



Between Milk & Odong-Odong

Uncovering the logic of household spending among women as
homemakers, in the midst of the rising costs-of-living

Jakarta, 9 June 2008



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Households barely came out of the first wave of price increases last quarter, when yet another one hits them at the end of last month. Already borrowing, cutting back, and trading down family activities, what else is there for them to cut?

To predict where households will take the market, or vice versa, Mindspace invested time in running in-depth interviews with 29 married women, from ABCD households around Greater Jakarta, in April 2008.¹

The study attempts to establish the logic behind household spending, by making sense of how women as homemakers, cope with the rising costs-of-living, so that marketers can appropriately shape their marketing plan to ensure that their brands, product or services stay on the shopping list of households.

The study found that in making ends meet, women constantly juggle in three timeframes: paying off bills and debts from yesterday, managing cash flow for today, and securing funds for the future. As much as they can, they do so without upsetting the balance of their family activities.

With that in mind, the top two items in their shopping list are: payments for housing utilities, such as electricity, piped water (if subscribed), telephone, kerosene, and gas, as they signify everyday stability; and secondly, food and education for the children to represent long-term stability.

Anything in between, such as food, personal, and household products, are balancing items, often compromised when money is tight. The choice of action depends on women's access to money, their skill-set in handling money, and what is expected of them in establishing their family stability.

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Between Milk and ‘Odong-Odong’

A mother of two girls, ages 3 years and 8 months, spoonfed her elder daughter who was perching on a bright coloured wooden horse, popularly known as *odong-odong*.² With music playing so loud, the street in front of their house turned into instant carnival ground for her daughter.

“She won’t eat her food without the ride,” said Ami, 24, a housewife who spends up to Rp4000 for the *odong-odong* rides each day. After all, her elder daughter has been deprived of drinking as much milk, and of longer naptime without her diaper, as she takes the backseat to her baby sister’s milk money.

Ami used to manage the entire household budget, early in her marriage. “But the money ran out so quickly that I’m no longer trusted with it.” Now, choosing to receive Rp10,000 a day from her husband, she shops in small, safe units each day: a litre of rice, 250ml of cooking oil, meat and vegetables for the day, and the *odong-odong* rides.

With her limited scope of control, food is easier to cut than the rides, especially when she can buy just enough portions of ready-made dishes for their mealtimes.

Ami’s husband, a medical equipment salesperson, receives income that depends on “how hardworking he is [in the month]”. She admits to feeling relieved, whenever they come back from a monthly grocery shopping, assured that their month’s needs are well-stocked at home.

Anxious with their condition, Ami leaves it to her husband to work out their future. “I’m not sure how my husband gets around the high costs-of-living,” she said. “I never asked.”

Surviving the Rising Challenges

The study involves in-depth interviews of 29 married women, from ABCD households around Greater Jakarta. Although they took place prior to the increase in non-subsidised energy prices and readjustment of inflation from 6.5% to 11.2% in 2008, households have already adjusted their spending to the first wave of price increases.

Most of the women, not owning their houses yet, with children of school-going ages (18 households), and husbands whose incomes are not fixed (12 households), face major setback in their monetary timeframes.

With that, heavy priorities are set in, in which most emphasised two non-negotiable items in their monthly shopping lists:

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