# The Urban Grotesque

## LIFE & DEBT IN JAKARTA

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For my friends Savic and Yasmin

# Contents

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# Introduction

## *Jakarta: The Urban Grotesque (Alternatively, "Jakarta: A Love Letter")*

I grew up on a street of small, single-storied houses in Pulomas, North Jakarta, in the 1980s. It was a mixed neighborhood for that time and place, with Javanese, Batak, and Chinese residents of different class and occupational backgrounds, distinctions that disappear when glossed over with the terms *middle class* and *Indonesian*. None of us were native Betawi. There was an ethnic Chinese dentist who practiced on this street. These houses had terrazzo floors, louvered glass windows, and tiny indoor gardens. There were open gutters in front of each house with clear water and colorful guppies. I remember green alleyways planted with wild barley and dragonflies and evening walks. Ours was a small two-bedroom house packed to the gills with rotating relatives from other islands and small towns, waiting to find their footing in life, who lived with us for a time. My maternal grandparents lived in a small rented house down the street from us when they sold their clove farm in Medan. Their electricity was spotty, and I had once received a bad electric shock from a socket located too close to an indoor fishpond. The corner house at the end of the street was the largest. It belonged to the Dutch-speaking *Opa* (grandpa) and *Oma* (grandma), who were aristocratic and kind. The children of the street played together at times, and Opa and Oma's house was a draw, especially when their handsome grandchildren came to visit. Years later, their granddaughter became a television starlet. Another ethnic Chinese neighbor moved away to the outskirts of Jakarta and, decades later, tracked down my mother on WhatsApp for a reunion lunch. They were now very prosperous factory owners. My mother and father themselves had moved to the South to a large apartment building located in the architectural form known as a *superblock*, an all-in-one mall, international school, and apartment complex. The South was a prestigious address, boasting its own culture of expats, nightlife, Western food, and internationalized, somewhat pretentious kids. *Anak Jaksel*

(Kids from South Jakarta) was a meme that played upon the cultural specificities of this classed cohort. In the span of four decades, families such as my own had moved up and around, driven by real estate forces to upgrade or downsize and move into verticality. My own knowledge of the Pulomas neighbors fits with the city's larger pattern of economic ascension and aspiration. Middle-class dreams were enlarged, if not engorged.

Opa and Oma are long gone, as are my own grandparents. Rudolf Mrázek's description of the late-colonial Indies house's kitschy origins in "ugly times" (Mrázek 2002, 44) feels resonant with the architecture of the 1970s and 1980s, whereas my memory has rewritten Pulomas as verdant and *jolie laide* instead of narrow and dank. In fact, the entire street had become flood-prone by the 1990s, much like the rest of Jakarta, sinking at a rate of 10 to 20 centimeters per year. It was also stiflingly hot because of the way people had built covered driveways onto a small street. The economic rise and fall of individual families and the rise of high-rises in the sinking city are quick sketches that, in their cartoonish simplicity, act as a storyboard for the disequilibrium of constant circulation that powers urban life. In my telling, Jakarta is both a rite of passage and a temporary destination. Its urban form has become unwieldy and grotesque, and, at the point of abandonment by the state as a new capital city (*Ibu Kota Negara*) is being built in Kalimantan, the narrative suggests that Jakarta is a monstrosity that the future will discard. Still, millions of people leave Jakarta annually to celebrate Idul Fitri in their hometowns and with their extended families in a travel ritual called *mudik*, or return home. Once the holidays are over, they return to work in Jakarta alongside the newcomers trying their luck in the country's largest labor market, many of whom are brokered into circulation without the toolkit of urban survival.

To an outside observer, a city of such absurd inequalities is deeply unfair (Gini coefficient of 0.388 in 2023).[1] But to those who live there, Jakarta is what it is—a city one leaves and returns to, drawn by its sheer economic potential. The mobility of millions into and within the city is offset by the cost of life in Jakarta. Whether remaindered or precarious (Tadiar 2022) or simply overextended, living itself creates a balance sheet that gets reconciled in speculative ways. This book chronicles who pays, who owes, and who is designated for the bill. For those who learn rapidly, their nimble adaptations to Jakarta execute "the hack" while incorporating themselves into a financial ecosystem of exposure and risk.[2] The pragmatic arrangements of how individual living costs in Jakarta become an overall social cost of redistribution at the speed and scale of the city hide in plain sight how global urban finance materializes in daily life. As financial norms change in real time, so do social relations. What does this book tell us about the nature of lives lived in urban volatility? How do we properly understand the ways that urbanisms compound precarity, even as grassroots stratagems and mass movements are discovered and celebrated (Björkman 2015, 6)? I argue that the openness to debt, fraud, and predatory relations in the city constitutes a systematicity and complex play of misrecognition that cannot be easily erased through developmental frameworks, such as class uplift, surveillance, or even the self-defensive stance of financial literacy. In practice, this means arguing against the adamant claims of state technocracy (bureaucratic rationality, perfect systems, the advanced safety of the digital), which deny their own complicity in upholding increasingly risk-laden forms of capital. The problems lie elsewhere, in the atomized expressions of needs, wants, and financial vulnerability that escalate and persist in the new economy. The urban grotesque names the conditions of distortion and normality that imbue daily life in Jakarta, Indonesia's capital city for now (expiration date 2028).[3]

"*What goes around comes around.*" This book utilizes tropes of circulation to reveal and critique the social form of Jakarta, where one pays to play, or rather plays to live. The setting of this book is as important as anything else to set the scene for the story of Jakarta's novices and experienced handlers, many of whom moved to the big city with no money and few friends. Even those who are Jakarta-born and descended feel different when they move from the city's margins to its perceived center, an experience that tracks social mobility via location. This book tells you how they lived and how others should expect to live in a "Global South city" of an estimated thirty million people. Jakarta has its roots in the port city of Jayakarta and the colonial city of Batavia, the seat of the Dutch empire's colonial government until 1945. Its patterns of order are modernist and recent, and its aesthetic fixation with being social-media friendly commits parts of the city to constant novelty. Other parts remain poor and subject to self-management and self-financed upgrades. The absorptive capacity of the capital city to take in new migrants every year—whether for work, marriage, or education—derives from the expected forms of urban density to be found in slums, rented rooms, and abundant apartment towers, as well as the new townships promising tiny row houses in strategic locations near as-yet-unfinished light rail stations. Like other large cities that seem to outperform their original function, Jakarta is a metastatic monstrosity. A city that will swallow you up. A body politic. A saturated experimental media space. A system dependent on velocity, returns, and an enduring belief in reward systems and abundance. A city of gift and debt.

### That Uneasy Feeling (Debt Does Not Feel Good)

Lingering feelings about debt, remembering others through the sums of money they lent or owed, and the amounts that passed through hands can also be a kind of urban nostalgia. Such feelings about lost relationships are often suppressed but surface in conversation under the cultural flag of considering the needs of others and the ways we are imbricated in togetherness. Often I had such conversations with people under the newest coffee shop awning or flagship destination. The visual culture of Jakarta has, in its postauthoritarian era, resuscitated an aesthetic sense of the past through renovated landmarks and reinventions of spaces. The early twentieth-century Filateli building is now a leisure destination; M-Bloc is a gated and ticketed block of street-facing former dormitories that is the hip place to sit in the heat with a coffee; the oldest department store, Sarinah (see parable 7, "A Sick Child"), had a serious renovation that makes it part vernacular-luxury museum inside, part public space for lower-income domestic tourists outside. For the past decade, the outdoor hangout—usually an awning or umbrella attached to a business in a shophouse—has made an urban and modern lifestyle accessible to many; low-cost but upgraded facilities in the minimarkets and convenience stores provide free Wi-Fi to their customers, many of whom are just hanging out for free anyway. A gig-economy platform worker (I beg your pardon, I mean *partner*)[4] waits for an order while playing on his smartphone. Next door, the shophouse is a thriving upscale café with a booming take-out business where the gig workers are not allowed to sit and wait—they stand while on the job. The cyber-urban space of Jakarta has altered the space-time of the city in ways that distribute the online effects of life in an immediate fashion, often through such public-private spaces as a convenience store alfresco spot or, more intimately, through the screen of a smart phone (Lim 2018). To live is to live online; to connect is to stay connected. Appraising us of the important, yet stillborn, nature of circulation in Jakarta, AbdouMaliq Simone writes that Jakarta is never what it seems and that its urban majority are constantly making decisions that fabricate the city in unfathomable ways (Simone 2014, 5).

Beyond my own childhood nostalgia, there is a general sense of nostalgia among millennials approaching midlife for the way things used to be in the city. The neighborhood feel. The *kampung* feeling.[5] Some rules were strict. Pickpockets always returned your wallet.[6] Men held hands with each other on the street. Village norms gave affordances to those who needed help. But now in this neoliberal present (Kusno 2013, xxiii), there is a discomfort with how things are with the crassness of institutions, the responsibilization of self, the advent of mediatized opportunity, the ubiquity of the scam. Ordinary middle-class people with jobs and education come away from routine hospital procedures feeling angry, duped, and very much in touch with the absurd as they confront potential billing fraud; indebted small business owners and civil servants who have borrowed money from online quick-loan apps are hounded to pay up, but disappear so that their phone contacts are hounded next; and the private credit company associate bears witness to financial ruin over and over again only to end up as a taxi driver telling stories. The flip side of all these financial anxieties and exposure to what I think of as the constitutive edge of the scam (a not-yet, an almost-happened, an "I saw it happen to someone else") is the ease with which digital economies and financial technologies have penetrated daily life. Jakarta is becoming cashless in a buoyant national growth economy in which e-commerce and state infrastructure projects delineate progress, so one would think that the rationalizing rubrics of financial literacy disallow the old ways of doing things. And yet, people return to a cultural principle for how to fix problems,[7] to seek shelter with people rather than institutions, to help individuals without the formal constraints of loan agreements, to mobilize social ties, however fleeting, for aid in times of need.

At times one is a giver, and at other times one receives relief. The social and emotional experience of debt and gift is written into the terms of the social itself. The one who receives is temporarily saved; the one who gives is marked for a long time as a dependable source of abundance. The opportunity to give (in corporate speak, of course) is present everywhere, from child buskers on the street to alms boxes at the mall, from office workers needing loans midmonth to the underclasses seeking such basic commodities as rice, oil, water, gas, or sugar. The largesse of the gift is not like potlatch or what anthropologists and philosophers have imagined potlatch to be: a burning up of stored value for competition over power, "a type of circulation which includes prodigality and the squandering of things" (Baudrillard 2011, 16). The gift is not an investment in time. It does not bear interest. For the giver it is a sacrifice, and for the receiver an accursed share (Bataille 1991). If giving were to be quantified into an equation, then the answer is that one must be ready to give up 90 percent of what you have—that is, practically everything. This answer applies to the amount of luggage space you must allocate for gifts (*oleh-oleh*) when traveling out of town or overseas and to debt amounts that are transformed from debt into gift over time. Ninety percent is a formula for what becomes proper to the gift, a way of living. A salvation economy of giving until everyone has given what they feel to be too much.

Of the city, Georg Simmel foretold a schism between rural and urban life that made us all strangers to each other (Simmel 1950). This strangeness is necessitated by the uniformity and expected stability of the money relation, such that time is money and vice versa. Embedded within Simmel's mental map of the metropolis is a nineteenth-century evolutionary understanding of how the urban permanently displaces the rural, overriding what we now think of as the slow time and space of traditional rural life with the grim, citified dispositions of capital. But Simmel did not experience or imagine Jakarta and did not tell us how strangers become kin again or friends forever through being together, sharing together, or consuming together in an unstable marketplace. What is important to a Jakartan way of life, that more or less intensifies and seems to deviate from giving norms in other parts of Indonesia, is the collective memory of a social. At the very least, there exists a personal individual memory of what, or more precisely, who carried one through hard times. Indonesians say, "We can rely on friends to eat." The city could well be, for domestic migrants, a city of strangers that grows into, through its own prolific possibilities, a network of associates, kin, and deep friendships. Often the social tie is exemplified by debt, sums of money that hold us in place for years in relation to others, even when they have long left the city. The older the debt, the less likely it will be paid (the inverse of compound interest, this is the depreciation of solvency). The older the friendship, the more likely financial entanglements would occur. The giver understands that loans between friends and family are slow to return, if at all, and are often deprioritized in contrast to formal loans with financial institutions, such as banks and credit card companies, that can take coercive measures against faulty borrowers. A loan that is classified as help (*bantuan*) thus begins its path to becoming a gift and is often extended with a sense of inevitability about its eventual transformation. Mutual assistance, even between socioeconomic peers, is hardly ever equal or truly reciprocal, even though scholars and observers (usually Western or elite) rejoice when they discover the ability of the grassroots to sustain themselves and to help each other. The literary trend has been to call this wavelike buoyancy of urban survival a network of resilience or an infrastructure of urban habitation. Much like the literature on the hack, resilience posits a jouissance of biopower from below, where discerning strategies and bottomless creativity are waiting to be discovered by researchers as grassroots wisdom. What I attempt to show in this book is the underwriting of resilience at the individual level and at the collective level the grotesque nature of urban adaptation to circulatory power, in which capital never rests but works on enacting compliance—compliance, it would seem, to the city itself. Circulatory power is a mass effect but a disaggregated one, such that ideologies of participation in the urban commons shield the hyper-individualized approach to urban problem-solving. Whether it is the top-down nationalist urbanism that urban historian Abidin Kusno attributes to the authoritarian New Order years or the fragmented *new economy* urbanism of the present, in which individual and entrepreneurial efforts are lauded, the overriding ideological forces attached to the city as the aspirational location par excellence open up the city's denizens to superstructural powers that feel hyper-individualized but escape institutional and state accountability.

Why, then, are personal failings in one's finances always the fault of the individual? Who is to blame when a loan turns into a bad debt? Who is to blame when you get scammed? An Indonesian leftist intellectual I met at a discussion on this very subject of debt, escape, and obligation offered the analysis that what I was studying was Indonesia's incomplete capitalism—that the flaws, folk economics, and tendency toward the scam (millennial thinking, in short) were residues of vernacular systems that resisted capitalism. He was a university-educated Marxist thinker fluent in critiques of capital and class exploitation, and his retort echoed what middle-class Indonesians perceive as problem areas for development—an arena of "not yet" (Strassler 2010, 16–17). What is perceived as the liquid modern texture of high finance is a benchmark not yet achieved in Jakarta (Bauman 2000). But his quick analysis didn't sit right with me. What I argue instead is a story of speed and excess rather than lack. The aesthetic premise of seamless liquidity is certainly hard to maintain in Jakarta, but the truth is that circulation is a gritty business (Tsing 2000, 2005). Sometimes, the human labor required to put things into motion is very visible indeed.

The following anonymous stories appeared in *Humans*, a best-selling coffee-table book that is a compendium of Instagram stories collected by Brandon Stanton (also known as Humans of New York, or HONY) from major cities around the world. The flavor of these stories is meant to be, per the title, human and singular for the power of individuality in taking life's hard knocks and feeling joy. But the tales from Jakarta taste exactly like Jakarta: bittersweet. Firstly, a story of survival with help from strangers—that is, non-kin.

> My daughter was about to graduate high school when I lost my husband to a motorcycle accident. She wanted to go to university but there was no one to support us. . . . I asked our relatives for help, but they all refused me. Out of desperation I approached my landlord. And she was the only one who supported us. She told me: "Get back on your feet so your daughter will have a chance." She loaned us half the tuition. The other half I earned by working morning to night. I was doing laundry. I was doing dishwashing. I was going around selling cookies and cakes. My daughter graduated recently and became a midwife. All my hard work paid off. We've been paying back the loan. And a few months ago she asked for my bank account number, and she's been putting money in every week. *Jakarta, Indonesia*. (Stanton 2020, 247)

The bereaved woman has paid and paid, and she is gratified to see her daughter succeed by becoming a productive wage earner whose earnings help repay their debt to their landlady. Her landlady is presumably still receiving rent, but her act of kindness already far exceeds what kinfolk have done for her. In stories like this, as I have learned, the good intent to pay is often rewarded by debt forgiveness at a certain point, for the creditor sees, recognizes, and responds to all this human effort by the debtor to live right by closing the books. Whiting out debt (*memutihkan hutang*) is possible because of the personal nature of debt between individuals; it is always a case-by-case basis, where relationality is conducive of forgiveness and generosity begets more generosity. Toward the end of *Humans* we have a story of a man whose work in finance creates a disaster in his work and personal circumstances and whose response to being fleeced is to lean into circulation. This story is even more demonstrative of Jakarta's financial landscape:

> I'm a fund manager. One of my employees stole millions from my clients. He hid it from me for almost two years. He was working with a broker to create fake transactions. He disappeared when I discovered the scheme. I could call the police but it would be all over the press, and I'd never get another client. I could declare bankruptcy but I'm not a coward. So I'm trying to pay my clients back the initial amount they invested. I sold my other business. I sold two houses and a car. That's why I'm taking trains and online taxis. Some of my clients feel sorry for me. Most of them are angry. A few hate me. All of them keep calling. I tell them to give me time, but they keep calling. I'm smoking four packs of cigarettes a day because of the stress. I've got to find fresh money. If I can get new clients, then I can slowly repay the old ones with the profits that I make. But all of them want their money now. *Jakarta, Indonesia*. (Stanton 2020, 416)

This man was fooled for almost two years. In Indonesian, one would call him negligent (*lalai*) and distracted. But note the remarkable fact that some of his clients feel sorry for him, extending their sympathy toward the one who ought to be responsible for their loss. Nobody has filed suit with the police. Everybody is a victim in this together. The fund manager is trying to make things right by returning the principal (without interest) but can only do so by seeking fresh money, an approach that sounds like (is it?) a classic Ponzi scheme. In such situations, the debtor begins to break ties by ghosting his callers because the scale of debt greatly exceeds one person's ability to repay. This man is on the verge of fleeing, even if he intends to pay.

These days, when an incident of financial malfeasance goes viral on social media, the story is punctuated by the voluntary willingness of the anonymous public or a generous donor to step in and pay the balance.[8] When stories of collective kindness circulate, it would appear that Indonesians are mobilizing a philanthropic society, confirming traditional values of *gotong royong* (mutual aid) or *bahu-membahu* (standing shoulder to shoulder). God is in the details. Such stories distract from other questions that other societies might ask, such as "Where is the justice?" or "How do we prevent this crime from happening again?" The absence of these two Durkheimian questions about a social core organized by the assumption of these regulatory values and desires—that is, *if there is crime, there should be justice* and *if there is crime, we ought to be protected from it*—inform the analytical spirit of my most-commonsensical responses, which, because they are other, foreign, and external to the scene and conditions of financial crime, they stand out all the more as *missing*. In their place are robust structures of acceptance and forgiveness, exemplified by the short-term memory structure of forgetting and erasure. There is as of yet no centralized credit history that changes the life course of the poor and the perspicacious middle classes; this is a loophole of absolution and fugitivity (but also instability) that might soon be closed if e-governance succeeds in renovating the postcolonial legacies and systemic leakages that form the bedrock of *jugaad* (Rai 2019). *Jugaad*, as Amit S. Rai explains, is a Punjabi word that has gained traction across India to refer to subaltern strategies of everyday hacking; it is presented by its users as "a sometimes elegant, but always makeshift way of getting around obstacles" (Rai 2019, 2). In the Indian context, the elite and the subaltern worlds are conjoined by *jugaad* time, a method of making do and playing with differences that allows capitalism to adapt to a confusing terrain. In the Indonesian context, something like *jugaad* time is also at work, but I am far less celebratory here as I focus on showing how the urban grotesque is the problem (or condition) that has necessitated the hack in the first place.

Nonetheless, I marvel at what is possible for the urban majority in Indonesian everyday finance, escapades that seem to me gothic, thriller, and even magical-realist. Unlike the bleak landscapes of surviving racism, eviction, and addiction in North American urban encampments or elder isolation and youth withdrawal in Japan—where different axes of abandonment coalesce into a pattern of familial fracture, state inefficacy, and rigid legalism (e.g., a mistake kills your credit or job worthiness so your capacities for stable lifeways die with it)—Indonesians are never truly alone, even if they are marginalized in one way or another. This is not merely a generic "Global South" story of rampant informality but instead a "near-South" configuration in which Jakarta is potentially a story of cities everywhere (Simone 2014, 32). This book contains a speculative analysis of what financial futures yield when we commit to a maximalist vision of a neoliberalized present without letting go of common values and practices. The urban grotesque is the collective feeling of networked connection and, hence, implication; we are caught by others as we fall, we are caught by others as *they* fall.

## Money Between Us

In this city of strangers, the sums of money that pass from person to person seem fantastical. Some of these sums are clearly gifts, while others are loans or payments that become categorically blurry over time. Reflecting on this question of what passes between friends, Angela reminded me that she once asked me to buy on her behalf (verb form *titip*, noun form *titipan*) a new Apple laptop from the United States and bring it the Netherlands, where she was studying. It was more than $1,000, and I bought it without a thought because she was saving on European sales tax, and I was flying there anyway. She wired me the money almost immediately, but neither of us had doubted that things would go smoothly. We were both in healthy financial condition at that time, in that we both had money in the bank to back up the request and did not have any financial history with each other (she was on scholarship, and I had just graduated from my doctoral program). So this was not a loan but a straightforward favor, what I call a *conveyance*—a very common way of putting things into circulation in Jakarta, where someone prepays for you and you pay them back shortly after. It is not thought of as extending credit, even though in practice it is. *Titipan* is *outside* the credit relationship. Without missing a beat, in the very same conversation, her friend Maryam laughingly said, "Remember that time I was buying a new cell phone, and the salesman asked me not to pay by debit card because the shop would incur fees? I just turned around and asked you [Angela] if you had mobile banking on your phone and you said yes." Angela prepaid the $700 on the spot on Maryam's behalf via mobile banking transfer, and Maryam paid her back right away. Maryam jokes, "But I could have pretended the next day that I didn't have the money." Maryam told the story with the tempo of a holdup; in essence, she showed how the sudden request for money strikes like lightning, and the giver cannot refuse. It was understood to be *titipan*, but if Maryam had lied and not repaid Angela the next day it would have turned into an excruciating, unexpected, and long-term debt. The fluidity of these financial insertions and substitutions creates a form of reciprocity that normalizes extensions, impositions, and indirect vectors that build up the rhythms of everyday giving. Even if anthropological theory says that there can be no pure gift such that every gift has a vector of return (Mauss 2000), and even if one imagines that what is given is the gift of goodness itself, overwhelming the receiver in its command structure to acknowledge a mysterious level of goodness on the part of the donor (Derrida 2017, 41), it is necessary to closely examine the nature of the gift in our contemporary surroundings because of what slips through in its disbursement. Obligation, the opportunity for a new debt, the cost and risk of giving and receiving—these acute feelings of struggle over other people's wants and needs over one's own follow in the wake of split-second decisions to go with the flow and help others.

What is the scale of giving in Indonesia? The gift can bankrupt you. It is more than what the receiver can imagine and more than the giver can afford. It is all that one has available, imagined as unused, idle money sitting in a drawer. The metaphorical drawer is often someone else's savings account. Ibu Wulan is still in shock (*masih kaget*) years later, she says, at the Mercedes-Benz her son received as a wedding gift from his in-laws.[9] It was an outsize gift, but the gift can also be a lemon. A year after the wedding, the Mercedes-Benz turned out to be unusable. It was a used car, designed to shock and awe with its intimations of luxury and wealth, and like all expensive foreign cars it required trips to a special autobody shop. Her son had to borrow from another family friend a much smaller Japanese car instead, which seemed appropriate for his urban commute in gridlock Jakarta traffic. "Mother Funding" was a Brechtian nickname for an unlucky friend, who, with some embarrassment, lamented that because she was known to be thrifty and good at saving (*pintar simpan duit*), she was frequently the target of friends who needed to borrow what seemed to her to be large sums of money. For example, she shared that a friend had requested to borrow funds toward her annual rent payment to make up the shortfall. Mother Funding was uneasy but asked what portion her loan would constitute. The friend had raised more than $100 from several other friends, but she was asking for the remaining $700 from Mother Funding alone. She could not refuse them, and often they did not pay her back for years. One year (which was common) stretched to two, three, four, five interest-free years without access to her reserves! Her modest disposition had subsidized someone else's cosmopolitan tastes; as she put it, her hard-earned rupiah was transformed into new clothes and fine dining for someone else. There was no possibility of becoming a claimant, only a survivor—a reluctant bearer of stories of someone else's bad debt. More than once, an activist I knew was asked to step in to be responsible for a dying friend. The immediate family could not pay the hospital bills, and the extended family was estranged. The activist mobilized his friendship and political networks across Jakarta and came up with 90 percent of the enormous bill, negotiating the rest to be paid in installments by the surviving family members. The monthslong stay in the ICU had amounted to almost $70,000. Again, the 90 percent as a measure of generosity.

I use dollars and not rupiah in this book as an unstable but familiar unit of exchange, an authorial choice for my location in the United States that expresses to outsiders what insiders take for granted as the scale of how much money circulates at any given time. What is normal in this study will appear financially pathological, if only we didn't work so hard to put it behind us. If an average American goes into hardship by an extra $400 expense, the average Indonesian is felled by an extra $30 expense but owes several times that.[10] An average Indonesian might be expected to cough up a year's wages at a moment's notice. Depending on where one stands on the wage scale, that could be $2,500 or $25,000. Where will that money come from? What is the story of its assemblage? How does money come and go? How and when does it originate in a specific person? How do people learn to forget their loans to others? How does a debt eat at you if you are a borrower or a lender? Who is responsible? These questions about other people's money are the empirical and nosy, trepidatious and saddening questions that formed the bedrock of my research. And because I no longer depend on the lofty theoretical frameworks of precarity, inequality, and financialization to predetermine this work, in simply calling it debt (*hutang-piutang*) I gained a greater clarity of the practical aspects of managing life in Jakarta across several tiers. Money is a conversational subject that is taboo in the United States, the place where I work and live, and to some degree culturally acceptable (because the answers are either known or speculated on between friends and family) in Indonesia, the place where I grew up and where I have explored these questions. My extended Chinese-Indonesian family and my own memories have become a source—a parallel track of knowledge. I would go out during the day to conduct interviews or talk to people about their urban experiences and personal economies and then return home to find that the conversation continued without break to talk about obstacles; flexible solutions; intricate solutions to rather doubtful actions; victimization and windfall from the roller-coaster-fast capitalism that their acquaintances and relatives went through whether they were native *pribumi*, ethnic minorities, foreign nationalities, or combinations thereof. For example: someone had been scammed of his life savings or some young man was now driving a BMW because he had earned incentives from dealing in high-risk, essentially fake financial products. The mélange of economic life experiences that emerged through the conduit of one mixed family gave me insight and reinforcements for what I was hearing elsewhere. The rhythms were the same, even if the scales ran up and down in intensity, detail, and variance of sites.

My memories of Jakarta are scattered in what I call the *parables* of this book, each of which execute a specific movement or mood that would be hard to explain without ethnographic scene-making. These parables are where I have placed my smiles. Hence, I have the parable of "The Switch" to pair with the scamlike and utterly normal feeling in which other people's decisions circumvent our own—a feeling that is well known in Indonesia—such as when a fellow mosque attendee leaves with your sandals because sandals outside a mosque are somehow communal and undifferentiated property. The parable of "The Haircut" captures the feeling of how people might orient unconsciously toward an urban center and its state-centric values and even express those values outwardly. The first parable that I wrote, "The Hot Phone," describes in a nutshell how risk is passed on to strangers as a matter of expediency. These memories, alongside the ethnographic material I selected for analysis, are guides, heuristics, and framing devices that tessellate how different urban pressures, needs, and conditions shape the way Jakartans eat, think, sleep, work, walk, rest, and more. They are, thirty million of them, *adjusting*—to the inevitable, the affective, and the inassimilable inconvenience of other people (Berlant 2022). But these affective arrangements of coming into contact and imagining a certain kind of contact in the urban sphere could also be normal. In the sense that Berlant would have us think about the pathology of the normal, that same power of normativity could paper over such cracks and fissures in our decision-making—to help or to trust or to avoid one another. Familiar and common feelings are often subsumed by stronger directives to fall into the flow of things. The lingering sense of unease that powers this whole book is called an ineffable and ordinary feeling in Indonesia: *tidak enak* (not feeling good, discomfort, unease), a state of awareness that something is not right or is uncomfortable, but that is not exactly operating as a warning sign of conflict or avoidance. Rather, *tidak enak* is a trace feeling of something that ought to be remedied, by avoidance or otherwise, because one cannot keep on feeling this way. It is, in that sense, diagnostic, a sense of foreboding lodged in the heart. To be in the state of *tidak enak* is pretty unbearable (cue the bad translation joke of the health diagnostic phrase for feeling unwell—*tidak enak badan*—an unwell body, or more literally, "my body is not delicious"). The main subject of this book, the common source of most feelings of *tidak enak*—that powerful sense of (cultural) unease—is debt. Debt is a name for an uneven reciprocity, of the books not balancing out in the social accounting of giving and taking, of lauded generosity and private absconding. *Hutang itu tidak enak* (debt does not feel good; debt is not delicious).

## Compliance Culture and the Financial Commons

What is the nature of reciprocity and collective labor in Indonesian villages? (Bowen 1986, 547)

In 1986, the anthropologist John Bowen wrote an "ethnographic exploration" of "the cultural politics of gotong royong," or mutual aid, in Indonesia (Bowen 1986, 545). Bowen translates this Javanese term as *mutual assistance*, which is what it has come to mean as a common reference point for rather diverse vernacular concepts of sharing, reciprocity, and collective labor mobilization in Indonesia. The concept is ideological in that it is taken to be culturally uniform and available to all Indonesians, but Bowen instead shows how *gotong royong* is cultural dress for state-society relations and an inextricable part of modern governance. State demands for *gotong royong* are, in fact, a form of conscription in which indigenous notions of generalized reciprocity (547) are mobilized toward compliance for rural and political interventions. Bowen explicitly recognizes labor as a key part of *gotong royong*, clustering different kinds of labor mobilizations across the archipelago to reflect the nationalized vision for *gotong royong* as Indonesian culture. Importantly, Bowen also gives ethnographic evidence for how, since the 1950s, *gotong royong* has become a general property and quality of all Indonesians that can be assessed. Indeed, the passage of *gotong royong* into the national lexicon came from the discursive efforts of the first Indonesian president, Soekarno, who turned the term into an adjective and a noun—Indonesia as a *gotong royong* nation and a society that could be *gotong royong*ed through public policies.

Can one fail at *gotong royong*? What is the reward that follows external recognition for the high quality of one's performance of solidarity and mutual assistance? The ideological premise of mutual aid in the village is famously skewered by James Scott in his ethnography of Kedah, Malaysia (Scott 1985). Compliance by the poor villagers toward the rich villagers only serves to maintain the fiction of their mutual regard. In fact, following Erving Goffman, Scott describes village life as a drama of behind-the-scenes critique and "bile-swallowing" that allows charity to flow in the right direction (Scott 1985, 28). These insights about the historicity and power relations informing the "traditional practices" of a Malay Muslim cultural zone that covers much of island Southeast Asia reinforce popular concepts about good and kind giving persons versus selfish and arrogant (i.e., rich) persons. The person who hoards wealth does not contribute to collective efforts, whether that collective is a village community or a broader nationalized public and thus invites censure from the broader society. Although Scott and other anthropologists take compliance as self-evident, following either an oppressive structure of power between patrons and clients, for example, or a more generalized and internalized disposition toward following (i.e., complying with) the law as a fact of bureaucratized modern politics in which compliance promotes rationality, I beg to differ. I situate the notion of compliance in everyday talk and actions that constitute the flow and direction of money, even as that body of discourse signals reluctance and doubt. Compliance where money is concerned requires infrastructural thinking, as well as a serious consideration of trust, risk, and affect repackaged as financial exuberance, consumer confidence, and market rumors. And I do mean the market of the streets rather than the market of Wall Street. *Gotong royong* envisions a collective where everybody is doing the same thing together, and it is the force of that positively viewed collective behavior for the benefit of others that I flag as the underlying ideological force of compliance.

My work revisits Bowen's earlier ideas to think about how *compliance* and *resistance* (Bowen's terms for the varied Indonesian responses to calls for *gotong royong* in the public arena) to debt and gift as collective work inform the streams of circulation that underlie the urban landscape. I look to compliance and resistance as terms to understand the financial nature of life in Jakarta, as terms that exceed discipline, even as the most striving and aspirational urban subjects will try their best to fabulate a life with stability, with reserves, with making the most of their resources. And when that fails, the social safety net that catches you is possible because of an ephemeral and ad hoc financial commons. Where rural logics of the past tended to institutionalize the calculations of past, present, and future debts and gifts, the urban environment—as much as it exists as a distinct place and time—now places the burden of calculating the right amount of debt and gift onto the individual to assess according to their means and income at that moment in time. The salaried urbanites who must budget for the unexpected and yet fully expected requests for loans (i.e., mutual assistance) have not, as a generation and population, witnessed the successful cultural systematization of such debt/gift logics in their lifetimes, meaning that the social memory for something like gift and debt must be erased. Rather, their stories contain the fragmentations of the city, expressed through the instantaneous mechanics of onetime passwords and immediate wire transfers. Family squabbles over inheritance, friendly disappointments, and workplace scams all compound the individualized responses to *gotong royong* and *rezeki* (luck or windfall). Agency is not located in refusal but rather in the ability to minimize the outflow of money and, eventually, in forgetting the debt. Moreover, the incentive to comply with sociocultural norms is aided by the financial technologies of ease and convenience, from ride-hailing services that profess to link all corners of the archipelago (no place they cannot go, no task they cannot perform) to state and private initiatives supporting the instantaneity of cashlessness. The climate of circulation as total atmosphere works on individuals in invisible ways. It produces not only the enhancement of individual consumption but also the enhancement of ways to transmit aid to others. In other words, the convenience of debt feeds into the texture of social relations by removing one obstacle (a technical one) and introducing others (personalized calculations).

The anthropological turn to ethics as way to understand, categorize, and isolate moments of ambivalence, anxiety, and grace might pose the ethical impasse or resolution as the analytical end of a story about personal agency.[11] However, the ethical turn misses something quite important about the individualization of such burdens, especially in the financial realm. What would the ethicist and the economist argue about in terms of debt and gift in Indonesia? The instrument or the rationality? The becoming good or the bad credit? The self-work as proof of interiority or the loan as pragmatic arrangement? Concerning the current anthropological response to such dichotomies and analytical deficiencies, it is important to note where one does not stand. One does not look at the social production and management of financial life, the making and breaking of relations through gift and debt, simply as *care work*, although it is collective work and nominally involves something like care as one source of motivation.[12] The surge in the anthropological literature on care as a name for human relations that extend beyond the self gives a positive value to the doing of things for others, because of others, whereas the doing is often carried out in an involuntary and gendered way because of prescribed kin relations (mothers and daughters, brothers and sisters, spouses and in-laws). Care is a theoretical gloss for embodied practice, but the embedded meanings in the English word *care* make for bad theory about other times and places, for instance in the loanword new concept usages of *care*, *healing*, and *so sweet*, which all appear as newly borrowed terms for practices of consumption and conveyance in Indonesia, South Korea, and other places of commodified practice. (Hence, tourism to a picturesque consumer location is explicitly marketed as *healing* on social media; buying jewelry is *care*, and expensive gifts in romantic urban relationships often following the vector of man to woman are *so sweet*.)

The financial life of Jakarta is not unlike a sinkhole of personal finance; bankruptcy or self-impoverishment to finance others or to pay others back is eminently possible. One hears common statements such as "In the past people used to borrow $10–$20, now they are asking for hundreds." "They used to pay me on time, but now they ghost me for months." Let us then have the courage to interrogate the idea that giving and sharing is caring. Care, in much of the anthropological literature, approximates the individual's capacity for a certain kind of relationality, an extension of self through gift and attention provision that is supposed to defy or lie in tension with commodification and, hence, capitalism. Following Smitha Radhakrishnan's study of gendered microfinance in India, "relational work, whether essential or nonessential, is itself embedded within the context of structural inequality and helps to shore up the relationships required for *effective extraction* to take place" (Radhakrishnan 2022, 201; emphasis mine). Similarly, the anthropologist Susan Helen Ellison documents how urban poor Bolivians feel besieged and burdened by their kin and friends to extend care through repeated debts that drag on, such that care "is not the fuzzy stuff of tenderness for another person, but rather a relation that demands material expression and work" (Ellison 2017, 529, 535). Mother Funding, who we met earlier, feels disrespected. In this book, as one shall see, the cumulative effect and scale of individual losses demands a different theoretical response to understand how individual limits and capacities of resource use, management, and speculative imagination make for a gross (as in large) and grotesque scale of round-robin, or in the local parlance, *arisan.*[13] Things are coming and going, turns are being taken, and the moral core is being shaken without the earthquake ever becoming event. All things lead to the total environment of the city: the spectrum of social behaviors in which there is always simultaneously good and bad credit, where neoliberal and technocratic approaches to governance then capture a new asset and data stream called social credit (Bach 2020), and where religious injunctions about giving on an annual and ritual basis require giving all (or 90 percent). Simone calls this force field of possibility and intention the impossible-to-grasp *surrounds*, a series of movements that do not seem to follow or generate fixed patterns at all but rather are "itineraries of circulation" (Simone 2022, 32).

## Urban Mass Culture

From all that movement—combining the drive to mobility (including automobility) and the movement of things, people, their iterability on traced platforms, and the untraced gestures of personalized reciprocity—we have the foundation for urban mass culture and citizenship in Jakarta. *Itineraries of circulation* produce the sense of belonging to the multiple publics that are formed through daily interactions, whether packed together on commuter trains, uploading while waiting, or heading to the newest mall and watching the latest concerts. The points of connectivity and density are radial and can be seen in public formations such as traffic (*macet total*), a sudden shared space of passive compliance and resignation. The drive to be included (that is, conscripted) into the urban narrative can also seem pleasurable and indexed to widespread and deeply felt progress among the urban middle class. The group selfie and drone photography of rock concerts, football matches, and political rallies are less a luxury than a necessity, providing forms of comfort and political participation for the rising middle class and the urban majority (Strassler 2020). The speed of digitization and financialization is also the whimsical statist hammer of progress. What to do when cell phones must become *smart* to buy cooking oil at the corner minimart? What to do when the entrepreneurial and efficiency drives of the urban economy necessitate investment in technological devices, such as an expensive smartphone and prepaid phone credit? What to think about the financialization of financial governance itself (Kar 2020)? Responsible consumption is a top-down lesson that, in its restrictions, denies the workarounds that are naturally produced when citizens must contend with any sudden change and disadvantage. The responsibilization of the poor and precarious, especially in the capital city, make apparent that state-led sustainability is a project of individualized attention and economy. It does not account for the begging, borrowing, and stealing where one makes up the difference.

The project of circulation is fed by the quick pivot of the middle classes, a capacity to lean into circulation that preceded the COVID-19 pandemic's market downturn and need for supplemental income. The first response to any kind of aspiration or entrepreneurial energy is to sell comestibles, an avenue most often attributed to socially mobile middle-class women and underclass men in an online and offline gendered division of the marketplace. Any kind of snack, food, and fruit in retail or wholesale orders are made available and are procured through a variety of middlemen. Richard, an executive by day and successful middle-classer (James 2014) lived in his own high-rise apartment in Central Jakarta, tastefully furnished with teak furniture. He used his small and attractive kitchen to make chicken rice orders that he received from social media, which he then sent out with a gig-working courier on motorbike, earning small amounts of profit each time. Richard believed in the incremental gains that his discipline afforded him, whether it pertained to his exercise routine or his creative use of free time. The possibility of making an opportunity here and there has gained a respectable name and category—*reselling*. The reseller works through personal connections and WhatsApp groups, creating chat groups for the purpose of making an offer (*buka PO*, or to open a purchase order) to buy something special and direct—holiday cakes and cookies, party food, or fresh mangoes direct from the countryside—that could be picked up or delivered for a fee. Reselling puts into place the logistics of small-time yet potentially lucrative ventures, in which the urban poor can resell small trinkets on the street in front of elementary schools for cash and more digitally savvy and capital-intensive ventures can operate by connecting different platforms to put things into circulation.

The poverty of the turn to entrepreneurial activity needs to be commented on too, in that everyone is selling the same trendy thing, so that one gets pushed out to the very edge of survival. As one former low-level office worker told it, during the unemployed years of the pandemic, he turned to doing what was popular: vending chicken noodles (*mie ayam*), a popular breakfast meal for the working classes of Jakarta. At first, his pushcart (*kaki lima*) business did well, but over time, he was pushed more and more to the side by preexisting vendors who also sold noodles and laid in wait for the office workers who had dwindled during the pandemic. The cemetery was the only remaining spot not yet densely claimed by vendors, but trying to find customers at a cemetery was clearly a challenge. He admitted that everyone was bored of eating noodles day in and day out. His predicament mirrors that of informal motorcycle taxi drivers who are against platforms or have been deplatformed, and who wait at bus shelters for passengers who do not come. The algorithm and the ghost apps (*aplikasi tuyul*) that steal away potential customers by redirecting them to drivers armed with the extra boost of false GPS locations have superseded their intention to work. Their labor is not selling. And everybody is now *bosan* (bored) of eating the same snack every day. Who can afford to innovate?

The secret to current urban mass culture can be found in what people consume in the form of *content*—digestible bits of professionally produced videos or uploads by amateur enthusiasts that repeat a majoritarian stance on the global popular. This attitude is above reproach, not at all affected by Adorno-type critiques about the false consciousness and bad taste of the masses, for the urban popular can incite desire both ways—by exhibiting local styles that bank on nostalgic and nationalist revival or through a truly cosmopolitan franchise, just like in any global city. A step behind the global trendsetters of Korean food and *mukbang* (Korean foodie channels, gourmand and gorge performances) culture, Jakarta's cuisines have begun heaping melting mozzarella cheese onto everything, even on iconic street food, such as *siomay* (fish cakes covered in peanut and chili sauce). But of course, because Jakarta is Jakarta, more is more, and the cheese is layered with chocolate, sprinkled with peanuts, and ladled with more cheese until the act of eating it becomes a *mukbang* performance. The latest loanwords to make it into Jakarta talk is the English phrase "worth it"—made famous in the American advertising world by L'Oreal's slogan, "Because You're Worth It"—and reappearing in Jakarta's context as a new valuative neologism for a surplus consumer experience. Instagram advertisements contain the hooks "the most 'worthit'" (*paling worthit*), "guaranteed the most worth it" (*dijamin worthit banget*), and "totally worth it" (*full worthit*). The English translations do not capture the extent to which "worthit" can be measured and used to convey that feeling of chemical fullness, derived from the piling on of another common loanword, *toppings*, a word that implies the fulfillment of choice.

The dystopic feel of life in Jakarta is shielded by its expansive possibilities, its velocity, its hedonism, and its convenience. Dystopia is not without resistance; it is not total capture, although the absolute state of city traffic might feel close to it (see chapter 2). What is dystopia? What is *not* dystopic about Jakarta? Jakarta's most-grotesque elements toward financial survival and success are also its most carnivalesque and accelerated, which other tellings might celebrate as the signs of resistance, smart populism, the commons, and even evidence of true urban citizenship (i.e., knowing how to work the system at the same time that you are worked on, thereby living another day to tell the tale). I argue otherwise. I see the cases of debt, fraud, and breakdown in this book as the workings of a highly capitalized society, where the bar for vulnerability is rather low. Dystopia is not a postapocalyptic vision of what emerges after a cataclysmic event (or even our most recent global pandemic). It is the logic of the grift that needs no sophistication to work, only circulation to expand. This book is about a Jakarta way of life at the same time that it asserts how capital moves to instantiate (and replace) the real (Virilio 2012). Everything can be financialized. This statement is true but is not only an assessment about neoliberalism's embedding of economic rationality in private life and statecraft. *Everything is financialized* is about the urban potentiality of space-time-network configurations that ensnare and entice across different social fields, high and low. The news mill in Indonesia, including social media, makes us familiar with the fact that all political news is now financial news, and vice versa, such that every new scam, scandal, and viral happening becomes a pathway to knowing exactly how much profit the city produces and at what cost.[14] One person's profit is often another person's loss. Sometimes our cynicism cannot keep up.

## Reading Notes: Thoughts on the Fictive

The urban grotesque works as a fiscal imaginary as well as an ethical schema. The urban grotesque is a descriptive framework for dystopic modes of survival and for the invisible wounds that only financial injustice can produce. In assembling this book, I have come to realize that certain lurking literary effects have resulted from the subjects themselves. There is a chapter about the swirling logics of debt that reads as financial thriller and crime fiction, a chapter that makes speculation a world-building exercise, and more than one chapter that deals with urban horror and the grotesque. There are the memory parables themselves, which evoke Walter Benjamin's aphoristic insights about the city through wish images and the power of childhood memory.[15] The dystopic quality of the fieldwork over the past decade—the financial tales of Jakarta—has led me to a genre response that names these ethical disturbances and impasses as gothic, as horror, as financial thriller, to emphasize that someone is on the run and something is running wild. This is not a common choice in ethnography because of its fraught relation to realism and the ethics of representation, but these literary genres invoke the *monstrous* and the *grotesque* as categories to organize urban experiences that compound injustice or command attention without a philosophical tether to the good life. One might call them the failures of belonging but also the direct costs of urban sociality.

The material for this book was conceived during anthropology's turn to infrastructural thinking, which coincided with the speculative turn and the burgeoning theory of precarity (Standing 2011; Larkin 2013; Bjorkman 2015; Rao, Krishnamurthy, and Kuoni 2015; Anand 2017; Foti 2017; Anand, Gupta, and Appel 2018). Inequality and debt became academically fashionable but always as problem and not as genre. What does it mean to think through debt as a genre of living? To be clear, debt/gift as the primary means of creating a *break in the system* or a pause to take stock of one's social relations rather than the condition of indebtedness, which has occupied much of recent literature. The turn to genre reflects the resonance of certain ways of describing and representing both what is culturally specific and excessive, as well as an interdisciplinary awareness of how other fields have zeroed in on genre as descriptors of totalizing systems that draw on popular affect. With the Anthropocene comes the atmospheric. In *Absolute Erotic, Absolute Grotesque: The Living, Dead, and Undead in Japan's Imperialism, 1895–1945*, historian and cultural theorist Mark Driscoll (2010) uses *grotesque* as a destructive verb to describe how Japan's colonies were "grotesqued" by imperial forms of sexual control and biopolitical expropriation. In *Urban Horror: Neoliberal Post-Socialism and the Limits of Visibility*, film scholar Erin Y. Huang (2020, 6) writes about horror "as a historical mode of perception arising when the perceived external reality exceeds one's internal frame of comprehension," and in the next line "a constantly morphing assemblage of social forces that conjure different bodies, spaces, temporalities, images, and sounds." These are atmospheric definitions for the not-yet-defined spillover of Chinese urbanism that Huang gives in contradistinction to the Western habitus for horror historically located in the monster and in the body. Whereas, per Jack Halberstam's (1995) much-cited work, monstrosity is a distinct "technology" of knowing, a gothic genre of foregrounding difference and consumption—that the monster consumes and threatens various other subjectivities. Halberstam (1995, 11) writes, "Monstrosity always unites monstrous form with monstrous meaning." So borrowing these framings from literature—that of the gothic, and that of the concept of genre itself—is only to point out that the anthropological means of understanding the urban is not yet attendant to the meaning machine (independent of the artful interlocutor) of horror, of things that go wrong and feel wrong (*tidak enak*, or uneasy) in the complex urban soup of financial *junkspace* (Koolhaas 2002).

An anthropologist writes an ethnography. The data are ethnographic. The craft emerges in storytelling, even if the cadence and thoughts of those stories are largely verbatim plucked from the mouths of others. The disciplinary conventions of how to compose and transmit knowledge rely upon recognizable and paradigmatic formats. We are, as a field, "high fidelity." When dealing with genre in literature, the point of departure is realism as hegemonic frame. Ethnography purports to have an undisputed, "objective" relation to realism because of its claim to the representational charge of holism.[16] Ethnography is a difficult and unpopular genre (such that public anthropology always has to come to the rescue with its accessible and audience-friendly texts), and the things that anthropologists write about are, in many cases, fabulous and unfamiliar to their English-speaking readers. Money fables are even more so because they disturb our sense of boundary between the rational and the irrational, the sense of obligation and the need for autonomy, the unhappy resolve of a problem that is sticky and demanding.[17] The more one hears scam stories and relays them, the more one's awareness resembles paranoia in situ. The more the structure of debt emerges, the more one feels the limits of realism, even as the stories are de facto realistically—that is, with great historicity, reproduced. The contents of this book cannot be domesticated by social scientific categories appended to realist conventions of classification that compartmentalize material deficits (e.g., financial illiteracy, the wage gap, the middle-income trap, the technology gap, and the gender gap). In short, were the problems of financial injustice to bear solutions, the true costs and values of hidden relationalities would first have to be assessed. This is true for how the fictive operates in real life in Jakarta.

The fictive is a local category for scams that have emerged because of the digital economy and is therefore not a far reach for theorization. *Fiktif* (the fictive) is a quality or descriptor that self-describes the type of scam. The rise of courier services, mostly in the realm of food delivery, are mobilized through Indonesia's super apps and has made conveyance accessible and cheap. What Jakartans did not anticipate was the speed at which pranksters called in fictive orders to restaurants, essentially sticking the bill for an expensive food order to the poor, underclass deliveryman who had expected to be repaid with cash-on-delivery when he delivered his order.[18] The *fiktif* order was accompanied by a fake address, so that the deliveryman would only discover the fictive nature of the work when he attempted to deliver it to an address that didn't exist (the fictive address could still be a real GPS location) or to a person who didn't exist at that location. Victims of the fictive order were rendered wordless or in tears, and some accepted the heavy losses with a sense of surrender and even gave the food away. A variation of the *fiktif* order scam commits another financial crime of conveyance, this time by manipulating a time gap between ledgers. Cognizant that motorcycle taxi drivers were the frontline for urban contact and mobility, platform companies touting e-wallet initiatives initially conscripted drivers to be a traveling currency exchange bureau for customers to convert cash into digital credit. Drivers could top up your digital wallet for you if you gave them cash or could front a payment on your behalf before you paid them back through the e-wallet system. Unregulated trust between strangers (e.g., a driver you have never met before, a customer you are unlikely to meet again) abounded. Opportunists soon figured out how to obtain the driver's own account information to vampirically siphon (*sedot*, or, literally, suck out) their funds. The etymology of the *fiktif* traces easily to the fictional and illusory and suggests a portal to a destructive mode of magical thinking, in which gaming another person's money and labor can happen at the touch of a button. Yet, at the same time the *fiktif* is a type of urban crime in which perpetrators remain invisible and their intentions opaque, beyond the circulating story that perpetrators were just being pranksters operating on an itch (*iseng*, or just playing around). Urban crime reports reproduce the surface stories that the *fiktif* generates, revealing that even when caught, perpetrators are unable to give a reason for their actions beyond *iseng* (just because, just playing around). Finance is monstrous, and so is Jakarta.

## Patchwork Ethnography and Fragmented Fieldwork

A diasporic and transnational anthropologist must always account for the perceived deficit of doing fieldwork "at home," even while such homecomings are not facilitated by the security infrastructure of modern nation-states. For those of us who have a truncated mobility due to our citizenship lying elsewhere, homebound fieldwork is challenging and destabilizing. Home is nostalgia for someone else's country. Home is racialized subjection. Add in the normative ignorance in the academy about such arrangements, beyond terming it the privilege of flexible citizenship and an individual quirk of the subject, going home for fieldwork obtains an illicit quality, a sense of inexplicable apologia about not belonging here or there. But I am trying out something new for myself with this hybrid genre of writing, both patchwork and personal, to give a sense of transparency about what our limits are under the publish-or-perish millstone. The reasons for homecoming—death or illness in the family, the need to be with aging relatives, a failed desire to make my young son multilingual, the sense of a life elsewhere—share top billing with or even precede what counts as research. This book is the by-product of many years of short trips and returns, during which time I could not find the space or energy to dedicate to rounds of funding applications and collaborative research partnerships to justify the bureaucratic requirements of long-term research visas, such that I no longer did the immersive fieldwork of my youth. My ability to find gripping and relevant ethnographic facts thus came from an assemblage of sources. I observed in person, on social media, in the news, up close, and from a distance; I engaged in the kind of patchwork ethnography and personal recollection that moved a small idea forward. And that small idea was the name for the effect that had engulfed me in the city: the idea of circulation as such. Whether it was because of a fortuitous chat with a realtor in Jakarta who was trying to sell my mother an unbuilt stack of apartments from a well-known but problematic developer (the first time I had heard such terms as *capital gains* spoken in English in Indonesia) or whether invitations to join this or that urban studies workshop from Indonesian academics had resulted in a spontaneous visit to local gemstone markets, I gained exposure to the fast pace of market life and financial vulnerability in Jakarta. The people I met and had known during my first bout of proper fieldwork had changed and grown too. Their expanded financial capacities, culpabilities, and appetites gave me solid numeric values to work from and to compare with other stories that I gathered and heard. This was a way of being in the city—an overhearing of other people's monumental gains and failures and perhaps even receiving an invitation to join. My younger nieces, nephews, and cousins all gained employment in start-ups or in digital banking, further proving that a generational divide was being experienced as a digital divide, one where class position and, to an extent, ethnicity put one close to the exponential growth of Indonesia's boomtimes. But being close to the center or perhaps even occupying the center is as fraught with risk as being close to the unknown epicenter of a forthcoming quake. The old understanding of a primate city metastasizing its way outward, pushing out and pulling in the old edges of the world, can get us closer to understanding the mass effects of urban life. Primate cities beat with a pulse that resonates and affects the thirty million people of Greater Jakarta differentially but not indiscriminately. The financial life of Jakarta is rife with the dreams, schemes, and adaptive innovations of the people. The sober context for all this human effort, this *life* in and of cities, is that Jakarta is projected to sink underwater by 2030. Take it as metaphor for financial failure, or take it for the ground-level truth of climate change. The urban grotesque combines all these things.

# Notes

## INTRODUCTION

1. This figure is reported as one of the highest rates of inequality in Southeast Asia. See the op-ed "Addressing Economic Inequality," in the *Jakarta Post*, February 12, 2024 (Jakarta Post 2024).

2. "The hack" could mean anything from shortcuts, the evasion of police, the sharing of Netflix passwords, and the usage of other people's space to the new time efficiency of becoming an e-citizen and utilizing all the convenience store features online and offline to save money, pay bills, buy train tickets, or perform charity. The literature on the hack has discussed precarious lives as auto-generative, to wrest back some biopower in potent, biological language. See Mike Davis's *Planet of Slums* (2006) and Amit Rai's *Jugaad Time* (2019) for examples. The power of the reserve, the vote bank, the survival of the (urban poor) species, the creativity of neoliberalized middle-class (but not really) subjects, all show up in the discussion of the hack.

3. Then–President Joko Widodo oversaw the groundbreaking 2019 ceremony for the new capital city, during his second term in office, with the ambitious goal of moving the capital to Nusantara by the end of his term in 2024. Delays and deferrals have plagued this dream. In January 2025, soon after his inauguration to office, President Prabowo Subianto committed to a 2028 deadline to move the capital city from Jakarta to Nusantara.

4. Similar to how ride-hail platform companies, such as Uber, insist that their drivers are independent operatives controlling their own labor rather than employees entitled to benefits and worker protections, Indonesia's first unicorn ride-hailing app Gojek popularized the term *partner* (or *mitra*) to position their conscripted workers as bootstrapping entrepreneurs receiving a helping hand from the company.

5. *Kampung* is a Malay/Indonesian word for a small indigenous settlement, often used to refer to informal settlements or ethnic enclaves within cities. It has the connotation of hometown or place of origin. A kampung is a cultural name for that municipal unit that corresponds to a neighborhood or village. It contrasts with the modern and the urban, retaining a memory of a small-scale community and collective life. One can find this

term in Singapore as well, where it refers quite specifically to an urban past that has disappeared under the state's rationalization efforts.

6. One can find references to territorial protectionism extended to certain neighborhoods by local criminals, whose moral boundaries were clearly mapped onto geographic ones. See chapters 1 and 2 in Barker's *State of Fear* (2024) for a discussion on neighborhood, territory, and vigilantism.

7. *Ada masalah* (or, *there is a problem*) is oftentimes a euphemism for money problems. An example of a story I heard: So-and-so's motorcycle was confiscated by debt collectors on the road. Why? It turns out there was a problem. He had missed a few payments.

8. Netizens reacted with cynicism when video footage of a *bupati* (rural district head) from Purwakarta went viral. The *bupati* was seen giving help (*bantuan*) in the form of cash to an employee of a local school district who had been caught embezzling funds and had therefore been fired. In the video, the *bupati* was cast as a benevolent patron, and the embezzler behaved accordingly as a grateful client, bursting into tears and kissing the *bupati*'s hand in a deferential—and some might say feudal—way as he accepted the cash gift. Netizens argued that the *bupati*'s actions condoned corruption and were designed to go viral for political capital, whereas the *bupati* defended his actions as a humane way of putting the money back into circulation. In essence, it was a reimbursement so that the embezzler could repay his debts (Kumparan News 2025).

9. Older women, including married women, are often addressed as *ibu*, a word that literally means *mother*.

10. A young woman I met realized how pressing debt was in her family when she recounted how her mother-in-law had stomach pains for weeks when a debt was due to her own daughter. The amount she owed and could not pay was less than $30.

11. A parody of the ethical turn would look to the formula of the *n*. There is the self, then there is the other, and now there is a third. They are all linked and produce an ethics of relationality, or as Freud would have it, a jumble of transpositions, transferences, impositions, and projections.

12. One can read about the surge in crowdfunding platforms in Indonesia as an example of the caring public, especially the caring middle classes, but such explanations for the availability of money usually is appended to scandalous exposés about scams and financial crimes. For example, the recent ACT scandal, in which the founders and administrators of a large crowdfunding platform used to administer the damages received by the victims of Lion Air's Boeing 737 fatal crash were accused of misusing the nonprofit's funds for their personal use; they received enormous compensation packages and bonuses for achieving fundraising targets.

13. *Arisan* is a rotational savings club system that has never gone away and, in fact, enjoyed a resurgence in the past two decades. *Arisan* has migrated online between strangers and in WhatsApp groups but also remains in use between people who know each other through the neighborhood, work, school, and other communities. *Arisan drawings* (cash-outs) are social events involving food and sociality. But as expected, *arisan* has also become a venue for fraud.

14. Tax official Rafael Alun Trisambodo was arrested on May 10, 2023, on corruption and money laundering charges. The initial scandal emerged when his twenty-year-old son, Mario Dandy Satriyo, went viral for beating up a teenage love rival into a comatose state in an apparent case of affluenza. Netizens uncovered how Mario *flexed* on social media to show off his large motorcycles and luxury cars, which prompted an investigation into the unnatural (*tidak wajar*) assets of his civil servant father. The abuse and assault scandal bore fruit by turning into a financial scandal that uncovered millions of dollars of ill-gotten gains.

15. "For I saw only nuances, yet these were the same. . . . These stones were the bread of my imagination, which was suddenly seized by a ravenous hunger to taste what is the same in all places and countries" (Benjamin 1978a, 143). And for more nonlinear explorations of space and memory, see Benjamin's *Berlin Childhood Around 1900* (2006).

16. But, as the "writing culture" movement of the 1990s and Donna Haraway remind us, situated knowledges are always partial. See Behar (1999) for a discussion on ethnography as "second fiddle" and experimental genre.

17. Gustav Peebles writes in his encompassing review of the anthropology of credit and debt, "anthropology's contribution to this field of inquiry has been not so much in avowing or disavowing the potential legitimacy of this folk theory [of a distinction between debt and credit] but in engaging its effects" (Peebles 2010, 226).

18. An American reader might find comparison with the pizza prank, which is often thought of as a young person's mostly harmless prank and immortalized through popular culture, such as films and sitcoms ("Somebody order a pizza?" or "Ring the doorbell and run away!"). However, I wager that the real comparison is with the terrorizing practice of *swatting*—fake 911 calls that deploy fully armed SWAT teams to real addresses.

## PARABLE 1. THE FAKE GIFT

1. See Pemberton (1994) for an analysis of the ritualized flavor of the 1980s traditional Javanese, New Order–style wedding found in Solo; for a more updated look, see Strassler's (2010) account of a Yogyakarta wedding in the late 1990s. Both anthropologists describe traditional central Javanese weddings, in which the performance of certain Javanese rituals (e.g., bathing the feet, crushing the eggs, stoic bride and groom on display) still played a part; however, what I describe as the "modern" urban version of Indonesian weddings are events that are distinctly secularized, globalized, and oriented toward the buffet experience. Pemberton does mention a 1980s Jakarta celebrity wedding at the grandest and largest hotel, the Hilton, which was written about in the papers for its size (2,500 guests) and royal pretensions.

2. In the last fifteen years, weddings have adapted to global trends by becoming smaller and more extravagant in style and messaging. The wealthy favor elaborate, sit-down dinners in upscale hotel ballrooms and fanciful destination or themed resort weddings. The middle classes have discovered outdoor weddings and other creatively expressed ideas that display the unique personalities and preferences of the bride and groom instead of prioritizing the social requirements of the larger extended family to do what is expected and heavily scripted.