

Windfall and Socially Distributed Willpower: The Psychocultural Dynamics of Rotating Savings and Credit Associations in a Bengkulu Village

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ABSTRACT *Rotating savings and credit associations (ROSCAs) occur in myriad forms around the world. ROSCAs promote saving and make capital available. However, psychocultural factors distinct from monetary concern make both the existence of ROSCAs possible and participation in them attractive. This article analyzes the arisan, a ROSCA in Bengkulu, Sumatra. Psychocultural factors that inhibit mobility and prevent cheating make the arisan feasible. The arisan is popular because, through a process of socially distributed willpower congruent with familiar mechanisms of behavior regulation, it aids individuals in overcoming a weak ability to defer gratification. The arisan also allows individuals to sidestep prescribed sharing by exploiting the same values of reciprocity. Part of the arisan's appeal lies in its ability to create rewarding experiences by evoking both the culturally marked event of obtaining a windfall and the related thrill of gambling. This analysis demonstrates that economic behavior must be understood in the context of the culturally patterned motives that shape action.*

INTRODUCTION

Background

In 1962, inspired by his observations in eastern Java, Clifford Geertz published the first attempt at extensive description of a social and finan-

cial institution found in many parts of the world, the rotating credit association (RCA, subsequently renamed the rotating savings and credit association, ROSCA). Two years later, Shirley Ardener published an even more comprehensive survey of the distribution of, and variation in, this institution. These two papers defined a topic that continues to be of interest to anthropologists, sociologists, and economists (cf. Adams and Fitchett 1992; Ardener and Burman 1995). Today we possess an increasingly complete understanding of the dynamics of different versions of this institution, its role in the economies of developing nations, and its capacity to ameliorate economic disparities that follow class, ethnic, and gender lines.

Numerous studies have documented the effectiveness of ROSCAs as a means of *facilitating saving and raising capital at the local level. Accordingly, some development experts describe ROSCAs as “state-of-the-art financial intermediation” (Von Pischke 1992). Those who champion ROSCAs as the financial equivalent of appropriate technology argue that these organizations are effective because they intertwine the social and economic domains, building on local cultural concepts and values (e.g., Ardener 1995:18). However, because many investigations of ROSCAs focus principally on economic questions, the full significance of other aspects of these institutions remains unknown. By exploring the psychocultural factors that contribute to the popularity of one type of ROSCA, I hope to both demonstrate the complexity of the relationship between culture and economic behavior, and provide a case study illustrating the sort of analysis that may shed light on the question of why ROSCAs flourish in some societies but not in others (cf. Wu 1974:582).

Types of ROSCAs

ROSCAs are associations in which members regularly contribute to a pool of funds that is given in whole or in part to each contributor in turn (Ardener 1995:1). The method of deciding the order of distribution defines different forms of the institution. For purposes of simplicity it is possible to distinguish three basic types of ROSCAs: In some ROSCAs an authority determines the order of rotation, often based on degree of need; in others the order is decided by drawing lots or rolling dice at each meeting of the group; in a third type, funds are loaned to the member willing to pay the highest interest on them (see Ardener 1964).

I will be concerned here with a version of ROSCAs of the second type. Members meet at scheduled intervals, each contributing a fixed sum into a pool. A randomizing mechanism is employed; the “winner” receives the pool, *whereupon her name is removed from future drawings. All members continue contributing until each member has won the pool. A new cycle may then be initiated, or the group may disband. To illustrate, consider a ROSCA that meets once a week, with each member contributing \$1.00. If

there are ten members, at each meeting the pool is \$10. At the first meeting, the members draw lots, and one member “wins” the pool. The following week, she hosts the meeting. Once again each of the ten members contributes \$1, and lots are drawn among the nine members who did not win the first week. A \$10 pool is thus distributed each week for ten weeks, at which point each member will have won \$10 once and will have paid out a total of \$10 in weekly contributions. According to standard economic analyses (e.g., Handa and Kirton 1999), the primary utility of such ROSCAs lies in the fact that everyone except the last winner in the cycle is actually borrowing money from the other members without paying interest (the first winner borrows \$9 to be paid back over nine weeks, the second winner borrows \$8 to be paid back over eight weeks, etc.). However, in at least one community, the possibility of obtaining a loan is only one among many factors contributing to participation in ROSCAs.

ROSCAs in Dusun Baguk

Geertz’s seminal description of RCAs touched on several psychocultural issues. It is therefore fitting that we return to Indonesia to explore this dimension of ROSCAs. Between 1990 and 1993, I conducted fieldwork for 32 months in Dusun Baguk (a pseudonym), a semitraditional Malay fishing village in the province of Bengkulu, in southwestern Sumatra. Data were collected using extensive participant-observation and both semistructured and nondirective interviews with 83 adults (49 men and 34 women).

Dusun Baguk consists of 90 homes scattered along a kilometer of dirt road. Most of the 400 residents were born in the village or nearby, and a self-conscious sense of tradition pervades the place. However, significant changes were occurring at the time of fieldwork. Within the previous 15 years, students had attended high school for the first time, electricity and television had come to the village, a major seaport had been built nearby, and the surrounding jungle had been cleared for plantations and immigrant homesteads.

The harbor, the highway, and the expanding provincial capital brought new economic opportunities to Dusun Baguk. For the first time, a significant fraction of people began earning wages as factory workers or civil servants. Improved transportation to urban markets led several people to go into business as fish brokers, while the proximity to the harbor led two men to open a kerosene stand. The combination of the increasing availability of cash and decreasing transportation costs prompted a handful of villagers to open small shops. However, despite these changes, Dusun Baguk was still very much a fishing village. Fishing with hand lines and small nets was still the principal means of support for 71 percent of the

households, and even civil servants often paddled out to catch dinner. Fishing, I will argue, lies at the core of Dusun Baguk social values.

As practiced in Dusun Baguk, fishing is an inherently unpredictable activity. Some days a fisherman returns home laden with fish; other days he might fish in the same location, using the same techniques, and yet come back empty-handed. Although today excess fish can be sold at market and the proceeds stored for future needs, in the past access to the larger economy was much more limited; hence, the problem of how to survive on an inconsistent source of food was more acute. As in many hunter-gatherer groups (cf. Cashdan 1985; Hill and Hawkes 1983; Lee 1993), Malay fishing societies such as Dusun Baguk appear to have evolved cultural value systems that make it possible to rely on a means of production characterized by high variance through the use of sharing, the social distribution of surplus. Sharing averages production over the entire community, thereby providing a form of daily insurance to each member—even if a given fisherman fails on a given day, it is likely that one of his neighbors will have succeeded, and hence his family is far less likely to go hungry than if they were to rely on his take alone (see Winterhalder 1996).

Sharing as a cultural means of managing production risk only works if relationships are roughly symmetrical (cf. Cashdan 1980). At the lexical level, seven Dusun Baguk terms, all linked to “evil,” describe both failure to share and failure to reciprocate. There is considerable economic disparity among the villagers, with the poorest families living in small shacks, lacking even a simple well, while the wealthiest occupy multiroom brick homes with electricity, overstuffed sofas, and televisions. However, despite these inequalities, rich mingle easily with poor, sharing snacks and cigarettes at the local shops and working together at feasts and other communal projects. In everyday life, this overt egalitarianism is rigorously enforced through barbed accusations and ridicule directed at anyone who appears to be putting on airs.

In Dusun Baguk, ROSCAs, known locally as *arisan* (or, more traditionally, *julo-julo*), are common. During the period of fieldwork, the number of active arisans ranged from two to 12. However, the goals, membership, contributions, and tenor of these groups vary considerably. Some arisans are composed of small business owners who wish to raise capital and obtain an interest-free loan. Sums may be large in such groups, with weekly contributions equivalent to a day’s earnings for a fisherman. Members are generally well acquainted with one another, but, in keeping with the group’s commercial focus, are not necessarily friends. Meetings are very bare-bones, with only a quick cup of tea and some polite chit-chat. In contrast, other arisans are composed of friends who get together primarily to socialize. Here the sums of money may be small, as little as one-fifth of a day’s earnings. Refreshments are more elaborate, and financial matters

occupy only a small portion of the time spent together. These two formats constitute poles on a spectrum (cf. Hospes 1992a:230–232).

Arisans can be organized for a variety of reasons, at a variety of scales (from five to 20 members), and can be based on a variety of social relationships. As a result, it is not unusual for at least one member of a Dusun Baḡuk household to be involved in an arisan at any given time (both men and women participate in arisans, although, as is true elsewhere (Ardener and Burman 1995; Kimuyu 1999), women predominate). However, while it is clear that arisans are quite popular in Dusun Baḡuk, it is difficult to accurately measure arisan participation.

In Dusun Baḡuk, the strong ethic of sharing is accompanied by a pervasive suspicion that people hide their wealth so as not to have to share it. As a result, questions about financial matters are often not met kindly. However, importantly for the argument to follow, reticence to supply economic data is not matched in the social and psychological realms, as informants freely discuss their feelings about the events surrounding participation in arisans.

Although difficult to gauge, it is likely that arisan participation is greater now than in the past. The presence of motorized transport has increased the opportunities to both obtain and spend cash (cf. Hospes 1992b:392–393) (while ROSCAs can operate without cash [Ardener 1964], in Dusun Baḡuk prescribed sharing of food and labor decrease the attractiveness of noncash ROSCAs). Moreover, increased participation in a market economy has been accompanied by a pronounced rise in conspicuous consumption, visible in changes in both architecture and home furnishings. The greater availability of cash has thus been matched by an increase in the perceived need for cash, particularly in lump sums, as a means of competing for prestige (cf. Handa and Kirton 1999). Social changes have also brought new lump-sum demands, such as taxes and school fees (cf. Kimuyu 1999).

While economic changes have likely increased the utility of arisans in Dusun Baḡuk, it is a central premise of this paper that economic factors alone do not suffice to explain the popularity of this institution. My argument consists of two parts, a discussion of the elements that make ROSCAs feasible in Dusun Baḡuk and an exploration of the factors that make them attractive.

PREREQUISITES: CONTROLLING CHEATING

Economic Sanctions

Vélez-Ibañez's (1983) account of ROSCAs in Mexico and California is titled *Bonds of Mutual Trust*. The title underlines an essential characteristic of ROSCAs, namely that participants take a chance by placing

their money in one another's hands—the overriding danger in any ROSCA is the possibility that a participant will default, or “steal” the pool (cf. Kim 1982; Kurtz 1973; Tsai 1998; Tulley 1995; Wu 1974). In ROSCAs such as the arisan, at any given time the pool consists of a single contribution from each member. Accordingly, if Ego refuses to continue to contribute after having won the pool, she steals one contribution from each member who has not yet won the pool—when the cycle is complete, those members who won the pool after Ego will each have received one contribution less than the total that they contributed.

In those rare cases where default occurs in Bengkulu, a variety of options are available to the victims. The easiest sanction to apply is gossip. When an immigrant farmer in a neighboring village disappeared after winning a midsized pool in an arisan, word of the event spread throughout the region within two days. It turned out that the farmer had merely used some of the money to visit distant relatives, but he spent the next few weeks trying to reassure his neighbors that he had never intended to defect; even years later, some people harbored doubts about his motives and were hesitant to include him in arisans.

Spreading the word that Ego is a cheater damages Ego's chances for inclusion in future arisans and other cooperative ventures. Still, this will not compensate the victims for their losses. They could conceivably confront Ego, demanding repayment, and perhaps attempt to confiscate some item of value. However, in Dusun Baguk a strong ethic of avoiding conflict precludes most confrontations, and informants indicated that victims would be more likely to seek assistance from local officials in attempting to force Ego to repay a portion of the pool. For example, after winning an arisan pool and then missing the following meeting, a young fisherman received a conspicuous invitation to visit the home of the head of the village. Sitting with his guest on the front porch, the head of the village never mentioned the arisan but spoke broadly about the relationship between good fortune and social obligation, the importance of responsible citizenship, and so on. After watching the fellow squirm uncomfortably beneath the gaze of the numerous neighbors and hangers-on resting around the porch, I was not surprised to learn the next day that the missing contribution had been delivered that same evening.

Both gossip and official intervention are only effective if Ego remains in the area after having defaulted. Should Ego abscond with the pool, there is little that the other members can do about it. This is one of the reasons why ROSCAs can flourish in Dusun Baguk, as the core population is extremely stable: For reasons that I will discuss, most people in Dusun Baguk feel strongly tied to the region, frequently contrasting themselves with the Minangkabau, an ethnic group from the north who are famous for wandering far from home.

Emotional Sanctions

Gossip has real economic consequences, and hence it is not without importance in shaping the behavior of arisan participants. However, strictly economic portraits of ROSCA behavior (e.g., Handa and Kirton 1999) fail to capture the significance of subjective experience as a motivational factor. Purely pragmatic issues are often not the sole consideration when participants think about the consequences of cheating in an arisan. Rather, people in Dusun Baguk are enormously concerned with how others evaluate them. Individuals go to great lengths to avoid being evaluated negatively because such evaluations elicit a feeling of *malu*, a highly aversive shamelike emotion.

I collected 305 detailed cases in which informants spontaneously used the word *malu* to describe their own or an Other's emotional state. These cases span an enormous variety of behaviors, ranging from the frequency of prayer to the speed with which one walks (Fessler 1999). Informants report that concern with this emotion plays out in arisans in a number of ways. First, should Ego stop contributing after having won the pool, she will feel *malu* toward the other members whose trust she has violated. More importantly, as the cases discussed above demonstrate, because one of the first steps taken by the cheated members will be to publicize Ego's actions, she will feel *malu* toward the community at large. To understand the impact of this experience, consider the fact that villagers abandoned a traditional punishment for premarital sex designed to invoke *malu* before a large audience because it frequently led to suicide—feeling ashamed before the members of one's village is a powerful sanction in this face-to-face community, where life is intensely social and people spend their whole lives with the same group of relatives and neighbors.

As noted, there is a spectrum of arisans, ranging from commercially oriented groups in which the members have fewer ties to one another and spend little time socializing at the meetings, to groups that are organized on a kinship or neighborhood basis in which the members have multiple social ties and in which the exchange of money plays only a small role in the social occasion. The sanctions that enforce conformity seem to vary according to the position that an arisan occupies on this spectrum—participants in primarily commercially oriented groups often stated that, in the event of defection, financial recompense would be their foremost goal, while participants in more socially oriented groups generally indicated that emotional concerns, including inflicting *malu* on the defector, would overshadow the issue of money. Given that these two types are poles on a spectrum, it is understandable that, in many arisans, participants seem to be motivated to adhere to the rules by a combination of financial and emotional factors.

Third-Party Punishment

Discussions with arisan participants indicate that people in Dusun Bağuk correctly recognize that not all of the members of an arisan have the same incentive to pursue someone who quits the group after winning the pool. Unlike participants who have not yet won the pool, those who won prior to Ego's defaulting do not suffer a loss as a result of Ego's actions—they have already received the sum that will equal their total contributions when the cycle is complete. Of course, all of the participants have some interest in punishing cheaters, as the possibility of cheating undermines the institution as a whole, making future arisans more dangerous. Still, objections based on principle are generally weaker than those that are a direct reaction to loss. Yet, it is in the interests of the participants who have not yet won to enlist the full support of those who have already won in pursuing a cheater. This is particularly important late in the cycle, as the number of participants who have not yet won will be small, and hence their impact on a cheater will be less significant than would be true earlier in the cycle.

Consider the following case: In the seventh round of a nine-person arisan cycle, Iki, a middle-aged woman, won the modest pool. She used the money to pay her children's school fees and also bought them new uniforms, an expense that stretched her resources considerably. Iki missed the next meeting of the arisan, and, though she promised to send her contribution to Uci, the pool's winner, several days passed without her doing so. Only one more round remained in the arisan cycle. Neli, the sole participant who had yet to win, and hence the obvious recipient of the final pool, visited Uci, whose pool was missing one-ninth. While they stood in Uci's garden angrily discussing Iki's selfish behavior, Siswa, another member of the arisan, approached the gate. However, hearing the topic of conversation, Siswa glanced away and looked as if she would continue walking. Neli glared at her and loudly remarked, "She's happy with her state of affairs, and so she doesn't give a damn about anyone else!" Several onlookers glanced at Siswa; she looked at the ground, feigned confusion, asked what the topic of conversation was, and then heartily agreed that Iki's behavior was reprehensible. By the next morning, discussions of Iki's actions were taking place in several village shops. That evening, one of Iki's sons delivered the missing contribution to Uci, and, several days later, the same boy presented Iki's contribution at the final meeting of the arisan. I later learned that Iki had borrowed the money from her brother; ostensibly ill, she remained in her house for a week.

Neli's attack on Siswa, the woman who sought to avoid becoming involved, strikes observers as quite natural. Why would many people likely respond as Neli did? To answer this question, we must step back from the ethnographic context. While many features of the arisan are unique, it

belongs to the larger class of cooperative enterprises. In any cooperative system, it is in the interests of all parties to punish cheaters who reap the benefits provided by the system but do not pay the costs associated with participation. However, punishing cheaters is itself costly—doing something (taking action against a cheater) is always more difficult than doing nothing (not taking action). Accordingly, actors will be tempted to let others do the punishing yet still share in the benefits of greater security. Benefiting from the group's actions in this manner while not incurring the costs is itself a form of cheating. Apparently in order to preclude such second-order cheating, cooperative groups often encourage *third-party punishment*; that is, in addition to punishing cheaters, they also punish people who do not punish cheaters (see Boyd and Richerson 1992).

When Siswa's actions indicated that she wished to avoid becoming embroiled in punitive measures directed at Iki, Neli accused her of acting in a self-interested fashion. Onlookers with whom I discussed the case agreed both that Neli's criticism of Siswa was justified, and, consistent with this (see Fessler 1999), that Neli's remarks made Siswa feel malu, whereupon she quickly reversed herself and joined in publicly criticizing Iki. Because Dusun Baguk culture prescribes sharing and concern for others, charges of selfishness inflict costs on second-order cheaters that are similar to those suffered by cheaters, namely shame before the community and damage to the cheater's reputation that will limit her ability to participate in future arisans. Even prior winners of the pool are therefore motivated to join in applying sanctions to a cheater, making cheating a costly enterprise. In turn, this greatly lowers the risks involved in participating in arisans.

A structural element that works against cheating in ROSCAs of this type is the relationship between the benefits of cheating and the number of participants who are cheated. The amount that Ego gains by defaulting after winning the pool depends on when Ego wins the pool during the cycle. Cheating is most profitable during the first round because at that point Ego has paid out only one contribution, so her net gain is the amount in the pool minus her contribution. With each successive round, the total amount that Ego has contributed to date rises, and so the benefit to be had by absconding with the pool decreases. However, the number of people who suffer a direct loss if Ego stops contributing after winning the pool is also highest during the first round (when all of the other participants are defrauded) and decreases with each successive round. The potential costs of cheating are therefore highest precisely when the benefit of cheating is highest, and decrease proportionately. In ROSCAs such as the Dusun Baguk arisan in which the sanctions available to defrauded parties are serious and inescapable, the structure of the institution thus adds an additional layer of security.

In Dusun Bağuk a variety of overlapping factors mitigate the fundamental hazard associated with ROSCAs such as the arisan, namely the risk that a winner will defect. Among 26 different arisan groups active during the fieldwork period, I recorded only four instances of defection, only one of which was never resolved (the case occurred in an urbanizing village near the capital in circumstances that differed markedly from most Dusun Bağuk arisans; an immigrant fled to Java). However, while protections against defection make arisans possible, they do not explain why so many people participate in them. To address this issue, we must further investigate the relationship between Dusun Bağuk culture and individual experience.

MOTIVES: ACCOUNTING FOR POPULARITY

The Question of Sensible Choices

Economic analyses of ROSCAs (e.g., Besley, Coate, and Loury 1993; Handa and Kirton 1999) stress their efficiency as a means for concentrating capital and facilitating saving. Such analyses often represent actors as mere calculating money maximizers. While Dusun Bağuk arisans appear to have many of the properties described by economic analysts, orthodox economic approaches nevertheless fail to capture the myriad psychological factors that motivate participation in arisans—to understand the popularity of arisans in Dusun Bağuk we must expand the issue of utility beyond questions of money alone.

I have suggested that aversive emotions constitute “costs.” When evaluating possible courses of action, actors consider the subjective states that each choice is likely to produce in themselves. Moreover, actors may weigh both those subjective states that are likely to be produced in the immediate future and those that are likely to arise later. The sensible choice is that course of action that will maximize positive subjective states over the foreseeable future. To understand why joining an arisan is a way of achieving this goal, we must first consider choices that individuals make in other economic arenas.

People in Dusun Bağuk often talk about money and frequently complain of a shortage thereof. Likewise, they are extremely conscious of the market value of goods. It is therefore somewhat surprising that individuals sometimes purchase items on credit at enormously inflated prices. However, such behavior is partly understandable once it is recognized that some items are valuable principally because they are in fashion at the moment (consistent with the importance placed on others’ opinions, fads are recurrent in Dusun Bağuk). If the pleasure that an object brings is contingent on its being purchased within a limited period of time, then it may be sensible to purchase it on credit, even at an inflated price, if this

is the only way in which it can be acquired while it still retains its value. Moreover, informants sometimes claim that although the net cost of an item purchased on credit is high, this cost *idak teraso* (is not felt), because the price is paid in small weekly increments. If pleasure is a variable to be maximized, purchasing on credit therefore appears sensible in that the benefits (feeling pleasure now) outweigh the costs (the “unfelt” burden of small weekly payments).

Despite the seemingly sensible nature of credit transactions, we must be careful not to overgeneralize. While informants justify some credit purchases by pointing to the prestige associated with transiently fashionable items (Taiwanese mountain bikes being a prominent example during the fieldwork period), they explain others simply in terms of a desire to have the item *now*, not because the benefit derived from having it now is greater than could be derived from having it later but, rather, because they simply do not want to wait. If the benefits of possessing a given object remain constant, then purchasing it on credit is only sensible if doing so does not entail suffering. It is therefore significant that, despite claims that credit payments are “not felt,” informants acknowledge that weekly credit payments eventually become onerous, particularly after the pleasure gained from the object has diminished or, in the case of objects that are expended or worn out, disappeared entirely. Informants complain that they must keep paying long after the shirt has lost its luster or the lantern has rusted. Such experiences drive home the realization that the price agreed on was much higher than market value, and it is this that leads villagers to refer to traveling credit merchants as *'acet* (leaches). People know that purchasing on credit often results in great dissatisfaction over the long run. Nevertheless, they periodically ignore this knowledge, succumbing instead to the temptations of the sparkling wares displayed by the credit merchants. It is therefore a mistake for us to try too hard to put a sensible face on credit buying—the best descriptions of this behavior are those that emphasize its impulsive component.

In Dusun Baguk, discussions of credit buying often touch on a larger issue: Many people recognize that they have difficulty deferring gratification. Men and women alike laughingly remark that, unlike their immigrant Javanese neighbors, they could never be farmers: Whereas a farmer must work for many months before seeing the fruits of his labors, a fisherman paddles out in his canoe, then returns some hours later—either he has caught nothing, or he has obtained fish that can be eaten then and there, or quickly sold. Informants freely acknowledge that the inability to wait can be a handicap, but they are proud of this attribute in a gruff sort of way, much as some North American men are proud of their inability to cook.

A weak capacity for deferring gratification is a critical factor in the popularity of arisans in Dusun Baguk. Numerous informants remark that, were it not for the arisan, they would be unable to save up the quantity of money amassed through the pool. Sometimes with amusement, and sometimes with chagrin, adults of all ages stated that even small amounts of money “burn a hole in one’s pocket” and are quickly spent (note that the same orientation has been remarked on by observers of ROSCAs around the world—Adams and Canavesi 1989; Bortei-Doku and Aryeetey 1995:84; Geertz 1962:247; Hospes 1992b:396; Srinivasan 1995:204; Vélez-Ibañez 1983:37).

The self-consciously recognized inability to save brings us back to the question of sensible choices. We might argue that, if an actor acted sensibly, having decided that some large sum of money was needed, she would simply save the money instead of spending it soon after it was acquired. From this perspective, joining an arisan because one cannot muster the wherewithal to save money seems foolish. However, I suggest that recognizing the difficulty of avoiding spending money as it is earned is itself a sensible act. Moreover, taking action to overcome this handicap by joining an arisan is the epitome of sensible behavior, as it is a well-designed strategy that achieves optimization despite unfavorable circumstances. To draw an analogy, it is hard to say who is more sensible, the professor who never forgets her briefcase or her colleague who always places his briefcase in front of the door so that he cannot leave home without it. Given the imperfect nature of human beings, the most sensible choice is often one in which the actor realistically recognizes his own limitations and then successfully compensates for them (cf. Schelling 1992).

The above discussion implies that people in Dusun Baguk, though sensible, are nonetheless flawed: In a key area of adult behavior, deferring gratification, they exhibit a “weak capacity.” We must pause to consider the aptness of this characterization. As noted earlier, although traditional Dusun Baguk economic activities generally fulfill subsistence needs, they entail a substantial daily risk of failure. Behavioral ecologists (e.g., Stephens 1990) have demonstrated that the optimal strategy in such situations is to choose immediate payoffs over the promise of greater long-term benefits. In Dusun Baguk, the wisdom of this preference is summarized in sayings such as *Kejar asok tinggal puntung*, “Chase after the smoke [instead of being satisfied with the fire] and you’ll be left with the ashes.” Likewise, in conversations on subjects ranging from the timing of rituals to the harvesting of fruit, people made reference to the case of an unmarried 32-year-old villager who turned down numerous offers of marriage in the hopes of receiving a more attractive offer, only to tragically end up as a *gadis tuo*, an “old maid.”

As is likely true of most culturally shaped attitudes that are held to be self-evidently true, in Dusun Baguk the utility of a short time horizon is emphasized not only through aphorisms and common conversations but also through redundant experiences that begin early in life (cf. Levy 1973; also Strauss and Quinn 1997). Consider the following two examples: (1) Caretakers frequently cajole children into good behavior by promising future rewards, but these do not always materialize. Apparently as a consequence, by age five most children are sufficiently savvy to insist on getting their goodies *now*. (2) Older children are often given chicks to raise. Children are very interested in money, and, being familiar with the commercial egg vendors who visit the village shops, they recognize that a small number of chickens can multiply into a lucrative egg-laying flock. However, the village is home to an assortment of cats, civets, and mildly delinquent teenagers, all of whom are wont to prey upon chickens late at night. In one conversation, although several seven- to eight-year-old chicken owners expressed fascination with the idea of developing a flock, all of the ten to eleven year olds hanging around loudly disagreed, noting that one is better off selling one's chickens as soon as they are big enough lest one be left with nothing but a pile of feathers.

I suggest that the culturally marked and psychologically salient Dusun Baguk preference for immediate gratification is a functional part of a fisher culture. However, while this orientation is adaptive over the course of a lifetime, it is not necessarily beneficial in every situation, and this is particularly true during times of culture change such as the period of fieldwork, marked, as it was, by the recent advent of taxes, school fees, and increases in competitive consumerism. Dusun Baguk culture has evolved values and socialization practices that result in a propensity to choose immediate gain, yet experiences such as credit buying lead individuals to recognize that there are times when it is best to fight against this inclination. The arisan, itself a cultural institution, provides one method of resisting this deeply ingrained proclivity. As one young man phrased it, "I want to save up money to open a kerosene stand. Today, I want [to own] that business. And tomorrow, I will still want that business. But then, if I make some money, all of a sudden I've got a fat wallet, and I think 'Maybe I'll go to a cafe in town for dinner, buy some good cigarettes, have fun.' Then I remember that I'm in an arisan and I can't just spend the money like that. And so, little by little, I save for my business."

The Dusun Baguk case suggests that individuals are neither the flawlessly calculating rational actors found in many economic models nor the machinelike optimal foragers portrayed by behavioral ecologists; nor are humans mindless vessels of a perfectly functional superorganic culture. Rather, cultural evolution shapes beliefs, practices, and institutions. These aspects of culture produce patterned characteristics in individuals,

characteristics that result in propensities for particular types of behavior (D'Andrade 1992; Spiro 1987). This behavior is *probablistically functional in the traditional environmental context. However, when circumstances, be they idiosyncratic or groupwide, deviate from that context, it becomes attractive to diverge from the default pattern. Individuals then struggle, with varying success, against the relevant culturally shaped characteristics (cf. Strauss 1992). Lastly, as the arisan illustrates, culture itself may provide the means to enact this struggle, as culture is not internally consistent (cf. Quinn 1996).

Willpower, Emotions, and Social Relationships

Why are arisans so effective at overcoming the inability to save? The structure of arisans is such that two different forces compel Ego to continue contributing until the cycle is complete. First, if Ego wins the pool early in the cycle, the other participants will have a direct interest in ensuring that Ego contributes until the cycle is finished. Second, if Ego quits before she has won the pool, all of the money that she has contributed to date will be lost—she will have simply given it away to those members who have won the pool so far. In the first case, others' self-interest forces Ego to “save,” and in the second case Ego's own self-interest has the same effect. Furthermore, concern with *malu* prompts continued participation even if Ego has not yet won the pool: As a 42-year-old woman explained to me, “If you were to quit before you'd won, the other members would think you're a fool for having thrown away the money you'd put in so far. What's worse, they'd tell everyone, and then you'd be *malu* just to walk down the street—everyone would laugh!”

The combined prospects of financial loss and emotional distress motivate Ego to forego whatever temptations or needs might otherwise exhaust her daily earnings. Furthermore, the same is true for all of the other members of the arisan: Together they create a situation in which the costs of not saving are unacceptably high. Hence, the arisan can be described as a form of *socially distributed willpower*—individuals intentionally put themselves in a position in which others will force them to do that which they wish to do but find difficult to do by themselves (cf. Schelling 1992). While this concept may appear strange to Western readers, in fact it is an idea with which we are quite familiar. Diet centers and fitness trainers are examples of socially distributed willpower. Even more similar to arisans are retirement deductions and Christmas clubs. However, all of these examples involve a unilateral distribution of willpower—we employ people to subtract inches from our waistlines or dollars from our paychecks, and it is this promise of reward in coin, and not in kind, that motivates their participation in the relationship. In contrast, in arisans the distribution of willpower is multilateral, as all participants have the same objective.

Many modern societies are characterized by a preponderance of simplex ties, of which the relationship between an overweight client and a diet counselor is but one example. Consistent with this pattern of social relationships, the significant mechanisms of social control in such societies involve *autonomous emotions*. These are emotions such as guilt and virtuousness (the opposite of guilt) that are premised only on the evaluation of one's own actions in light of some abstract standard. In contrast, many traditional societies importantly rely on *other-oriented emotions*. Other-oriented emotions such as shame and pride involve the evaluation of one's actions based in part on other people's reactions to them. In order for such emotions to have motivational salience, Ego must both care about the Other's opinion and have a relationship with the Other in which significant interaction is unavoidable. Other-oriented emotions are therefore maximally effective as mechanisms of social control when most social ties are multiplex. In contrast, self-oriented emotions are effective even when most ties are simplex, as Ego's behavior is not contingent on an Other's opinion.

To a far greater extent than is true in most modern societies, people in Dusun Baguk are embedded in complex networks of overlapping social relationships. Many individuals can trace kinship ties with one another via multiple paths, and additional social ties often overlay these. For example, two of my informants were at once relatives, gathering partners, neighbors, and members of the same arisan; their husbands often fished together and jointly sponsored ritual feasts, and their children were playmates. Dense relationships such as these are largely responsible for individuals' sense of being tied to Dusun Baguk, as the relationships create both security and obligation, making it doubly difficult for individuals to leave. Many young men envied the autonomy exhibited by immigrant Javanese bachelors living in neighboring areas, but none of them could bear to be away from the village for more than a few weeks. As noted, lack of mobility importantly reduces the risk of cheating in arisans, as participants are unlikely to run off in order to avoid the consequences of cheating. Similarly, these overlapping relationships are central to the other-oriented emotions such as malu that influence much of people's behavior.

In a world where the individual is surrounded by people to whom she is closely bound, people who significantly affect her actions, an institution involving multilateral socially distributed willpower is not a radical departure. In Dusun Baguk, people are used to participate in overdetermined social relationships in which the presence of each party serves to ensure the proper behavior of the other party. Given such experiences, the arisan is a natural solution to the problem of deferring gratification (cf. Vélez-Ibañez 1983:62–64).

The Problem of Generosity

Arisans facilitate saving by resolving not only intrapersonal conflict but interpersonal conflict as well. As noted earlier, sharing is strongly prescribed in Dusun Baguk. This ethic is so deeply ingrained that a surplus of any item elicits requests that it be shared, requests that are refused only at the risk of criticism, ridicule, and the likelihood that others will refuse to share with Ego in the future (cf. Lee 1993:143–144; Stack 1974:34–35, 105–107). An ethic of sharing is an obstacle to saving (cf. previous citations). One way to cope with this is to avoid the appearance of surplus. For example, individuals purchase single-use packets of shampoo despite their higher cost compared to bottled shampoo. This is because people bathe in public, and a bottle of shampoo is quickly exhausted by neighbors and relatives, each of whom asks for “just a little squirt, since you have so much.” Likewise, to plead poverty as an excuse for lack of generosity is so common that a favorite sarcastic remark is *Pitis idak bebunyi*, “Money makes no noise,” that is, it is easy to hide wealth so as not to have to share it.

An alternative to the strategy of avoiding the appearance of surplus is to claim that the abundant materials at hand are owed to someone else—because everyone recognizes the importance of reciprocity, such claims forestall demands for a portion. However, others will watch to see whether the surplus is delivered to the individual to whom it is supposedly owed, and any appearance of deception will simply worsen Ego’s plight. It is here that the arisan can be useful. As one woman explained to me, if her neighbors, having seen her husband return with a huge fish, come to request a portion, she can tell them that she must sell the fish in order to get money for her arisan contribution—she “owes” the other members of the arisan (cf. Anderson 2000; Bouman 1995:375; Hospes 1992b:393, 1995:140; Papanek and Schwede 1988:95). By creating a context in which saving money is embedded in relationships of reciprocity, arisans use the ethic of sharing as a defense against having to share. Hence, the arisan allows the individual to sensibly overcome not only limitations created by her own impulsivity but also barriers arising from cultural prescriptions for generosity (winners often spend the money quickly on indivisible items in order to preclude requests for sharing). These qualities alone would lead us to expect arisans to be popular in Dusun Baguk. However, none of this explains the emotional tenor of the institution, an important component in the arisan’s appeal. To understand this less tangible feature, we must first examine concepts of, and attitudes toward, income.

The Salience of Windfall

As noted, although the economy of the region is changing, many residents of Dusun Baguk continue to make a living in the traditional manner.

Many men fish from small canoes in the nearby estuary, and most women gather the edible *bağuk* seed (*Gnetum gnemon*), search for shellfish in the tidal flats, and make lime from shells, to be chewed with betel nut. These items are either consumed by the household or sold, often to a broker who transports them to market. Some people have found employment as laborers on plantations and in factories; a few people have managed to acquire positions as civil servants, and several families have opened small shops.

Several terms for income are commonly used in Dusun Bağuk. *Gaji* (salary), is used to describe the income of laborers and civil servants. The term has a narrow meaning, and this, together with the fact that it has only recently become applicable, explains why it is not a common description of income in everyday discourse. A more common term is *nařkah*, presumably derived from the Arabic *nařakat*, “the necessary expenses for living” (*Catafago 1975:437). American English lacks a concise term for this concept, but the meaning is captured by the word *bacon* in the phrase *bringing home the bacon*—this is something that one “brings home,” that is, although it is consumed at home, it is acquired elsewhere. Importantly, the most common use of this word is in the phrase *cari nařkah*, “to look for *nařkah*.” Hence, *gaji* (salary) is something that one *earns*, but *nařkah* is something that one *looks for*.

Although *nařkah* is a commonly used word, it has a somewhat formal ring to it. On a daily basis people are more likely to use another term, *rezeki*, which can act as a synonym for *nařkah*. *Rezeki* is presumably derived from the Arabic *riřk*, “what is necessary for the support of life” (Catafago 1975:160). Like *nařkah*, *rezeki* is something that one goes out to look for and bring home. However, in addition to this meaning centering on daily sustenance, both *riřk* and *rezeki* have a second meaning, “riches, good fortune . . . [the result of] the goodness of God, not your labor” (Catafago 1975:160). Here the emphasis is not on the income that is needed to sustain one’s family. Instead, the term refers to a windfall, some item of significant value that has come one’s way not through skill or industry but, rather, simply through chance or divine beneficence.

The phrase *cari rezeki*, “to look for *rezeki*,” primarily involves the “sustenance” meaning of *rezeki*, that is, it is a synonym for *cari nařkah*. This is understandable because, by definition, one can look for sustenance, but windfalls just happen. In contrast, the phrase *dapet rezeki*, “to get *rezeki*,” primarily involves the “windfall” meaning of the term—one neither earns it nor looks for it, it simply falls in one’s lap. I do not know why the two concepts “daily sustenance” and “windfall” are packed into a single term in Arabic. Nor do I know the history of the process whereby the Arabic *riřk* became the Malay *rezeki*. However, this double meaning is entirely consistent with the ordinary economic experiences of most men and women in Dusun Bağuk.

On a daily basis, adults in Dusun Baguk go out to look for that which will sustain their families, be it fish or mussels, seeds or shells. Most of the time they manage to find enough to meet their immediate needs. Sometimes they come home empty-handed. And, occasionally, they catch a huge fish, or find a rich bed of mussels. People recognize that diligence and skill contribute to one's ability to make a living, and they acknowledge that these attributes sometimes mean the difference between success and failure. However, they are also acutely aware that experience and hard work do not guarantee success. Moreover, sometimes even the most inexperienced and the most indolent can have a bountiful day. In short, windfalls happen.

For no apparent reason, one fisherman may land a boatload, while his friends catch nothing. One year a family's baguk trees may be groaning with seeds while a neighbor's trees are bare, only to have the pattern reverse itself a few years later. These events are experienced over and over again in a thousand variations. A simple lesson can be drawn from them: One can go out and look for sustenance for one's family and hope to find it. Most of the time, one will succeed. Sometimes one will fail. And now and then, through no virtue of one's own, one will come across a minor treasure: *Cari rezeki*, searching for sustenance, will become *dapet rezeki*, to get a windfall. The polysemy of the word *rezeki* is thus imminently congruent with one of the most salient features of life in Dusun Baguk, namely, that sometimes sustenance transforms into bounty.

If *cari rezeki* connotes the diligent, responsible effort to make ends meet, *dapet rezeki* connotes the joyous experience of good fortune, *the event that everyone who goes out to bring home the bacon hopes will happen but that can neither be foreseen nor controlled. Children dance around Papa as he happily lugs an overflowing bucket of fish into the yard. Mama fingers her money and grins as the seed broker rides off down the street, his motorcycle groaning under the weight of a huge sack of baguk seeds. In many ways, for the people of Dusun Baguk, the windfall aspect of *rezeki* is tantamount to happiness (compare with Johnson and Baksh 1987:399). It is therefore significant that informants universally describe winning the pool in an arisan as *dapet rezeki*. The subjective experience of collecting money from an arisan is that of getting a sudden windfall—one goes to the meeting with only a small contribution and comes home with a pocketful of money. Winning the pool is not due to effort or skill, for it is not something that participants can control—either God smiles on you that day, or He does not. Hence, for the people of Dusun Baguk, one feature that contributes significantly to the attractiveness of the arisan is the enormous pleasure that it provides by creating opportunities to experience a lexically marked and culturally hypercognized positive event.

The Attraction of Gambling

In Dusun Baguk, intense longing for a windfall motivates a problematic activity, playing the national lottery. Despite advertisements portraying the lottery as a charity fund, people recognize it as a form of gambling, an activity that is forbidden in Islam. Accordingly, the most devout individuals eschew any contact with the lottery. However, the prospect of a huge windfall tempts many people to buy a ticket now and then from the roadside booths and shops on the outskirts of the city.

For a few individuals, the lottery is an obsession. Preoccupied by fantasies of enormous rezeki, three teenage boys, two single adult men, and one married couple with children all spend a significant proportion of their income on tickets. In each case their addiction is recognized by other members of the community, who feel a mixture of contempt and pity for them, belittling the way that they squander their resources yet sympathizing with their desire for windfall. For their neighbors, these individuals are living demonstrations of why gambling should be avoided, or at least indulged in only in moderation—while talk at the shops often turns to lucky numbers and “what I’ll do when I win the lottery,” most adults only play the lottery sporadically, generally with relatively small sums of money.

Given that gambling is viewed as both appealing and dangerous, consider the subjective experience of participation in an arisan. There are many different kinds of arisans. However, whether the benefit to be had from winning the pool derives from the opportunity to invest the money or simply the chance to enjoy spending it, informants all agree that the earlier one wins the pool, the better. Hence, the benefit is maximal during the first round and decreases with each successive round. Consider the odds of winning the pool. The odds of winning the first round are the lowest in the cycle, as the list of potential winners consists of all of the participants in the arisan. As the cycle progresses, past winners are eliminated from the drawing, and hence the odds of winning go up for those still remaining in the drawing, a fact that participants often commented on when an arisan was in its final stages. Although informants never explicitly formulated the overarching conclusion, it is clear that there is an inverse relationship between the benefit to be gained by winning any given round and the odds of winning that round—as the payoff declines, the chances of winning improve. It seems that this arrangement both provides excitement in the initial stages of the cycle (when the benefit is high but the outcome is very uncertain) and keeps people from getting disgruntled in the later stages of the cycle (when the benefit is lower but the outcome is more certain). The high benefit/low odds situation characteristic of the initial rounds provides the thrill of gambling without the risk, as all of the participants will “get their money back” in future rounds (see Adams and Canavesi 1989; Ardener 1964). Hence, while it may *feel* like gambling to

the participants as they anxiously wait for the winner to be selected, the arisan is not true gambling because no one loses any money. Arisans are thus neither a threat to the welfare of the family nor a violation of Islamic moral precepts. On the contrary, by helping participants to amass sums of money that otherwise would be spent piecemeal, arisans facilitate both providing for one's family and meeting one's religious obligations. Few practices achieve such noble goals while providing a thrill to the participants.

CONCLUSION

Multiple features of Dusun Baguk culture contribute to the popularity of arisans. The structure of social relations and the attendant psychological orientation mitigate the fundamental danger of ROSCAs, namely, that a participant may abscond with the pool. Because others' opinions are an important determinant of behavior in Dusun Baguk, multilateral socially distributed willpower is a natural way for individuals to sensibly overcome culturally patterned difficulties in deferring gratification. Likewise, the communal nature of the endeavor protects the individual from accusations of selfishness in a setting where sharing is mandated. Arisans are also appealing because they provide positive emotional experiences. Winning the pool involves a sense of obtaining a windfall, an experience that is positively charged because of both its economic significance and its cultural salience. The relationship between the benefits of winning the pool and the likelihood of doing so evokes the thrill of gambling without the financial or moral disadvantages of that vice.

The distinction between economic behavior and other facets of life is arbitrary and probably does not reflect emic experience. Accordingly, the most complete portraits of economic behavior will be those that encompass all relevant domains and motivations. I have attempted to demonstrate that the popularity of one type of ROSCA cannot be explained solely in terms of its effectiveness as a method of providing short-term, interest-free loans. This suggests that equivalently complex factors may underlie the popularity, or lack thereof, of ROSCAs in other cultures. While the intricacies of the Dusun Baguk case suggest that some factors are likely to be parochial, this may not be true of all elements. First, because ROSCAs force individuals to save, it is likely they will be especially popular in groups where consistent economic uncertainty has produced both a culturally patterned preference for short-term gain and cultural prescriptions for sharing surpluses, yet in which occasional (or novel) circumstances sometimes make saving attractive (cf. Hospes 1992a). Second, it is likely that shame will often be a prominent emotion in cultures where ROSCAs are common (cf. Ardener 1995:4; Bortei-Doku and Aryeetey 1995:86, 89;

Geertz 1962:247; Papanek and Schwede 1988:95; Srinivasan 1995:203). This is so for two reasons. First, shame is most effective in those kinds of relationships in which absconding with ill-gotten gains is difficult, and such relationships are themselves often a prerequisite for the functioning of ROSCAs. Second, shame and an orientation toward those relationships in which it is most significantly experienced are part of a larger psychology in which behavior regulation is importantly other oriented, and this is conducive to the multilateral social distribution of willpower.

The complexity of the factors that contribute to the popularity of one type of ROSCA leads me to question whether it is realistic to hold these institutions as the benchmark for successful financial intermediation. A more modest proposal is that we seek to describe some of the commonalities across cultures where ROSCAs flourish in order to identify those locations where analogous institutions can most profitably be introduced. Finally, the analysis of Dusun Baguk arisans dramatically confirms Ardener's original assessment that ROSCAs "cannot be understood in terms of economic motives alone" (1964:222). Although ROSCAs are perhaps an extreme case, I suggest that the same is true of all so-called economic institutions—rarely is human behavior explicable in terms of only one dimension.

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NOTE

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