under the dissolving pressures of modernization, a self-representation as a matrifocal subsistence society. According to this self-representation, women grow rice, look after children, and engage in kin-politics; while men forge wide-ranging political alliances, roam the forest to look for meat and fish, and generally look for the excitement of a world apart.

In a wider social context men's self-esteem is challenged by devalorizations of their cultural traditions that occur on several levels at the same time. Their own ways of politics are challenged by the nation-state; their old cosmology is challenged by Islamic orthodoxy; and their traditional economics provide them with a lowly standing when compared to some immigrant groups. The hot money of Rejang men has its sources in this traumatizing modernization-conflict and is a symbolic means to maintain a cultural identity in spite of modernization. By treating money according to the peculiar expectations valid in the gold mines, the Rejang engage in symbolic actions that help them maintain relations, build alliances, and create a group identity among men. In so doing they act according to the values of their imagined modern-day subsistence economy and force their wives to act in a complementary way according to the same values, that is, to treat their money as cool. The monetary practices of the Rejang provide at least the men—to whom spending hot money gives a sense of solidarity among themselves—an emotionally satisfying and even passionate sense of identity while leaving them economically marginalized and requiring their wives to rely on the emotional support they can lend each other as "gold-widows" (Prodolliet 1996:287).

THE WAR-DEBTS OF FOREST PRODUCT COLLECTORS

In a society where the economy gets more and more market-integrated but money remains scarce, large parts of the population will find that incurring debts is likely to be an essential part of their struggle for a livelihood. To understand transactional regimes, it is, therefore, not enough to understand the ways in which cash is handled but also how its absence is circumvented by debt arrangements. Among the Rejang, it is striking that the classificatory principles, as they apply to cash—budgeting by segmentation and gender-specific practices—are partly valid for debts as well. There is a segmentation of debts that precludes one debt from being added up against another debt, and certain debts are never claimed outside the context in which they arise. The war debts of the gold-miners cannot be claimed from them outside the mining settlement; likewise, "gambling debts are paid in gambling only" (*hutang judi bayar di judi*), and those who collect forest products like resin, rotan or cane and in the process incur debts from shopkeepers will not be bothered to cancel the debt with income other than that from the collection of a particular forest product: "Cane debts remain with cane" (*hutang manau tetap di manau*). And it is equally impossible to make a wife responsible for certain debts of her husband.

The kind of debt called "war debt" (bon perang) is peculiar to men and collected exclusively from them. War debts reflect, especially clearly in the case of forest-product collection, an underlying notion of debt understood best as a type of mutual personal obligation in a vertical relationship and as standing in marked contrast to the capitalist notion of contract. This notion of debt is historically related to debt bondage, which was so widespread in Southeast Asia up to the nineteenth century. The creditor, in a debt arrangement with a forest product collector, will make a claim on his workforce as often as he organizes collection trips and in return receives advances of food for his household. Even though the wife of the debtor might equally profit from these advances, she will not be made liable for them. The creditor answers his debt personally in an arrangement called "self-pawning" (*menggadaikan diri*), which is similar to losing the use right over a piece of land by pawning it to a creditor as a compensation for a debt not paid back. In pawning himself, a forest-product collector loses a part of his freedom to the creditor. He becomes the follower (*anak buah*) of his middleman (*toké*).

The collectors of forest products who enter such debt relationships are typically rice farmers who live in very remote places and suffer from a shortage of

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food. The search for forest products is their only steady source of income, although it is an illegal one, since the forest in these parts of the highlands belongs to the Kerinci-Seblat national park. The collectors enter into these arrangements because they are destitute and have no other way to secure food for their families for months at a time. In a market town they could "look for money," but in their remote villages they have to look for forest products under the terms offered to them. These relations of debt bondage are purely personal, not transferable, and last only as long as the creditor is himself able to support the household of the debtor. If the creditor temporarily quits the business because of a slow market or because of being dropped by his financial backer, the debts are said to disappear. If he returns with new supplies, these debts are revived. A creditor can stay in business for years, even if at times he loses the financial backing of entrepreneurs in the market town. Due to his command over his local bondsmen, he alone is able to mobilize the experienced and cheap workforce necessary to extract the valued forest products.

It is striking how this contemporary debt bondage corresponds, at least superficially, to the pre-capitalist system of Southeast Asian bondage and slavery described by Anthony Reid and contributors in an historical overview (Reid 1983). These scholars have shown how vertical ties in Southeast Asian society have historically been expressed as debt relationships, in which the debtor was continually obliged to serve his creditor and the creditor was responsible for the well-being of his followers. Such vertical ties of mutual obligation could be as one-sided as bondage and slavery and as balanced as political alliances between a central figure and his more peripheral followers. "Pawning one's dependants or oneself (and in modern times one's property), or else entering a very unequal relationship with the master, were the common Southeast Asian means of obtaining capital. . . . Labour never paid off the loan itself. The debt never became reduced with time, therefore, and commonly assumed a permanent character" (Reid 1983:11). In historical times—as today for the most marginalised peasants in remote places—"security and opportunity depended upon being bonded to somebody strong enough to look after them" (1983:8). Yet there are also important differences. No women among the Rejang enter into such debt relationships. And the rights in the creditors are not transferrable, as it appears to have been typically the case in Southeast Asian history (1983:8). Some of these differences are epitomized by the name this debt arrangement has acquired. The term war debt (bon perang) evokes the violent character of the enforcement of obligation by the creditor (in forest-product collection), the frequent defaulting on debts by debtors (in both goldmining and forest-product collection), the illegality of the enterprises financed under its terms, and its foreignness to traditional society, since the Indonesian term for debt, *hutang* (or Rejang *utang*) is not used. In fact, it is a play on two meanings of the word bon. The word means "debt, voucher" in French-derived Dutch but "alliance, league in a war" in In-

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donesian. The second meaning is emphasized by the attribute *perang* (war), so that bon perang means "a debt like an alliance in war," that is, a mutual obligation that will easily be turned into hostility if one party breaks the alliance or if conflicts otherwise arise.

It is this volatility of the bondage in war debts that is perhaps the most profound difference to the historical forms, the pre-capitalist systems of often lifelong obligation. In its modern variant, the debtors feel pretty free to switch creditors at will. This is a consequence of a weakening of status relationships in the face of modern developments like widespread wage labor (in other contexts) and formal status equality. The Rejang play on that, especially in the gold mines. There the arrangement in fact helps them control the obligations connected to hot money by allowing them to represent themselves as being deeply indebted and dependent on creditors and having, for the moment, no cash to spend on their friends. In the context of forest product collection, the volatility of such an arrangement reflects the limited means of the creditors, whose frequent inability to meet their obligation to feed the families of their debtor, forces them into the arms of a competing creditor. At a deeper level, therefore, the volatility of the bondage system reflects the competition among the creditors for scarce labor and, in the final analysis, the presence of a strong capitalist market that provides financing for goldmining and forest product collection.

But even if it has become highly volatile under the impact of competing capitals, the bondage system is still well in place in the mines and in the forest. Investors may lose capital each time debtors default on them, but bonded labor costs them little in the first place. In addition, forest-product collectors and gold diggers themselves prefer to enter personal obligations of the war-debt kind instead of formal contracts because it is considered perfectly legitimate to default on war debts if the creditor does not meet *his* obligation to support his debtor. The notion of the war debt symbolizes a concept of debt as a mutually binding, non-liquidating series of transactions that is sustained by the mutual fulfillment of continuous obligations and is dramatically terminated only when one of the partners fails to fulfill these ongoing obligations. There is no question of ever terminating such a relationship by paying back a debt.

"BECOMING A DEBT" AMONG WOMEN

Vegetable gifts among women in remote areas offer an opportunity to further investigate the concept of debt among the Rejang. Even where it is possible to sell vegetables, women still show a remarkable liberality in giving donations to kin, neighbors, and passersby. Of course, they would not give anything in the market place but would do so in the field, on the way home from the field, or at home if asked. Giving is so routinely practiced among neighbors that many women who want to avoid it go peddling into a neighboring village. Women in remote villages of Lebong often called the free giving and receiving of vegeta-

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bles the one major advantage of living far away from the busy marketplace. As one woman put it: "In the market town everything has its price. If you don't have money, you don't eat. Here, you can ask your neighbor for vegetables, and you will be given. In the market, you would feel ashamed to ask for something; here, it is the normal way." In contrast to commercial debts, vegetable gifts are on the outset not expected to be balanced in a tit-for-tat way. Vegetables are not given in a calculating way (*dikasih tanpa perhitungan*) nor should be returned in that way. But if a Rejang woman regularly gives vegetables to her neighbor and never receives a similar gift in return, she may ultimately ask for a payment. In so doing, she completely reinterprets the transaction. What was intended to sustain a friendly relationship among equals suddenly becomes a credit that has to be paid back. Rejang women call this process "*ijai utang,*" to become a debt. In practice, this debt is cancelled by a day's labor on the field of the creditor.

The context of becoming a debt is poverty and strained relations in remote villages. I encountered it in the same village where a third of the male population was engaged in the collection of rotan. Almost all the agricultural work was done by their wives alone, who fell hopelessly behind in the seasonal work schedule. As a consequence, they neglected their own rice fields and vegetable gardens and hoped to work the fields of the few more successful women in return for some rice. In addition, they hoped, and asked, for occasional gifts of vegetables. I lived in the household of one of the women who had a large vegetable garden and who was able to make such gifts. I could therefore see how the becoming of debts was enacted. The "rich" woman publicly complained about the laziness of her neighbors. When she gave vegetables, she did so reluctantly. She complained loudly about unsubstantiated thefts of vegetables from her plots and made her supplicants otherwise feel that they did not deserve the gifts. She told me that she felt obliged to give and to help others but that she expected them to reciprocate, to feel ashamed after too often only receiving without responding, and, after receiving about eight to ten times without reciprocation, to finally propose to the recipient that the vegetables given so far be considered a debt. She would then be able to summon her clients to work on her fields whenever she felt a need for it. So the vegetable gifts were finally turned into an advance on wages.

The becoming a debt was therefore a means to ease strained relations. The poor women were not reproached for their laziness anymore and the giving woman no longer felt so exploited. In the destitute situation in which many of the poor women found themselves, the practice of gift exchange as an essential part of good village life had lost its economic basis, while it was still unquestioned as a norm. This was time and again confirmed when both better off and poor women praised the advantages of village life over that at the market place. On the one hand, the whole performance of becoming a debt was necessary to allow all women to appear as, in principle, acting according to these norms. On the other, the creation of a conflict-laden atmosphere was also necessary to bring about the reinterpretation of transactions, to transform nonliquidating gifts into a credit to be liquidated.

Although they serve equally the day-to-day livelihood of those who incur them, the men's war debts and the women's vegetable debts nevertheless reveal gender-specific transactional regimes. War debts are never returned, and their relationship will be disrupted if either the creditor or the debtor stop to fulfill their obligations. Vegetable gifts do have to be returned, although not tit-for-tat. Those who never return them in kind will eventually be forced to work off what is said to have become a debt, so unlike men, instead of disrupting an all too one-sided relationship of mutual personal obligation, women turn it into a commercial relationship. The difference is also reflected in terminology. As noted above, the expression war debt connotes a readiness for open conflict and the perceived foreignness of the arrangement to the local culture. In contrast, the phrase becoming a debt suggests a gradual and natural transformation within the universe of local culture, since the word for debt used here is the Rejang *utang.* The word has positive connotations in traditional society, so that its use in becoming a debt has slightly euphemistic overtones—which may wear off, the more established this debt practice becomes.

If then, war debts are a volatile transformation of formerly much more stable bondage relations that are personally binding and if becoming a debt is a transformation of formally egalitarian mutual obligations among women, then these notions, when taken together, reflect a gender-specific adaptation to the notion of contract. Among men, the weakening of the mutual obligations in a vertical relationship leads to a practice of frequent default on credits. Debtors are not very impressed with the debts they shore up with their creditors. If these creditors do not support them any longer, they default on the debt and switch creditor. The weakening of the former status relationship is not replaced by a proportionately stronger commitment to contract relationships. Women, by comparison, experience a fast transition, from the breakdown of the mutual obligation for gift giving to a contract relationship. The difference lies in the continuation of a political notion of debt among men, who understand it as a medium of exerting and expressing power and subordination, loyalty and obligation, and, complementarily, contempt and defection. And men use debts and assets in the same way: Both war debts and hot money can be, in the hands of big men, tools to build up a network of power, of personal influence over other men. Men appear to be eager to engage in such relations, even in lowly positions, since they can tie knots of personal obligation, which provide them with future opportunities.

Women are not part of these big power games. If they incur debts of obligation, it is within a relatively small and localized circle of kin and neighbors and more in the service of subsistence security than of building up status and power. Less political than war debts, vegetable gifts are an instrument to re-enforce selectively ties of friendship and kinship and to create a network of solidarity. If this network of solidarity weakens due to one-sided giving, the wealthier women have no interest in continuing it, since it only obliges them to help their neighbors without translating their superior economic position into a superior social status. They therefore prefer to put their transactions with their neighbors on a businesslike footing. The poorer women are ready to enter such relationships of contract with the wealthier ones, since this becomes the only way to ensure their own security.

This gender difference in relation to the notion of debt is deeply rooted in Rejang society and helps to explain the relative ease with which women adapt to the regime of transactions of the marketplace, as well as the inventiveness and passion with which men keep to notions of debt, obligation and money that are more and more out of pace with the wider economy. It almost seems as if the Rejang men were aware that, should they become more "rational" in their dealings with debt and money, they would lose this passion and, with it, an important part of their cultural identity.

ETHNICALLY EXCLUSIVE CREDIT CIRCLES

The concept of personalized, non-negotiable (that is, non-transferable) debt, as it is exemplified by war debts, also strongly influences monetary debt practices in a more market-integrated context. This has been observed elswhere, as well, among the indigenous populations of the archipelago. Although it is regarded in principle as not being legitimate to default on them, it happens very frequently, as there is no efficient enforcement of debts (Firth 1964:31; Dewey 1964:248). The lack of enforcement of debts is due not only to a weak legal infrastructure but also to the fact that it is regarded as illegitimate to try too hard to enforce them, as Swift has observed for debt relations among Malays and Malabari shopkeepers in a Malaysian village (Swift 1964:151*f*). Among the Batak of Northern Sumatra, there is even a customary rule that expresses this: "There is a custom, the adat parsingiron, 'that payments of debts that have accumulated or of debts that it is hardly possible to meet fully, should not be claimed to the last farthing'" (Vergouwen 1964:312, cited in Sherman 1990:303).

If the peripheries of the market system are characterized by debt relationships which express essentially personal obligations, both equal and vertical, the traders in the market place represent an opposite extreme of debt relationships: Even among friends and relatives mutual help can acquire the impersonal form of credit. In the market towns, different debt practices exist side by side. Like the destitute in remote places, the urban poor need the help of shopkeepers in their neighborhoods during the slack seasons. Javanese and Rejang owners of small shops who cater to the poor of their own kin and ethnic affiliation are under considerable pressure to lend supplies. If they are not paid in time, they have little power to claim the outstanding sum. It is virtually impossible for them to take recourse to the law and seize collateral or sue for the money. Not only is the state's enforcement of contracts unavailable to them, but pushing the poor too hard means at any rate risking a reputation of being greedy and unsociable. In this situation it often appears wiser to forego demanding repayment. The outstanding credit may thus be thought of as being transformed into a social obligation. Firth followed this line of thought in the proposal to distinguish between specific and diffuse returns on credit for economies where credits are routinely not paid back: "In a narrow economic or material sense the debt cannot all be serviced, but some forms of social service or recognition may be taken into consideration. Economically, in a wider sense some social benefits may be regarded as providing a measure of equivalence to the original loan" (Firth 1964:32).

But this should not mislead one into thinking that debts routinely not paid back do not cause great grievances and conflicts and that shopkeepers do not do everything to avoid granting large amounts of credit in the first place. They protect themselves from future bankruptcy by capitalizing on the minuscule amounts of cash in the households of the poor. They prepare for sale miniature portions of cooking oil, sugar, rice and coffee and offer cigarettes by the piece. The sale of these small amounts at high unit prices often allow merchants to avoid extending insecure credits while permitting the accumulation of a security reserve in case lending cannot be avoided. These measures of precaution notwithstanding, small indigenous shop owners run a high risk of bankruptcy, so much so that the shops in the poor neighborhoods of the market towns and in the villages replace each other at a rapid pace. One of the main reasons for this is that they cannot expand their turnover, for if the poor in their neighborhood happen to have a larger sum of cash, they purchase goods in the cheaper shops of the Minangkabau and Chinese.

Minangkabau and Chinese shopkeepers usually do not advance supplies to their customers. They can avoid the pressure for solidarity much better than their Rejang and Javanese colleagues, since they live physically and socially removed from the poor. They cater to customers who can afford larger units. They thus bear smaller risks and smaller costs, avoiding having to prepare minuscule portions for sale, and can accordingly sell at lower prices per unit. This attracts customers from greater distances, and, as a consequence, these shopkeepers are also better able to accumulate capital, to expand their enterprise, and to engage in credit operations with other traders. Ironically, perhaps their most efficient way to expand business is to extend in-kind credit to small Rejang and Javanese shopkeepers who bear the brunt of the trader's risk.

The fact has been widely commented upon that indigenous (peasant) communities and trading communities with which they interact use characteristically different transactional strategies, which in turn function as effective ethnic barriers and markers (Coppel 1977; Dewey 1962; Evers 1990; Schrader 1991; Scott 1976; Shipton 1994). A typical recent formulation of the relationship between these two regimes of transaction is the model of the trader's dilemma (Evers 1990). It combines the rational choice model of the prisoner's dilemma (Axelrod 1984) with anthropological explanations of non-maximizing strategies of reciprocity and redistribution in small-scale communities. In Evers' formulation, the trader's dilemma consists of "the dilemma of either being integrated into the moral economy of the host society, and consequently subjugated to the pressure of solidarity and sharing, or, on the other hand, of separating from the host society, facing discrimination but also being able to claim debts, to accumulate capital and to conduct business and trade successfully" (Evers 1990:11).

What the model describes as a free, although not easy, choice for trading minorities has historically often been reinforced by the exclusionary administrative measures of colonial policies aimed at propagating trade by making a group dependent on it. Such ethnic divisions have been easier to realise than the complementary institutional measures to guarantee the security of contracts. This pertains not simply to the absence but, rather, to the selectivity of contract enforcement by local state agents, which enhances the power of local agents to resist the state's central institutions.[5] The fact that, in the course of market integration of a territory, contracts have in many cases been first established in migrant ethnic minorities, is therefore also an indication of the state's weakness in guaranteeing the overall security of contracts. Cash transactions are hardly affected by this insecurity of contract, since the fulfilment of the terms of contract is instantaneous. This is why they are preferably applied in business with strangers and across ethnic boundaries. But credit, in the strong sense of credit contract, is a different matter. Under the conditions of the state's weak contract enforcement, credit practices depend on trust and discipline and, in practice, often on a similarity of occupation and common ethnic affiliation. Credit contracts are, therefore, to a certain degree an institution restricted to ethnically exclusive credit circles. Trading minorities thus provide part of the financial institutional framework necessary for capitalist development in weak states. Formulated differently, strategic ethnicity is a structural consequence of strong capitalist development in a political environment of weak state capabilities (Migdal 1988).

The case of the rotating credit associations offers a good example of this. In such associations, common in Lebong as elsewhere in the archipelago, a small number of traders—or members of other occupational groups with regular money income—pay weekly amounts of money and each in turn receives the contributions of all participants, which they can use to go on a buying trip or to pay a debt to their supplier. The security of this rotating credit is solely guaranteed by social control, mutual trust, and the reputation of the participants. These resources are available only among people who meet daily or weekly and

[5] I am indebted to Sumit Guha for this insight.

are more easily available among traders of the same ethnic group. There are also private cooperative banks with several hundred members. The security of credits extended by such banks still depends to a certain extent on these resources, since membership is granted only after a board has checked the reputation of the applicant within the trading community. In Southwestern Sumatra, the membership of these banks is almost exclusively Minangkabau. The Chinese have their own credit circles, which are again separated according to language groups and family ties. All these arrangements are extremely important for the traders, since they offer cheaper credit than the commercial and state banks. By pooling their money and letting it circulate as credit, the trading minorities are thus able to transform their social resources into an economic advantage over less-organized groups. Capital accumulation is therefore confined to the groups that are the most efficiently organized. In a move that clearly reflects this differential security of credits, the state-owned Bank Rakyat Indonesia largely shifted to this clientele when it was forced to operate profitably from 1984 onwards. Before this, this bank's payment arrears among the farmer creditors amounted to close to 50 percent. After a shift to a clientele of small town entrepreneurs, the payment arrears were cut to 5 percent (Schmit 1991). Since then, the government has reintroduced doling out credit to farmers who are very unlikely to be able to repay the loans. This Inpres Desa Tertinggal (Presidential instruction in backward villages) program is destined to give a boost to the least-developed villages.

The processes of change provoked by market integration are, of course, not restricted to trading minorities. They also take place within "the moral economy of the host society." For, with increasing population density and market integration, subsistence production diminishes in economic importance, while market production and related needs for credit become more prominent for a growing part of the peasant population. These people cannot simply opt out of their group, as the model of the trader's dilemma might suggest. The conflict established by the shift from more mutually obliging to more individualized transactional strategies does not lead to one part of the peasantry being left behind in a traditional way of life and the other breaking away and becoming a trading minority itself. It leads, rather, to a situation where the values of the traditional subsistence economy, especially those that pertain to exchange, became dysfunctional on a practical level, but at the same time acquire a new meaning on a symbolic level, as tokens of the group's identity. The periodic spending of hot money in the gold mines, allows Rejang men to experience a passionate sense of community that is a compensatory contrast to their sober, and less spectacular, individualistic pursuit of tending to cash crops during most of the year. Within the money-less debt relationships, the modernization conflict reflects itself directly in a weakening of the mutual economic obligations it once constituted. I have shown this for the becoming of debt of vegetable gifts among women, where gifts are routinely transformed into an advance on wage labor that must be worked off, and for the war debts among men, for whom such debts are a volatile modernized variant of bondage. Both debt relationships, although of diminishing economic importance, are still crucial as tokens of the group's identity, especially among those who are the most marginalized, the poor in remote villages.

CONCLUSION

The case of Lebong presented here suggests that money and culture are not in neat opposition. The integration of Lebong in a market economy does not proportionately reduce cultural and ethnic idiosyncrasies. Quite the contrary, money contributes to the creation of cultural and ethnic identities by being employed in distinct regimes of transaction, that is, by being subject to the social intentions and expectations of people engaging in transactions mediated by money. Men's and women's money, hot money, war debts, and ethnically exclusive credit circles are descriptions of regimes of transaction that exist side by side, in constant opposition to each other, even as they are also related to each other.

This efflorescence of distinct monetary practices within defined social contexts is based on underlying differences in the notion of debt. Up to today, in some parts of this society, everyday transactions are mediated by personalized debts, which are expected to endure as a token of a dependence relationship or alliance, while in other parts of society transactions are routinely governed by enforceable contracts. As long as these different regimes of transaction persist, they will continue to set men and women as well as different ethnic groups in opposition. Exchange will not become a socially disembedded process, in which money is a pure means of exchange. Money will, rather, remain stuck with strong and socially expressive attributes and in changing hands will continue to create identities and symbolic barriers.

Yet if the persistence of a personalized notion of debt is at the basis of distinct regimes of transaction that separate men and women and different ethnic groups, this does not simply reflect the backwardness of some marginal gold-diggers and destitute rotan collectors at the mercy of their creditors. It is equally attributable to the practice of power by an elite of state officials who are disinterested in promoting contracts and their juridical framework beyond a small realm of lucrative businesses.

The cultural expressivity of money and debt appears therefore not to be a matter of principle, to be explained by the qualities of money or the strength of cultural traditions alone, but a matter of the wider political context, in which a power elite deems it advantageous to promote capitalism without building those legal institutions that might one day destroy their age-old power-base: the antagonisms among primordial groups.

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