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## **Jimpitan in Wonosobo, Central Java: an indigenous institution in the context of sustainable socio-economic development in Indonesia**

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# Jimpitan

## in Wonosobo, Central Java

An Indigenous Institution in the Context of Sustainable Socio-Economic Development in Indonesia



Ayu Swaningrum

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*Jimpitan* in Wonosobo, Central Java:  
An Indigenous Institution in the Context of Sustainable Socio-Economic Development in Indonesia

Ayu Swaningrum

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*Jimpitan* in Wonosobo, Central Java: An Indigenous Institution in the Context of Sustainable Socio-Economic Development in Indonesia

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# *Jimpitan* in Wonosobo, Central Java

**An Indigenous Institution in the  
Context of Sustainable Socio-Economic  
Development in Indonesia**

## **Proefschrift**

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geboren te Jakarta, Indonesia  
in 1983

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---

***You are not a drop in the ocean.  
You are the entire ocean in a drop.***  
*Rumi*



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## Abbreviations

<b>ADB</b>	Asian Development Bank
<b>BAPPENAS</b>	Badan Pengawas Pembangunan Nasional
<b>BERMAR-</b>	Bersama Rakyat Maju, Adil, Rahayu,
<b>TABAT</b>	Tentram, Agamis, Berbudaya, Amal dan Terpuji
<b>BKM</b>	Badan Keswadayaan Masyarakat
<b>BKK</b>	Badan Kredit Kelurahan
<b>BMT</b>	Baitul Maal wat Tamwil

---

<b>BPR</b>	Bank Perkreditan Rakyat
<b>BRI</b>	Bank Rakyat Indonesia
<b>BUMD</b>	Badan Usaha Milik Daerah
<b>DKI</b>	Daerah Khusus Ibukota
<b>DPRDS</b>	Dewan Perwakilan Rakyat Daerah Sementara
<b>FES</b>	Field of Ethnological Science
<b>GDP</b>	Gross Domestic Product
<b>GDRP</b>	Gross Domestic Regional Product
<b>GNI</b>	Gross National Income
<b>HD</b>	Historical Dimension
<b>HDI</b>	Human Development Index
<b>IDR</b>	Indonesian Rupiah
<b>IKS</b>	Indigenous Knowledge System
<b>IMM</b>	Integrated Microfinance Management
<b>KAN</b>	Kerapatan Adat Nagari
<b>KDP</b>	Kecamatan Development Project
<b>KK</b>	Kepala Keluarga
<b>KS</b>	Keluarga Sejahtera
<b>KUD</b>	Koperasi Unit Desa
<b>KUPEDES</b>	Kredit Umum Pedesaan
<b>MDGs</b>	Millennium Development Goals
<b>MPI</b>	Multidimensional Poverty Index
<b>MSME</b>	Medium, Small and Micro Enterprises
<b>MUSPIDA</b>	Musyawaharah Pimpinan Daerah
<b>MUSREN- BANG</b>	Musyawaharah Rencana Pembangunan
<b>NGO</b>	Non-Governmental Organizations
<b>OJK</b>	Otoritas Jasa Keuangan
<b>PCINS</b>	Plural Available institutions/organizational Systems
<b>PDAM</b>	Perusahaan Daerah Air Minum
<b>PERDA</b>	Peraturan Daerah
<b>PKK</b>	Pembinaan Kesejahteraan Keluarga
<b>PLTA</b>	Pembangkit Listrik Tenaga Air
<b>PNPM</b>	Program Nasional Pemberdayaan Masyarakat
<b>PNPM-UPK</b>	Program Nasional Pemberdayaan Masyarakat-Unit Pengelola Keuangan
<b>POSYANDU</b>	Pos Pelayanan Terpadu
<b>PUSKESMAS</b>	Pusat Kesehatan Masyarakat
<b>PV</b>	Participant's View
<b>RKPD</b>	Rencana Kerja Pembangunan Daerah
<b>RPJMD</b>	Rencana Pembangunan Jangka Menengah Daerah
<b>RPJPD</b>	Rencana Pembangunan Jangka Panjang Daerah
<b>RT</b>	Rukun Tetangga
<b>RW</b>	Rukun Warga
<b>SDGs</b>	Sustainable Development Goals
<b>SIMPEDES</b>	Simpanan Pedesaan

---

<b>SMA</b>	Sekolah Menengah Atas
<b>SMP</b>	Sekolah Menengah Pertama
<b>SUSENAS</b>	Survey Sosial Ekonomi Nasional
<b>TBK</b>	Terbuka
<b>TEK</b>	Traditional Ecological Knowledge
<b>TPKAD</b>	Tim Pengelola Kegiatan Antar Desa
<b>UMKM</b>	Unit Usaha Mikro, Kecil dan Menengah
<b>UN</b>	United Nations
<b>UNCTAD</b>	United Nations Conference on Trade and Development
<b>UNDP</b>	United Nations Development Programme
<b>UNEP</b>	United Nations Environment Programme
<b>UNESCO</b>	United Nations Educational, Scientific and Cultural Organisation
<b>UNHDR</b>	United Nations Human Development Report
<b>UNSIQ</b>	Universitas Sains Al Quran
<b>USAID</b>	United States Agency for International Development
<b>WeD</b>	Wellbeing in Developing Countries Research Group

## Glossary

<b>Alun-alun (B.J):</b>	The square
<b>Arisan(B.I):</b>	Rotating saving and credit associations
<b>B.I:</b>	<i>Bahasa Indonesia</i> . In Indonesian language
<b>B.J:</b>	<i>Bahasa Jawa</i> . In Javanese language
<b>BPS:</b>	<i>Badan Pusat Statistik</i> . Indonesian Office of Statistics
<b>Dawis:</b>	<i>Dasa wisma</i> , a community which consist of women from 10 households in one RT, divided according to geographic location of north, south, east and west or left, middle and right-side.
<b>Desa (B.I):</b>	Village
<b>Dusun/Dukuh (B.J):</b>	Hamlet/ward
<b>Hormat (B.I):</b>	Respect
<b>IDR:</b>	Indonesian (currency) Rupiah
<b>Jimpitan (B.J):</b>	Taking a small amount of rice and save it
<b>Kabupaten (B.I):</b>	District
<b>Kecamatan (B.I):</b>	Sub-district
<b>Kelurahan (B.I):</b>	Village
<b>Koperasi (B.I):</b>	The cooperative
<b>Kotamadya (B.I):</b>	Town
<b>Nyumbang (B.J):</b>	To donate
<b>Poskamling:</b>	<i>Pos keamanan lingkungan</i> . Post Security Neighborhood
<b>Posyandu:</b>	<i>Pos pelayanan terpadu</i> . Integrated service center
<b>Provinsi (B.I):</b>	Province
<b>Puskesmas:</b>	<i>Pusat Kesehatan masyarakat</i> . Community health center
<b>RT:</b>	<i>Rukun tetangga</i> , Neighborhood association, 1 RT consists of 2 or more households

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<b>RW:</b>	<i>Rukun warga</i> , Community association, 1 RW consists of 2 or more RTs
<b>Pengajian (B.I):</b>	Religious gathering
<b>Pesantren (B.I):</b>	Islamic boarding school
<b>PKK:</b>	<i>Program kesejahteraan keluarga</i> . Government-sponsored family welfare organization/approach
<b>PNPM UPK:</b>	<i>Program nasional pemberdayaan masyarakat</i> . National Community Empowerment Program-Financial Management Unit
<b>Ronda:</b>	Night patrol
<b>Rukun:</b>	Harmony
<b>RKPD:</b>	<i>Rencana kerja pemerintah daerah</i> . Annual district development plan
<b>RPJMD:</b>	<i>Rencana pembangunan jangka menengah daerah</i> . District/municipal mid-term development plan
<b>RPJPD:</b>	<i>Rencana pembangunan jangka panjang daerah</i> . District/municipal long-term development plan
<b>Selapanan (B.J):</b>	35 days
<b>SMA:</b>	<i>Sekolah Menengah Atas</i> . Secondary high school
<b>SMP: S</b>	<i>ekolah Menegah Pertama</i> . Junior high school
<b>Sumbangan (B.I):</b>	Contribution or donation in cash, for instance, to newly-wed couples or the parents of newly born babies
<b>Tanggung renteng:</b>	joint responsibility
<b>TKI:</b>	<i>Tenaga kerja Indonesia</i> . Indonesian migrant worker



---

# Preface

Humans in their lifespan often encounter difficulties, either on a personal or a global scale, that may even be felt as a crisis. Recently, mankind suffered a health crisis, namely the coronavirus pandemic. Initially it appeared in Wuhan, China, in 2019, then spread rapidly throughout the world. The virus made many casualties and most governments began to take preventive measures. However, the result of these preventive efforts led to another crisis, namely an economic downturn. In Indonesia, Covid-19 hit for the first time on March 2<sup>nd</sup>, 2020, when two women from Depok, West Java, had close contact with the 24th confirmed case in Malaysia (Pranita 2020). The number of people who tested positive for the virus began to rise rapidly. Up until recently, according to the latest data from the Indonesian Ministry of Health, in May 2021, it is recorded that 1,697,305 tested positive for Covid-19, as many as 1,552,532 people recovered, and 46,496 people died. The government has been making various efforts to prevent this pandemic from spreading widely. One of them is the PSBB *Pembatasan Sosial Berskala Besar* (lockdown), more recently there was a restriction on *mudik* (returning to hometown). This turns out to have an adverse impact on the economy.

Other efforts made by the Indonesian government are direct assistance, *eg.* staple food aid, BLT *Bantuan Langsung Tunai* (Cash Direct Aid) and small medium enterprise aid, subsidy for salary under IDR 5 million, and interest subsidy. However, people cannot expect to rely on government aid only to survive in the adverse economic conditions due to the lockdown and other measures in the Covid-19 pandemic. Some people took the initiative and asked for a CSR (corporate social responsibility) fund from the big corporations, or they asked for an extension of the loan from the bank, or there were even some people who were forced to go to a loan shark (*bank titil* or illegal fin-tech). However, those solution are not sustainable, and they also become a psychological burden (Marjono 2020). The local people should depend on their own resourcefulness.

Community participation in dealing with a pandemic, especially related to health and the economy, relies on activities that have mutual cooperation. In Central Java, *jimpitan* is one of the solutions. *Jimpitan* is the collection of a small portion of rice or money taken from households in a neighborhood. Through *jimpitan*, some villages succeed to tackle

the difficult times in this pandemic era. The governor of Central Java, Ganjar Pranowo, asked the people in the villages to revive the tradition of *jimpitan* as a food barn. He said that *jimpitan* could be used to fulfill the economic needs independent from the assistance of the central or provincial government (Farasonalia 2020). He also initiated the program of *Jogo Tonggo* (literally *jogo* means to keep/to guard, *tonggo* means neighbor). In Tegal, Central Java, in one of its villages called Tegalsari (Tegal Barat sub-district), the local people implement the *Jogo Tonggo* program by growing vegetable crops and other food plants, cultivating the fish in the pond, and growing kale plants and greens. They also have food barns to store the aid from outside the neighborhood or from *jimpitan* within the neighborhood. The food barn is used to help people outside the neighborhood such as informal Al Quran teachers and other people who are affected by Covid-19 but reside outside the *RW-Rukun Warga* (community association) (Humas Jateng 2020).

In the Wonosobo district, there has been a rise in thefts lately due to the increasing number of poor people because of the Covid-19 pandemic. The local people in the village of Suren Gede (Kertek sub-district, Wonosobo district) attempted to tackle the thefts by reanimating the *ronda malam* and *jimpitan*. In the Suren Gede village, the *jimpitan* is managed by each RT-*Rukun Tetangga* (neighborhood association) to support the *sedekah canthelan*, a pre-existing program for social fund support (literally *sedekah* means donation, *canthelan* means hanger) (Al Arifa 2020). *Jimpitan*, together with the growing of vegetables and the food barn, is considered important in promoting food security, and it is an illustration of the fact that the tradition of *jimpitan* is still preserved in Central Java, East Java, and West Java (with a different name, *ie. Perelek*) (Abdullah 2020), even though it may seem dormant at times. In Blitar, East Java, the regent suggested that the local people revive *jimpitan* to build the *Kampung Tangguh Covid-19* (literally *kampung* means village, *tangguh* means tough or firm). It is traditional institutions that empowers the local people to face the pandemic situation. Two of its sub-programs are: (a) *Poskamling* (*pos keamanan lingkungan*, environmental security post), an activity that is intended to promote security, and (b) *jimpitan* for food security (Hadi 2020).

*Kampung Tangguh* in South Tangerang, Banten Province, is said to be successful in decreasing the number of Covid-19 infections. From the 12 infected persons in December 2020, two recovered, and the other 10 self-quarantined. In January 2021, 2 out of those 10 persons recovered. There are no new cases of Covid-19. Six main programs of *Kampung Tangguh* are *Tangguh Kesehatan jasmani dan rohani* (physical and mental health), *Tangguh sosial ekonomi* (social and economic resilience), *Tangguh keamanan* (safety), *Tangguh edukasi* (education), *Tangguh Demokrasi* (good democracy). In the sub-program for social and economic resilience there are four efforts: 1) home industry with online marketing; (2) *jimpitan*, food barn, and free food store for the local people; (3) fish cultivation, hydroponic plants and goat/cow livestock; and (4) *dapur umum* (cooking together on a massive scale for neighborhood) from people for people (Yandri 2021).

By acknowledging the benefits of *jimpitan* amidst the recent crisis caused by the Covid-19 pandemic, this study describes the utilization and advantages of institutions and organizations that serve the community, particularly *jimpitan*. I hope that this study



Picture 1 The governor of Central Java, Ganjar Pranowo, is visiting people in Tegal, while implementing the *Jogo Tonggo*, the vegetable growing program. Source: Slam (Humas Jateng), 17 May 2020

about the utilization of institutions and organizations, in which *jimpitan* is included as an indigenous institution that describes the resourcefulness of local people, can bring some insightful knowledge to many people, including policy makers, so that in setting out policies they will consider the voice of local people. This study is also dedicated to local people who are still preserving their indigenous way of coping with the situation, in hopes that they will be acknowledged by the people outside their community too, such as academics, governments and the world at large.



# I Introduction

Initiatives of giving mutual support and collaboration among Indonesian communities have been conducted over generations in the form of labor and voluntary activities. Such forms of long-standing mutual aid and communal labor are known as *tolong menolong*, or particularly *gotong royong*. According to the KBBI (Kamus Besar Bahasa Indonesia/ The Dictionary of Indonesian Language), *gotong royong* constitutes any kind of assistance to anyone and any collaborative actions. *Gotong royong* is considered a 'cultural glue' in the social life of a community. It is an effort of maintaining people to people relationships (Shohibussirri 2014). The principle of *gotong royong* is embedded in different forms of activities in every ethnic group in Indonesia, eg. *Marsialapari* (Mandailingnese, North Sumatera), *Saleng Tulongen* (Balinese, Bali), *Alang Tulung* (Gayonese, Aceh), *Mapalus* (Minahasa, Sulawesi), *Sabilulungan* or *Rereongan* (Sundanese, West Java). According to Koentjaraningrat (1984), the concept of *gotong royong* in Java relates to the Javanese people's livelihood as *masyarakat petani pesawah* (peasant community). The underlying value of *gotong royong* is embedding the importance of culture, which refers to the basic concept of human relations with their fellow humans and their environment. The cultural value of Indonesian people consists of four ideas. Firstly, a human is a social creature who is not living alone in this world but surrounded by his/her community, society, and universe. In the macro cosmos view, a human is only a small part of a universe. Secondly, a person consequently depends on others. Thirdly, a person is obliged to maintain a good relationship with others with a spirit of '*sama rata sama rasa*' equality in terms of mutual enjoyment. Fourthly, a person should always strive to compromise and to make an equal effort together with others in the community with a spirit of '*sama tinggi sama rendah*' equality in terms of mutual respect (Koentjaraningrat as cited in Endro (2015)).

*Jimpitan* is an example of a local mutual aid and communal labor institution in Central Java that refers to the practice of *gotong royong* conducted at the community level. It has evolved over many generations to support local people, especially the poor and low-income families (Mukherjee 1999). *Jimpitan* consists among others of a contribution of rice by women who bring it to the monthly meeting and by men who take rice from a small tray hung in front of each house while checking around for safety in the neighborhood (Lont 2005). This definition will be elaborated in more detail in Chapter II. Since the establishment

of PKK in 1967 (*Program Kesejahteraan Keluarga/The Family Welfare Program*), *jimpitan* has been an essential institution of mutual aid and communal support in Central Java. *Jimpitan* is considered a complement to and often conducted alongside a *ronda* (night patrol) and an *arisan* (rotating savings and credit associations). *Ronda* is the evening meetings where people usually not only talk about light and trivial topics but also discuss problems that occur around their environment. The night gathering is a useful forum to find solutions for community problems. In *ronda* hours, the villagers take turns to volunteer to take *jimpitan* rice from door to door (Yuliastuti *et al.* 2015). This activity also serves to maintain the security of the neighborhood. However, it can also be said that *jimpitan* is a form of a fine for the villagers who are absent from the *ronda's* duty since a *ronda* duty is an obligation for every villager. While *ronda* duty is more obligatory for the men in the village, *arisan* is usually run by the women; it also serves the same function as *ronda* in which discussion of important issues in the neighborhood takes place while they collect and draw out contributions. The routine meetings of *ronda* and *arisan* in which *jimpitan* is managed represent the indigenous democratic system which accommodates each villager's voice within the village decision-making process.

*Jimpitan* is closely attached to both activities of *ronda* and *arisan*. The villagers' attendance, men or women, in both meetings can be considered a parameter of participation in community affairs. Active participation is reflected not only in the planning and implementation phase but also in the utilization stage. The involvement of the people in such activities in the community portrays local people's participation in the decision-making to overcome issues they have encountered in their life, either individually or collectively. Such community participation is essential in development. Burns *et al.* (2004) mention that community participation strengthens social cohesion, connects the policy to the local people and encourages the local people to rely on their skills and networks necessary to address their problems. Since *jimpitan*, as a local institution, provides support for community emergencies, events, and families in need, it also improves the community (Gibson *et al.* 2018). Its potential can be functionalized as an integrated community initiative for local development. Moreover, as a community initiative, *jimpitan* can increase local people's participation and involvement in mutual aid activities to overcome socio-economic problems at the community level. These forms of mutual aid and cooperation are not limited to communities in Indonesia (Aredo 1993; Seibel 2001; Ealdama 2012; Esiobu *et al.* 2015; Beekman 2015).

Donnelly-Roark *et al.* (2001) conclude that in Burkina Faso (West Africa), people's participation as embedded in the local institutions has reduced poverty and inequality. Owens and Shaw (1972) comment that the participation of local people, as embedded in a set of institutions, is a prerequisite of development. Uphoff (2000) defines institutions as complexes of norms and behaviors that exist over generations in fulfilling collectively valued purposes; *jimpitan* as an informal social institution in Java can be more precisely categorized as an *indigenous institution*. The indigenous institution of *jimpitan* reflects the concept of mutual aid and communal support by using people's own resources without being dependent on external resources. The local institutions, which have existed over generations, rule the operation and interaction of people and activities, and over time it

becomes the repository of indigenous knowledge systems (Donnelly-Roark *et al.* 2001). The observation of the local people's daily life and livelihood highlights the importance of the context of an *emic* perspective in development (Saefullah 2019).

FAO (2009) considers that the role of the indigenous institution is indispensable in crafting empowerment policies and encouraging local people's participation in the decision-making process and program implementation, which then eventually becomes an effective strategy for poverty reduction in the rural area. The resilience of indigenous institutions facing crisis calls for new thinking dealing with the concept of development. According to Slikkerveer *et al.* (2019) indigenous institutions is "*local level institutions – informal and sometimes invisible to the outsider – rooted in the history of the community, which embody the local systems of knowledge, beliefs, practices, values and norms, and are based on strong communal principles of mutual aid, neighbourhood cooperation and collective action, where the interests, resources and capacities of many community members are structurally joined together in order to achieve common goods and services for the entire community in a non-commercial way*". In line with that, indigenous institutions in this study, in Central Java, are defined as the ways the local Javanese people fulfill their needs by relying on their own resources. This reflects their complex behavior, norms and rules as part of their culture. Accordingly, this study tries to figure out the role of the indigenous institution of *jimpitan*, as a bottom-up approach, in sustainable socio-economic development.

## 1.1 The Challenges of Poverty

The current age of globalization, which has accelerated growth in many sectors in various countries, appears not to have benefited all of the world's population. It is mainly in the developing world that poverty has remained a serious concern. Over the past decade, several national and international organizations have focused their attention on reducing poverty. Despite their achievements, the overall figure of poverty remains critical. Based on the model of economic GDP<sup>1</sup>, the current projections estimate that to bring up the world's poorest to achieve the standard poverty line of \$1.25 a day would take around 100 years (Hickel 2015). The United Nations has just witnessed the conclusion of its global strategy of the 'Millennium Development Goals' (2000-2015), which encompassed eight goals. MDGs were intended to enable people around the world to improve their lives and futures. It contributed as well to a relatively successful anti-poverty movement since its launch. However, progress has been unbalanced, as the poor remain significantly concentrated in particular parts of the world.

<sup>1</sup> Gross domestic product (GDP) generally refers to a monetary measure of the value of all final goods and services produced in a particular period, usually one year. While real GDP estimates determine the economic performance of a whole country or region, and enable international comparisons, it does not reflect differences in the cost of living and the countries' inflation rates.

In 2018, although there has been a reduction in extreme poverty of over 36% in 1990 to 8.6%, there are still approximately 600 million people who are living in extreme poverty, on less than \$1.90 a day (UN Development Report 2019). Following the framework of the 'Millennium Development Goals', the United Nations launched the Post-2015 Development Agenda (2015). It refers to a new approach, which aims to define the future global development framework beyond 2015. In this policy agenda, as represented by the Sustainable Development Goals (SDGs), eradicating poverty in all its dimensions is regarded as the most significant global challenge and indispensable to achieving sustainable development in the near future. The leaders of all nations, including Indonesia, have prioritized poverty reduction in their national planning strategies.

Indonesia was experiencing an accelerating rate of socio-economic development of over 6% since 2007. However, a substantial part of its population is still living below the poverty line (UN-HDR 2014). Consequently, there is a growing concern as Indonesia is the country with the largest segment of poor and low-income families in the Asian Pacific Region (Wan and Sebastian 2011). According to a briefing note for countries on the UN HDR (2020), 3.6% of the Indonesian population (9,687,000 people) are categorized as multi-dimensionally poor, and an additional 4.7% (12,698,000 people) is vulnerable to multi-dimensionally poor. The same report records that Indonesia has an average deprivation score experienced by people in multidimensional poverty of 38.7%<sup>2</sup>. The OECD (2015) records that the average economic growth is around 5% since 2013. However, Indonesian Office of Statistics records say that the proportion of people who live below US\$ 1.9 (the international poverty line) per day is 5.0%. In 2020, the rate of poverty in Indonesia was 9.78%. There are 26.42 million people still living below the poverty line, and an additional 5.58 million risk being pushed into poverty if there is no significant expansion of social assistance for those affected by Covid-19 (World Bank 2020). The OECD (2020) on its Indonesia Economic Snapshots notes that the crisis caused by Covid-19 reveals that there should be strengthening in the aid program, especially for those unemployed and informal workers who are prone to fall into poverty. The data from the Indonesian Office of Statistics show that the concentration of poor people in Indonesia is higher in rural areas than in urban areas. As Aji (2015) mentions in 2014, circa 13.8% of people in rural areas are categorized as poor compared to only 8.2% of the urban area population. McCulloch *et al.* (2007) comment that most of the rural people participate in low-productivity agriculture activities.

Java is the smallest among Indonesia's five main islands. However, it has the largest population and it is a place where most poor people are located, accounting for about 53% of the country's population. This phenomenon is somewhat surprising since development has been emphasized on Java rather than other islands in Indonesia. As reported by Hill *et al.* (2008), Java contributed almost 60% to the national income in 2004. Its consumption expenditure provides 66% of national spending. Data from the Indonesian Office of

<sup>2</sup> Based on Alkire and Santos's methodology (2007), the multidimensional poverty headcount means the population's percentage with a weighted deprivation score of at least 33%. It is also expressed in thousands of the population in the survey year.



Map 1.1 Map of Central Java, Indonesia. Source: researchgate.net

Statistics (2020) show that in 2019 Java contributed 59% to the national income and its household consumption expenditure was 64.67% of national spending. TNP2K (2020) shows that Central Java Province, in 2019, presented a higher rate of poverty of 10.8% than Indonesia's poverty rate of 9.22%. It is still classified as Hard-Core Poverty (> 10%). Central Java Province consists of 35 towns/districts (6 towns and 29 districts), and one of them is Wonosobo district (Map 1.1.). The poverty level in the Wonosobo district is 23.2% of the total population or 174,728 people with a monthly income of IDR 203,216 (TNP2K 2016; Alam and Ambarwati 2017). In 2017, according to the Indonesian Office of Statistic (2020), the number of poor people in Wonosobo was 159,160 circa 23% of the total population, and the tenth highest of the poverty level of the 35 town/districts in Central Java.

## 1.2 The Link of Poverty with the Concept of Well-being

Poverty is commonly described as a lack of income to fulfill basic needs. Such a description of income poverty does not thoroughly reflect the real poverty faced by the poor. The income level does not tell the whole story about the dynamics of the costs of living and financial security. Wan and Wang (2018) write that the well-being of people in Asia depends on two indicators of average income/consumption and distribution of income/consumption. The inequality indicator of the Gini index could measure the latter

indicator<sup>3</sup>. Both indicators also affect the poverty rate; thus, the increase in economic growth does not necessarily bring an increase in well-being. The World Bank (2000) considers poverty as deprivation in well-being. Sen (1990) writes that “*if life is seen as a set of ‘doings and beings’ that are valuable, the exercise of assessing the quality of life takes the form of evaluating these functionings and the capability of function*”.

The WeD (Well-being in Developing Countries Research Group) proposes dimensions of well-being as a subject of development as follows: material, relational, and subjective dimensions. The material dimension refers to material things such as food, shelter, and the physical environment. Meanwhile, the relational dimension appoints to social interaction, rules, and practices that govern ‘who gets what and why’. Furthermore, the subjective dimension refers to the cultural values, knowledge, beliefs, ideas, and perceptions of local people (White 2009). Subjective well-being considers people’s subjective evaluations of their lives. In contrast, objective well-being examines the objective components of a good life (Western *et al.* 2016). Well-being constitutes having things that are needed to fulfill a good life and refers to what kind of life a person values and the reasoning behind it, which differs from one person to another (White 2009; Dalziel *et al.* 2019). Their concept of well-being has given room to the importance of culture in development. Warren *et al.* (1995) have mentioned the incorporation of the cultural aspect into development discourse. They illustrate many examples of development plans, policies, and practices from different communities. Brennan *et al.* (2008) propose that more efficient and effective development could be achieved by incorporating cultural values, traditions, and other factors into community development strategies. This new approach to development, which incorporates culture into development programs, can be utilized to support government programs for poverty alleviation.

In terms of well-being, Javanese people have their own measurement which is different from the western concept. Kurniati (2011) reveals that the subjective well-being of Javanese people, as an ethnicity with a collectivistic culture, is predicted by at least four factors *ie.* attachment to parents, empathy, rumination, and forgiveness. Yumarma (1996) says that to gain well-being human life should be based on *Triloka*, the unity concept of macrocosm and microcosm in which human beings and the universe unite. Thus, a human being constitutes a unit of the universe. As a result, a harmonious reciprocal relationship with the universe is created. In the daily life of local people in the Wonosobo district, like Javanese people in general, social interactions are influenced by two basic principles which reflect a virtuous life. As Grossman (2006) and Wiyarni *et al.* (2013) writes those two principles are *rukun* (harmony) and *hormat* (respect). The *rukun* condition is achieved when all parties are in a state of peace with one another, willing to cooperate and accept each other in a unanimous and tranquil atmosphere. It aims to achieve not only social harmony but also economic egalitarianism. The *hormat* principle is displayed when every person shows respect to others in the way they act and speak (Suseno 1984; Hawkins

<sup>3</sup> Gini index is an index that measures inequality ranging from 0 to 1, in which 0 is perfectly equal and 1 is perfectly unequal.

1996). In the highest speech level of Javanese language, *Krama inggil, slametan* could be understood as an effort of *Memayu Hayuning Bawana* in terms of socio-culture. It is an attempt at beautifying the magnificence of the universe which is also harmonizing both vertical and horizontal relationships, relations of human to human, human to nature, and human to the Almighty Creator (Kistanto 2016). Such subjective well-being should be considered as an effort to capture the multidimensional side of development, as mentioned in the Brundtland Report in WCED (1987) regarding sustainable development, emphasizing the importance of social and environmental factors in the development agenda.

### 1.3 Sustainable Development Based on the Cultural Dimension

Culture is an essential part of human beings and essential for well-being, as stated in The Universal Declaration on Cultural Diversity 2001 in Article 1: “*Embodied in the uniqueness and plurality of the identities of the groups and societies making up humankind. ... Cultural diversity is as necessary for humankind as biodiversity is for nature... and should be recognized and affirmed for the benefit of present and future generations*”. As well as stated in Article 27: “*Everyone has the right freely to participate in the cultural life of the community, to enjoy the arts and to share in scientific advancement and its benefits*”. Culture is unique to each community, it encompasses various material, non-material, and emotional characteristics of a society or group. It is based on the systems of knowledge, technology, values, traditions, and beliefs. Culture brings a whole new range of aspects within the scope of international development; therefore, it accentuates the concept of the cultural dimension of development (Warren, *et.al.* 1995).

Culture influences the lives of groups and individuals, such as social institutions, the system of norms, beliefs, values, and worldview. Culture and interactions of people are quite influential in local community development. Meanwhile, the attention paid to development tends to focus on national or regional levels. Consequently, a better understanding of community development gets inadequate attention (Williams 2004; Brennan *et al.* 2008). By understanding culture, one can understand and identify the external influences and local problems that affect the community (Brennan *et al.* 2008; Saefullah 2019). Incorporating the cultural dimension into development discourse stresses the importance of community in obtaining sustainable development. WCED (1987) defines that sustainable development means that the fulfillment of the present generation’s needs will not compromise the ability of future generations to meet their social, economic, and ecological needs. Therefore, the knowledge the local people possess which is embedded in their culture is quite prominent in realizing the sustainable development.

#### 1.3.1 The Role of Community in Sustainable Development

Brennan *et al.* (2008) comment that community is an interactive field in which people who share the same interest create opportunities together to solve local problems. The vital role of a community in the development process raises two implications, *ie.* a) the

economic and non-economic factors in society should be embodied in the development policies, and b) an appropriate approach that is subject to the distinct characteristics of the community is required in development policies (Saefullah 2019). Community empowerment in development is a process of making a decision and taking action towards the well-being of individuals, families, and communities using their ability, wisdom, and resources (Williams 2004). According to Gupta *et al.* (2011), the sustainability concept consists of four categories, *i.e.*, environmental, economic, socio-political, and cultural sustainability. All matters related to sustainability cannot be separated from good traits of local knowledge and local societal innovations, which refer to value-loaded, community-centric, and cultural life. Local, traditional, and indigenous peoples conceptualized various economic relationships built, characterized, and maintained in their societies.

### **1.3.2 The Indigenous Knowledge**

The indigenous knowledge system conceives a harmonious connection between nature, man, and God, as stated by Agung (2005), regarding the Balinese cultural tradition and indigenous management system. It is conceptually based on three interrelated worlds (*tri loka*) that make up the Cosmos: the spiritual world of the Gods (*swah*), the human world (*bwah*), and the underworld (*buhr*). This cosmology inspires Balinese people to find a sustainable way of development. Slikkerveer (1999) states that sustainability is not a new concept of development. The roots of the concept could be traced back to the cosmologies and philosophies of indigenous peoples in the developing also developed world which is based on the knowledge, beliefs, and practices of local people regarding their harmonious relationship with the universe across generations. Javanese, the largest and one of many ethnic groups in Indonesia, have their own set of social values which structure and regulate social interaction in daily life. People tend to view their world based on their social values. As Sujamto (1993) says the Javanese philosophy is not only a way of life in the broadest sense, which includes views on God and His creation of the universe, it also influences man's position and role within the universe. As Salim (n.d.) comments, Asia has five potential ingredients for rapid development, one of them being its human interaction with God, nature, and society, as expressed in "Tri Hita Karana" (Bali) and "Hamemayu Hayuning Bawana" (Java, *hamemayu*, literally, means conserve; *hayuning* means the beauty; *bawana* means the world). In Bhutan, "Gross National Happiness" has been set by His Majesty the King as the goal of development to balance tradition and modernity based on resource development, with environmental and cultural preservation guided by good governance.

### **1.3.3 The Role of Institutions in Sustainable Development**

Sustainable development requires long-term investments in economic, human, and environmental capital (OECD 2008). Uphoff (1992) says that institutions and development are both important concerns in sustainability discourse. Sustainable institutions that fulfill the people's needs and expectations play a vital role in sustainable development. Development and institutions are not the same thing but similar in dynamics and objectives, which put sustainability as a common concern. Institutions are important

for sustainable development, especially at the local level. They organize resources mobilization and regulate it for productive activities-most efficiently and sustainably by utilizing local knowledge. The utilization of traditional/indigenous institutions for local people's survival plays a significant role in socio-economic development, particularly in Indonesia. Some examples of traditional forms of communal support elsewhere in Indonesia that are based on the principles of *gotong royong* are:

- (I). *Banjar Pekraman* in Bali usually host the *gotong royong* tradition or *Saleng Tulongen* (Budiasa *et al.* 2014). *Mepasah*, in the burial tradition of Trunyan Village in Bali, is conducted based on the spirit of cooperation and togetherness (Pranata 2014). *Krama* as a *gotong royong* activity in Bali is manifested in several forms. They are: a) *Krama desa* involves all heads of households in one village, circa 550 heads of households, b) *Krama banjar* covers a region from one village known as *Banjar* consists of 20 to 70 heads of households, c) *Krama Subak* embraces a region known as *Subak* which covers 100 hectares of land and hundreds of peasants, d) a form of religious karma involves preserving temples, architectural heritage, and festive celebrations in villages, e) *Lumbang Banjar* is cooperation on reaping, binding and saving the crops in barns, f) *Seka Gong*, *Seka Garong*, and *Seka Joged Janger* are cooperation in art. Lastly, g) *Matetulung* or *Silihulih*, collective mutual voluntary help with building a house or plowing (Kartodirjo 1980).
- (II). KAN (*Kerapatan Adat Nagari*), a traditional institution in West Sumatra that has a role in providing advice and input in the *nagari* village development meeting in Sungai Pua sub-district. The initiative is ratified by the Instruction of the Governor of West Sumatra 12/1991 on the Implementation of the *Nagari* Development Consultation forum organized by the KAN and attended by all village government officials, KAN members, and the *nagari* community. The *Musyawaharah Pembangunan Nagari* (Village Development Consultation) is intended as a forum for formulating rural development plans following the aspirations of the *nagari* citizens and as a forum to evaluate the *nagari* development (Nasrul 2013).
- (III). *Nyumbang* (to donate or contribute), in Java, is an act of giving away some wealth or assets to others. It is an initiative by rural people to provide mutual assistance. It is commonly performed at important life events or ceremonies such as birth, circumcision, marriage, and death (Lestari 2014). People will engage in *nyumbang* with the expectation that others will reciprocate the deed when they organize celebrations or feasts in the future. In the beginning, the *nyumbang* tradition was performed with social motives and fewer economic expectations. The inclusion of such practices in modern life is considered to enhance the economic expectations within the practice of *nyumbang*. The *nyumbang* tradition is called "*jagong*" in Central Java, "*De' Nyande*" in Madura, "*Mbecek*" in Eastern Java, and "*Gantangan/Gintingangan*" in West Java (Situngkir and Prasetyo n.d.).
- (IV). *Mapalus* in Minahasa, North Sulawesi, is a traditional/indigenous mutual assistance scheme that is implemented in the agricultural sector. The development of *mapalus*

in Manado city is essential because it helps people to cope with difficult situations in the city. Every community needs solidarity. Mutual assistance consists of eleven aspects, *ie.* reciprocal, participatory, solidarity, responsibility, cooperation, ethical leadership, discipline, transparency, equality, and mutual trust. It also requires five principles: love, plurality, social justice, faith, and deliberation. *Mapalus* is not only developed in agriculture but also in other sectors such as social help, economy, government, and health care (Nelwan *et al.*, 2018).

Uphoff (1992) says that public and private sectors as a usual division of an economy are insufficient to understand the third sector, which is quite important in the discourse of sustainable development resources. He emphasizes that having various institutions are equal to having more capability to mobilize and manage resources in supporting sustainable development. Therefore, the coexistence of various institutions depicts the current effort to reach sustainable socio-economic development. Aliber (2015) comments that sometimes informal institutions provide distinct services to formal institutions, in which the co-existence of both formal and informal institutions is necessary to serve the society, which he called market differentiation. For instance, in the demand for financial services in Indonesia, just about half the population uses the services from the formal sector that is the bank, and the other half is divided into two: those who use the services of the informal sector and those who do not use any services at all (World Bank 2009). On the supply side of financial services, there are competing sources of finance for small businesses (McLeod 1991), which are divided as formal and informal sources. In East Indonesia, it is shown in the study of Jayanti *et al.* (2021) that if there is a barrier to access the formal sector then people will access the informal sector.

In order to learn about institutions, one should understand human behavior, as the need for institutions is initiated by particular intrinsic qualities of human nature, *ie.* a capability of absorbing and evaluating information, and retaining knowledge (Kasper and Streit 1998). Ethnoscience constitutes concepts, prepositions, and theories that are unique to specific cultural groups. It encompasses the importance of the 'native' point of view which seeks the principles underlying the culture and behavior. It demands the integration of cultural differences and similarities into societal modes of knowledge production in specific issues of sustainable development. The starting point is at the local-regional level; nevertheless, it still is highly relevant for analyzing global tendencies (Slikkerveer 1999; Rist *et al.* 2006).

Within this context, in this research, the utilization of the indigenous institutions of *jimpitan* will be observed in comparison to the transitional organizations and exogenous organizations. Indigenous institutions are locally culturally embedded institutions. Transitional organizations refer to the in-between characteristics of indigenous institutions and exogenous organizations that are run and managed by local people, but the funding and the idea originate from outside of the community. Exogenous organizations are organizations that are run and managed by people entirely from outside the community and represent the top-down approach. A detailed description of these institutions and organizations is provided in the subsequent chapter. Various factors may influence the

utilization of institutions and organizations. This division is intentionally made to measure the particular characteristics of users in those institutions and organizations.

*Jimpitan* as an indigenous social institution serves the society in the community based on local voluntary participation and communality. In this study, the indigenous institution of *jimpitan* is defined as a regular practice of accumulating a small amount of rice or money from participating households in a neighborhood, based on the principle of *gotong royong* and the philosophy of *sedikit-sedikit lama-lama jadi bukit* (drops make an ocean), into a sizeable amount to be distributed as aid or loan to help the community members to meet their needs. It is non-profit, service-oriented, and voluntary in nature. It contributes to the fulfilment of individual and collective needs in the community, which represents the *gotong royong* philosophy that is described in the *Triloka* and *Papat Kiblat Lima Pancer* cosmology of Javanese. The cosmology, a conceptualization of the environment, provides the institutional guidance for people to practice in order to preserve the harmony of life, *Memayu Hayuning Bawana*. The indigenous institution of *jimpitan* is still conducted today, especially in the rural areas of Java, and is utilized as an aid fund to hold celebrations or ceremonies in the village (Hidayah 2005).

In this regard, the importance of indigenous institutions such as *jimpitan* provides a solid basis for the study of the local people's knowledge systems as well as their related patterns of institutions/organizations utilization behavior for the socio-economic development in Wonosobo, Central Java, Indonesia. This study aims to document, describe, and analyze the knowledge about, beliefs in, and practices of *jimpitan* in four villages in Wonosobo district in an environment in which the institutions and organizations are co-existing. The broad objective of this study is to explore the utilization of indigenous institutions, transitional organizations and exogenous organizations with particular attention to the role of knowledge and practice of *jimpitan* by the Javanese community for socio-economic needs. The household survey conducted in this study aims to collect and document local knowledge, practices, and beliefs concerning the utilization of not only indigenous institutions but also transitional organizations and exogenous organizations in the research area, comparatively to accommodate the *emic* and *etic* views of development.

#### 1.4. General Aim and Specific Objectives

The research question of this study is “**what kind of people under what circumstances will use which kind of institutions in the research area, in particular *jimpitan***”. It aims to execute research of the utilization of the indigenous institution of *jimpitan* in comparison with transitional organizations and exogenous organizations in relation to sustainable development by the community members in Wonosobo, Central Java. The concept will be discussed further in Chapter II. After that, this study will employ quantitative and qualitative research techniques to analyze various categories of factors related to the use of the institutions and organizations in the research area. Given that, the research is further operationalized into the following sub-questions:

**Firstly**, what kind of indigenous institutions, transitional organizations, and exogenous organizations are available in the research area?

**Secondly**, what kind of people utilize the available institutions and organizations, in particular the people who utilize the *jimpitan*, in the research area?

**Thirdly**, what kind of circumstances (factors and variables) determine the utilization of the available institutions and organizations, in the research area?

The research area is located in the Wonosobo district of Central Java, Indonesia. In order to understand the context in which the research area resides, it is necessary to provide a wider sketch of Central Java and Indonesia.

## 1.5. Structure of the Study

According to the general aim and specific objectives above, the structure of the study will be divided into seven chapters, as follows:

**Chapter 1** contains the general introduction of the relationship between poverty and development, which describes that development has not been accompanied by poverty reduction. The programs and projects offered remained unable to lift the people out of poverty because they neglect the indigenous knowledge. Thereupon, there is a brief description of local people's knowledge, beliefs and practices that underlie their activities, several examples of indigenous institutions, and a short explanation of the available institutions and organizations.

**Chapter 2** discusses the theoretical overview of the study. It embarks upon the situation in the recent globalization era, which adopted the mainstream development theories to the concept of sustainable socio-economic development, which subsequently incorporates culture into development. It will be followed by the description of the indigenous institutions, transitional organizations, and exogenous organizations, and the indigenous knowledge system, in order to emphasize the importance of community in the concept of sustainable development.

**Chapter 3** shows the specific research methodology, the implementation of qualitative and quantitative surveys, and the proper model selection. In particular, this chapter of research methodology describes the 'Leiden Ethnosystems Approach', which employs three principles; Participant's View (PV), Field of Ethnological Study (FES), and Historical Dimension (HD). Subsequently, the chapter explains the statistical analysis using Random Forests.

**Chapter 4** discusses general information about Indonesia as an introduction to the Wonosobo district as the research setting. The chapter contains a profile of Wonosobo, its history, geography, well-known tourist destinations, diversity, and socio-economic

and cultural condition in general. In particular, the chapter also informs about daily life in Wonosobo, the study population and survey sample, the geography, landscape and location, and the socio-demographic and economic profile.

**Chapter 5** describes qualitative data that begins with the description of the importance of rice as an element in *jimpitan*, the use of the indigenous institution *jimpitan*, and its past/recent contribution to the society in the research area. It provides the tabulation of quantitative data and the narration of qualitative data is presented to show the research sample's general characteristics. The chapter closes with an explanation of the implementation of the available institutions in the research area.

**Chapter 6** assesses the statistical analysis results and explains the selected methods applied in the collection of data. Firstly, the result of the correlation analysis, and then the variables that are uncorrelated will be analyzed further using the Random Forests, which displays the important value that reflects variables with a significant influence on the people's behavioral patterns in the utilization of the available institutions and organizations in the research area.

**Chapter 7** presents the conclusions and interpretations of the research findings and formulates recommendations for sustainable community development policy in the future based on the analysis of results. The chapter offers the summary of each previous chapter to give a glimpse of the study about institutions and organizations utilization.



## II Theoretical Orientation

This chapter aims to provide a theoretical framework and empirical evidence from previous studies to examine and analyze the utilization of institutions. This study attempts to capture the utilization of institutions that have a significant role in achieving sustainable community development. The participation of local people in social activities to overcome socio-economic problems that are seen through the utilization of institutions is expected to support the program of poverty reduction and empowerment at the local level. This effort will eventually contribute to the process of sustainable community development. The organization of this chapter is as follows: in section 2.1, the framework of community development will be explained. The indigenous knowledge system is explained in section 2.2. After the elaboration on the community development and indigenous knowledge, section 2.3 will provide a discussion about institutions and their role in the development.

### 2.1. The Framework of Community Development

According to Flora *et al.* (2012) community development constitutes all efforts aimed at increasing the quality of life, including the social, economic, and environmental situation of the community conducted by reinforcing its human, natural, and social capital. Development agencies may, through their programs and projects, contribute to these efforts. Regarding the cultural capital it is the community's world view which translates into their ways of doing and being, their habits and attitudes, their values and beliefs (Flora *et al.* 2012; Cafaye n.d.). Albert Hirschman (in Blunt and Warren 1996) states that development depicts "*a process of growing capacity for problem-solving*". Those studies argue that the community contributes to its development through their participation by making use of their knowledge and the available resources in overcoming adversity. As has been mentioned in the previous chapter, incorporating the cultural factor into development signifies the role of the community in sustainable development (Warren *et al.* 1995; Williams 2004; Brennan *et al.* 2008).

Community participation with its concomitant, institutions, has a prominent role in sustainable development (Uphoff 1992). Local available institutions/organizations are

extremely useful in promoting developmental processes. In the literature numerous examples can be found of local institutions in bringing about progress in development by building on the norms and values which are central in these kinds of institutions. In Africa, such as in Borana (Watson 2003), in Ethiopia and Tanzania (Mowo *et al.* 2013), they have their local and traditional institutions for natural resource management. In Bali, they have *desa adat* (traditional village), religious-social institutions that are highly participatory and have been successful in managing the *lembaga perkreditan desa (LPD)*, village-owned credit institutions, the establishment and management of which are rooted in Bali's local wisdom and culture-based values. It also allows all members of the community to have access to basic financial services (Rosengard *et al.* 2007; Ibrahim and Haykal 2016).

However, there are some cases in which locally available institutions/organizations vanish, see their use limited by the government, or even prove detrimental to development. A study by Shah & Johnson (1996) shows that the rural credit in India has been long supplied by the complimentary services from the formal sector (banks, cooperatives, and regional rural banks), together with the non-formal sector (moneylenders and finance companies). The indigenous institutions of *chit-fund* in the non-formal sector encourage the participation of the local people because they have the ability to adjust their rules, structures, and systems so that they can meet the needs of the people, however, there are limitations from the government to prevent disadvantage from such a scheme. Jütting *et al.* (2007) shows that informal institutions can also hinder development. The study concludes that in economic terms, the sharing habits in informal institutions discourage investment and could result in opportunistic behavior. Other informal institutions exclude women's participation and lead to discrimination. In Indonesia, during the New Order regime, the government placed local institutions as an instrument of the extension of power at the village level, rather than as a control force of government policy. Consequently, there is no empowerment of the lower layers of society, but the co-optation of local institutions in authoritarian state corporatism (Nugroho 2004). Considering the dynamic role of local institutions in the context of community development, this study tries to elaborate the role the indigenous institutions *jimpitan* in Wonosobo, Central Java, play in sustainable development.

### **2.1.1. Mainstream Development Discourses**

Development has always been associated with economic growth and modernization. Seers (1989) writes that it is inaccurate and he proposes the term development to be used by adding additional requirements, *i.e.*, a decrease in poverty and malnutrition, a reduction in income inequality, and an increase in employment opportunities. Todaro and Smith (2012) and Fallers (1973) argue that development, in narrow economic terms, has meant achieving the rates of growth of income per capita that is expected to have a trickle-down effect on the people in the form of jobs and other economic opportunities, and material objects to a broader distribution of economic and social benefits of growth. Nevertheless, the experience of the 1950s and 1960s recorded the opposite that the level of living of most people in developing countries remained unchanged. Thomas (2000) and Szirmai (2015) also strengthen the argument that there is a limitation for such measurement. It

does not consider income distribution, the costs of environmental destruction, and the value of production. For instance, the steady economic growth of 5% per year in Indonesia from 2006 to 2010 was accompanied by environmental degradation (Fauzi *et al.* 2014). Kurniawan and Managi (2018) in their study also show that from 1990 until 2014 the increasing growth of GDP was accompanied by the decreasing of natural capital (proxied by fossil fuels, minerals, agricultural land, forest resources, and fisheries). Economic growth surely is part of development; however, it is not the only aspect of development. Well-being is not merely a matter of purchasing power or money but also of education and health, for example. The improvement of the quality and capabilities of human life, self-esteem, and freedom is considered development, according to Todaro and Smith (2012). Sen (1999) uses a broader meaning of the concept of development that focuses on freedom. The advancement of the economy, technology, and political change intend to realize human freedom, free from famine and malnutrition, free from poverty, and access to education and health care.

The economic, political, and cultural process has been integrated regionally, even globally. This process is called globalization (United Nations 2002). The world becomes more connected and integrated; there is also the decreasing of transportation cost and the rise of foreign direct investment, capital flows and technology transfers, or simply a process of the economic integration of nations into a global economic system (Fakih 2002; Lee and Vivarelli 2006). Globalization and modernization have affected the socio-cultural, economic, and political structure in Indonesia since the 1950s (Grossman 2006). Modernization and development were considered identical to westernization, and culture was presumed as the impediment factor to modernization. The proponents of the modernization theory of the 1950s and of the community development approach of the 1960s emphasized that to achieve economic development and growth, changes in attitudes and cultural values were needed (Gianotten 1995). Often traditional societies were considered to have a strong resistance towards development and modernization (often also labelled as westernization) because such changes did not match with their own cultural values (Parsons 1951; Köbben 1971; Nas and Silva 1999).

Indonesia itself has been globally integrated over a half-century, described by its ratio of trade to GDP rising from 30% in 1970 to 60% in the 2000s. Indonesia has opened itself to the influences of the global economy through a process of liberalization (Kartasasmita 2000). Indonesia's development is dominantly determined by a modernization theory which has been implemented since the new order (*Orde Baru*) era. According to Hatu (2013), modernization is considered a homogenization process, that is closeness characteristics between developed and developing countries which sometimes being interpreted as Europeanization or Americanization, or westernization. Industrialization policy and economic development of developing countries should thoroughly imitate what developed countries have done and neglect their cultural and historical factors. The homogenization process via modernization also strips people of their identity by undermining their capacity for self-determination and brings about damage to the cultures (Babacan 2010). Modernization theory assumes that poverty is caused by the processes of the country itself. The modernization which is now embraced by developing countries

is just similar to developed countries, which is causing distortion, so the people do not get more prosperous or even end up in greater poverty (Khotimah 2004).

In the 1970s, the concepts of development gave attention to popular participation, decentralized planning and administration, and self-reliance of local communities. NGOs and self-help organizations manifest the concept of this development although, in all development strategies, the aspiration of the rural people seems to have not been properly explored in order to strengthen national development (Grossman 2006; Donnelly-Roark *et al.* 2014). Meanwhile, most of the world's poor live in rural areas; they are subsistence farmers and herders, fishers and migrant workers, artisans, and indigenous peoples. Therefore, the most appropriate way to reduce poverty is by empowering rural people (Khan 2000; IFAD 2011).

### **2.1.2. Sustainable Community Development: Socio-economic Process in a Community**

Sustainable development was first addressed in Stockholm in 1972 at the United Nations Conference on the human environment, which then in 1987 was formally defined on a WCED (World Commission on Environment and Development) report (Rogers *et al.* 2008). The Sustainable Development Goals, as formulated by the UN in 2015 as the global leaders agreed on 17 global goals, are the blueprint for achieving a better and more sustainable future for all. The agenda addresses the global challenges the world faces, including poverty, inequality, climate issues, environmental degradation, prosperity, peace, and justice. The goals interconnect, and in order to *leave no one behind*, it is crucial that each goal must be achieved by 2030. Embarked from the Brundtland report (Our Common Future) in 1987, that states "*Humanity has the ability to make development sustainable – to ensure that it meets the needs of the present without compromising the ability of future generations to meet their own needs*" (WCED 1987), the concept of sustainable development emerged, that is a development that does not diminish life chances for the next generations (Szirmai 2015). Sustainable development is important for countries that intend to harmonize economic development with the need to preserve natural resources, secure the environment and meet social objectives. So, the image of sustainable development could be seen from the connection between economy, society, and environment (Kohler 2014; Barkemeyer *et al.* 2014). At the local society level, the process of sustainable development has been supported by the local, traditional, and indigenous institutions that have existed over many generations, by using the indigenous knowledge to mobilize and regulate resources for productive activities in the most efficient and sustainable way. The utilization of these local, traditional, and indigenous institutions depicts the participation of the community in enhancing their livelihood, thus, participating in community development. Therefore, this study tries to bring about, particularly, the indigenous institutions from Central Java, *jimpitan*, as a local mutual aid and communal labor institution conducted at the community level for over many generations.

Community development is a process conducted by the community members that involves an understanding of the community's fundamental social and economic

problems, a socio-economic process to overcome community problems, that has resulted not only in terms of tangible job creation, increasing income, and infrastructure, but also in an increase in the capability of managing the changes, by changing their attitudes, mobilizing skills, improving networks, solving the problems in a different way, and using the internal resources (Sr 1996, Cavaye 2006). The concept of a sustainable community is in line with the need to utilize the human capital which has not been properly explored and to fulfill the SDG agenda. Sustainable community development involves continually adjusting efforts to meet the social and economic needs of its members while preserving the environment's ability to support it, with its three characteristics of environmentally sound, economically productive, and socially just. This will improve the quality of life within communities, which will further create full participation and a spirit of cooperation among the community members, so that communities could contribute positive change to a sustainable society (Roseland 2000; Swisher and Monaghan 2003). Thus, the definition of sustainable community development is a process conducted by the community members using their own capacities to overcome their problems so that they can improve their quality of life in a way that is environmentally sound, economically productive, and socially just. Six dimensions of sustainable community development (Toledo 1997; UNESCO 2009) are "(i) territorial dimension, in which the community should define their boundaries; (ii) ecological dimension, in which the community needs to plan for sustainable use of natural resources in their territory; (iii) cultural dimension, in which the community needs to make appropriate decisions to safeguard their values; (iv) social dimension, in which the community needs to work to improve the quality of life for community members; (v) economic dimension, in which the community needs to regulate economic exchanges that link the community with the rest of the society; and (vi) political dimension, in which the community needs to exercise political control in the form of democracy". All these six dimensions could be integrated by the full participation of all members of the community in the development process. Therefore, it is important to understand the knowledge, beliefs, and practices of local people in the community, as well as their indigenous institutions that govern the behavior of the members of the community that support their participation.

In the time of decentralization, the formulation of regional policy has embraced local knowledge. The implementation of Village Law No. 6/2014 is a part of the decentralization process, which requires the local community to be involved in the development planning and budgeting processes. The law included two novelties of providing funds to the village treasury, and the possibility to opt for the status of *desa adat* (traditional village) (Vel and Bedner 2015; Nugroho, *et al.* 2018). The idea of community participation in Indonesia's development planning is written in law number 25 of 2004 regarding the national development planning system and law number 32 of 2004 regarding regional government. These two laws mandate local governments to develop long-term development plans (RPJPD-*Rencana Pembangunan Jangka Panjang Daerah*), medium-term development plans (RPJMD-*Rencana Pembangunan Jangka Menengah Daerah*), and local government work plans (RKPD-*Rencana Kegiatan Pembangunan Daerah*). In the national/regional development planning process, coordination between institutions and community participation is needed. A program called the Development Planning Consultation

(MUSRENBANG-*Musyawah Rencana Pembangunan*) was initiated to implement the law (Maarif, *et al.*, 2013).

### **2.1.3. The Cultural Dimension of Development**

In 1988, the United Nations, by proclaiming the World Decade for Cultural Development, has started to recognize the role of culture in development. To realize sustainable development, it is necessary to associate economic and technological development with the embedded cultural context (de Ruijter and Tijssen 1995). Culture is grown from a collection of problem-solving experiences that has served as a survival function over generations. It helps individuals to adapt and master the environment (Panggabean *et al.* 2014). Culture is defined as a pattern of behavior in a particular group whose members have the same means and symbols to communicate meanings. The shared meanings are inscribed in a cultural system with elements like language, clothing, and art, which are functionally manifested through political structures, economic, religious, and social aspects. Development is essentially a process of socio-economic changes aimed at improving the standard of living, quality of life, and human dignity. Indigenous culture could and should be used as a medium or tool for development (Colletta 1987). The culture functions to provide criteria to make a selection between alternative solutions, based on experiences of ancestors and parents which have been passed on for generations, in times when people face challenges from the environment that require answers and solutions. Moreover, they give meaning (sense) to it. When one chooses the proper alternative that is shared by the group to which he/she belongs, it gives one a feeling of self-esteem (Sizoo 1995).

In cultural anthropology as the science of culture, it is important to know and understand the native's or participant's point of view. Since the early call by Malinowski (1922) to grasp the views of local people, numerous studies have been published on this topic both from a theoretical as well as a methodological perspective (P.E. de Josselin de Jong 1956; Geertz 1974). The 'native's point of view' has also been labeled as the internal or 'emic' perspective in contrast with the external, observer's or 'etic' perspective (Headland *et al.* 1990). In the context of planning and implementation of development activities, it is important to understand how local people perceive the conditions in which they live. This knowledge is crucial for the planning of efforts to achieve improvement of the prevailing situation through developmental processes. Based on this idea, Slikkerveer and Dechering (1995) stress the importance of participants' views in a different society and cultural setting. The observation, description, and analysis method of integrating such a particular socio-cultural system develops the individual subjective perceptions and attitudes into an objective social system. It provides a valuable component in the ethnosystems study: the people's indigenous cosmologies, perceptions, and decision-making systems. It allows the *emic* (internal) view, instead of the *etic* (external) view, and a non-normative assessment of local and regional cultures in the development context.

Heyzer (1995) confirms that many Asian countries have their indigenous versions of consultative decision-making, *ie.* regarding land use, cultivation, and conservation, where

sustainable development principles have been practiced over generations. Therefore, the participatory decision-making and principles for a more humane and sustainable future need not be based on the Western example and can be rooted in their own history and experiences. Mulder (1996) explains that in Southeast Asia, which was influenced by Buddhism and Hinduism, the local culture has roots in social and religious reality and it depends on various situations and conditions. He states that development and government efforts that do not correlate with the reality of folk culture will never stimulate participation, motivation, or social discipline. The First World Culture Forum held by the Government of Indonesia and UNESCO in Bali, in November 2013, brought out the importance of culture for development. The conclusion of the summit is a call for a measurable and active role and the integration of culture in development at all levels in the Post-2015 Development Agenda of the United Nations. It also emphasized that culture is a driver, enabler, and enricher of sustainable development.

The importance of culture in policy-making is creating a more effective policy. It indicates the distinct values, norms, moral codes, customs, and modes of thinking in society. Culture embodies the crucial institutions in which the ideas are produced and communicated (Allen 2000). Culture consists of collective memories that could be seen as valuable and meaningful sources of knowledge and experience, as answers to the challenges of the natural and social environment. It relates to all levels and sectors of development interventions since it sustains the thinking and acting of society (Sizoo 1995). Indigenous knowledge becomes the key to local-level development. It encourages participatory decision-making and formation and effective functioning of local organizations, and it can also be utilized to facilitate communication among several people and helps to assure that the end-users of specific development projects are involved in developing an appropriate technology to their needs (Phillips and Titiola 1995). The paradigm shifts of rural development from the top-down approach, characterized by dependence on external technologies and national-level policies, to the bottom-up approach which occurred during the 1980s and 1990s, depicted rural development as processing a participatory approach that empowers local people to take control of their own priorities for change. This era is supported by the growing acknowledgment of the validity of indigenous technical knowledge (Ellis and Biggs 2001).

## 2.2. Indigenous Knowledge

The indigenous knowledge posits something different from the world's dominant knowledge, which is western knowledge or global north science; therefore, its documentation will further give a contribution to the new concepts, theories, and intervention strategies that are in accordance with the values and knowledge of indigenous peoples (Ebersöhn *et al.* 2018). Bray and Els (2007) define the indigenous knowledge system as a set of knowledge and technologies existing and developed around populations and communities indigenous to a particular area, which provide "*an everyday realization that rewards individuals who live in a given locality*". The indigenous knowledge is defined by Warren, Slikkerveer, and Brokensha (1995) as: "*the local knowledge that*

*is unique to a given culture or society [and] contrasts with the international knowledge system which is generated through the global network of universities and research institutes". Similarly, Semali and Kincheloe (1999) concluded that: "indigenous knowledge reflects the dynamic way in which the residents of an area have come to understand themselves in relation to their natural environment and how they organize that folk knowledge of flora and fauna, cultural beliefs, and history to enhance their lives".*

Indigenous knowledge is relevant at different levels within the sustainable development process: (a) local community – where the bearers of such knowledge live and produce; (b) various development agents, where these agents need to recognize it, value it, and appreciate it in their interaction with the local communities. They need to understand it and critically validate it against the usefulness for their intended objectives so they can incorporate it in their approaches; and (c) global knowledge. Indigenous knowledge forms part of it and in this context, it has a value and relevance in itself (World Bank 1998). The understanding that the poor have their own set of knowledge, beliefs, and practices is essential to poverty alleviation efforts. Therefore, the poverty reduction program should consider these factors to have a bottom-up development based on the participation and mobilization of local people's knowledge, beliefs, and practices. Modern economic discourses should identify, recognize, and perceive cultural factors as significant since they govern the local economic activities (UNESCO 1995).

The experience of the people at the grassroots level shows that attention towards participation and accountability among state and civil society actors encourages democratization and decentralization consolidation essential in achieving positive development outcomes. There is also an enthusiasm for finding local solutions for local problems, which challenges the top-down development paradigm in the policy-making process for the interest of the society (Antlov and Wetterberg 2013). Decentralization allows local knowledge to be involved in inclusive decision-making. Local knowledge is a source of empowerment when people are allowed to use their indigenous knowledge and capacities. It provides useful information regarding the appropriate structure and mechanism for resource management and decision-making processes at the local level. The participation structures enable people at the community level to participate in discussions about development problems and solutions (Nugroho *et al.* 2018).

Indigenous knowledge, or indigenous technological knowledge, or traditional environmental/ecological knowledge, or folk knowledge, or people's science has the following characteristics: (a) rooted to a local place and set of local experiences, and produced by local people; (b) transmitted via verbal communication, imitation and demonstration; (c) it is a practice of everyday life that is shaped by the experienced, trial and error, and deliberate experiment; (d) it is an empirical and empiric-hypothetical knowledge rather than theoretical knowledge; (e) it is a repetitive action; (f) it is constantly changing; (g) it is people's science, used in daily life, therefore its use is still segmentary and socially differentiated; (h) it happens because there is an interaction between the individuals, in which they engage; (i) it is a 'know-how' of practical response and performance; and (j) it is holistic and integrative (Ellen *et al.* 2000).

Indigenous knowledge (IK) is an essential resource to understand local conditions, *ie.* to help grow more and better food, lead healthy lives, share the wealth, avoid conflict, and manage local affairs, hence contributing to global solutions. Indigenous knowledge helps communities build solidarity to cope with the negative impacts of globalization. Many externally induced development projects hinge on the beneficiaries' ownership for its sustainability, but the issue would not arise when based on indigenous knowledge, since they are locally managed and owned. Therefore, knowing, observing, and building on the communities' knowledge will reduce the risk of failures in the development approach (Mkapa 2004). Brokensha *et al.* (1980) state that indigenous knowledge, ideas, and perceptions are considered part of an integrated whole, and traditional technology is seen as part of the knowledge system, amenable to the process of socio-economic and cultural change. The research concluded that local perception is prominent in connection with the development program objectives. According to Howes and Chambers (1978), indigenous technical knowledge (ITK) is efficient and worthwhile. The mode of indigenous technical knowledge is rather concrete and relies on intuition and evidence directly perceived by the senses. ITK is not a closed system characterized by the least attention to the possibility of other ways of treating the world. It is susceptible to change.

*Sasi* is an institution that comprises indigenous knowledge and practices and is defined by the spatial and temporal closure of an area of natural resources in the form of agricultural fields, forests, coral reefs, and fishing locations. In Indonesia, particularly in Misool, Raja Ampat (Papua), indigenous knowledge and customary practices of *sasi laut* (sasi marine) are quite relevant and important for marine ecotourism development. These practices are based on the Misoolese's cosmovision in which they consider land as their father, and the sea as their mother who has given birth, and who raise their offspring and feed them (Prasetyo 2019). In Maluku, *sasi* is also used as a community-based resource management practice to control the harvesting of coconuts, sago, sea cucumber (*trepang*), trochus, and reef fish (Akimichi 1995). In Banten (West Java), the indigenous Baduy people recognize that their lives and livelihood heavily depend on their land, natural resource, and integrity to the culture. Their norms and beliefs are mirrored in their code of conduct and they also obey a large number of taboos on daily behavior. They have social control mechanisms called *kawalat* (sin), and there is a system of punishment by the *jaro*, the head of a Baduy community (Ichwandi and Shinohara 2007; Suryani 2021).

### 2.3. Institutions and their Important Role in Development

An institution denotes a combination of a collection of assets—human, financial, and others—and activities such as giving loans and offering to manage savings, which permanently functions in society (Ledgerwood 1999). Institutions constitute “*complexes of norms and behaviors that persist over time by serving collectively valued purposes*”, according to Uphoff (1986). Institutions are structures that matter most in the social field to form social life. The role of institutions in society includes the recognition of human interaction and activity arranged in terms of stringent rules. Therefore, institutions are defined as systems of established and standardized social rules and embedded social rules

which compose social interactions and trust, that results in cost reduction in coordination activities including socio-economic life (Kasper and Streit 1998; Hodgson 2006). Owens and Shaw (1972) suggest that a set of institutions, which would allow poor people to participate in the essential decisions in their lives, is required for broad community-based development. Institutions in a community have an important role in implementing the sustainable development concept, integrating the economy with social and ecological factors. It also implements the *emic* approach in development promoting the local people's perspective and empowerment (Saefullah 2019). Slikkerveer (2019) states that institutions are common practices or patterns of behavior in society, structured by either their formal or informal rules and norms. Institutions in a community have an important role in implementing the sustainable development concept, which integrates the economy with social and ecological factors.

### ***2.3.1. The Utilization of Institutions for Sustainable Socio-Economic Development***

According to North (1991), there are two types of institutions, formal and informal. The formal institutions define rules such as constitutions, laws, and property rights, while informal institutions refer to arrangements or rules of behavior such as sanctions, taboos, customs, traditions, and codes of conduct. Kasper and Streit (1998) propose two types of institutions, referring to its origins, that is: internal institution, an institution developed from long-term human experiences and solutions that served people's needs in the past; and external institution which is designed and established by outsiders or agents who are authorized by a political process. Uphoff (1992) states that the indigenous institutions for sustainable development are essential for several reasons. The first is to mobilize and manage the use of resources for long-term productive capacity. Secondly to make the utilization of resources efficient and sustainable by using local interpretation and knowledge. Thirdly to make resource use more adaptive and less costly, and to preserve the use of the resource. Fourthly, since people's behavior is affected by community and consensus, preserving the environment needs more than merely individual incentives and persuasion. Fifth is to build a basis for cooperation, which goes beyond individual interest.

Easterly (2008) states that in institutional economics, two different worldviews dating back to the 18<sup>th</sup> century coexisted, which are labeled "top-down" versus "bottom-up" views. On the one hand, the view of top-down institutions sees institutions as regulated by laws, in which the implication is that the political leadership could start with a new program, replacing the old law with the new one at any time. On the other hand, the view of bottom-up institutions sees them as rooted from the history, spontaneously emerging from the social norms, customs, traditions, beliefs, and values of individuals within a society, heavily constrained by the prior institutions, so that the change will happen gradually instead of revolutionary. Recently, there is growing interest in the potential of Indigenous Knowledge Systems (IKS) or bottom-up approach in sustainable community development and the role of local institutions in Indonesia (Li 2000; Agung 2005; Ibui 2007; Djen Amar 2010; Leurs 2010; Ambaretnani 2012; Todaro and Smith 2012; Saefullah 2019) and in other parts of the world (Slikkerveer 1999; Parkes 2000; Brosius 2000; Dove 2000; Sundar 2000; Ellen *et al.* 2000).

It is mentioned in chapter I that the *gotong royong* principle relates to the Javanese people's livelihoods as a peasant community. The concept of sustainable agriculture (Reijntjes *et al.* 1992) would be an appropriate way to measure the sustainability which contains five principles *i.e.* (i) ecologically sound, in which the community should preserve the natural resources and use it wisely; (ii) economically viable; (iii) socially just which means that resources and power are distributed fairly for all members of society; (iv) humane which means to respect all forms of life; and (v) adaptable which means that communities are able to adjust to changing conditions. To realize these five principles, the well-functioning institutions and appropriate policies are required.

Indonesians have been practicing a mutual aid initiative at the community level known as *gotong royong*. As Stiglitz (2002) says, the main components of long-term sustainable development are consensus building, open dialogue, active civil society promotion, and development as a participatory process. The local institutions must be restored to their essential function as an instrument to strengthen grassroots communities. Therefore, creative and innovative interventions are needed so that the local institutions can be used optimally in empowering citizens and becoming an effective instrument in social, political, economic, cultural, and other interactions. In the New Order era, the government has utilized local institutions (such as RT, RW, kinship, religion, and such) to support government programs. However, the New Order regime has positioned local institutions as the extension of power at the village level as enforcers of government policies. Consequently, there is no empowerment at the lower layers of society, only assimilation of local institutions in authoritarian state corporatism (Nugroho 2004).

### **2.3.2. The Concept of Institutions and Organizations in Indonesia**

Local institutions and organizations that support the socio-economic activities coexist in Indonesia, serving many goals in society. Uphoff (1992) writes that distinguishing the division of an economy into public and private sectors is inadequate to apprehend the third sector, which is essential regarding sustainable development. Slikkerveer (2017) emphasizes the critical role of indigenous institutions, which are sometimes also referred to as informal institutions, within sustainable development. Saefullah (2019) elaborates on the institutions as endogenous, instead of exogenous, which is influenced by outside factors. Marsh (2003) divides the local institutions which support sustainable livelihoods into formal and informal, government-supported and government-repressed institutions, open access and more restricted access institutions, and broad economic goals to wide-ranging socio-cultural and community goals. Schmit (1994) records in his study that the central issue in the history of popular credit banks in Indonesia is whether loans to the Indonesian population should be extended through cooperative organizations or prominent banking institutions. According to Ledgerwood (1999), there are three types of financial institutions, namely formal institutions (public and private development banks, savings and postal savings banks, commercial banks, nonbank financial intermediaries), semiformal institutions (credit unions, multipurpose cooperatives, NGOs, some self-help groups) and informal providers (pure money-lenders, traders, landlords, self-help groups, rotating savings and credit associations, families and friends).

Rural (*nigari*) development should consider the various specificities existing in rural communities. If not taken into account, the implementation of a development program will not run as expected. The village communities are firmly attached to old values such as culture, customs, and religion. Local institutions are an essential element in village development. Without local institutions, alongside bureaucracy and participants, infrastructures cannot be built or maintained correctly. At the same time, community services cannot be performed, while appropriate technology will not be utilized optimally, and the government will not be able to maintain the flow of information needed by the community. Thus, local institutions are the dominant factor, especially in mobilizing community participation (Esman and Uphoff 1984).

An example of the co-existence of institutions and organizations is the *Erang Berasa* and *Solok* in Tanah Toa village, South Sulawesi in which the Ammatoan people practice not only the traditional system of *Erang Berasa* and *Solok* but also the modern economic system (Maarif, *et al.*, 2013). Such coexistence is also confirmed by Saefullah (2019) who mentions various types of institutions in Indonesia, particularly in Subang, West Java, which contributes to the development and forming of a plural available institutions/organizational system. It portrays the formal and informal power structures at all levels in the community, such as institutions, activities, and their utilization. In Wonosobo, particularly in the research area, the *jimpitan* represents the indigenous socio-economic institutions at the community level, which coexists with the PNPM-UPK, and the cooperatives represent the transitional organizations, and the commercial banks represent the exogenous organizations. *Jimpitan*, as a local institution in Central Java, is rooted in Javanese cosmology and *gotong royong* philosophy. The people of Wonosobo have been utilizing it for many years to overcome their social and economic challenges. The PNPM-UPK and the cooperatives are a combination of top-down and bottom-up institutional approaches, while the commercial banks are purely top-down institutions.

The concept of institutions constitutes various formal and informal institutions that are implemented in the community (Saefullah 2019). This is based on Uphoff's (1992) classification of institutions in development, from international to the individual level as illustrated in Figure 2.1. The levels which are considered as local are the three levels within the box, namely localities, communities, and groups. The term "local" itself is associated with providing a collective action basis for consensus building, coordination, and management, undertaking responsibilities, information evaluation, analysis, and collection, supported by interpersonal solidarity, which demands leadership and institutions at these local levels.

This study intends to identify and compare the local people's use of traditional/indigenous mutual aid institution *jimpitan* with their use of transitional organizations, and exogenous organizations; it also aims to shed light on the field of ethnological studies (FES) as a part of the Leiden Ethnosystems Approach. The participation of the local people in development depicts a correlation to the socio-economic condition (Warella 1982; Beard 2007); therefore, it is important to study the utilization of institutions that play a significant role in local development.

### 2.3.2.a The Indigenous Institution *Jimpitan* and Similar Institutions

FAO clearly states that indigenous institutions play an important role in the rural poverty reduction in Indonesia by employing an empowerment approach (FAO n.d.). Indigenous institutions according to Slikkerveer *et al.* (2019) are informal institutions on a local level basis that possess socio-cultural and endogenous characteristics which are deeply rooted in the history of the community and the local philosophical principles of cooperation, mutual aid, and collective action. Beard (1998) records that indigenous institutions are largely independent of formal planning and regulatory framework, its action is based on their indigenous knowledge that affects the social and physical environments. Saefullah (2019) asserts that the indigenous institutions have the characteristics of employing a “bottom-up” approach which is influenced by the local people’s beliefs and practices while encouraging society’s participation and reliance on their resources. The informal institution is not bound to a particular bank law or general commercial law. It operates outside the formal legal system. This form of an informal financial institution is rather vital for poor households if compared to the formal and semiformal financial institutions because it comes in many forms (Ledgerwood 1999). Blunt and Warren (1996) emphasize that indigenous institutions refer to the institutions at the local level and that they have an endogenous organizational base, and that they “*function according to shared understandings of common objectives, roles, expectations, responsibilities, sanctions*”.

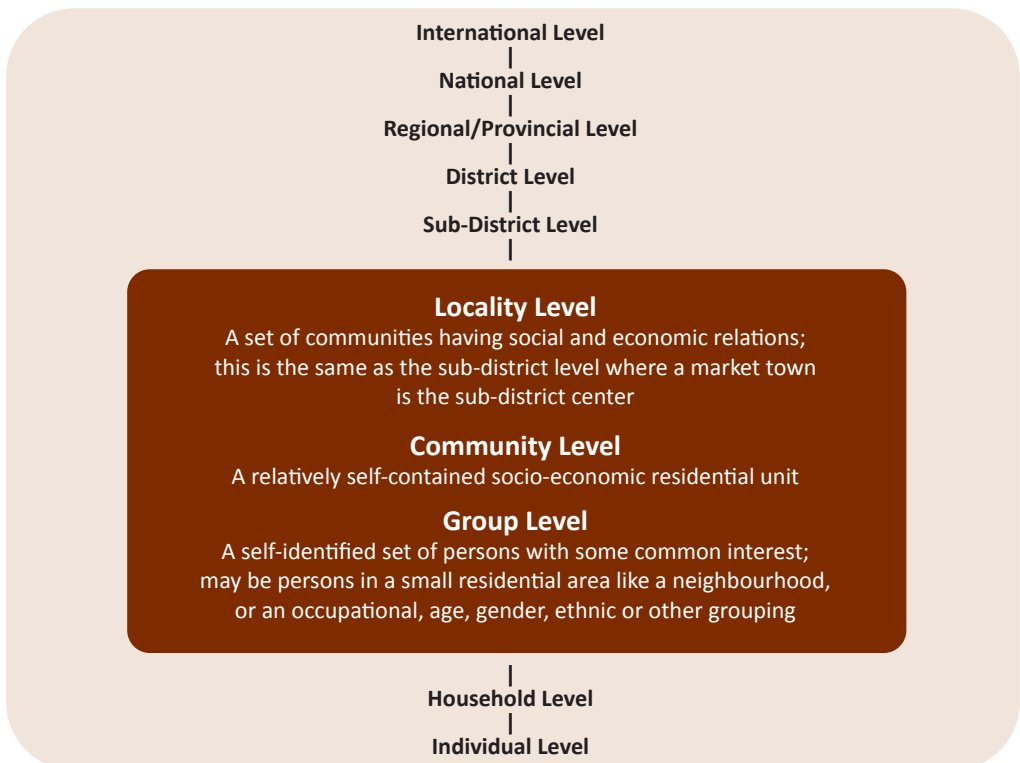


Figure 2.1 Ten Levels of Decision Making and Activity. Source: Uphoff (1992)

Hamzah (2019) describes the word *jimpit* as *wilanganing barang lembut nganggo pucuking driji* (picking up small things using fingertips), while *jimpitan* is described as *beras kang diklumpukake saka warga kanggo ragad pakumpulan desa* (rice collected from the villagers to be used for the interest of the village association). From the proverb *sedikit sedikit lama lama menjadi bukit* the motto *sejimpit sejimpit lama-lama jadi bukit* was generated. *Njimpit*, according to *Kamus Bausastra Jawa* (Javanese Language Dictionary) is similar to “*wilanganing barang lembut sajupakan pucuking driji*” (picking up small things using fingertips). *Jimpitan* is considered a kind of rural community mechanism that serves as a safety net for the most vulnerable people, in terms of rice or cash, which requires the households’ participation in contributing one cup of rice every month or cash as much as IDR 200 per week. The pool of rice is given to the elderly, or to disabled people with no obligation of repayment, and the pool of cash is given as loans to those who would need additional capital for business (Narayan and Petesch 2002). Gibson *et al.* (2018) view *jimpitan* as a regular practice conducted by households to donate a small portion of rice or a little amount of money to be pooled as a community emergency fund. SMERU Research Institute (2003) sees *jimpitan* as a local initiative that involves collecting rice from all households in a neighborhood in which the rice is then used for a collective purpose.

The institution-like *jimpitan* also exists in some regions within or outside of Java Island. In West Java, it is called *Perelek*. The name itself came from the resulting sound which is produced when someone puts a few grains of rice in the bamboo shelter, *prelek, prelek, prelek*. The Purwakarta district of West Java launched a rule about *E-Perelek*, a combination of social capital and technology. It suggests the wealthy people to give the *Beas Perelek* by setting aside half a kilogram of rice to be collected and stored by the head of RT in their own neighborhood. It is intended to create food security in the district and a food provision for the poor (Rusnandar 2016; Putri *et al.* 2019).

In the sub-district Mapat Tunggal Selatan, Pasaman district of West Sumatra, there is an indigenous way of saving rice by putting it in a tin. They called it *Bareh Saganggam*, in which a family that eats three times a day will put three handfuls of rice into the tin. The tradition is intentionally conducted to prepare for a possible dry season or failed harvest. This kind of saving is not the only form of saving because they also have other savings, *eg.* in terms of trees and gold (Yulhendri *et al.* 2018). The informal institutions for mutual solidarity and self-help in the neighborhood and community have been considered as forms of risk-sharing or risk-coping strategies based on customs or culture (ADB 2006), in which the potentiality that emerges from social capital and social cohesion of the society in times of crisis is remarkable (Bender *et al.* 2008). This kind of indigenous institutions not only exists in Indonesia, but also in other countries; *eg.* in the Philippines there is *Bayanihan* (Ang 1979; Ealdama 2012), *Ajoo* in Nigeria (Esiobu, *et al.* 2015), *Iddir* in Ethiopia (Aredo 1993), and *Kuu* in Liberia (Seibel 2001; Beekman 2015), to name a few.

### **2.3.2.b The Transitional and Exogenous Organizations**

The exogenous organizations constitute organizations that are run and managed by private parties or governmental institutions that are from outside of the community, are

profit-oriented or have commercial purposes, and represent the top-down approach. They are “*established through forces external to the community, being determined by explicit, codified rules and regulations*” (Blunt and Warren 1996), and try to manage the transaction costs and incomplete information (Kontogiannis 2014). They are profit making externally-introduced associations of western-oriented credit unions, cooperatives, rotary clubs, etc. in the role of technical assistance in the economic development (Slikkerveer *et al.* 2019). Exogenous organizations are heavily regulated by written laws, therefore, the decision-maker can start with a blank slate, replacing the old laws, and appointing new laws at any time (Easterly 2008). These characteristics magnify the opposite traits between the indigenous institutions on one hand and exogenous organizations on the other hand. In between the characteristics of indigenous institutions and exogenous organizations, there is a combination of traits which we call in this study as transitional organizations. Transitional organizations are exogenous organizations that are run and managed by local people, but the funding and the idea originate from outside of the community, and the membership is limited or selective. In line with Kenny *et al.* (2017), the transitional organizations are characterized by the intervention by outsiders, involving an external person going into a community ‘to develop that community’. This means that the communities become the objects that need to be developed, and that they are not the subject of development. The KDP (*Kecamatan* Development Programme) in Indonesia, for example, applied a top-down, mixed centralized and community development strategy. However, its power relation is being constrained by the World Bank by focusing on the Western notions of economic development, with the result that the community development principle is being ruled out (Cahyat 2004).

In this study, two local organizations that serve the community are chosen to represent the transitional organizations, *ie.* the cooperative and PNPM UPK *Program Nasional Pemberdayaan Masyarakat – Unit Pengelola Keuangan* (National Program for Community Empowerment – Financial Management Unit). According to Warsono (2011), the cooperative constitutes a business entity that consists of a person or persons. It is a legal entity based on cooperative principles and an economic movement of a family basis. Cooperatives were born in the 19th century as a reaction to liberalism as an economic system, in which at that time a small group of capital-owners controlled people’s lives.

Arief (2002) writes that cooperatives play an essential role in social reform by gathering economic actors in two aspects: first, bringing together economic actors in selling the products they produce directly to consumers with a strong bargaining position. Second, the cooperative can be a forum responsible for buying goods needed by the economic actors directly from suppliers in the modern sector with a strong bargaining position. Thus, all oppressive actors and economic parasites are bypassed through the work of the cooperative. The cooperative movement in Indonesia began with the social and political organization *Boedi Oetomo* in the early 1900s, but the first consumer cooperative was not established until 1910. Later, *Sarekat Dagang Islam*, *Persatuan bangsa Indonesia*, *Partai Indonesia Raya*, and other political parties during the independence period followed the initiative. During the colonial period, cooperatives were politicized to weaken the resistance movement and to enforce non-cooperative political strategies of the Dutch East

Indies government. The Dutch colonial government disliked cooperatives since it inspired a spirit of self-reliance and independence.

During the New Order era, the government had eight main tasks in the development of cooperatives. First, reforming cooperative organizations through laws and regulations. Second, using cooperatives as a policy tool, specifically in supporting agricultural development programs. Third, to provide businesses or business fields to cooperatives. Fourth, to provide production factors, such as credit, managerial staff, raw materials, and production equipment. Fifth, to modernize cooperative organizations through education and information. Sixth, to carry out capacity building for cooperative institutions. Seventh, to create cooperative development projects, for example, the development of village unit cooperative “KUD” (*Koperasi Unit Desa*) and accommodating partnerships with the BUMNs (state-owned) or private companies as a part of government projects. Eighth, to provide grants, for example, to build an office or vehicle acquisition. The first cooperative that served as a community lending institution in pre-independence Indonesia was De Poerwokertosche Hulp en Spaarbank Der Inlandsche Hoofden in Purwokerto in 1895 (Rahardjo 2011; Sugarda 2016).

Table 2.2 Lists of Differences of Rural and Urban UPK		
	Rural UPK RLF	Urban UPK
<b>Activities/ Programs Managed</b>	Community infrastructure program Revolving loan fund	Manages an RLF as one component of the BKM program; the other two components are UPL (Environment Management Unit) and UPS (Social Management Unit), each with their own separate program
<b>Financed by</b>	Annually block grant to UPKs with (80:20) contributions from the national and provincial governments	Annually block grant to BKMs with contribution from the national and provincial governments
<b>Established</b>	2007	2007
<b>Borrowers</b>	Women, productive poor only	Minimum 30% women, For at least 5 members groups
<b>Predecessor Programme</b>	UEP (productive economic activities) for mixed groups of men/women	UPP (urban poverty project)
<b>Budget Allocation</b>	Community infrastructure, >80% of block grant to UPK RLF, maximum 25%, cumulative <20% of block grant, varies, decision by UPK	UPK receives a maximum of 20% of the block grant provided to BKM, cumulatively received <20% of block grant; current allocations, below 15%
<b>Staff</b>	More than 3 full time professional staff; well paid by minimum wage standard	1-3 part time voluntary staffs, with small remuneration
<b>Loan Cycle</b>	No limits	Maximum 4 times
<b>Loan Size</b>	Max. Rp. 5 million	Max. Rp. 2 million

The PNPM UPK is the Community-Driven Development program. The Government of Indonesia implemented it in 1997, supported by the World Bank, which initiated the Kecamatan Development Project (KDP) in 25 villages, thereupon in 2007 leveled up nationwide into the PNPM (World Bank 2015). Kenny *et al.* (2017) write that the government has begun to use the terms ‘community-driven development’ and ‘community empowerment’ in PNPM. The international agencies provide the funds for the nationwide community development projects and provide grants for local community-based projects. Two institutions are in charge of managing The PNPM Revolving Loan Funds (RLFs). First, the *Unit Pengelola Keuangan* (UPK – Activity Management Unit) was established by the Ministry of Home Affairs for the rural area, and second, the *Unit Pengelola Keuangan* was established as part of *Badan Keswadayaan Masyarakat* (BKM – Community Self-supporting Agencies) established by the Ministry of Public Works in urban areas. The differences between the two are shown in table 2.2 (The World Bank 2012). Elgar (2014) says that the implementation of PNPM provides a substantial amount of development revolving funds for Indonesian villages, in which the activities of saving and loan are conducted by a group of low-income families who have demonstrated the potential for income-generating activities; *e.g.* cattle rearing, small-scale business, or craft-making. The group members can borrow money from the group and pay it back at a low interest rate. The group leader is responsible for the collection of the repayment, which is then deposited to the UPK *Unit Pengelola Keuangan* (Financial Management Unit) at the sub-district level. If there is any failure in the payment, the group should bear the responsibility to pay it back; otherwise, the village that the group belongs to will lose its right to receive the next PNPM grant funds until the group repays its debt.

Meanwhile, in this study, the exogenous organizations are proxied by banks. According to Ledgerwood (1999), banks are included in the formal financial institutions, and subject to general laws and regulations, such as banking regulations and supervision of banks by national authorities. The first bank established in Indonesia was the central bank, Bank Indonesia, on October 10, 1827, by the Dutch government and the government-controlled Netherlands Trading Society. It was initially named the “de Javasche Bank” or Bank of Java. Its main task was to maintain “the official rate of exchange between the Netherlands East Indies guilder and the Dutch guilder”. In July 1953 it was nationalized by the Indonesian government (*cf.* Skully 1982).

Following the independence of Indonesia in 1945, BRI (Bank Rakyat Indonesia) was announced the first State-Owned Bank according to Government Regulation No. 1 the year 1946 Article 1. In 1949 the name changed into Bank Rakyat Indonesia Serikat. After that, in 1967 by Law No. 14 year 1967 concerning Basic Banking Law and Law No. 13 the year 1968 concerning the Central Bank Law, Bank Negara Indonesia Unit II for the Rural Sector separated from the Export-Import Sector to become Bank Rakyat Indonesia. In 1968, its status as a commercial bank was reinforced by Law No. 21 the year 1968. Since August 1, 1992, under the Banking Law No. 7 the year 1992 and Regulation of the Government of the Republic of Indonesia No. 21 the year 1992, the status of BRI has been changed into a limited liabilities company, in which the Government of the Republic of Indonesia became the sole owner. In 2003, the Government decided to divest 30% of its

shares, and therefore the bank became a public company under its official name of PT. Bank Rakyat Indonesia (Persero) Tbk. Robinson (2004) states that BRI has shifted from a massive subsidized rural credit program begun in 1970 into the most extensive commercial micro-banking system in the world since it provides commercial and financial services to millions of poor but economically active people and lower-middle-income households.

As the first and the largest state-owned bank in Indonesia which was initially established in Purwokerto, Central Java by Raden Bei Aria Wirjaatmadja with the name of De Poerwokertosche Hulp en Spaarbank der Inlandsche Hoofden or “Help and Savings Bank of the Aristocrats in Purwokerto”, BRI serves Indonesian people (Saefullah 2019). According to OJK (Otoritas Jasa Keuangan), The Financial Authority of Indonesia, the banking system categories in Indonesia, based on capital for the next ten to fifteen years are illustrated below (see illustration 2.1). Banks that possess the capacity and ability to operate with an international presence and have total capital exceeding IDR 50 trillion will emerge as international banks. Banks with a nationwide scope of business and operation and having total capital between IDR 10 trillion to 50 trillion, will be considered national banks. Banks focusing on region, corporation, retail, and others, must possess capital IDR 100 billion to 10 trillion, while BPR, the rural banks, will be operating with a capital of less than IDR 100 billion. OJK divides banks into three types, namely commercial banks, rural banks, and sharia banks. According to Law No. 10/1998 on banking, a commercial bank can gather funds from society (savings) and distribute them to society (credits) to improve living standards. Bank Perkreditan Rakyat (BPR, or Rural Bank) are rural-based banking institutions that leverage financial capital, regulate, and expand credit to farmers, cottage industry, and other business entities. Sharia bank carries out its business activities based on Sharia principles without payment transfer services. The bank is prohibited from providing demand a deposit, foreign exchange business, and insurance. Islamic banking in Indonesia is implemented under a dual banking system.

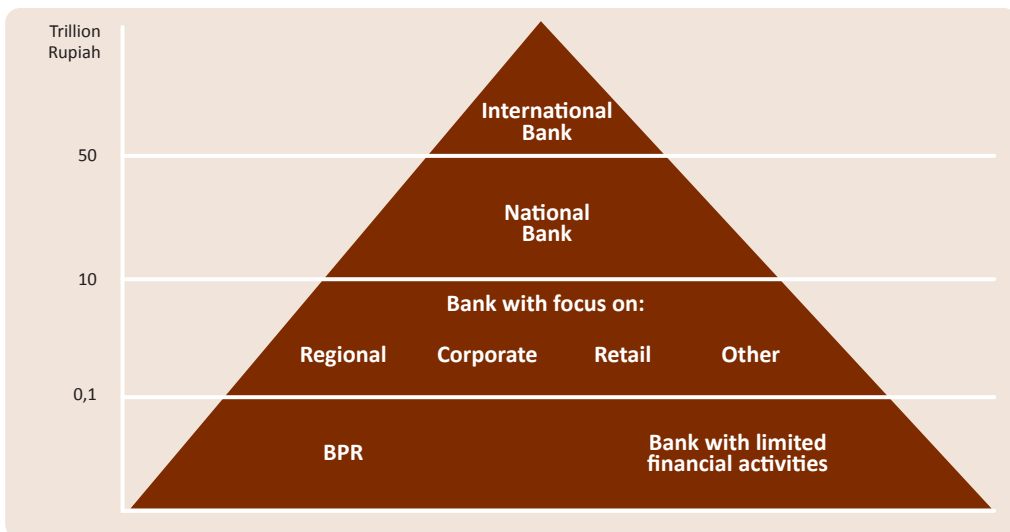


Illustration 2.1 The Categorization of Banks. Source: The Indonesian Financial Service Authority (OJK)

## Conclusion

Development is often equated with economic growth. Economic growth is, indeed, a part of development but it is not the only aspect. A decrease in poverty and malnutrition, a reduction in income inequality, an increase in employment opportunity, free from famine and malnutrition, and access to education and health care, are examples of other aspects of development. Modernization and development were considered identical to westernization that presumed culture as the impediment factor to modernization. Modernization theory assumes that poverty is caused by the internal processes and structure of the country itself. Globalization has been affecting socio-cultural, economic and political structures in Indonesia since the 1950s. Later on, in the 1970s, the revised concepts of the development gave attention to popular participation, decentralized planning and administration, and self-reliance of local communities. NGOs and self-help organizations manifest the concept of this development although in all development strategies, the rural population seems to have not been properly explored in order to strengthen national development. The shift of the top-down approach to rural development is characterized by dependence on external technologies and national-level policies to the bottom-up approach which occurred during the 1980s and 1990s, depicted rural development as processing a participatory approach that empowers local people to take control of their priorities for change. It was supported by the growing acknowledgment of the value of indigenous technical knowledge.

The new idea of development that emerged emphasizes the importance of community participation with their own knowledge system. In line with the agenda of United Nations Sustainable Development Goals, community participation leads to the idea of a sustainable community that is a continuous effort to meet the needs while preserving the environment's ability to support it. This process involves the culture of the community that will eventually lead to sustainable community development. Culture is a collection of problem-solving experiences that serves as a survival function over generations. It includes the day-to-day realization of the local knowledge and technology. Therefore, understanding the set of knowledge that the local people possess is prominent for poverty reduction strategies. The local knowledge is based on their cosmovision. They often utilize *gotong royong* in their community affairs. An example of an indigenous institution that is based on *gotong royong* in Central Java, particularly in the research area of this study, is *jimpitan*. The utilization of the indigenous/traditional institution *jimpitan* along with the transitional organizations and exogenous organizations depicts the various ways of the local people's participation in enhancing their livelihood. This way, the local people, in terms of the smallest unit in economic actors in a household, participate in development, particularly community development. As a community initiative, *jimpitan* has the potential to encourage people not only to participate in social activities to overcome social problems but also in more effective socio-economic approaches for poverty reduction and empowerment at the community level. This effort will eventually contribute to the process of sustainable community development in the research area.



# III Research Methods

In line with the recent growing interest in applied ethnoscience, and particularly the potential of the Indigenous Knowledge Systems in various sectors of society that have reached sustainable community development, the role of local institutions in Indonesia has attracted the interest of policy planning officers, administrators, and academicians involved in the study and analysis of local systems of knowledge and technology within the context of socio-economic development (Slikkerveer 1999; Agung 2005; Todaro and Smith 2012; Dejjil 2014; Saefullah 2019). Therefore, the need to document, and gain a better understanding of, indigenous knowledge and development at theoretical and methodological levels is required. After the theoretical orientation of the previous chapter, this chapter provides the methodology, presented in section 3.1. The research method and techniques are described in section 3.2.

## 3.1. Selection of Research Methods

### 3.1.1. The 'Leiden Ethnosystems Approach'

In 1986, the Leiden Ethnosystems and Development Programme (LEAD) was officially established. Several in-depth studies were conducted in some countries as a collaboration of a group of anthropologists and development sociologists from Leiden University working in policy-based projects with local perceptions, practices, ideas, and skills, and their underlying cosmologies in the context of the process of socio-economic development. The LEAD program has been focusing on the concept of ethnosystems, which comprise indigenous knowledge, beliefs, and practices of local people based on prolonged experience and wisdom in the specific socio-cultural context. The ethnosystems concept studies the cognitive and behavioral components of specific communities with its methods of 'participant observation', 'semi-structured interviews', 'triad ranking', the construction of 'transects', and the use of 'community cartography' in close co-operation with members of the community. These methods are intended to gain a better understanding of indigenous knowledge systems, and also to enhance a realistic comparison between indigenous and global systems of knowledge and technology. In addition, there are three methodological principles that are taken into account. These are 'The Participant's View' (PV), 'Field of Ethnological Study' (FES), and 'Historical Perspective' (HP). The "Ethnosystems Approach" developed at Leiden University constitutes three principles based on the concepts of the

“Leiden Tradition of Structural Anthropology”. They are: first, the ‘Participant’s View’ (PV) (P.E. de Josselin de Jong 1956). It transforms the subjective perceptions and attitudes into an objective social system in order to gain the assessment of local cosmologies, philosophies of nature, attitudes, opinions, perceptions, and decision-making systems in a particular culture. The principle provides a non-normative, local assessment of indigenous systems of knowledge, practice, and belief, which describes the *emic* approach. P.E. de Josselin de Jong (1956) says that the participant’s view is important for comparative purposes. Second, the ‘Field of Ethnological Study’ (FES) refers to a specific geographical area that has similar cultural features. Hunter & Whitten (1976) introduced the concept of cultural area “that is defined as a part of the world in which the inhabitants share many of the elements of culture such as related languages, similar economic systems, social systems, and ideological systems”. The FES principle allows the comparison of cultural characteristics among different indigenous communities within the same region and could be used as regional comparative research among different ethnic groups within the same region (J.P.B. de Josselin de Jong 1935). By using comparative approach we can formulate questions and search for answers in wider context which can be extremely important part for understanding problems within a particular area. It may also generate knowledge and insights that may turn out to be relevant for solving certain kind of problems (Radcliffe-Brown 1951). However, we can also be trapped in only collecting the materials if we are not going beyond empirical documentation of local conditions, which could provide more knowledge about the state of the world. This is called by Edmund Leach by “butterfly collecting” (Barnard and Spencer 1996). Third, the ‘Historical Perspective’ (HP) adds the historical dimension of long-term developments and practical situations across societies. In a certain way, the historical dimension can also be considered as part of the comparative approach in the sense of taking into account varying conditions not just in space but also in time. Awareness of historical development is relevant for understanding the present-day situation (Locher 1978; Matsumoto 2000).

J.P.B. de Josselin de Jong (1935) notes that, based on his studies on the Malay Archipelago and Indonesia, the world view constitutes the religious belief that affects the life of individuals and communities. In developing his concept of ‘field of ethnographic study’, he also made use of the insights of one of his students, Van Wouden (1935), who had worked on West Sumba, and who had contributed a lot to the comparative study of Indonesian cultures. Therefore, to better understand the activities that the local people are doing, we need first to be acquainted with their indigenous world view. Slikkerveer *et al.* (1995) state the importance of participants’ views in a different society and cultural setting on planning and implementing development. The observation, description, and analysis method of integrating such a particular socio-cultural system develop the individual subjective perceptions and attitude into an objective social system. It provides a valuable component in the ethnosystems study: the people’s indigenous cosmologies, perceptions, and decision-making systems. It allows the *emic* (internal) view, instead of the *etic* (external) view, and a non-normative assessment of local and regional cultures in the development context.

An *emic* perspective shows locally significant characters. The better the understanding of the culture, the easier the ethnoscientific analysis can be conducted. *Emic* analysis refers to one society and a set of interacting individuals (Sturtevant 1964). The view of economic

problems from the perspective of local people (*emic* view) is based on bottom-up approaches, which involve the participation of local people in the utilization of local resources and describe the process of development in the community (Saefullah 2019). The *emic* perspective is used to avoid biases in the researcher's effort in understanding the knowledge, beliefs, and practices of the local people as participants in gaining information on how the local people perceive, organize, and utilize their culture related to their environment and also its relevance to the local decision-making process in managing and solving development-related problems.

The *emic* and *etic* view in development renders the institutions and organizations into two groups: 'Traditional Institutions' and 'Exogenous Organizations'. In addition to those two classifications, this research will make one more classification in between, namely transitional organizations; referring to the work of Slikkerveer (1990), Agung (2005), Leurs (2010), Aiglsperger (2014), and Saefullah (2019), they have existed in the development policies. According to the previous descriptions, the local classifications of institutions and organizations include the indigenous institutions, transitional organizations, and exogenous organizations.

### **3.1.2. The Multivariate Model of the Utilization of Institutions and Organizations**

With respect to the utilization of *jimpitan* through generations in Wonosobo, Central Java, as a local indigenous institution, it is important to substantiate and extend the understanding of people's knowledge and practice of financial fulfillment. Therefore, in order to bring the three principles of ethnosystems in the desired model of combined qualitative and quantitative approaches, a specific multivariate model has been created to understand and describe the complex relationships between independent and dependent variables of the utilization of *jimpitan*. The existence of local institutions for many generations at the community level has provided the poor members with mutual aid activities, *e.g.* the *jimpitan*. As a community initiative, *jimpitan* has the potential to encourage people not only to participate in social activities to overcome social problems but also in more effective socio-economic activities for poverty reduction and empowerment at the community level, which eventually will contribute to the process of sustainable community development.

The multivariate model (Figure 3.1) which is based on the ethnosystems concept broadens the cultural perspective, and enables the assessment of the cognitive aspect and behavior of the group or a particular community as a system in a rather comprehensive way. It also allows the elaboration of the culture concept as historical processes of acculturation which conceive the analysis of the interaction between humans and the environment (Slikkerveer 1992; Agung 2005). The multivariate model which consists of quantitative and qualitative methods is used to record and analyze the indigenous cosmologies, belief systems, and attitudes in a scientific model; to transform the individual variables of perceptions and ideas into systems variables to get value-free measurement and comparison; to compare the indigenous knowledge systems with Western knowledge systems (Slikkerveer 1999).

The multivariate model employed in this research adopts the Leiden Ethnosystems Approach with some adjustments. There are several blocks of factors in this model. One is the block of dependent factors which are the utilization of indigenous institutions of *jimpitan*, the utilization of transitional organizations, and the utilization of exogenous organizations. Second is the block of independent factors which consist of (a) socio-demographic variables, (b) psycho-social variables, (c) perceived need for financial services variable, (d) socio-economic status variables, (e) institutional variables, (f) environmental variables, and (g) intervening variables. Referring to Aiglsperger's study (2014), the independent variables of (a) to (d) are measured on the individual level, which appoint to the individual concepts. The independent psycho-social variables and perceived need for satisfaction with financial services measure the cognitive aspects which relate to the systems of knowledge, belief, and opinion, where the psycho-social variables measured on a general basis and the independent perceived need for satisfaction with financial services assess people's knowledge, belief, and opinion specifically in relation to their experiences with the financial services. The factors measured at the system level relate to official components of the financial services operating in the research area as well as to external phenomena.

### ***3.1.3. Operationalization of the Conceptual Model***

The model adapted from Slikkerveer (1999, 2007) is designed to analyze the various categories of background and variables influencing the categories of dependent variables of the utilization behavior as reported by the respondents in the sample surveys. The operationalization of the conceptual model into an appropriate tool of measurement is described by the block of factors. It will be divided into measurable units such as variables that affect the selection of research techniques and statistical means of data analysis. According to Bernard (2006), the operational definition consists of an instruction set of how to measure a variable that has been conceptually defined. Conceptual definitions are limited since it is not a defined measurement. Without measurement, a useful comparison cannot be made. Their indicators measure variables, and their values define indicators.

#### ***Independent Predisposing Factors***

A decision at an individual level that affects the encouragement or discouragement of the utilization of *jimpitan* – predisposing factors – is influenced by socio-demographic and psycho-social factors. The socio-demographic and psycho-social factors comprise personal factors which describe the social-cultural background of the society. Psycho-social factors, sometimes called the 'soft' factors, are affected by external influences which sometimes could be misinterpreted. Meanwhile, the 'hard' socio-demographic factors such as gender, age, ethnic affiliation, education, religion, occupation of the head of the household, size of the household, and marital status are mostly factual (Slikkerveer 1990). Aslam *et al.* (2020) state that the socio-demographic factors (they called it borrower characteristics) influence the payment of the loan the people utilized from the microfinance institutions. Table 3.1 shows the operationalization of the concept of the block of socio-demographic factors into variables, indicators, and categories. The socio-demographic factors with its variables (Ferrara 1996; Djankov 2008; Nwaru *et al.* 2011; Ferede 2012; Cao *et al.* 2019; Moahid *et al.* 2020) are shown in table 3.1. The psycho-social factors include the documentation of

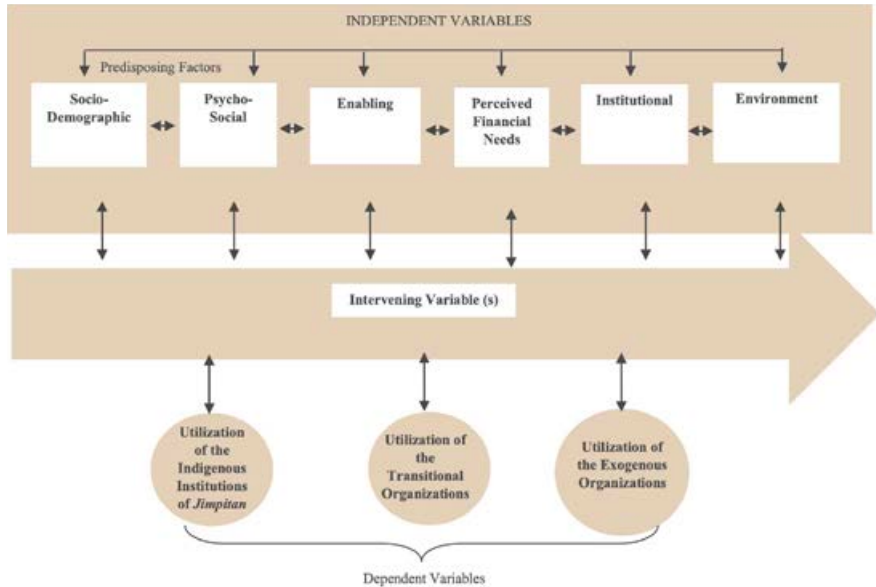


Figure 3.1 Conceptual Model of Available institutions/organizations  
Adopted from Slikkerveer (1999, 2007); Warren, Slikkerveer, and Brokensha (1995)

'soft' factors during the household surveys which use specific techniques of documentation for the measurement, as shown in table 3.2 (Uphoff 2000; Matsumoto 2000; Agung 2005; Aiglsperger 2014). The data were collected from different geographical location representing rural and urban areas, and mountainous and low land areas. Kejajar is rural area located in mountain, Kalibeber is urban area located in low land, Wonosobo Barat is urban area located in the low land, and Sojokerto is rural area located in the low land.

#### *Independent Enabling Factors (Socio-economic Factors)*

Enabling factors are characteristics related to the socio-economic status of the household head at an individual level in society and cannot be altered by an individual (Slikkerveer 1990; Agung 2005). The variables in this block are household head income, family expenditure, and socio-economic status.

#### *Independent Perceived Financial Needs Factors*

The perceived need for and satisfaction with financial services will capture the indigenous people's perceptions of the utilization of financial institutions in society to fulfill their financial needs. It is the main reason which underlies the decision of choosing particular financial institutions to fulfill their financial needs, the considerations of choosing one specific financial institution among several, and the satisfaction level of utilization of specific financial institutions. The factor measures the cognitive aspects related to financial services which assesses people's knowledge, beliefs, and opinions, specifically concerning their experiences with financial services. One approach to understanding the functioning

of a services system is in terms of its utilization. Use of service is a primary, tangible expression of the demand, if not the need, for that service, and of the system's responses to the perceived needs and expressed demands. As an event, use is universally and readily recognized by both consumers and the provider of services and can be considered as a valid measure of the interaction between the two.

**Table 3.1 Independent Predisposing Factors: Socio-Demographic Variables**

Concept	Variable	Indicator	Categories
<b>Socio-Demographic Factors at the individual level</b>	Village	Name of Village	Kejajar, Wonosobo barat, Kalibeber, Sojokerto
	Household size	Number of household members	1 member; 2 members; 3 members; 4 members; 5 members; 6 members; 7 members
	Gender	Gender definition	Male; female
	Age	Number of years alive	<5; 6-10; 11-15; 16-20; 21-25; 26-30; 31-35; 36-40; 41-45; 46-50; 51-55; 56-60; 61-65; 66-70; 71-75; 76-80; 81-85; 86+
	Place of birth	Location of the place of birth	This Village; other village (in the sub-district); other village (in the district); other (in the province); other
	Ethnic	Ethnic group	Sundanese; Javanese; Minangkabau; Batak; Manado; Makassar; China; other
	Religion	Religious affiliation	Animism; Islam; Catholic; Protestant; Buddha; Hindu; other
	Formal Education	Level of education completed	No formal education; primary education; high school; university; other
	Marital status	Present marital status	Single; married (monogamy); married (polygamy); widow/separated; widower/separated; divorced; other
	Occupation	Type of main occupation	Farmer; civil servant; teacher; house-maid; laborer; retailer; entrepreneur; military force / police officer; craftsman; retired; other

**Table 3.2 Independent Predisposing Factors: Psycho-Social Variables**

Concept	Variable	Indicator	Categories
Psycho-social factors at individual level	Knowledge	Level of Knowledge	None; very little knowledge; little knowledge; average knowledge; much knowledge; very much knowledge
	Belief	Level of belief	None; very little belief; little belief; average; much belief; very much belief
	Opinion	Level of opinion	No opinion; very negative opinion; negative opinion; neutral; positive opinion; very positive opinion

**Table 3.3 Independent Enabling Variables**

Concept	Variable	Indicator	Categories
Enabling factors at the individual level	Household head income	Income of household head per month (IDR)	None; < 500,000; 500,001 – 1,000,000; 1,000,001-1,500,000; 1,500,001 - 2,000,000; 2,000,001 – 2,500,000; 2,500,000; 2,500,001 – 3,000,000; 3,000,001+
	Total family expenditure	Expenditure of family per month (IDR)	None; < 500,000; 500,001 – 1,000,000; 1,000,001-1,500,000; 1,500,001 - 2,000,000; 2,000,001 – 2,500,000; 2,500,000; 2,500,001 – 3,000,000; 3,000,001+
	Socio-economic status	Socio-economic SES status	Very poor, Poor, Average, Rich, Very rich

**Table 3.4 Independent Perceived Financial Needs Variables**

Concept	Variable	Indicator	Categories
Perceived Financial Needs factors	The reason for using the institution or organizations	the fulfilment of the needs	Social responsibility; financial needs; health care expenditure; educational cost; other

*Independent Institutional Factors*

The institutional factors describe the accessibility of the institution in terms of physical, geographic, and economic accessibility (Gyeltshen 2008; Barslund and Trap 2008; Leurs 2009; Kendall 2010; Aiglsperger 2014; Saefullah 2019).

Concept	Variable	Indicator	Categories
Institutional factors at the system level	Physical Accessibility of the institutions/ organizations	Distance to access the institutions/organizations	0; 0.1-2 km; 2.1-4 km; 4.1-6 km; 6.1-8 km
	Accessibility of the institutions/ organizations	Travelling cost to institutions/organizations (IDR)	0; 1,000-10,000; 10,001-20,000; 20,001-30,000; 30,001-40,000; 40,000+
	Accessibility of the institutions/ organizations	Administration cost of the institutions/ organizations (IDR)	0; 1,000-10,000; 10,001-20,000; 20,001-30,000; 30,001-40,000; 40,000+

#### *Independent Environmental Factors*

Environmental factors are the geographic area in which the community and institutions reside (Aregbeyen 2011; Abbam *et al.* 2015; Truong *et al.* 2020). Saefullah (2019) confirms that this factor depicts the information of the physical location of the village and its relation to the presence of institutions and organizations in the community.

Concept	Variable	Indicator	Categories
Environmental factors at the system level	Location	Community Location	Rural, semi-rural/semi-urban, urban
	Location	House Location	Mountainous, plain, low land, coastal

#### *Intervening Factors*

Intervening factors are forces outside the community which change or even create new behavior that deviates from traditional ways of life (Agung 2005). In this research, the intervening variable is divided into two sources, that is from the government/public and from the private sector, and each is divided into two parts that are regulation/rule and promotion.

#### *Dependent Utilization Factors of Available institutions/organizations*

The dependent utilization factors are the indigenous institutions of *jimpitan*, the transitional organizations, and the exogenous organizations, which operate on the system level. The definition of the concept of the factors is displayed by several variables, as depicted in Table 3.8. It is described in terms of reported activities between individuals and the institutions/ organizations operating in the research area.

**Table 3.7 Public and Private Intervening Variables**

Concept	Variable	Indicator	Categories
Institution/ organizations utilization factors at the system level	Impact of Public Regulation	The impact of public regulation on the institutions/ organizations utilization	No impact, very little, little, average, much, very much
	Impact of Public Promotion	The impact of public promotion on the institutions/ organizations utilization	No impact, very little, little, average, much, very much
	Impact of Private Regulation	The impact of private rule on the institutions/organizations utilization	No impact, very little, little, average, much, very much
	Impact of Private Promotion	The impact of private promotion on the institutions/ organizations utilization	No impact, very little, little, average, much, very much

**Table 3.8 Dependent Utilization Variables of Institutions**

Concept	Variable	Indicator	Categories
Institution/ organizations utilization factors at the system level	Utilization of the indigenous institutions of jimpitan	The utilization of the indigenous institutions of jimpitan in the last 12 months	Yes; No
	Utilization of the transitional organizations	The utilization of the transitional organizations in the last 12 months	Yes; No
	Utilization of the exogenous organizations	The utilization of the exogenous organizations in the last 12 months	Yes; No

## 3.2. Research Methods and Techniques

### 3.2.1. Selection of the Research Area

The selected research areas for the fieldwork are four villages scattered in four sub-districts in Wonosobo, Central Java, which are still practicing the *jimpitan* tradition in conjunction with the available transitional organizations and exogenous organizations. In order to capture the indigenous knowledge, practices, and beliefs of people in Wonosobo, to understand the socio-economic activities of the people, research preference has been scheduled to the specified area representing the population which will meet the requirements of the “Leiden Ethnoscience Approach” and the principle of the

participant's view. Wonosobo is a mountainous district that has fifteen *kecamatan* (sub-districts). It is a well-known tourist city and one of the five biggest agricultural producers in Central Java. The research took place in several *desa/kelurahan* (villages) in different sub-districts in which the inhabitants still preserve and conduct *jimpitan* as their socio-economic activities on a daily life basis. In order to balance the representation of the overall population, the research area was selected primarily through the character of its nature, and its social, economic and demographic characteristics. Therefore, the research area is focused mostly on rural areas and in one urban area which is still using *jimpitan*, the indigenous institution, in addition to the utilization of available transitional organizations and exogenous organizations.

### **3.2.2. Target and Sample Population**

The planning strategy of the target population is a specific area whose inhabitants are still preserving *jimpitan*. Probability and non-probability sampling will be used to get the sample in this mix-method research plan. In order to complete the qualitative data, provide exploratory research, and collect socio-cultural data, non-probability sampling will be employed in the form of convenience sampling. The respondents were chosen based on their availability (Creswell 2014; Aiglsperger 2014), snowball sampling, in which the key informants provided names of one or two people in the population, who were then useful for gathering information of another person in the population and recommended someone who might be interviewed (Bernard 2006; Aiglsperger 2014). In the field research, the researcher asked the head of RT or RW for a person who really understands *jimpitan*. The head of RT or RW appointed a person in the committee of the *jimpitan*. They are the ones who usually manage the arisan meeting/*dawis*.

### **3.2.3. Development of Research Instruments**

In this research, qualitative questions and quantitative questionnaires were used during the surveys. The qualitative questions were prepared to identify and explore the knowledge, beliefs, and practices, and also the utilization of indigenous institutions, transitional organizations, and exogenous organizations. To meet the goals of this research, the formal structure of the household questionnaire consisted of several main sections. Block 1 to block 9 were prepared to capture variables considered as independent, intervening, and dependent variables in building the model. The six blocks are independent variables; socio-demographic, psycho-social, perceived financial needs, enabling, environmental, and institutional variables. One block is intervening variables, and three blocks are dependent variables; utilization of *jimpitan* and utilization of transitional organizations, and utilization of exogenous organizations. The qualitative questions were designed to explore the local people's knowledge and the benefit of *jimpitan* in comparison to transitional organizations, and exogenous organizations. The questionnaires for quantitative data were constructed based on 10 blocks in which each block was formulated into several questions and indicators to obtain detailed information supporting the qualitative questions. The survey questions were also adjusted to the conditions in the field research area, according to the local customs and culture, in order

to describe the local conditions which resemble the actual situation. The structured questionnaires were adopted from Slikkerveer (1990) with some adjustment to the characteristic of socio-economic condition, and have gone through several discussions. The samples accommodate different geographic areas from the Northern to the Western areas of Wonosobo. There were 226 households that filled in the questionnaires; however, after some data cleaning, there were 199 out of 226 that could be included in further analysis. The other 27 questionnaires were incompletely filled in by the households.

**Table 3.9 Distribution of Questionnaires**

Village	Number of questionnaires	Surveyor/co-interviewer	Time of interview
Kejajar	52	Ayu Swaningrum, Rahayu Sutjiati, Suminah, Warisah	Oct/17 (2 – 3 weeks)
Kalibeber	58	Ayu Swaningrum, Nuril Khusniati	Nov/17 (2 – 3 weeks)
Wonosobo	55	Ayu Swaningrum, Endang Setyowati, Peni Wahyuningsih	Sep/17 (2 – 3 weeks)
Barat Sojokerto	61	Ayu Swaningrum, Irfan Suseno	Oct/17 (2 – 3 weeks)

### 3.3. Data Collection and Analysis

The qualitative research was conducted using observation, interviews with the local people, literature research, and documentation of primary data. Along with the qualitative research, the quantitative surveys were conducted by distributing the structured questionnaires to the households in the four villages in the research area. According to Uphoff (1992), the most effective way to talk to the local people is to begin talking with the people in households, then in small groups of households in order to reconcile the perceived difficulties (agricultural, natural resource, health, or other issues) and problems that they are facing. The household surveys are essential to get a general description of the communities in order to be observed as an implementation of comparison in the context of the Field of Ethnological Studies (Saefullah 2019). They were conducted between August to November 2017 by using the structured questionnaires adapted from the ones used by other researchers, *ie.* Slikkerveer (1990); Agung (2005), Leurs (2010), Djen Amar (2010), Ambaretnani (2012), Chirangi (2013), Aiglsperger (2014), Erwina (2019), and Saefullah (2019). Thereafter, the conceptual model of bivariate and multivariate analysis is constructed and described.

#### 3.3.1. Qualitative Data Collection and Analysis

In ethnographic research, participant observation implies that the ethnographer observes activities in the field setting, and participates in them wherever possible, as a means to comprehend the real versus the ideal, distinguish what is explicit from what is tacit, and also grasp what is emically valid. Participant observation takes place

within the social settings that are known and essential to the ethnographer's hosts—those social settings which provide the socio-cultural contexts, processes, and meaning systems of their world or cosmologies (Whitehead 2004). The qualitative method is potentially beneficial for developing social theory and methodology in the Indonesian context (Somantri 2005). Qualitative research emerges due to the rapid social change and the resulting diversification of life in the world which confronts social researchers with new social contexts and perspectives, and as a result of a failing of traditional deductive methodologies—deriving research questions and hypotheses from theoretical models and testing them against empirical evidence—in differentiating the objects. The qualitative research's main aspects are the appropriate choice of methods and theories, the acknowledgment and analysis of different perspectives, the process of knowledge production from the researchers' reflections on their research, and the various approaches and methods. The qualitative research provides theories developed from empirical studies where knowledge and practice are studied as local knowledge and practices (Flick 2009). The qualitative research includes observations, interviews with key informants, literature review, and documentation. The information from the key informant, according to USAID (1996), is required in development activities. They are identification, planning, implementation, and evaluation. As such it is useful to (i) make qualitative, descriptive information sufficient for decision-making, (ii) understand the motivation, behavior, and perspectives of people who are interviewed, (iii) formulate recommendations to improve the program's performance, (iv) interpret the quantitative data by providing the how and why of what happened, and (v) design comprehensive quantitative study by providing preliminary information. The key informants who were interviewed in the field research between August to November 2017 come from different backgrounds; they are the head of the village (*kelurahan-lurah* and *desa-kades*); local figures; the head of RT or RW, *ie. Ketua RT/RW*; the institution's committee.

In general, the head of RT/RW and *lurah* or *camat* possess information about the person who is appropriate to be interviewed in dealing with the condition of the local people and the institutions. They referred the interviewer to the local figures, either to the elderly, village activists, *arisan* committees, or well-educated persons. From those people, we could gain some insightful information which then was used as qualitative data in this research. Participant observation involves getting closer with the local people, going out and staying in the specific area for a particular period, learning a new language, and knowing their life directly, so that it can be observed and recorded as information on their life. It includes entering one into a specific culture in order to intellectualize what one has seen and heard, to put it into perspective, and to write about it, as well as modify fieldworkers to instruments of data collection and data analysis (Bernard 2006).

### **3.3.2. Quantitative Data Collection and Analysis**

A prominent source of socio-economic data was the household surveys, from which we can obtain important indicators to inform and monitor development policies. Household surveys were, in developing countries, a dominant form of data collection, supplementing or sometimes even replacing other data collection programs and civil registration systems,

and the most flexible methods of data collection, with which almost any population-based subject can be investigated. Inferences are made to the whole population after determining the sample selected from which observations are made, or data are collected. The household surveys meet the needs of data used for statistical information (The Department of Economics and Social Affairs UN 2005). The household surveys can be conducted in urban and rural areas, to fulfill the need of achieving relevant, objective, and accurate information on the situation of households in both areas. Several topics covered in the survey include socio-demographic characteristics, labor market activity, income and expenditure patterns, indicators of living conditions (Statistics Canada 2010). The quantitative research conducted through household surveys provides complementary information to the techniques of participant observation and qualitative data collection in order to obtain sufficient insight into the utilization of institutions, particularly *jimpitan* in society. Conducting a household survey is necessary to gain a relatively complete estimation for a broad, general, geographically defined population on the use or non-use of many or all services (White *et al.* 1976). Household as the smallest decision-making unit in the village could describe the pattern of the socio-economic activities if we collect them in a region as may be called community, for instance, *RT*, *RW* or even village. Quantitative data does not only come from the surveys but also from the data owned by each village that describes the potential of their village so that it can be seen how the description of population and region in the research area is, while the data from surveys depicts the sample of the research area.



Illustration 3.1 Researcher (left side) with the respondents in Keajar after interview. ©Ayu Swaningrum (Keajar, 2017)



Illustration 3.2 Researcher (in the middle, with gray headscarf) is watching the respondents filling in questionnaires.  
© Peni Wahyuningsih (Wonosobo Barat, 2017)

The sample for the household survey was drawn from the villages that had conducted *jimpitan* during the 12 months prior to the survey, in which 226 households were selected from four villages. The selected villages in this study are Kejajar, Kalibeber, Wonosobo Barat, and Sojokerto. 199 out of the 226 questionnaires were valid and used for the next analysis. 27 respondents returned incomplete questionnaires and chose to go to their relatives or neighbors to get help. There were 669 family members within 199 households in four villages. The necessary information about these four villages will be provided in the following chapter. The respondents selected by these sampling procedures were randomly chosen, from four villages which are still using *jimpitan*. In Sojokerto village, the respondents were from four *dusun* (sub-villages): Boto, Wonokasian, Sojokerto and Bangon. In Kejajar village, the respondents were also from four *dusun*: Karanganyar, Purwosari, Gataksari, and Tegal Arum. It spreads in three *RW* and four *RT*. In Wonosobo Barat village: Sumberan Selatan, Sumberan Utara, Stasiun, Ngedok, Sambek, Puntuksari, and Sumberan Barat. In Kalibeber village, it spreads in seven *RW* and four *RT*.

The interview was sometimes conducted in a group, *eg.* in Kejajar from RT1 and RT2 of RW1. They were 6 adult women, 3 of them brought the children with them (illustration

3.1), also in Sumberan Utara, and others were conducted individually accompanied by the local person as surveyor/co-interviewer. To get closer to the local people, the researcher visited the four villages a number of times; visiting the head of the RT and RW, asking permission to conduct research in the neighborhood, asking about their people and environment. The household survey took place during three months from August to November 2017. The surveyor/co-interviewers were selected from the local people who were already familiar with their own neighborhood (Table 3.9). They were intentionally chosen in order to have better communication with the local people since it was conducted in the local language and to ease the process of data collection, and to get the best information from the respondents as well. The main obstacle was the considerable amount of time needed to get the permit from the local authority. Every selected village was categorized by its socio-economic condition and its location. Wonosobo Barat and Kalibeber have better socio-economic conditions compared to the villages of Kejajar and Sojokerto. Wonosobo Barat and Kalibeber are classified as an urban area, Kejajar and Sojokerto as a rural area. Kejajar is in the North and located in the mountainous area, whereas Wonosobo Barat and Kalibeber are located in the center of the district, and Sojokerto is rather distant from the center and more to the west.

The quantitative household questionnaires were analyzed using Random Forest that will be provided in chapter VI. Statistical methods were performed in accordance with the type of variables, which are included in the respective categories of factors, represented as blocks in the model. Before commencing to Random Forest, some tests were performed. First, the chi-square statistic ( $\chi^2$ ) is conducted to see if two independent variables are statistically independent or associated. If the test shows dependency, secondly, the Cramer's V test is done to depict the degree to which the values of one variable predict or vary with those of the other variable. In this respect, if the phi-value from the Chi-square test and the value of Cramer's V displays a strong correlation between two variable independents, then we should drop one of the two variables. Random Forest will show which independent variables have predictive power in explaining the dependent variables, individually. Afterward, we will see the dominance of particular block/s in influencing the utilization of institutions. By averaging the importance value of variables in each block and checking it using the permutation test, we will know which block/s significantly influences the utilization of institutions.

Random Forests uses tree predictors to describe the predictive value of an independent variable over a dependent variable. Each tree depends on the collection of random variables and with the same distribution for all trees in the forest. It can be used for categorical variables for classification, or continuous variables for regression. The benefits of using Random Forests are: (a) handle regression and classification, (b) fast to train and predict, (c) depend only on one or two tuning parameters, (d) have a built-in estimate of generalization error, (e) can handle high-dimensional problems. Random Forest's additional features are: (a) variable importance, (b) different class weighting, (c) missing value imputation, (d) visualization, (e) outlier detection, and (f) unsupervised learning (Breiman 2001; Cutler *et al.* 2011).

## Conclusion

The method that is used in this study, to document and to capture the indigenous knowledge, practices, and beliefs of local people in the research area to understand the socio-economic activities of the people, is the Leiden Ethnosystems Approach that consists of three principles: (a) participant's view, (b) field of ethnological studies, and (c) historical dimension. The research area for the fieldwork is four villages in four sub-districts in Wonosobo. 226 households were selected from four villages. The selected research area in this study includes Kejajar with 51 respondents; Kalibeber with 50 respondents; Wonosobo Barat with 46 respondents; and Sojokerto with 52 respondents. 199 out of the 226 responses were valid to be involved in the further analysis. The data analysis used two methods of qualitative and quantitative analysis. The qualitative data was gathered through field observation, literature review, and interviews. The quantitative data were gained by structured household questionnaires. According to the conceptual model of institutions and organizations, the chosen independent and intervening variable was classified into 7 blocks to see which block dominantly influences the utilization of institutions and organizations. Those seven blocks are: (a) socio-demographic block, (b) psycho-social block, (c) enabling block, (d) perceived needs block, (e) institutional block, (f) environmental block, (g) intervening block. By using the Random Forest method, one can observe the predictive power of the variables, both individually and in the block, in explaining the utilization of the institutions and organizations *eg.* the value of importance.

## IV Research Setting: Wonosobo

This chapter will provide a description of the research setting. The research area is in Wonosobo, Central Java, Indonesia. Therefore, in section 4.1., Indonesia will be described shortly in terms of its islands and administrative structure, to put into context, which is then followed by the description of Central Java and eventually Wonosobo. In the subsequent section of 4.2., Wonosobo will be described in detail: its history, socio-economics, culture and tourism. The description of the four villages that was obtained from the fieldwork will be provided in 4.3., in terms of general profile and of socio-demographic and economic profile.

### 4.1. Position of the Research Area

As the world's largest archipelagic state, Indonesia consists of five main islands (Map 4.1.), namely Sumatera, Java, Kalimantan, Sulawesi and Papua, and thousands of smaller islands. There are approximately 350 ethnic groups living in those islands (Brown 2003; Palmer *et al.* 2007; Hill *et al.* 2008). From an administrative point of view, Indonesia is divided into 34 provinces of first-level regions (Provinsi or Daerah Tingkat I). It includes the special region of Aceh (Daerah Istimewa Aceh), the special region of Yogyakarta (Daerah Istimewa Yogyakarta), and the special region of the capital of Jakarta (Daerah Khusus Ibukota Jakarta). Each province contains second-level regions or districts or towns (Daerah Tingkat II or Kabupaten or Kotamadya). Under second-level regions, there are sub-districts (Kecamatan), and in each sub-district, there are villages (Kelurahan or Desa). Within the village, there are several RW which consists of several RT. RT is considered as the lowest level in administrative structure, according to Saefullah (2019) in which it is voluntarily run by the democratically elected member of society, just as RW. However, their role is essential in the neighborhood not only in terms of handling administrative matters but also in the effectiveness of the implementation of Indonesian government development program (Lussier 2012; Saefullah 2019). Similar but more traditional social units also exist in Central Java. A village would consist of several village administrative units (called dusun or dukuh). Warella (1982) explains that Indonesia has a pluralistic society, with its ethnic, linguistic, traditional, religious, and other types of variations. Therefore, it is essential

to have a better understanding and a detailed description of village communities of the various ethnic groups and their participation in self-help projects to achieve development goals.

The island of Java consists of six provinces, including the Special Capital Region of Jakarta, West Java, Banten, Central Java, Special Region of Yogyakarta and East Java. This research will be focused in Central Java province, particularly in the district of Wonosobo. Central Java, with its capital city of Semarang, is home to approximately 34 million people. According to the Official Central Java government website, the region was established administratively by Law number 10/1950 dated July 4, 1950. It sits between two large provinces of West Java and East Java. The farthest distance from the western to the eastern part is 263 km, and from the northern to the southern part is 226 Km. Central Java Province is administratively divided into 29 districts and six cities, 35 cities/districts in total. The area of Central Java is 25.04 per cent of the entire islands of Java (equal to 1.70% of Indonesia's land mass).

#### 4.2. Wonosobo, Central Java

It is assumed that the district of Wonosobo as a part of Central Java has been inhabited before the 6th century. In a short period afterwards, the inscriptions on the Dieng temple ruins dated in 694 Saka or equal to the year of 772 (Arif and Sukatno 2010). The district of Wonosobo is the second most populous district in Central Java, but it has the lowest population growth rate (Firmansyah *et al.* 2017). Various strategic issues and problems, and also the current potential of Wonosobo Regency, and the evaluation of the implementation of development in the previous 5 (five) years are carefully considered in the preparation of Wonosobo Regency RPJMD for 2016-2021 was based on several political approaches, namely: technocratic, participatory (bottom-up), and top-down (mainly done by synchronizing the development priorities in other planning documents



Map 4.1 The Map of Indonesia. Source: www.maps-of-the-world.net

above, *i.e.* the Central Java RPJMD and also the National RPJM. By synchronizing the district plan with other planning documents, it is hoped that the synergies will occur between various programs and development activities carried out by the local, the provincial and the central government).

The district of Wonosobo is located in the middle of the Central Java, therefore it is called Tengahing Jawa. It connects Cilacap – Banjarnegara – Temanggung – Semarang from Purwokerto – Yogyakarta through Secang. It is strategically located in the intersection of the economic route and tourism route of Central Java, and the special region of Yogyakarta. In addition to that, Wonosobo is located near the industrial centers of Surakarta and Cilacap. It has a hinterland that is expected to be a contributor to regional economic growth and welfare. Wonosobo is derived from the word Wono and Sobo which means the forest that has been visited. Its wilderness was opened by three kyai (clerics) (Sasongko 2013). While according to Arif and Sukatno (2010), the word Wonosobo is derived from two words of wanua and seba or saba. Wherein “wanua” means community or village, and “seba” or “saba” originated from Kawi language which is interpreted as “purug” (arrive), “pasamuhun” (reception), “panggenan” (place/board). Therefore, the etymology of Wonosobo constitutes visiting a place or village. In terms of Sanskrit language, the “wauna” and “seba” is appropriately interpreted as “wono” which means forest, and “sobo” means visiting. These meanings are confirmed with the historical story of three clerics visiting the region and the geographical landscape looking like a forest.

The district consists of 15 sub-districts and 264 villages. Its population is over 740,000 people (Kabupaten Wonosobo dalam Angka 2020) with an area of 986.68 km<sup>2</sup> where 19.2% or 18,896 ha represents state forest managed by a forest state enterprise (Perhutani) located in North Kedu area with an area of 8,934 ha and South Kedu with an area of 9,961 ha. However, the benefits of having an abundance of forest still cannot be enjoyed by the local population. The forest damages have even exceeded the limit, such as in the Gunung Tugel Village. In this village Mahoni trees used to grow quite large. It changed in 1998 – 1999, when large-scale deforestation happened (Suhendar and Kumololaras 2003).

The district of Wonosobo is located at circa 120 km from the capital of Central Java (Semarang) and circa 520 km from the capital of Indonesia-Jakarta, with an altitude range of 250 to 2,250 meters above sea level; 50% of the entire area resides on 500 to 1,000 meters above sea level. It characterizes the plateau as a region located in the middle of Java Island and stands between the northern coastal route and the south coastal line. In addition, it becomes the most crucial part of the National Road network of the Buntu-Pringsurat road that provides access from and to the two national strategic lanes. Wonosobo can be divided into three parts topographically: areas with an altitude of 250-500 meters above sea level, comprising 33.33% of the entire area; areas with an altitude of 500-1,000 meters above sea level, comprising 50.00% of the entire area; and areas with an altitude of more than 1,000 meters above sea level comprising 16.67% of the entire area, thus characterizing the image of the district. The district is located in the vicinity of young volcanoes with fertile soil. The fertile land strongly supports the

development of agriculture as the main livelihood of the people of Wonosobo. However, because of its steep slopes, natural disasters such as landslides may frequently happen (Pemda and UGM 1995; RPJMD 2016-2021).

The district of Wonosobo is adjacent to six neighboring districts (Map 4.2). The north border is shared with the districts of Banjarnegara, Kendal and Batang. In the east, it is bordered with the district of Temanggung and Magelang. In the south, it is bordered with the district of Purworejo and Kebumen. In the west, it is bordered with the District of Banjarnegara and Kebumen.

Wonosobo's largest sub-district is Kaliwiro, which consists of 21 villages, and the smallest sub-district is Kalibawang with only eight villages (Table 4.1). Meanwhile, the most densely populated area is in Wonosobo sub-district with 86,977 inhabitants (2015). Many people choose to live there since it is located nearby the center of the district, or the square (*alun-alun*). The activities around the square are quite busy since the location of the government buildings is nearby the market. It is considered as the center of the town. On Sundays, the square is quite lively with people selling their wares, goods, merchandise, food, and other items.

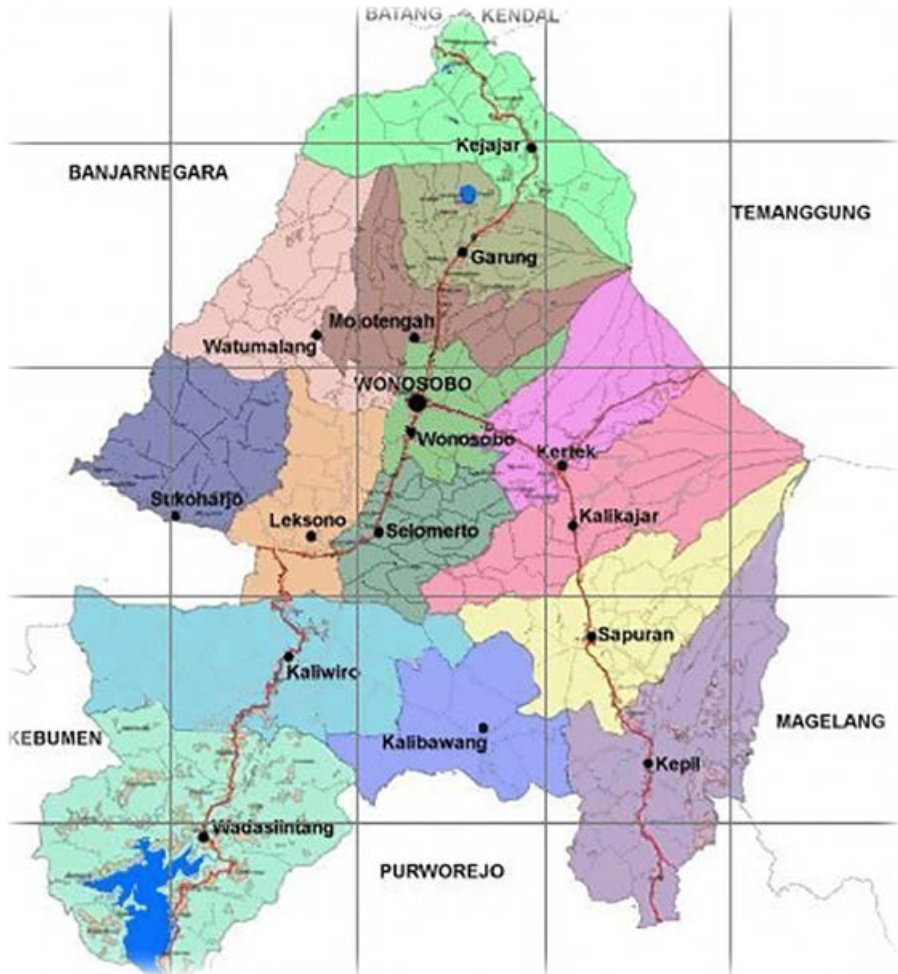
**Table 4.1 Administrative Area of Wonosobo**

Subdistrict ( <i>Kecamatan</i> )	Village ( <i>Desa</i> )	Village ( <i>Kelurahan</i> )	Total
1. Wadaslintang	16	1	17
2. Kepil	20	1	21
3. Sapuran	16	1	17
4. Kalibawang	8	-	8
5. Kaliwiro	20	1	21
6. Leksono	13	1	14
7. Sukoharjo	17	-	17
8. Selomerto	22	2	24
9. Kalikajar	18	1	19
10. Kertek	19	2	21
11. Wonosobo	7	13	20
12. Watumalang	15	1	16
13. Mojotengah	16	3	19
14. Garung	14	1	15
15. Kejajar	15	1	16

Source: Statistics Indonesia (2020)

#### 4.2.1. Socio-Economic Condition of Wonosobo

According to the monograph about Wonosobo written by Poerwokoesoemo (1960), people in Wonosobo had certain ways of living. First, the nature of *gotong royong* has



Map 4.2 The Map of Wonosobo District. Source: Bakosurtanal in Rindra Yusianto et al. (2021)

seeped into the hearts of peasants, especially those who have not been directly affected by the city's development. The *gotong royong* spirit was based on tradition. However, now it begins to move towards economic improvement. Second, the livelihoods in villages are becoming increasingly more difficult due to the increase in population and the lack of land to be shared. The yields are becoming insufficient to support decent living conditions and sometimes the villagers are rendered unemployed. Third, most of the villagers are illiterate. Fourth, the villagers are mostly poor and depend on the more financially stable members of society. Fifth, the villagers mostly adhere to traditions without recognizing the potential strength embedded in them. They are often ensnared in the traps of loan sharks.

Here are several proxies of the socio-economic conditions of the district of Wonosobo, namely the Index of Human Development (HDI) and the Gini Index Inequality. First,

the HDI for Wonosobo is shown in table 4.2. It can be classified as moderate human development according to UNDP (HDI value between 66 and 80). The index measures three dimensions of human development which reflect the basic skills of the population, *ie.* the health aspect (life expectancy at birth), the knowledge aspect (expected years of schooling and mean years of schooling), and the standard of living (GNI per capita). The Gini Index is used to see the income inequality in a region. A value below 0.35 would be categorized as low inequality, between 0.35 and 0.5 is moderate inequality and above 0.5 is high inequality. Wonosobo has a low inequality of income according to the Gini Index in five consecutive years, as shown in table 4.2.

Year	HDI Value	Gini Ratio
2010	70.37	0.25
2011	70.50	0.35
2012	70.63	0.38
2013	70.76	0.34
2014	70.82	0.35
2015	71.02	0.35
2016	71.16	*
2017	71.30	*
2018	71.46	*
2019	71.60	*

Source: RPJMD Wonosobo (2016-2021) and BPS. \*: No data yet

As studied by Al-Arifa (2017), the contribution of the farming sector to the GDRP of Wonosobo is over 44%, which is much more compared to other sectors. In March 2015, the number of poor people in Central Java was estimated at 4.5 million (13.58% of the Central Java population). The district of Brebes has the highest number of poor people (352 thousand people) and Wonosobo has the highest poverty rate with 21.45% of its population living in poverty (data from Susenas 2015). In September 2015, the town/ district in Central Java, which has the highest index of the depth of poverty in Wonosobo, is 4.74, followed by Kebumen 4.08, and Pemalang 3.93. The highest percentage of poor people with the age of 15 and above who worked in the informal sector in March 2015 was 65.64% in Wonosobo District, and the lowest was in Pekalongan which was 13.93% (Poverty Data and Information of Central Java 2011 - 2015). In 2019, the poor people in Wonosobo were 131,350 (*cf.* Jawa Tengah Dalam Angka 2020). Life expectancy in Wonosobo is circa 71.02 years, the average length of schooling is about 6.11 years, the annual expenditure is around IDR 9,736,000, and the human development index is 65.70. There are at least four factors that are identified as the cause of someone to be characterized as poor, according to Susilowati, *et al.* (2015): (i) the education factor, where the informants said that if they had more chances to get higher education, they would not be classified as poor; (ii) the cultural factor, the concept of *mangan ra mangan kumpul*

(together is important regardless of whether you can eat or not) hinder someone to get better life, they cannot go out of their town to get a better education or a job; (iii) the destiny factor, which means that one has to accept what life/destiny brings; and (iv) the behavioral factor, the poor condition is caused by the tendency of having consumptive/wasteful behavior.

The vice-regent of Wonosobo, in the Coordination Meeting of Poverty Alleviation in pendopo (the house and office of the Regent), said that poverty is still an issue which has to be overcome in Wonosobo. For the last five years the district has been on the highest ranks of poverty in Central Java, with 20.23% of the people being poor in 2017. Several programs have been launched to alleviate poverty. However, the result is insignificant in terms of decreasing the level of poverty. It is caused by the number of poor people living below the poverty line which is still high. The program of poverty alleviation is not meeting its targets or not following the needs and potential of poor households. Some empowerment programs for poor households tend to be uniform, so they do not have a significant influence in capacity building efforts (Apriliyanto 2018).

The population of the district according to the population census conducted in 2010 is 754,883 people, of which 383,401 male and 371,482 female. Its workforce description is from the age of 15 to 95 years old and counts 374,018 people. Most of them work in the agricultural sector or are active in the trade sector. Half of the workforce is primary school graduated (circa 201,984 people). The educational profile of the people of Wonosobo is that about 687,774 are educated, of which 301,047 graduated primary school, 49,686 graduated secondary school, and 17,976 are university graduates. The rest have either no education or did not finish primary school. The sub-district Wonosobo has the highest number of people who have an education, circa 75,199. This is quite common since sub-district Wonosobo is considered as an urban area, where most education facilities are readily available. The sub-district Sukoharjo has the lowest number of educated people, circa 28,601 (Kabupaten Wonosobo dalam Angka 2020).

There was one large factory named PT. Dieng Jaya, a company active in the agro fruit canning industry (horticulture) and mushroom (champignon), with its number of employees circa 3,200-3,500 people. The production of the company was about 1.5 million tons of fresh mushrooms per year; PT. Dieng Jaya was then the largest mushroom producer in the world. PT. Dieng Jaya locations in the Dieng Plateau area scattered in several places in Sumber, Pasurenan, Bakal, Karang Tengah Telaga Merdada, and Karang Sari, Batur, in Banjarnegara District; the village of Andongsili and Kaliangget, in Wonosobo District. The largest mushroom processing company belongs to Mrs Tien Soeharto (the wife of the second President, Soeharto). It experienced a period of glory in the 1980s until the beginning of 1990, and it exported mushrooms to the United States of America and could produce 100 tons per day. However, from 1994 to 2002, the condition of the company continued to decline, and due to continuous deficit since 1995, finally PT. Dieng Jaya ceased operations in 2003. The closure of PT. Dieng Jaya not only affected more than 3,200 families of employees who suddenly lost their jobs, but also about 700 plasma farming families working with this company using the people's core pattern.

Wonosobo District is one of the leading tourist destinations of Central Java Province and even at the national level, as it also has the famous Borobudur temple. Tourism development in Wonosobo District is supported by geographical and cultural conditions such as nature tourism, history, culture, heritage, culinary and others. Wonosobo District is currently dominated by natural tourism activities, especially Dieng tourism. The tourism sector's contribution to regional GDP from 2011 to 2014 tends to increase, although the increase is not significant. In 2011 the contribution of the tourism sector was only 1.08%, increased dramatically in 2012 with an increase of 14.81%, but stagnated in 2013 and 2014 when it was 1.26% (Wonosobo RPJMD 2016-2021).

The cultural tradition of *gotong royong* (mutual voluntary help) related to the life cycle in Javanese custom can be found when there is marriage, birth, and death. In the case of marriage, the activity of helping is not spontaneous, but there is a mediation of invitation (*uleman*) or a direct request (*entuk jawilan*). One of them by saying something like "tulong aku mek mek nang pawon" or help me, please, in the kitchen to cook (*rewang*). In other words, there must be a request for donations of energy to the neighbor who will be asked for assistance (*sambatan*) (Salamun *et al.* 2002). The marriage proposal from the prospective groom is followed up by the discussion (*rembugan*) by giving the binder or dowry, then determining the time of the wedding. The saying from the family of the prospective groom is: Firstly, to visit (*Sepindah, silaturahmi*). Secondly, my family and I wanted to meet your family. Thirdly, rain in the afternoon, my son has an interest in your daughter, if there is no one who proposed to your daughter and if your daughter has the same interest in my son (*Kaping kalih, khulo sak rombongan nderek nepangaken bilih kulo keluarganipun Mas Wahyu tiganipun, nderek ... jawah-jawah sonten, lare kulo remen kalian putronipun bapak mbok menawi dereng enten engkang gadah tur lare meniko remen*). Then the family of the prospective bride will answer: I, as a parent of my daughter, cannot say anything, but I will ask my daughter (*kulo mboten saget matur nopo-nopo... cobo tak tangkleti larenipun*). Then the father asks the daughter directly for her willingness (*ditanting*) and gets the answer from the daughter: Yes, Dad, I follow your wish (*nggeh kulo nderek mawon*). Then the father of the bride tells the father of the groom: I already asked my daughter, and she said she is willing to accept the proposal (*Lare mpun kulo tanting kulo tari, mpun gelem*) (Muhamad Yusuf – pers.comm.).

In the case of a birth, for visiting people who have just given birth, usually the neighbors will discuss how much money will be given to the mother who just gave birth (will they take the money from their pocket or RT cash or *jimpitan*), and what time will the visit be conducted. They will also deliver some words to the couple, *ie.* we are happy for you, now that you have your baby, we hope that the baby will be a good person and will make both of you proud in the future (*Derek bingah dene sampun tambah jiwa (anak), mug i dadoso lare ingkang sholih/sholihah lan sakmangke dados putro ingkang saged njunjung asmane keluarga*). They will add more wishes, *i.a.* We hope that your child is a child who is devoted to parents, useful to others, religion, and nation (*mugi dadoso putro ingkang ngabektos dumateng tiyang sepuh, migunani tumrap sesama, migunani dumateng agami nuso lan bongso*). They then will give the gift (either money or in-kind) to the parents (Hangga Sutopo and Sri Sutitah – pers.comm.).



Illustration 4.1 The cooperative of Mardi Siswa. © Ariska Dela Arintika (Leksono, 2021)

In the case of a funeral, before carrying the dead body to the grave, there is a final form of honor: apologizing for the deceased, wishing good for the deceased, joining in condolence. There is a tradition of local people to say a few words in the refined language of *Kromo Inggil* (Javanese highest language) to show the condolence; the saying is: firstly, to visit (*sepindah, silaturahmi*). Secondly, I want to express my sincere condolence and hope that the deceased had the best end of life (*ingkang ping number kalih nderek belosungkowo dateng almarhum, mugi almarhum ingkang husnul khotimah*). Moreover, we hope that the family will be steadfast and patient (*Mugi-mugi keluarga engkang pun tilar dipunparingi tabah, sabar*). The family provides snacks such as candy and mineral



Illustration 4.2 *Ngapurancang* (arms crossed as a sign of respect). Source: Google (2018)

water; in some remote area in the villages, they even provide a heavy meal sometimes (Muhamad Yusuf - pers.comm.).

Socio-cultural life of the people of Wonosobo who live in the villages along Dieng mountainous area possess characteristics as follows (Anshoriy and Sudarsono 2008): First, Uphold togetherness. The people of Wonosobo uphold togetherness by conducting the *kerja bakti*, *gotong royong*, *gugur gunung*, *sambatan*, *jagongan* and *rewang* (mutual aid activities). Second, Honored partnership. The characteristic is marked by the assumption that everyone is considered as *saudara* (a relative). Third, Emphasise modesty. The modesty ethic of the people of Java is manifested in the terms *unggah-ungguh*, *tata krama*, *tata susila*, *basu krama*, *suba sita* (ethics and manners). The modesty should be emphasised in order to be accepted naturally in social interaction. The more decent the character, the more sympathy will be obtained. One of the manners is the people of Javanese tend to use refined language when dealing with the person who is respected or older. Fourth, Expert in knowing the season. The people of Java know about the changing seasons (*pranata mangsa*), especially related to the planting and harvesting time. Fifth, Religiosity consideration. The belief system of the people of Java always relates to their action. They must search the *hari pasaran* (exact day) for all of the important events. They are so religious that in every village a traditional ceremony related to the belief system, inherited across generations, is found. Sixth, High tolerance. The people of Java are easy to forgive others. Seventh, Respect the ruler. When dealing with the ruler, the people of Java will behave *ngapurancang*, that is the arms crossed as a sign of respect (Illustration 4.2).

Eighth, Resignation. The attitude of surrender of the people of Java is profitable because they never make demands of the government. *Sabar nrima, pasrah sumarah* (patience and resignation) have always existed in the life of the people of Java. Ninth, Fond of art. One of the reasons why the people of Java can maintain their emotion is their love of refined art, *ie. kethoprak* (traditional drama performance) and *wayang* (puppet), where both are considered as more refined art, unlike *jathilan, tayuban, ledhek, and ronggeng* which usually trigger disturbance. Tenth, Close to nature. The people of Java are so close with nature that they have names for the sun as *Sang Hyang Surya*, the moon as *Sang Hyang Candra*, the wind as *Sang Hyang Bayu*. Most of the primary livelihoods of the people of Java is farming, dealing with the soil/land. The soil in refined Javanese language is *siti*, stands for *isine bulu bekti*. There are many traditional ceremonies which are aimed at respecting the soil (Anshoriy and Sudarsono 2008).

### 4.3. Study Population and Sample Survey

The research area of four villages is shown on the map. The complete old map of Wonosobo district from the year of 1960 is as shown below (Illustration 4.3.). It is a monography of Wonosobo district provided by Poerwokoesoemo (1960). It is equipped with several marks, *eg.* Indonesian flag, to mark the office of the sub-district; the red line to draw the road which vehicles could go through, the yellow line to show a province road. The map also exhibits the names of villages in each sub-district, and four villages are shown in a green square mark. The old map of Wonosobo has some differences with the new one, mainly because there are three sub-districts which were unavailable in the old map, namely Sukoharjo, Kalibawang and Selomerto. Nevertheless, it still represents the map of Wonosobo district. The research area has a distribution of respondents as follows:

Name of Village	Total RW	Total RT	Sub-Village	Sample	
				N	%
Kejajar	10	27	2	51	25.6
Kalibeber	13	46	6	50	25.2
Wonosobo Barat	13	64	-	46	23.1
Sojokerto	11	34	3	52	26.1
<b>Total</b>				<b>199</b>	<b>100</b>

Source: Household survey (2017)

#### 4.3.1. Profile of the Four Villages

Four villages in this research are Sojokerto, Kejajar, Wonosobo Barat and Kalibeber. Both represent urban areas, that is Wonosobo Barat and Kalibeber, and the other two are rural areas, that is Kejajar and Sojokerto.

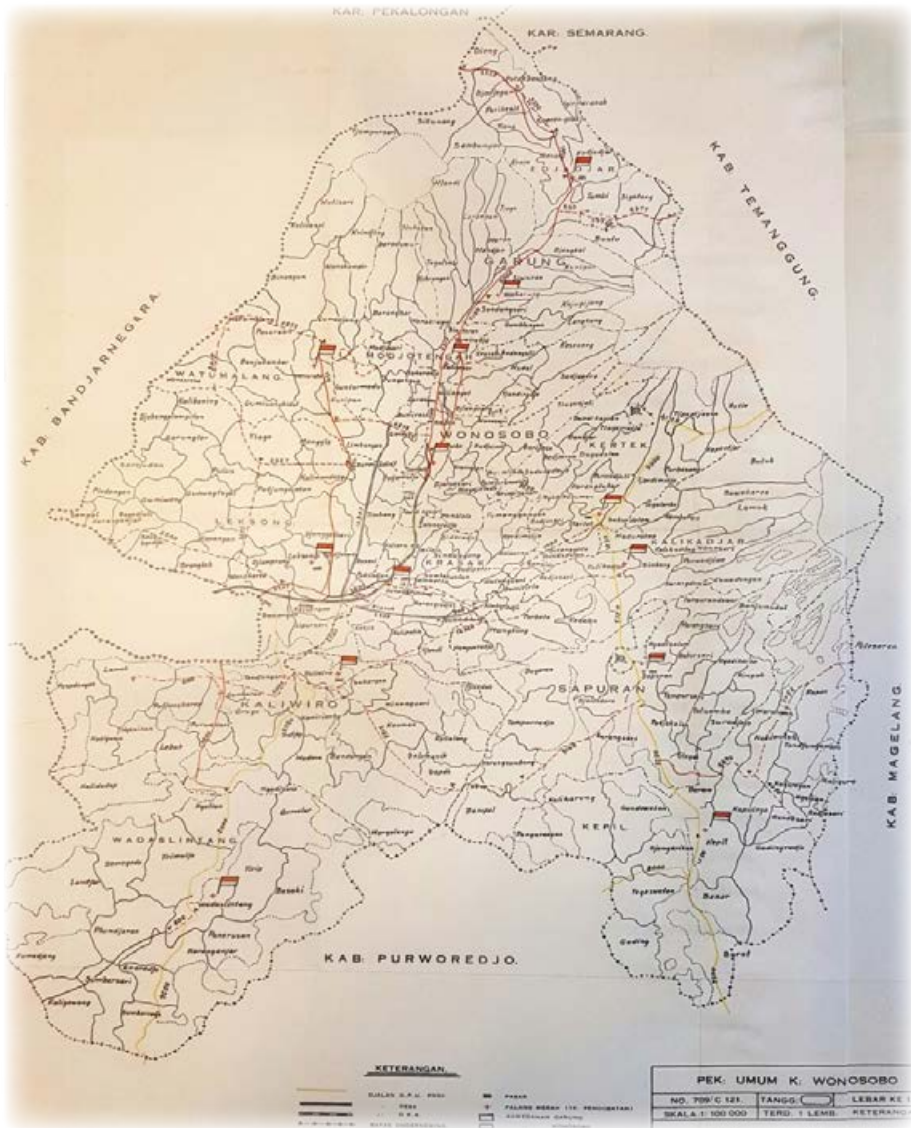


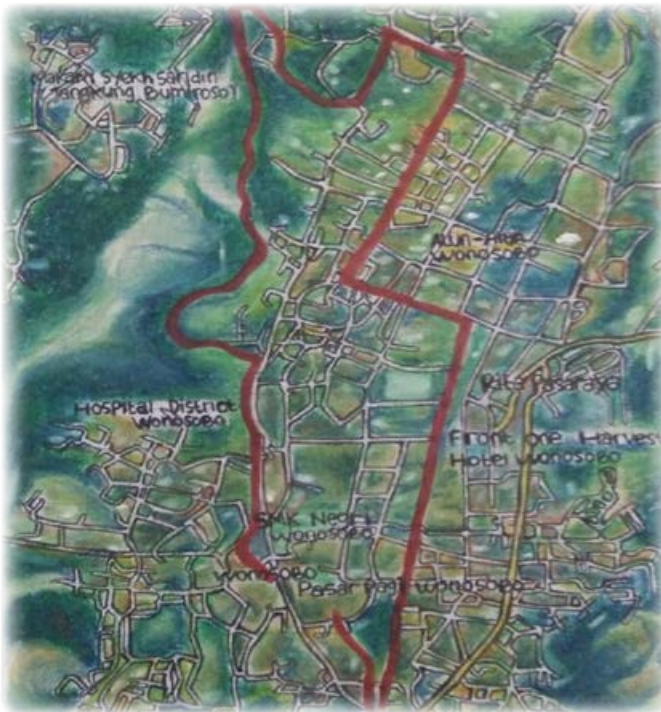
Illustration 4.3 The complete old map of Wonosobo District. Source: Poerwokoesoemo (1960)

#### 4.3.1.a Wonosobo Barat

Wonosobo Barat village is one of villages in the Wonosobo sub-district (Map 4.3). The population of Wonosobo Barat in 2016 was 8,392 people. It consisted of 4,164 men and 4,228 women, with 203 households. It has the second-largest number of households in Wonosobo sub-district. 1,834 people belong to the age group of 15 and below and are not included in the work force, as is the age group of over 60 which is 1,146 people



Illustration 4.4 Local people help rebuild the burned house, some of the funding is from *jimpitan*.  
© Ayu Swaningrum (Wonosobo Barat, 2017)



Map 4.3 Wonosobo Barat village (the area within red line). Picture by: Ariska Dela Arintika, based on google maps

(Kecamatan Wonosobo Dalam Angka, 2017). Wonosobo Barat Village, located nearby the square, has many stores which provide a variety of speciality food of Wonosobo. The tourist destination nearby is the public swimming pool *Mangli*, with its entrance fee of less than a dollar. In the middle of fieldwork in this area, one example of the implementation of *gotong royong* was found: when one of the local people's house accidentally burned down caused by a short-circuit, the neighborhood helped the owner to rebuild the house. They used the money collected from *jimpitan* to cover some of the costs. They also help with the labor force (Illustration 4.4).

### 4.3.1.b Kalibeber

One of the poorest sub-districts in Wonosobo is Mojotengah, which has 19 villages, one of which is Kalibeber. According to the interview with Wonosobo District PKK board in 2012, more than 50% of the people of Mojotengah worked as service workers and small traders from the food industry processed at home. The fact that the poor in the Mojotengah sub-district on the one hand, and the government's efforts to help them with the accentuation of the financial approach alone on the other, will basically further alienate the community's ability to overcome the poverty that occurs in themselves. The fighting spirit of the community has not been adequately developed in the context of this problem. That is, there is a negative psychological effect that should be weakened so as not to be a reinforcing factor of people's dependence on aid, especially assistance from the government (Kuswardinah 2016).

Kalibeber village, according to the Kecamatan Mojotengah Dalam Angka 2016, has a population of 8,718 people: 4,435 men and 4,283 women, scattered across thirteen *RW (Rukun Warga)*, forty-six *RT (Rukun Tetangga)* and six hamlets. There are 1,747 households, with 178 households is *pre-KS*, 264 *KS I*, 417 *KS II*, 616 *KS III*, 272 *KS III+<sup>4</sup>*. The width of the area is 1.40 km<sup>2</sup>. Village Kalibeber is bordered with Desa Blederan of Mojotengah sub-district in the north, Village Kejiwan of Wonosobo sub-district in the south, Village Bumirejo and Andongsili of Mojotengah sub-district in the east, also Village Sukorejo Mojotengah sub-district in the west. The width of the habitation area is 24,790 Ha/m<sup>2</sup>, a vast area of paddy field is 114,420 Ha/m<sup>2</sup>, the cemetery is 74 Ha/m<sup>2</sup>, and another public infrastructure area is 1,560 Ha/m<sup>2</sup> (Profil Desa Village Kalibeber, 2012).

### 4.3.1.c Kejajar

The population of Kejajar is 3,512 people, consisting of 1,781 men and 1,731 women, with a sex ratio of 103, and population density of 602 people/km<sup>2</sup>, scattered in 10 *RW*, 27 *RT*, and two *hamlets*. Population below 15 years old are 903 people, the group age which is not included in the workforce, as well as the group age of over 60 which is 412 people.

<sup>4</sup> *Keluarga Sejahtera (KS)*, it is a classification for the well-being of a family by using 21 indicators according to thoughts of sociologists in building a prosperous family. The dominant factors consist of: fulfillment of basic needs, fulfillment of psychological needs, needs development and self-actualization needs in contributing to community in the environment.



Map 4.4 Kalibeber village (the area within red line). *Picture by: Ariska Dela Arintika, based on google maps*



Map 4.5 Kejajar village (the area within red line). *Picture by: Ariska Dela Arintika, based on google maps*

Kejajar is 1,443 above sea level and has 582.62 Ha of land with its type of use 11.07 Ha for the yard, 182.8 Ha for moor, and 0.25 Ha for the pond, 386.75 is state forest. Kejajar village is bordered with Surengede village in the north, Serang village in south and west, and Temanggung village in the east. The wide of the Kejajar village land is the second-largest land in Kejajar sub-district. It is 17 km to the capital of Wonosobo district, which takes around 25 minutes by car or using public transportation without traffic jams (Kecamatan Kejajar Dalam Angka 2017).

Between August and November 2017, the field research visits as a participating observer were conducted at least two times per week per village, in order to meet the local people, to record their daily activities, to have an intimate conversation with them, and also to document the situation. In general, the visits to each village were around two to three weeks. In Kejajar village, in October 2017, in the middle of the farming field, there were three women farmers picking vegetables (Illustration 4.5). They usually wear the unique headgear, as shown in the picture, called *caping*, to protect them from the sunlight. Still, in the same village, the figure below shows the hospitality of the local people when they have a guest or visitor. They will serve lunch for the guest or visitor and offer it in a language which reflects their humility. They said that they eat from the plants surrounding them. It is said that it has been a habit of local people to serve lunch or even dinner whenever they have guests such as relatives which come from afar.



Illustration 4.5 Researcher (left side) with her co-interviewer (purple headscarf) and three labor of farming in Nganjir hill. © Ayu Swaningrum (Kejajar, 2017)



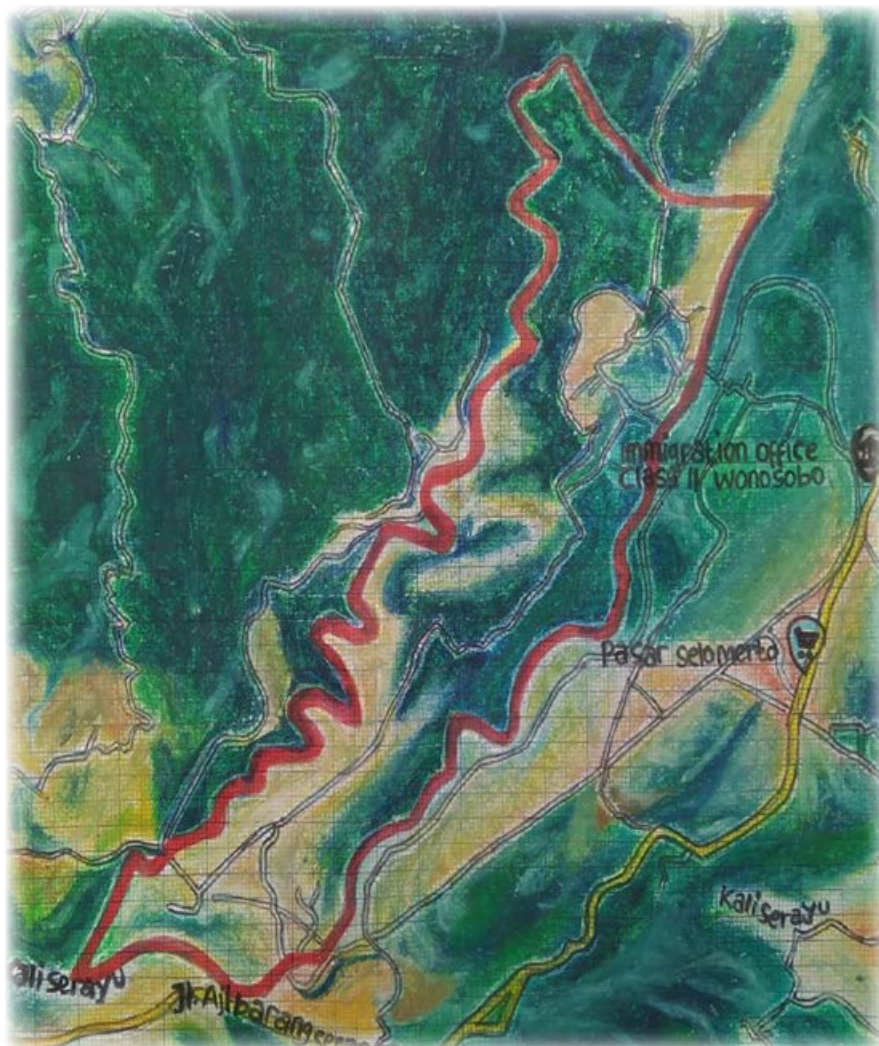
Illustration 4.6 Dish served by one of the respondents to the researcher. © Ayu Swaningrum (Kejajar, 2017)



Illustration 4.7 Local people gather for *ronda* (night patrol) at *poskamling* before collecting *jimptan*. © Ayu Swaningrum (Sojokerto, 2017)

4.3.1.d Sojokerto

The total area of Sojokerto village is 2,156 km<sup>2</sup>. The population is 3,829 people, 1,894 women and 1,935 men, with a sex ratio of 102, in 2016; scattered across 11 RW (*Rukun Warga*) and 34 RT (*Rukun Tetangga*). Population below 15 years old which amount to 992 people is the group age which is not included in the work force, as well as the group age of over 60 which amounted to 420 people. Leksono sub-district is known as the region where the largest Indonesian labor (TKI/*Tenaga Kerja Indonesia*) originated in Wonosobo district, as much as 492 people, and in Sojokerto village itself 33 women work abroad as women Indonesian labor (TKW/*Tenaga Kerja Wanita*) and eight men as TKI.



Map 4.6 Sojokerto village (the area within red line). Picture by: Ariska Dela Arintika, based on google maps

Once, while interviewing some households in Sojokerto village, it was fortunate that there were night patrol (Ronda) officers, as voluntarily being conducted in turn by the head of households in the neighborhood, gathered in the poskamling, *Pos Keamanan Lingkungan* (Neighborhood Security Post) (Illustration 4.7), as a place for them to have a rest before or after the ronda. The *jimpitan* is rather connected to the ronda. Each time the ronda's officers do their village security supervision by walking around the village, they collect the *jimpitan* rice or money from the households. The *poskamling* is also used as a place to have a small-to-a heavy-load conversation which is in one way or another quite useful in figuring out the solutions to the issues they face in their village. It is a kind of a multifunctional place.

### 4.3.2. Socio-Demographic and Economic Profile

#### 4.3.2.a Age, Gender and Household Composition

In the research, the socio-demographic profile is a basic question to be answered, to figure out the characteristic of a population. The socio-demographic data which has been collected from the field research of four villages in Wonosobo District are age, gender, education, occupation, marital status, religion and ethnicity. Table 4.6 below depicts the distribution of respondent age in four villages in Kabupaten Wonosobo.

Age	Kejajar		Wsb Barat		Kalibeper		Sojokerto		Total	
	N	%	N	%	N	%	N	%	N	%
0 – 5	8	1.2	5	0.7	11	1.6	15	2.2	39	5.8
6 – 10	12	1.8	8	1.2	17	2.5	16	2.4	53	7.9
11 – 15	12	1.8	13	1.9	10	1.5	22	3.3	57	8.5
16 – 20	12	1.8	9	1.3	14	2.1	16	2.4	51	7.6
21 – 25	8	1.2	17	2.5	13	1.9	27	4.0	65	9.7
26 – 30	13	1.9	4	0.6	17	2.5	19	2.8	53	7.9
31 – 35	6	0.9	9	1.3	8	1.2	13	1.9	36	5.4
36 – 40	9	1.3	13	1.9	11	1.6	18	2.7	51	7.6
41 – 45	12	1.8	13	1.9	17	2.5	25	3.7	67	10
46 – 50	6	0.9	23	3.4	22	3.3	20	3.0	71	10.6
51 – 55	5	0.7	7	1.0	11	1.6	11	1.6	34	5.1
56 – 60	10	1.5	11	1.6	11	1.6	7	1.0	39	5.8
61 – 65	5	0.7	3	0.4	6	0.9	8	1.2	22	3.3
66 – 70	12	1.8	4	0.6	3	0.4	0	0	19	2.8
71 – 75	5	0.7	0	0	0	0	0	0	5	0.7
76 – 80	2	0.3	0	0	1	0.1	0	0	3	0.4
81 – 85	2	0.3	1	0.1	0	0	0	0	3	0.4
86+	1	0.1	0	0	0	0	0	0	1	0.1
<b>Total</b>	<b>140</b>	<b>20.9</b>	<b>140</b>	<b>20.9</b>	<b>172</b>	<b>25.7</b>	<b>217</b>	<b>32.4</b>	<b>669</b>	<b>100</b>

Source: Computation of the Data Set from the Fieldwork (2017)

The total of household members in all 4 (four) villages is 669 people, where the highest number of household members is in Sojokerto village, accounting for 217 household members (32.4%). The group of school-age that is from the age of 6 to 18 (primary to secondary school) is around 20% of the sample, the group of elderly 60 years or above is circa 7.5%, the remainder is the youth which is included in productive age and classified as labor force. Indonesia is forecasted to have bonus demography in 2025, where the youth or productive age population is higher than the rest of the age population. Wonosobo is one among many regions who contribute to the bonus demography, but the next important task is how to manage to translate the abundance of productive working-age population into the real productivity which will benefit the region.

The marital status of the household members in four villages is dominated by married (monogamy), meaning one man marrying one woman. The second highest is single where we can conclude that they are mostly students and children under five years old if we see the group age distribution, and the third place is widows, who mostly reside in Kejajar village.

**Table 4.5 Distribution of the marital status of the household members (N=669)**

Marital Status	Kejajar		Wonosobo Barat		Kalibebber		Sojokerto		Total	
	N	%	N	%	N	%	N	%	N	%
Single	56	8.4	55	7.6	77	11.5	88	13.2	276	41.3
Married (Monogamy)	57	8.5	72	10.6	87	13	117	17.5	333	49.8
Married (Polygamy)	0	0	0	0	0	0	2	0.3	2	0.3
Widow/separate	20	3	11	1.6	6	0.9	3	0.4	40	6
Widower/separate	6	0.9	0	0	0	0	6	0.9	14	2.1
Divorced	1	0.1	1	0.1	0	0	0	0	2	0.3
Other	0	0	1	0.1	0	0	1	0.1	2	0.3
<b>Total</b>	<b>140</b>	<b>20.9</b>	<b>140</b>	<b>20.9</b>	<b>172</b>	<b>25.7</b>	<b>217</b>	<b>32.4</b>	<b>669</b>	<b>100</b>

Source: Computation of the Data Set from the Fieldwork (2017)

**Table 4.6 Distribution of the size of the household (N=199)**

Number of Household Members	Kejajar		Wonosobo Barat		Kalibebber		Sojokerto		Total	
	N	%	N	%	N	%	N	%	N	%
1 Member	12	52.2	9	39.1	2	8.7	0	0	23	100
2 Members	10	31.3	8	25	7	21.9	7	21.9	32	100
3 Members	12	22.2	11	20.4	20	37	11	20.4	54	100
4 Members	12	24.0	9	18	12	24	17	34	50	100
5 Members	4	14.3	8	28.6	7	25	9	32.1	28	100
6 Members	1	8.33	1	8.33	2	16.7	8	66.7	12	100
<b>Total</b>	<b>51</b>	<b>25.6</b>	<b>46</b>	<b>23.1</b>	<b>50</b>	<b>25.1</b>	<b>52</b>	<b>26.1</b>	<b>199</b>	<b>100</b>

Source: Computation of the Data Set from the Fieldwork (2017)

The level of education completed by the household members of the sample over the four villages is as shown below (Table 4.7). The majority of the respondents completed secondary education (50.8%, N=339) that is SMP *Sekolah Menengah Pertama* (Junior High School) and SMA *Sekolah Menengah Atas* (Senior High School), which take 3 to 6 years to complete. Respondents who pursued higher education, either D3 (vocational school of 3 years) or S1 (undergraduate degree of 4 years), attended university primarily in another town such as Yogyakarta City in Special Region of Yogyakarta Province, or Semarang City in Central Java Province. Wonosobo district has only one university, which was just established in 2001: Sains Al Quran University. Locally known as UNSIQ, it offers subjects mostly in the field of Islamic teaching. Nevertheless, the number of respondents who completed a level of higher education is rather small, which is probably due to the higher tuition fee. The limited job opportunities in Wonosobo are also a reason why people who have graduated from the university prefer to live and work outside Wonosobo.

**Table 4.7 Distribution of education (N=669)**

Education	Kejajar		Wonosobo Barat		Kalibeper		Sojokerto		Total	
	N	%	N	%	N	%	N	%	N	%
None	20	3	5	0.7	17	2.5	19	2.8	61	9.1
Primary education	65	9.7	29	4.3	61	9.1	49	7.3	204	30.5
Secondary education	49	7.3	68	10.2	84	12.6	137	20.5	338	50.5
Higher education	6	0.9	38	5.7	10	1.5	12	1.8	66	9.9
<b>Total</b>	<b>140</b>	<b>20.9</b>	<b>140</b>	<b>20.9</b>	<b>172</b>	<b>25.7</b>	<b>217</b>	<b>32.4</b>	<b>669</b>	<b>100</b>

Source: Computation of the Data Set from the Fieldwork (2017)

#### 4.3.2.b Occupation and Socio-Economic Activities

**Table 4.8 Distribution of the occupation of the household members (N=669)**

Occupation	Kejajar		Wonosobo Barat		Kalibeper		Sojokerto		Total	
	N	%	N	%	N	%	N	%	N	%
Farmer	9	1.3	0	0	8	1.2	6	0.9	23	3.4
Civil Servant	4	0.6	6	0.9	0	0	4	0.6	14	2.1
Teacher	1	0.1	5	0.7	3	0.4	3	0.4	12	1.8
Maid	2	0.3	0	0	6	0.9	1	0.1	9	1.3
Laborer	33	4.9	14	2.1	45	6.7	41	6.1	133	19.9
Small-scale retailer	8	1.2	12	1.8	21	3.1	10	1.5	51	7.6
Entrepreneur	0	0	4	0.6	4	0.6	0	0	8	1.2
Military/Police	0	0	1	0.1	0	0	0	0	1	0.1
Craftsman	0	0	0	0	4	0.6	0	0	4	0.6
Retired	2	0.3	6	0.9	0	0	2	0.3	10	1.5
Other	81	12.1	92	13.8	81	12.1	150	22.4	404	60.4
<b>Total</b>	<b>140</b>	<b>20.9</b>	<b>140</b>	<b>20.9</b>	<b>172</b>	<b>25.7</b>	<b>217</b>	<b>32.4</b>	<b>669</b>	<b>100</b>

Source: Computation of the Data Set from the Fieldwork (2017).

Table 4.8 shows the distribution of the main occupation of the household members of the sample across four villages. The majority of the household members have the occupation of laborer, in which they classify laborer as someone who works on a farm owned by others, as a helper in households, as a helper in the market, or as a helper in stores, which generates uncertain income. Their classification is rather different from the formal classification of laborer: a person who works certain amounts of hours in a factory or office, which generates a certain amount of income. Meanwhile, the 'other' category which comprises the highest percentage (60.4%, N=404) includes the non-labor force, *i.e.*, students, housewives and unemployed.

The vast majority of households in four villages have an average socio-economic status (71.9%, N=143). The percentage represents those who are defined neither as poor nor rich, due to Javanese characteristic of moderation in answering the questions. The lowest percentage of a very poor group (1.5%, N=3), consists of only three household heads in the sample area of Kejajar village, who are elderly widow/widowers with no occupation and living alone. It coincides with the zero income of those three households where they rely on their relatives to have their daily life needs fulfilled, also with the age of the respondents, which is higher than 65 years old.

SES	Kejajar		Wonosobo Barat		Kalibebber		Sojokerto		Total	
	N	%	N	%	N	%	N	%	N	%
Very Poor	3	1.5	0	0	0	0	0	0	3	1.5
Poor	25	12.6	1	0.5	11	5.5	10	5	48	24.1
Average	21	10.6	43	21.6	38	19.1	42	21.1	143	71.9
Rich	2	1	2	1	1	0.5	0	0	5	2.5
<b>Total</b>	<b>51</b>	<b>25.6</b>	<b>46</b>	<b>23.1</b>	<b>50</b>	<b>25.1</b>	<b>52</b>	<b>26.1</b>	<b>199</b>	<b>100</b>

Source: Computation of the Data Set from the Fieldwork (2017)

In Kalibebber village, the characteristics of the house of the inhabitants, according to the BPS/Indonesian Statistic, is categorised by three compositions, that is stone/wall, half stone, and wood. There are 1,290 stone/wall houses, 196 half stone houses, and 286 wood houses. The wood house is considered as a modest house or usually owned by the poor. As noted in the *Potensi Desa* book (the village potential), the religious affiliation of all household members of the sample of the population is 100% Islam, and the vast majority of the sample respondents reported that they have an identity of Javanese ethnicity. For the health facilities in this village, there is only one *puskesmas* (community health center) and 11 *posyandu* (integrated service center). The job market in this village is filled with various jobs, especially jobs in the farming and service industry.

**Table 4.10 Distribution of the utilization of institutions/organizations of the household (N=669)**

SES	Kejajar		Wonosobo Barat		Kalibeber		Sojokerto		Total	
	N	%	N	%	N	%	N	%	N	%
Jimpitan	41	20.6	1	0.5	9	4.5	13	6.5	64	32.2
Cooperative	0	0	5	2.5	23	11.6	9	4.5	37	18.6
PNPM-UPK	2	1	11	5.5	8	4	3	1.5	24	12.1
Bank	8	4	29	14.6	10	5	27	13.6	74	37.2
<b>Total</b>	<b>51</b>	<b>25.6</b>	<b>46</b>	<b>23.1</b>	<b>50</b>	<b>25.1</b>	<b>52</b>	<b>26.1</b>	<b>199</b>	<b>100</b>

Source: Computation of the Data Set from the Fieldwork (2017)

Economic activities in Kalibeber village are dominated by trade and home industry. The village is rather famous for its *Opak Singkong* (Cassava Chips) home industry. There are about 77 home industry locations, 28 restaurants, one farming tools industry, one home material industry and one craft industry (Profil Desa 2012). In the year of 2015, according to Kecamatan Dalam Angka 2016, one of two villages that possess the largest industry in Mojotengah sub-district is Kalibeber village, amounting to 121 units. The location of Kalibeber village is nearby the terminal of *angkutan kota* (public vehicle), the university of Sains Al Quran, *pesantren* (Islamic boarding school), schools, and the local market. So, the village location is rather strategic for its economic growth. The all-day-long crowds are seen in every corner in the village, where in the morning the activities of the inhabitants are started when the students go to school and others to the market, which sometimes causes a traffic jam or crowded atmosphere. Whereas, in the evening, the activities are dominated by the street vendors who serve foods. The students from all over Indonesia who study in the *pesantren* and the university make the semi-urban area of Kalibeber village crowded, owing to the fact that many new small businesses arise, e.g., photocopy stall, food stall, internet stall, clothing store, and other services such as barber shops, etc. There is a market which provides all kind of needs and a special fish market in Kalibeber village.

The religious affiliation in Kejajar village for 99.86% is Islam (3,581 people), there are only four inhabitants who have Buddhism as a religious affiliation and 1 Catholic. One hundred percent of the inhabitants' ethnicity is Javanese. As for the health facilities and infrastructures in the village, there is one pharmacy, one maternity home, one *puskesmas* (community health center), one *puskesmas pembantu* (auxiliary public health center), three *posyandu*, two polyclinics, three private doctor's offices, two health centers for mother and child, and one drugstore. One midwife, four nurses, three paramedic staff, two general practitioners, two doctor practices, two dentists, and three other health facilities. There are three economics foundations in the form of saving/lending organisation, and 29 small and medium industries in the form of 12 farming tool industries, 12 food industries, three craft industries and two restaurants. To get to the village, the people take the bus as there is no *angkutan kota*, and the village owns only two buses for this mass transportation. There are 22 *mushola* (small mosques), and 6 mosques, one of them is Mosque Al-Amin (Illustration 4.10). The mosque belongs to Muhammadiyah. In Kejajar village, almost

a hundred per cent of its inhabitant are Muslim, as a result there is hardly any other religion worship place. There are two big mass Moslem organisations, Muhammadiyah and Nahdlatul Ulama, each with their own characteristics of the mosque. Those mosques have a prominent role in the activities of the local people regarding religious activities and socio-economic activities as well. One of the examples of socio-economic activities conducted by the mosque of Al Amin is the collection of *jimpitan*, either rice or money, from the neighborhood surrounding the mosque. Until 2015, there was only one market in Kecamatan Kejajar, and it is located along the main road of Kejajar village (Illustration 4.9). The market in Kejajar village is said to be the biggest market in Kejajar sub-district. Stalls and stores separated by the village's main road, the market supplies what the inhabitants need. According to Rahayu Sutjiati (*pers comm.*), one of the inhabitants, the market starts early at 5 a.m. and ends at 2 or 3 p.m. every day.

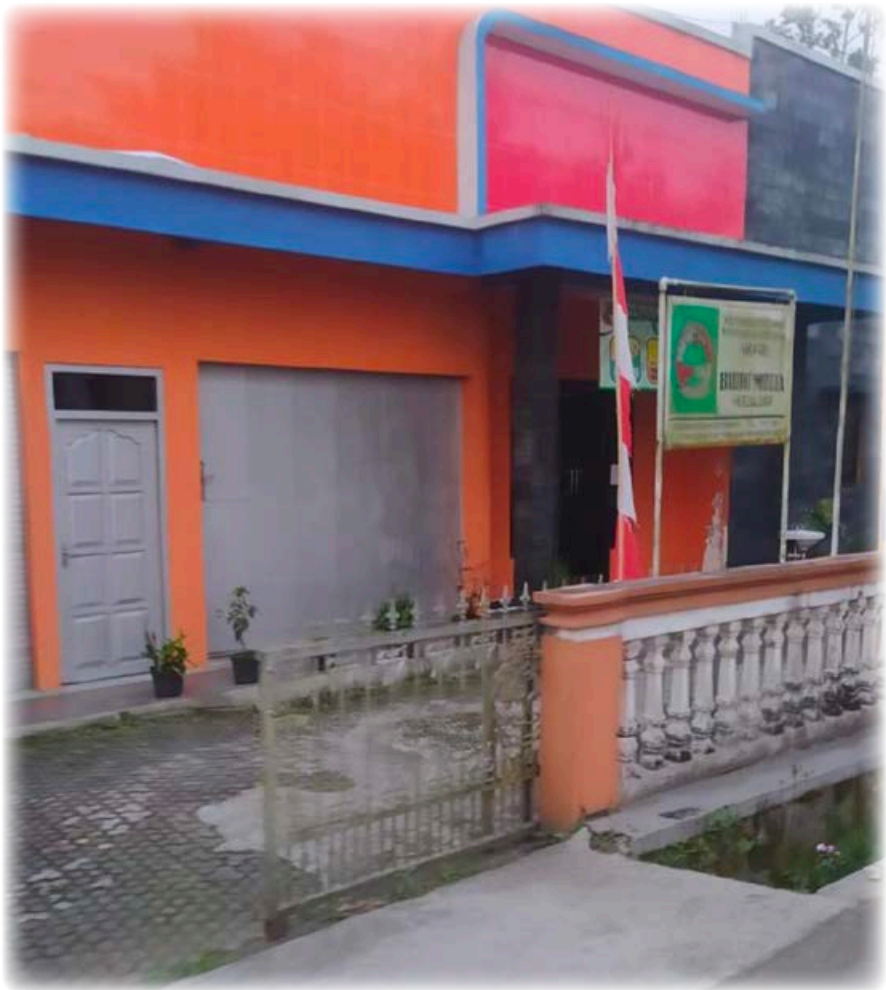


Illustration 4.8 The cooperative of PKPRI. © Rahayu Sutjiati (Kejajar, 2021)

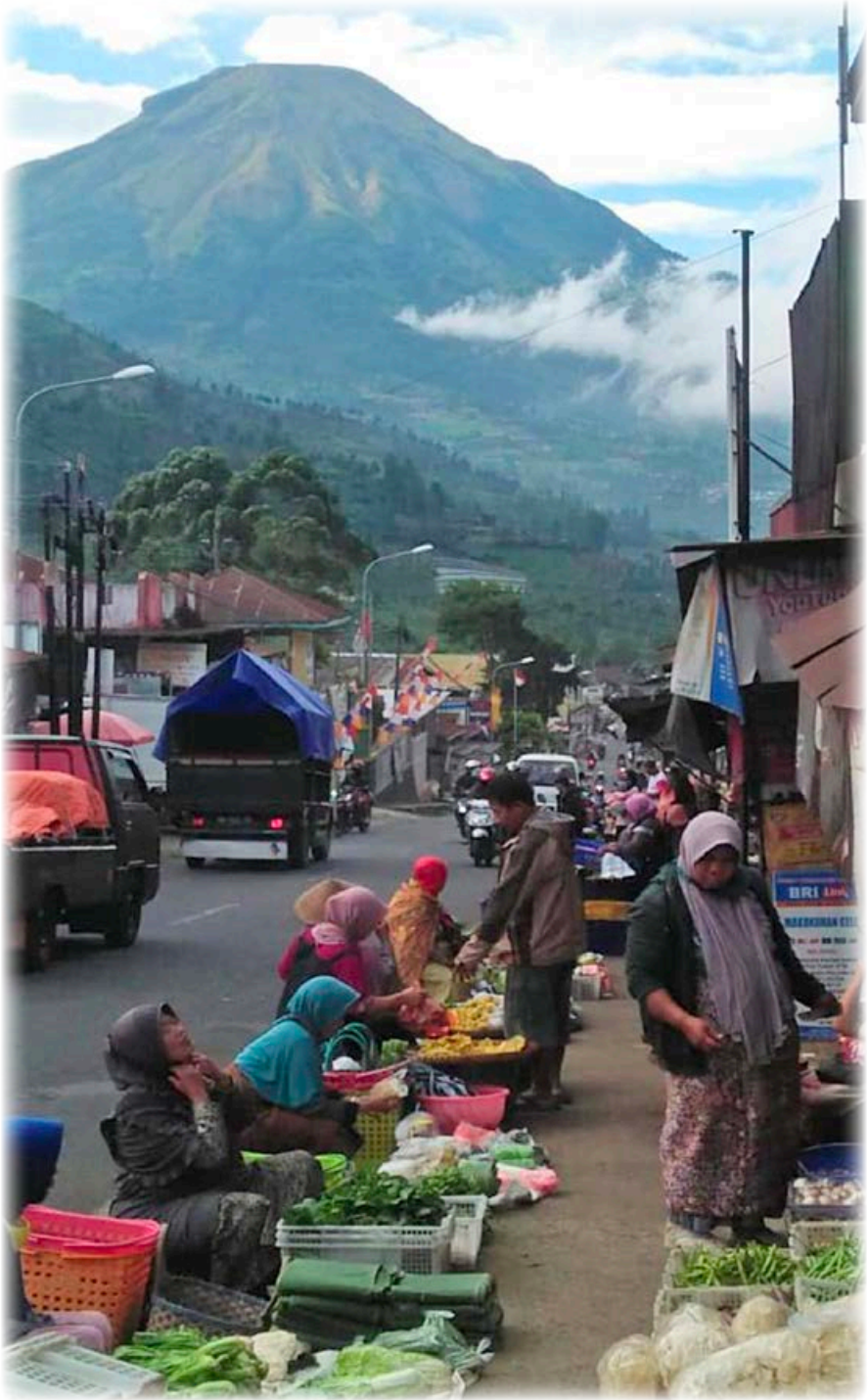


Illustration 4.9 The market and the provincial street. © Nuril Khusniati (Kejajar, 2021)



Illustration 4.10

Mosque Al-Amin, also collecting *jimpitan* rice from the local people. © Ayu Swaningrum (Kejajar, 2017)

The economic activities in Kejajar village are dominated by agriculture since the land of farming fields in the village is rather extensive. The agricultural land is only planted with horticulture plants, not paddy, due to the elevation of the area that is more than 1,300 meters above sea level. The majority of the inhabitants grow potatoes (Kecamatan Kejajar dalam Angka 2020). According to Warminah (*pers comm.*), many local people work as laborers in the farmland. They manage the plants and get Rp. 25,000 per day (women laborers) and Rp. 35,000 per day (men laborers) for working on the farm, starting at 7.30 a.m. and finishing at 1 p.m. (*pers. comm.*). The view from Nganjir hill (Illustration 4.11) shows that the plants the local people grow are potatoes, carrot, cabbage, pea/beans, paddy. In Kecamatan Kejajar Dalam Angka (2017), Kejajar sub-district possess no paddy field, because of the height of the Kejajar sub-district of over than 1,300 meters above sea level, but it has an abundance of horticulture plants, especially potato.

There are six farmer groups in Kejajar village which consist of 231 members and one women farmer group with 13 members. Dominated by the farming activities, in Kejajar sub-district, there are a lot of agricultural production facilities *saprotan* (*sarana produksi pertanian*) kiosk which provides tools, equipment and everything for farming. Other than that, most of the people are working in the carica processing industry (Kecamatan Kejajar Dalam Angka 2017). Most of the local people in Leksono sub-district have a livelihood as



Illustration 4.11 Foreground of Kejajar village from Nganjir hill. © Ayu Swaningrum (Kejajar, 2017)

farmers either as farmers for their own farmland (*petani pemilik*), farmers for another's farmland (*petani penggarap*), as well as farm labor (*buruh tani*).

In Sojokerto village, the paddy area is 252 ha with a production of 1,528 tons, the cassava area is 18 ha with a production of 838 tons, and other plants like tomatoes, chilli, fruits, biofarma plants, *eg. ginger, temulawak, kapulaga*. For the plantation, Sojokerto has 85 cocoa trees, 127 coconut trees, and 217 other trees. For the forestry, Sojokerto possesses 17,024 hectares of Albasia trees, 1,008 hectares of Mahoni trees, 1,202 hectares of Jati trees, 743 hectares Suren trees and 67 hectares of Jenitri trees (Kecamatan Leksono Dalam Angka, 2020). The farmers in Sojokerto are categorized into several groups: first the beginners that consists of only one farmer group, and second the middle that consists of two groups, and third for the women farmer group that consists of three groups. The amount of the cooperative in Sojokerto are five units; small enterprises are four units, and household industries are 84 units. The business services available in Sojokerto are 63 mason/carpenter, 11 tailor, four barbers, three electronic repairs, four motorcycle repair shop, one beauty salon, and nine masseurs (Kecamatan Leksono Dalam Angka 2020).

For the economic infrastructure, the Wonosobo Barat village has one central market and one fish market, nine hotels, seven microenterprises, and one medium enterprise. There are 14 cooperatives and 11 commercial banks. In the village, there is no production of food crops; most of the economic activities are in the services sector of micro and small-scale industries which have less than 20 workers per business. The number of services sector businesses are 17 mason/carpenter, 33 tailor, eight photographer, six screen printing, six barber, 14 shoe soles, 14 service car/motorcycle wash, one welder, nine masseur, 19 photocopy stall, seven electronic repairment service, eight clock repairmen service, one bicycle repairment shop, nine motorcycle repairment shop, five service station, 112 boarding/rental homes, 17 beauty salon, six bridal makeup, three gymnasium, six skills courses, and six language courses (Kecamatan Wonosobo Dalam Angka 2020). One of the busiest and most densely population sub-villages in Wonosobo Barat village is in Sumberan Utara, which is located nearby the square. The activities of local people are mostly trade, from individual small retailer to medium enterprises. Along the main street of the neighborhood, which is also the busy district street, plenty of stores are found, as shown by illustration 4.12.

## Conclusion

The research area in this study is Wonosobo district. It is one of 35 towns/districts in Central Java, Indonesia. The administrative area of Wonosobo has 15 subdistricts. In the north it shares its borders with the districts of Banjarnegara, Kendal and Batang. In the east, with the district of Temanggung and Magelang. In the south, with the district of Purworejo and Kebumen. In the west, it is bordered with the District of Banjarnegara and Kebumen. The population of the district according to the population census conducted in 2010 is 754,883 people, of which 383,401 males and 371,482 females. Wonosobo is



Illustration 4.12 Shops in the Crossroads. © Ayu Swaningrum (Wonosobo Barat, 2019)

classified as a district which has a moderate human development and moderate inequality. In 2019, the poor people in Wonosobo were 131,350.

The research was conducted in four villages in four different sub-districts, namely: Kejar village in Kejar sub-district, Kalibeber village in Mojotengah sub-district, Wonosobo Barat village in Wonosobo sub-district, and Sojokerto village in Leksono sub-district. These four villages were chosen to represent the different characteristics between urban and rural. The respondents were 199 households with 669 household members in total. Their characteristics are captured by: (i) their marital status, in which it is dominated, first, by respondents who are married (monogamy), meaning one man marrying one woman; second, by singles, and third, by widows. (ii) their education, in which the majority of the respondents completed secondary education that is *SMP Sekolah Menengah Pertama* (Junior High School) and *SMA Sekolah Menengah Atas* (Senior High School), which take 3 to 6 years to complete. (iii) their occupation, in which the majority of the household members have the occupation as laborer (someone who works in the farm owned by others, as a helper in households, as a helper in the market, or as a helper in a store, which generates uncertain income). (iv) their socio-economic status, in which the vast majority of households have an average socio-economic status, 52 are poor or very poor, the others are rich.

Regarding the economic activities in four villages, the economic activities in Kalibeber village are dominated by trade and home industry. The village is rather famous for its

*Opak Singkong* (Cassava Chips) home industry. The economic activities in Kejajar village are dominated by agriculture since the land of farming field in the village is rather extensive. The agricultural land is only planted with horticulture plants, not paddy, due to the elevation of the area that is more than 1,300 meters above sea level. The majority of the inhabitants grow potatoes. Most of the local people in Leksono sub-district have a livelihood as farmers either as farmers on their own farmland (*petani pemilik*), farmers for another's farmland (*petani penggarap*), as well as farm labor (*buruh tani*). In the Wonosobo Barat village, there is no production of food crops; most of the economic activities are in the services sector of micro and small-scale industries which have less than 20 workers per business.

# V The Utilization Of Available Institutions / Organizations

In order to answer the research question, information was collected in a variety of ways. This chapter will provide the qualitative information on the basis of the individual interviews and field observations. Alongside the qualitative information, the quantitative data that differentiate the knowledge about, belief in and opinion about the utilization of institutions and organizations in the research area is also described. The part of 'the knowledge' measures how much the respondents know about the institutions and organizations, in terms of its place, utilization, and management. The part of 'the beliefs' measures how much the respondents trust whether the institutions and organizations, in general, could help the people in need based on their own or other's experience. And finally, the part of 'the opinion' depicts their own experience after the utilization of the institutions or organizations they choose, or other experiences about other institutions or organizations they did not choose. Therefore, this chapter will answer the following research question: what kind of people under what kind of circumstances use which kind of institutions or organizations.

Section 5.1 provides a brief description of the important of rice, as an original medium used in *jimpitan*, and also the qualitative information regarding the conversion of rice into money in conducting *jimpitan* in the research area. In this study, the institutions and organizations which serve the community in the research area will be divided into three categories, namely indigenous institutions, transitional organizations and exogenous organizations. The more detailed description about the division will be discussed in section 5.2. The respondents only provided one answer category of institutions/organizations. However, this study still considers that there is a possibility that the respondent chose not only one institution/organizations, *eg.* in some interviews they may have stated the reason of choosing one institutions/organizations over the other.

"Later on, if any member of the community falls ill, usually they will give the sick person money from the *jimpitan*, it is called a social fund, soon after the person returns home

from the hospital, as much as IDR 75,000. For *jimpitan* rice, they usually sell it to the neighbors for a low price of IDR 2,000 per kilogram.” Statement by Mrs. Warminah from Kejajar village.

Such conversation depicts the utilization of the *jimpitan* in the research area. In some areas, there are local people who still preserve the existence of conducting the *jimpitan* using rice, although, in most areas they already use money for *jimpitan*. The *jimpitan* is one of many institutions/organizations that serves the local people in the community in the four villages. Alongside *jimpitan*, there are other institutions/organizations, *i.e.*, the cooperative, the PNPM-UPK (*Program Nasional Pemberdayaan Masyarakat-Unit Pengelola Keuangan*/National Program for Community Empowerment-Financial Management Unit), and the bank. In the questionnaires, the question regarding the utilization of institutions/organizations is described by six answer categories of institutions/organizations in which five of them are the *jimpitan*, the loan shark, the cooperative, the PNPM-UPK (shortly, UPK), and the bank. The last answer category is the option of “other” that is intended to cover the local people’s choice of other institutions/organizations besides the five aforementioned institutions/organizations. The option “other” was chosen by 27 respondents; they are the respondents who choose to go to their relatives or neighbors whenever they needed money.

### 5.1. Rice as An Important Element in *Jimpitan*

Indonesia is one among three countries which make up 60% of the world’s rice consumption (Standage 2018). In several regions in the country, rice is considered a symbol of religion, culture and lore, such as the Balinese people who believe that rice is a gift from the gods. Every stage of the growth of the rice plant is coupled with a complex ceremony, in which the first harvest is presented to the gods (Amin 2012). Rice, derived from the word *uwos* in the Javanese language, means the essence of life. Life itself is a process. Rice comes from a small substance of *wiji padi* (seed of paddy) which is then planted in a vacant land, strewn (*tandur “di tata mundur”*), given a stone so that the plant will stand up straight (*di watun*), watered, finger-knife (*di ani-ani*), sun-dried (*di pepe*), milled, and peeled off. Then it becomes three forms: *katul*, *merang*, and rice (*beras/ uwos*). Rice is then washed and cooked, and there are three cooking components needed, *i.e.*, fire, kettle, and water, so it becomes edible rice, and considered as the staple food of the people of Indonesia. Hereafter, the rice can be processed into porridge (*bubur – lembut ing budi*). The hot steam of porridge (*kebul*) implies that we can achieve our wants (*kabul panyuwune*). This rice is the essence of life, meritorious – *lembut ing budi*. To be meritorious, possess noble character (*lembut ing budi*), one must to go through a series of hardships in life, as rice to become edible rice must pass through several stages because life is a process (Bambang Sekar Sutedjo – *perscomm.*).

Related to the rice itself, as a means of *jimpitan*, the sustainability of farming activities, as the people of traditional Javanese community believe, is being protected by *jagad ghoib* (mystical things) as they believe in the Goddess of rice, the one who protects the areas of

rice farming and provides the food for the community. A. C. Kruyt's theory states that from the perspective of the local community of animistic beliefs, the rice plant conceives more *zielestof* (subtle substance/soul stuff) compared to other plants, at which point its mystical things affect how the community carefully deals and utilizes the materials (Kruyt as cited by Rivers 1920; Wiradnyana 2015; Purwandaru, *et al.* 2016). Within all 'rice cultures' in Indonesia, rice is considered a living person who needs attention from life to death. The development of rice starts from the seeds to ready for harvest, resembling the process of human growth, so the treatment of rice plants is similar to the treatment of a human. The life of rice will always depend on the custody of the spiritual power by providing the rituals needed, rice protected by the gods, especially the Goddess Sri because she is considered as the embodiment of all the spirits, the life force that produces, maintains and oversees every rice plant (Van der Meer 1974).

In the article of Wasito Prawirodidjodjo entitled *Menuju Masyarakat Tani Yang Sejahtera Dengan Memupuk Usaha-Usahanya Yang Dikerjakan Secara "Gotong royong" Dan Bersendikan "Rukun"*, which was written at Wonosobo, June 1956, it is stated that *jimpitan* is used as a capital formation for the farmer concerning rural community development. At that time, the government had a massive program of "5 years plan" for development, and rural community development is the most crucial part of the plan. The slogan of *sedikit-sedikit menjadi bukit* (literally, *sedikit* means a small amount, *menjadi* means to become, *bukit* means hill; so, from the repetitive collection of small amount of one thing conducted by a community, the thing will eventually grow bigger/drops make an ocean) is used by the farmer to collect funds, following their own capacity, *e.g.* *jimpitan* rice in Kalierang village, Selomerto sub-district; *jimpitan bawon* (salary in terms of paddy or other harvested plants) in Glagah village, Sapuran sub-district; and *jimpitan* firewood in Sidorejo village, Selomerto sub-district, and savings in Bumitirto village, Selomerto sub-district (Kenang-kenangan D.P.R.D.S. Kabupaten Wonosobo 1950 – 1956). It is one of the written evident that the activity of *jimpitan* has been conducted by the people of Wonosobo at least since 1950.

Poor people in Indonesia mainly depend on their relatives, neighbors, and other community members for their safety net. Community assistance in Java in the form of rice assistance, such as *perelek* and *jimpitan*, serve those in the neighborhood who are in need. Both are also considered a precautionary conduct in dealing with unexpected hardship. Each household routinely contributes one glass of rice, which is then distributed to families in need. There is no repayment if it is given to the elderly or disabled people. Such institutions are indicators of the existence of community solidarity, and the resourcefulness of the community (Mukherjee 1999; World Bank 2000; Chan 2003).

*Jimpitan* is similar to *Lumbung Desa* (Village Barn), the credit institution which already existed in the colonial period. It was designed to overcome the poverty in villages in Java. It was channeling loan schemes, especially, and savings in the form of cash or rice, which was used to assist farmers and protect them against the middlemen and moneylenders (Rinardi *et al.* 2017). The slogan of *sedikit-sedikit menjadi bukit* is the realisation of the endurance trait of Javanese people. *Jimpitan* as a social practice becomes interesting

because the activity, as well as the usefulness of this institution, is capable of uniting citizens, who have their own multi-problems, either personally or collectively. These problems may be of various kinds: religious, economic or other. It is different when compared to other activities such as *pengajian* (religious gathering), *arisan*, or savings and loan cooperatives. Those activities have similar benefits but they have a limited frame entity (Harsono 2014).

Generations of Indonesians have passed down the thrifty pattern of life for our daily activities. Used to be, our parents would take a pinch of rice before cooking it, and put it into a separate container/box, and use it as a stock in case of lousy season/famine (Rianto 2005). Surono (2012) says that there are three central values in *jimpitan*, namely: *gotong royong*, its voluntary nature, and the fact that it takes turns. *Jimpitan* complies with the social ethics which includes advice/suggestion for (a) making others feel happy, (b) be careful in speech, (c) being humble before God and humans, and (d) creating a good relationship. Those four advices were listed in *Pepali Ki Ageng Sela* (Endraswara 2016). Dayah (2015) says that when she sets aside a pinch of rice for *jimpitan*, it radiates a “positive energy”, so no leftovers are wasted.

In the four villages of the research area, the *jimpitan* is now not only using rice but also monetary units. The conversion of *jimpitan* from the form of rice into monetary units is necessarily conducted for some local people to ease the activity. The medium of exchange or the use of a certain object to gauge the value of other objects has been considered as money. Money as found in price-market economies has major characteristics such as portability, divisibility, convertibility, generality, anonymity, and legality (Harris 1997).

From the year of 1994, the *jimpitan* rice was already conducted in Tegal Arum, Kejajar village. The rice was sold, after the collection, to the member for a price below the market price of IDR 2,000 per kg, and around 2013 the *jimpitan* changed from rice into money, since the price of the rice in the market was increasing and the households asked to stop the *jimpitan* rice. According to the local people, Mrs. Sri Sutitah (*pers comm.*), whose father was the head of RT3 RW22 (now RT3 RW1) in the 1970s in *dusun* Sumberan Utara, Wonosobo Barat village, had been conducting *jimpitan* in the form of rice. The statement is strengthened as well by other local people (elderly) who live in the neighborhood, Mrs. Sayin, who was directly involved in the activity in the past, stated that back then people had problems getting money. Her mother used to set aside a small portion (*sejumpit*) of rice and put it in a can every time before she made breakfast or dinner for the family. The rice was then collected by the night patrol officer once a week in the evening. After the rice was accumulated, it was sold to the people who wanted to buy it. The money the people of *dusun* Sumberan Utara got from selling the rice was used for social needs and for purchasing the pottery. The social needs were to visit the sick person and donate the money to them, or the family of a deceased person. The pottery was stored in her father's house (as head of RT) and could be used by the residents for free when they had ceremonial activities of the life cycle, e.g., marriage, death, circumcision. It was rather important since the Javanese people used to have ceremonies to celebrate the important moments in their life cycle.

According to Mulder (1996), the Javanese people tend to formalize a prominent condition into the ceremony; life must be formalized, changing circumstances must be patterned, they must be determined, and they must be justified. The Javanese people overcome the reality of society through the process of formalism, through freezing the situation so that it becomes static and organized, thereby the structure becomes evident. To achieve this purpose, the Javanese put on a ceremony that takes care of the situation. Each structure (organization, situation) must be formalized and must be placed between existing structures. Referring to the other local people in Wonosobo Barat village, Mrs. Sri Kunteni, former head of PKK and also a retired teacher, said that the *jimpitan* rice was already conducted since the 1980s. In the year 2011 it was converted into *jimpitan* money for several reasons. In the rainy season, for instance, it was rather challenging to collect the rice. There were also different kinds of rice so that when it was sold the price would have been lower. The contributed money was usually allocated for supporting the ill person or the family of a deceased person. *Jimpitan* rice was collected every day. *Jimpitan* money as much as IDR 500 per month per household was collected and stored by the treasurer of PKK. They allocate IDR 50,000 to 100,000 to give to the ill person. These days, the *jimpitan* is managed in scope of RT.

*Jimpitan* rice in *dusun* Bangon, Sojokerto village, was converted into *jimpitan* money for several reason, as some of the villagers said in the meeting. One teaspoon of *jimpitan* rice per day converted into *jimpitan* money five months ago (circa April 2017). Backdated to the beginning of 2016, when the *jimpitan* was in the form of rice, there were some members in the neighborhood whose rice contribution was irregular because they forgot to do it. Others said that sometimes the rice *tuturen* (went bad) because in the rainy season, the night patrol officer did not collect it, so they had to throw it away. For the sake of simplicity, they converted the *jimpitan* rice into *jimpitan* money of IDR 500 per day. The next section will give a detailed description of the utilization of the *jimpitan*, either using rice or money, and following sections will deal with the utilization of transitional and exogenous organizations.

## 5.2. The Utilization of Institutions/Organizations in Four Villages

The elaboration of the utilization of institutions/organizations in four villages consists of quantitative and qualitative data. The quantitative data show the knowledge of, belief in, and opinion about the institutions/organizations from 199 respondents. The significant relationship between those three variables with the dependent variable of utilization of institutions/organizations will be shown in more detail in the subsequent chapter. The qualitative data provide the information of the kind and the use of the institutions/organizations. The indigenous institutions, which are bottom-up institutions that are initiated and managed by the local people for the local people and using their own resources, are *jimpitan* and loan shark (*lintah darat* or *rentenir*). However, none of the respondents choose the loan shark as their main choice of institution when they are in need of money. This is either because of the tendency that the person who uses the service of the loan shark is ashamed to reveal it, is having religious ideals, or because

the loan shark role is already diminished. According to local people, the loan shark did exist in the past, but in some places, it is no longer available nowadays. The loan shark existed because of its simplicity: a quick process, an easy requirement, no collateral needed (an informal and easy version of the bank's *KTA/Kredit Tanpa Agunan*), nearby location, available 24/7. However, to deal with the loan shark is pretty risky because of its high interest, the absence of an underlying law, and its use is prone to various problems. In Wonosobo, some of the local people said one kind of loan shark is *bank thengul*, while the governor of Central Java used the term *bank titil*. Although there are persons who considered bank *thengul* as cooperative, a combination of a small-scale bank and traditional methods of collecting payment, these days its existence has ended and it is only available in few villages. There is a sort of shift appearing in the financial landscape. Wibowo (2017) indicates that one of the functions of the establishment of a local-government owned bank, the PD BPR Bank Wonosobo, is to eliminate the role of loan sharks. Therefore, it is only *jimpitan* which will be considered an indigenous institution which is available in the research area.

The transitional organizations are represented by the respondent's choice of either the cooperative or the UPK. The cooperative in the research area can be categorized into two types, *ie.* the cooperative that serves limited members, and the cooperative that serves unlimited members. An example of the cooperative with limited members is the cooperative of which the members are only teachers, only civil servants, or only women. Meanwhile, cooperatives with unlimited members are cooperatives which allow anyone to join them. The exogenous organizations are the banks, either national banks, local banks, private banks or sharia/Islamic banks (banks that are using the mechanism of profit sharing instead of interest in lending scheme). There are no other exogenous organizations besides banks whose services are reaching out to the village level. The description of the utilization of institutions/ organizations will be started by the explanation of the utilization of indigenous *jimpitan* in section 5.2.1., the transitional organizations in section 5.2.2., and the exogenous organizations in section 5.2.3.

### **5.2.1. The Utilization of the Indigenous Institutions Jimpitan**

*Jimpitan* posits traditions of a collection of a small portion of rice or money, which is routinely taken from each household in a neighborhood for a specific period. *Jimpitan* was considered as insurance against lean seasons. If the rice harvest would fail, the farmers could borrow from the villagers' rice deposits so their families would not starve.

Nowadays, *jimpitan* is also being conducted by urban families (Angkasa 2013). At first, rice was collected from each household to be stored as the villagers' shared wealth, but it was eventually replaced by money. Its merits have evolved into various socio-economic functions. Hidayati (2012) mentions that in the aftermath of an earthquake in Yogyakarta in 2006, *jimpitan* was used as a mitigation strategy to survive the disaster. Mukherjee (1999) reports that in Galih Pakuwon Garut district of West Java, *jimpitan* in the form of rice was used to support poor and low-income families, and in the form of money it was used to expand individual businesses. ADB (2006) records that *jimpitan* alongside

**Table 5.1 Distribution of the knowledge, belief and opinion on *jimpitan* variables of respondents of the sample in all four villages (N=199)**

Variable	Villages								Total	
	Kejajar		Wonosobo Barat		Kalibebber		Sojokerto			
Knowledge	N	%	N	%	N	%	N	%	N	%
No Knowledge	7	13.7	39	84.8	3	6.0	4	7.7	53	100
Little Knowledge	13	25.5	3	6.5	17	34	13	25	46	100
Average Knowledge	8	15.7	2	4.3	16	32.0	18	34.6	44	100
Much Knowledge	23	45.1	2	4.3	14	28	17	32.7	56	100
<b>Total</b>	<b>51</b>	<b>25.6</b>	<b>46</b>	<b>23.1</b>	<b>50</b>	<b>25.1</b>	<b>52</b>	<b>26.1</b>	<b>199</b>	<b>100</b>

Belief	N	%	N	%	N	%	N	%	N	%
No Belief	6	13.3	86.7	86.7	0	0	0	0	45	100
Little Belief	17	27.0	5	7.9	26	41.3	15	23.8	63	100
Average Belief	17	24.6	2	2.9	20	29	30	43.5	69	100
Much Belief	11	50	0	0.0	4	18.2	7	31.8	22	100
<b>Total</b>	<b>51</b>	<b>25.6</b>	<b>46</b>	<b>23.1</b>	<b>50</b>	<b>25.1</b>	<b>52</b>	<b>26.1</b>	<b>199</b>	<b>100</b>

Opinion	N	%	N	%	N	%	N	%	N	%
No Opinion	6	14	37	86	0	0	0	0	43	100
Negative Opinion	2	40	2	40	0	0	1	20	5	100
Average	10	10.2	7	7.1	37	37.8	44	44.9	98	100
Positive Opinion	33	62.3	0	0	13	24.5	7	13.2	53	100
<b>Total</b>	<b>51</b>	<b>25.6</b>	<b>46</b>	<b>23.1</b>	<b>50</b>	<b>25.1</b>	<b>52</b>	<b>26.1</b>	<b>199</b>	<b>100</b>

Source: Computation of the Data Set from the Fieldwork (2017)

with *layatan* (attending funeral ceremonies) and *sumbangan* (contribution in cash to newly-wed couples or the parents of newly born babies), are included as a type of mutual solidarity and community assistance.

Table 5.1 presents the knowledge of, belief in, and opinion about the *jimpitan* in four villages sample areas. In the questionnaires, the questions offer six answer categories. However, due to the significance statistic test, the answer categories are now shortened into four answer categories. From table 5.1, it is concluded that of the four villages, Kejajar village has the highest number of respondents who reported to have much knowledge about *jimpitan*.

Most of the respondents had an average belief in the *jimpitan*, 69 respondents out of 199. Similar to the opinion on the *jimpitan* that the average opinion posits the highest numbers

that respondents have reported, 98 out of 199. 33 respondents in Kejajar village reported a positive opinion on *jimpitan*, which is the highest number of respondents compared to respondents in other villages. In contrast, 39 respondents out of 53 who reported no knowledge about *jimpitan* are respondents who reside in Kalibeber village and none of the respondents in Kalibeber village reported a positive opinion on the indigenous institution *jimpitan*. 11 respondents posit much belief in *jimpitan*, the highest number amongst all. In contrast, none of the respondents in Kalibeber village have much belief in *jimpitan*. With reference to the bivariate analysis (Table 6.2.), the utilization rate of *jimpitan* is higher in Kejajar village than in the other villages, 41 out of 64 respondents. It can be concluded that the psycho-social variables which include the knowledge of, belief in and opinion about indigenous institutions more or less positively affect the respondents in Kejajar village to choose the indigenous institution of *jimpitan*.

The qualitative data based on observation and in-depth interview about *jimpitan* in Kejajar village, in the *dusun* Tegal Arum of RT1, RW10, as said by Mrs Darti, show that the members should pay IDR 500 in every Saturday meeting for the *jimpitan*. The money collected from *jimpitan* will be distributed to help ill persons for about IDR 75,000 per person. Beforehand, if there is one person who is ill, the other households are obliged to contribute IDR 3,000. If coincidentally there are several persons ill at the same time, e.g., three people, then each family should give IDR 9,000 for three people. The households can hardly afford to provide such an amount of money, in which case *jimpitan* is created



Illustration 5.1 The bamboo or plastic cup of *jimpitan* rice or coin money. © Ayu Swaningrum (Sojokerto, 2017)

to ease the burden of the families in the neighborhood. Around the neighborhood, there are more or less 47 households in one RT. However, she regretted the lack of transparency in the management of *jimpitan*, where only the RT administrator (*ie.* the head and the treasurer) who knew all about *jimpitan*. Once she raised this problem in the meeting, but there was no solution. She also admitted that there were village members who hesitantly accepted the aid from *jimpitan* because they did not want to be known as poor. According to the interview with Mrs Tina, still in the same village, there are three meetings a month on the following dates: 10, 20 and 30 in RT 2 RW10, and each member should pay IDR 1,000 to the *dawis* treasurer<sup>5</sup>. *Dawis* only consists of 10 households, but since there are more elderly than youth and it was difficult to manage the administration, so temporarily the *dawis* now consists of 30 households in the neighborhood. In the research area of Wonosobo district, the utilization of *jimpitan* especially in four villages is mostly used for social activities, non-direct health assistance, financial issues and education assistance. The summary of the utilization of *jimpitan* is based on the individual interviews and field observations, and is described in the following paragraphs.

#### 5.2.1.a Savings and Loans

Marsh (2003) states that the understanding of the arrangements of local people's loans and savings is the key to poverty-reducing credit initiatives. Therefore, it is important to know how the villagers meet their needs of cash and labor, how the arrangements are related to the vulnerability, social norms and customs, and how they manage the loan and saving arrangements which are associated with livelihood strategies. In the rural research area of Sojokerto village, in *dusun* (sub-village/hamlet) Boto of RT2 RW 11, every household puts a coin of money - minimum IDR 500 (Indonesian Rupiah) - in a plastic or bamboo cup which is hung in front of their house every day (Illustration 5.1). Every evening the *sukarelawan petugas ronda* (voluntary night patrol officer) collects the money and writes down the amount in a record book (Illustration 5.3). According to the interview by the researcher with one of the respondents, Mr Anggoro, the record book of *jimpitan* will be reported in every routine meeting. Half of the combined sum of the contributions to *jimpitan* will be offered to the member in the form of a soft loan, and the remaining half will be saved and returned to the member once a year before *Lebaran* (Eid-holy day for muslim). The highest loan offered to a member from *jimpitan* is IDR 2,000,000, that is higher than the previous loan of IDR 1,500,000, at 5% interest. The money collected from the 5% loan interest is re-used for adding to the amount of the following loan. As a result, the amount of the loan offered to members keeps increasing. In addition to the *jimpitan*, the neighborhood has another voluntary contribution which is originated from the RT, ever since 2017 the sum of the money from *jimpitan* exceeds the number of cash generated by the RT. The decisions of how *jimpitan* is managed are discussed during the meeting, and the amount of *jimpitan* per day is up to each household. There were some

<sup>5</sup> *Dawis* stands for Dasa Wisma. Dasa means 10, wisma means house. Dasa Wisma is a community which consist of women from 10 households in one RT neighborhood, divided according to geographic location of north, south, east and west or left, middle and right-side. As an object of PKK movement, families are grouped into Dasa Wisma (*cf.* Wafiyah 2015).

days where people did not collect *jimpitan*, so the *RT* coordinator change the composition of the group responsible of collecting *jimpitan*. There were also people who initially did not return the loan, but in the end, they paid it because they felt ashamed because other people talked about it (*perscomm.*).

The loan functions are important to help the people who are in need of paying the children's school fees or other needs. For savings and loans functions, it is easier for the inhabitants to get the loan through *jimpitan* rather than go to the bank or other financial institutions. Because it needs no long-winded administration, it requires no collateral, and it is accessible any time (in a bank, one can only request a loan during working hours); it has flexible payment time and low interest rates (similar to a soft loan). However, the amount of the loan one can obtain from the *jimpitan* is not as much as one can obtain from the bank, the cooperative or UPK.

Microfinance institutions can manage a closer relationship with their customers. Therefore, they can respond to the customer's needs and manage the risks, although when they select to lend to the risky customers, it can be considered disadvantageous (Goldberg and Palladini 2010). However, with the community-based institutions like *jimpitan*, the concern about the risk of default due to mistakes in the selection of

There are two kinds of *jimpitan* management in Kalibeber village. The first is the *jimpitan* which is managed by the households in *RT02 RW04*. (Illustration 5.2, right). According to Mrs. Nuril Khusniyati (*pers comm.*), every household pays IDR 3,000 per month, which then will be collected by the women in the afternoon and stored in the *RT*'s petty cash. Some of the *jimpitan* money and an additional one-time donation of 250 grams of rice per household (circa 10 kgs in total in one *RT*) will be given to a family who lost one of their members. Some of the *jimpitan* money is given to a person who is ill. In *RW.03*, there was *ronda* and they collected *jimpitan* rice. They had to give it to the *RT* administrator afterwards and needed to sign the list of attendance. They will be fined for 5.000 or 10.000 IDR if they did not report it. The fine, according to Mrs. Mukhorifah, was to discipline the people and to encourage them to collect it. The second type of management is organized by the Muhammadiyah organization, an Islamic social organization (Illustration 5.2, left). The *jimpitan* organized by its women division of Aisiyah, is the collection of 250 grams or more of rice every Friday. The *jimpitan* is collected alongside other donations such as *iuran terpadu* (integrated dues) as much as IDR 5,000 per household, *dana pangrupti layon* (mortuary funds) as much as IDR 2,000 if there is one person who passed away, and *infaq* (charity). The contributed sum of money from those collections is used for helping the people who are mourning a death in their family; for the orphans, poor widow, and the elderly; for helping to meet the education needs for children. The *jimpitan* rice for the elderly, orphans, poor widow is distributed once a month. The main difference between both types is the scope of the distribution, in which the *jimpitan* that is managed by the Aisiyah has a wider scope of distribution compared to the *jimpitan* managed by the *RT*.



Illustration 5.2 The collection of *Jimpitan* Rice. © Ayu Swaningrum (Kalibeber, 2017)

customers will not happen, because all members of the savings and loans already know each other. Mukherjee (1999) writes that *jimpitan* or *perelek* organized by the PKK women's group, the neighborhood units (*RT/RW*), or *pengajian* in Galih Pakuwon, possesses two concepts. They are: (a) *Jimpitan* in the form of rice-aid for which every household should give one cup of rice a month. This is to provide the poor families with rice loans, whereby repayment is the same amount of rice they borrow if the borrower can repay it. The rice is also given to elderly or disabled persons, with no repayment required. (b) *Jimpitan* in the form of money in which every household should participate to give IDR 200 per week, and the money will be utilized for helping to add capital for setting up small businesses. The repayment includes a small administration fee and can be in the form of instalments after the business creates profits. In reality, those two concepts can be extended into another form, such as the seeking of the help of water supply or an illegal electricity connection.

According to Uphoff (1986), the "rotating credit" schemes are one of the most popular methods for mobilizing savings for private purposes, informally institutionalized in many countries. The effectiveness of poverty reduction programs using microfinance and credit depends on an understanding of several things. First, the knowledge of the behavior of the villagers in fulfilling their needs of cash and labor, and arrangements which relate to their social values, norms and customs and when there is no easy access to formal credit institutions for the poor. Second, the linkages of saving and credit arrangements to the livelihood strategies. Third, the implementation of caution through the offering

of new credit opportunities for the social safety net for the poor. Fourth, the integration of “reputation-based lending” as collateral to ensure the rates of repayment and credit accessibility of the poor (Marsh 2003).

*5.2.1.b Precautionary Conduct – Risk Management and Health Micro Insurance*

In the research area of hamlet Bangon, as confirmed by Mr. Giyat, the money will be given to a family as consolation money, to assist them after losing one of their family members. The neighborhood will give at least IDR 50,000 plus additional social funds for a minimum of IDR 10,000 (put in the yellow envelope) per household, and some kilograms of rice. The same amount of money and rice will be given to the people who mourn, whether the household is categorized as rich or poor (*perscomm.*). The money will usually be used for paying some cost related to the funeral procession, and the rice will be cooked for serving the neighbors who come to the house for the recitation ceremony (*tahlilan*) for the dead. Meanwhile in Kalibeber village, according to Nuril Khusniyati, one village member in



Illustration 5.3 Recording the *Jimpitan* rice. © Ayu Swaningrum (Sojokerto, 2017)

Wonosobo Barat village is considered an urban area for its location nearby the town square, the center of Wonosobo district. *Jimpitan* in one of its villages in *dusun* Ngedok (RT1, RW13) is still conducted using rice. As reported by Mrs. Dita Bara Prestanti, one of the members in the *arisan* group, *jimpitan* rice in each household is placed in a plastic cup in front of the house. The collection of the rice is conducted every day by the women in turn. Every member of the neighborhood should take a turn to collect the rice for every meeting. In each meeting, held the 8<sup>th</sup> of every month, a draw will be made for three members who have to pay the rice per kilo for IDR 5,000, and each of those three members should buy five kilograms. The money collected from *jimpitan* rice is used for various needs, e.g., for the family of a deceased person, or for an ill person. Whenever someone in the neighborhood passes away, the neighbors will help the family by providing mineral water for the guests who come to mourn, and providing wrapped rice (food) and cigarettes for people who help digging the grave, for which the money collected from *jimpitan* is used. Moreover, each household will be handed a yellow envelope to be filled with money. Afterwards, the money will be given to the grieving family. There are only 16 households in this neighborhood.

They use the rest of the money for buying uniforms. It is the task of the women who usually take the rice of the *jimpitan* and do this in the daylight instead of in the evening. Because of contours of uneven ground, some houses entrust their *jimpitan* rice to the nearest house above it to ease the collection of the *jimpitan* rice, therefore, two plastic cups are hanging in front of the door (Illustration 5.4). If we compared the *jimpitan* in hamlet Ngedok to hamlet Bangon, both are quite different in terms of (i) the collection time, (ii) the one who collects the *jimpitan*, and (iii) the meeting in which the distribution of *jimpitan* is discussed. In hamlet Bangon, the collection time is in the evening, conducted by men when they do *ronda*, and the meeting of men which is held every *selapanan* (35 days) discusses the utilization of the *jimpitan*. Meanwhile, in hamlet Ngedok, the collection time is in the daylight, conducted by women, and the *arisan* meeting is held every month (30 days) on the 8<sup>th</sup> to discuss the *jimpitan*.

RT02 RW04, the neighborhood people will collect *jimpitan* rice as much as one cup per household if one member of the neighborhood passed away. The rice which has been collected is given to the family to be used according to their needs. Moreover, sick people will be given IDR 100,000 to IDR 300,000, from *jimpitan*, which is collected each week: IDR 3,000 from every household in one neighborhood of RW04 (*perscomm.*). In facing an unexpected adverse event, particularly health emergency or demise, one can rely on his/her neighbors. This reflects that the social networks and the resources which communities possess are prominent as a coping mechanism.

#### 5.2.1.c The Social, Economic and Cultural Value

One of the respondents in Kejajar village named Mrs. Eni from RT1 RW10, admitted that by preserving *jimpitan*, the people show affection for each other by sharing stories whenever they conduct a meeting to collect the rice of *jimpitan*. The research undertaken



Illustration 5.4

The collection of *Jimpitan* rice by the respondent.

© Ayu Swaningrum  
(Wonosobo Barat, 2017)

by Firmansyah *et al.* (2017) records that cultural values have a relation with the cognitive, emotional, motivational and behavioral systems, in that they affect the public's happiness. Marsh (2003) shows that the prominent element of cohesion of a community, as well as the household livelihood, is the local bonding institutions based on indigenous norms of solidarity and reciprocity. Mrs. Bandiyah from Kalibeber (RT. 2 RW. 4) said that as a monthly routine, *jimpitan* rice was no longer conducted since 2015 because they got bored taking it from door to door. However, *jimpitan* rice that is still occasionally conducted when someone passed away, where every family contributes a minimum of a quarter kilo of rice for the family of the deceased person. The *jimpitan* rice is collected from the village and is given right away after there is an announcement of someone who has passed away. Also, according to Mrs. Lili, *jimpitan* rice was no longer conducted because sometimes people forget to collect it.

The Javanese cosmology is based on the idea of balance and harmony. The cosmology is applied to the livelihoods of the local people or the so-called peasant community (*masyarakat petani sawah*). This is evident from the ways that the Javanese people will



Illustration 5.5 Management record of *jimpitan* and other social funds. © Ayu Swaningrum (Sojokerto, 2017)

always try to find a balance between family needs and external needs, and that they will try to seek harmony as a priority, in particular in their spiritual life. Just like the Balinese people who emphasize that inner peace exceeds the priority of practical living needs (Handoyo *et al.* 2015). Szirmai (2015) argues that the relationship which is based on personal relations and on kinship in Asia contributes adequately to the commercial activities since it displays an element of security and encourages collective responsibility for the enforcement of contracts. Endraswara (2016) states that the economic life of the Javanese people cannot be separated from the social aspects, as their principles in commercial activities teach that it is better to spend some money than losing brotherhood (*luwih becik kalah uang timbang kalah wong*) and property loss is not considered fatal compared to losing relatives (*tuna satak bathi sanak*).

#### 5.2.1.d Funding Various Activities of the Society

One model of *jimpitan* utilization in the activity of local people, according to Zakiyah (2016) at *dusun* Tukbegel (Ngrancah village, Magelang district), is the local event of *merti deso/bersih desa* (literally, *bersih* means clean, and *deso* means village)<sup>6</sup>. The people congregate to celebrate the village anniversary by a communal meal, discussing the issues and problems faced by them, and expressing the suggestions to solve them. The appealing program of this event is the all-night puppet show (*pagelaran wayang kulit semalam suntuk*), where the money collected from *jimpitan* sponsors the program. Such a collection of money reduces the burden of the villagers to pay in a considerable amount of money at once. In the research area of Kalibeber village, the local people usually hold

<sup>6</sup> *Merti Deso* is an annually indigenous ceremony to show gratitude

The *jimpitan* that is practiced in hamlet Bangon, Sojokerto village, as mentioned by Mr Giyat, one of the respondents, the head of RT1, RW6, uses money. Every *selapanan* (35 days), the money collected will be added up in a meeting. Usually, the collected amount of money is as much as IDR 445,000, for every night of IDR 500 per household of *jimpitan*. The record book will be evaluated to check the households that failed to fulfill the *jimpitan* obligation every day, in which their names will be called so that they will pay at the time of the meeting. It is a kind of social sanction, in which a person whose name is called will be ashamed of not contributing to the neighborhood's welfare. It is a sort of simple control management of the people in the neighborhood to prevent disputes from happening. They possess a nice record management book of *jimpitan* and also other social funds (Illustration 5.5), which has become one of the most crucial topics of the meeting (*pers comm.*, 2017). The money collected from *jimpitan* is spent for different purposes such as paying the road cleaning and grass cutting for as much as IDR 20,000 per year, the cemetery cleaning, and the commemoration of the national independent day, 17 August.

Particularly for the observance of the independent day, if the money collected from *jimpitan* is insufficient, consequently, the members of the neighborhood have to provide snacks (*takir*) for a minimum five portions per household (*pers comm.*). Unequal food provision by the host during regular RT meetings sometimes occurred, as reported by Mr. Giyat, where in a meeting hosted by the affluent households, various food and beverages will be served; whereas in a poor family the host may find it difficult to entertain guests with diverse menus and drinks due to the lack of money. Both forms of food provision cause inequality, therefore to prevent the gap the head of RT raised the idea to utilise money collected from *jimpitan* to pay the cost of food and beverage for every routine RT meeting. The idea tends to reduce the gap between the rich and the poor. Henceforward the meeting always provides the same types of food and beverage wherever it takes place (*pers comm.*). The meeting is also a part of effective village communication on economic and social issues, alongside a religious routine meeting. It will always be accompanied by hot tea and two snacks (fried banana and *tempe kemul*, Wonosobo specialty food) which are bought using the money from *jimpitan*, so the host only prepares the hot water and does not need to spend any money to buy the snacks, tea and sugar (Illustration 5.5). The money which is collected from *jimpitan* (as much as IDR 445,000 every 35 days) will be offered as loans. The amount of money per loan is between IDR 150,000 and IDR 300,000, so there will be at least two members who can get the loan, and the interest of the loan is IDR 6,000. Every meeting, the loan will be billed, and if the member has not paid it yet, he should pay at least for the interest of IDR 6,000.

an annual event such as the commemoration of the independent day on 17 August, and the celebration of the graduation of memorising the quran (*khafilah khotmil quran*) of Islamic boarding school (*pesantren*) Al Asy'ariyah, every 10 Muharram/10 Suro<sup>7</sup>. In *dusun* Ngedok in Wonosobo Barat village, the money they collected from selling the rice of *jimpitan* is used for purchasing the uniforms for the members of the religious gathering (*pengajian*) group.

<sup>7</sup> Muharram (Arabic) or Suro (Javanese), is the first month of the Islamic calendar which is based on the lunar calendar, so it moves from year to year if compared to the Gregorian calendar, which is solar-based

In Kejajar village, the money gathered from *jimpitan* is used as a rotating credit for every member for a maximum of two people per year in order to fulfill a particular purpose, that is for buying the cow, the sheep or the goat to be sacrificed (*berkurban*) in the holy day of *Eid al-Adha* every 10 Dhuhijjah. One of the inhabitants, Mr. Mahmudin, the ex- head of RT RW4, commented that the people in his neighborhood, circa 30 households, once a week every Friday donate one glass of rice. The rice is then collected by the women (member of *dawis*) in the afternoon after Zhuhur prayer circa 12 o'clock, and will be converted into money as much as IDR 40,000 by the members, consecutively. The money then will be stored for a year in the treasurer of *dawis*. Several days before the *Eid al-Adha* the collected money from *jimpitan*, added by the one-time collected money, as much as IDR 200,000 per *dawis* member, will be given to the *Eid al-Adha* sacrificial committee. A draw is held every year before *Eid al-Adha*, to allow two *dawis* members to receive the combined sum of contributions.

All institutions/organizations, the *jimpitan* alongside other formal and non-formal institutions/organizations together serve the community. For some respondents, when the assistance from *jimpitan* was inadequate to meet their needs, most of them preferred to go to their relatives, or neighbors. However, there were some respondents who chose to go to the cooperative, the UPK, or the bank. After the explanation of the function of *jimpitan*, the utilization of the transitional organizations is described below.

### 5.2.2. The Utilization of Transitional Organizations

In this study, there are two transitional organizations, namely PNPM UPK (shortly: UPK) and cooperatives, that were selected. The selection was made by the researcher before designing the questionnaires. The decision of choosing both was based on the fact that these two institutions were most utilized by the local people and available in almost all villages in Wonosobo district. The cooperative, the first transitional organization, as explained in detail in Chapter I and Chapter II, is a legal business entity that consists of a person or persons which is based on the cooperative principles and an economic movement of a family basis. The cooperative principles according to the Law Number 25 Year 1992 are: open and voluntary memberships, democratic management, fair distribution of the dividend, and an independent character. The UPK, the second transitional organization, is the program that was initially supported by the World Bank. It gives loans to groups which are already formed by the local people. The head of each group is responsible for reminding the members of their payment of the loan. There is the principle of *tanggung renteng* (joint responsibility) within the group, *ie.* when one or two members have not made the payment for any reason, the group should be responsible to cover it. There is a possibility that the next round of the loan will not be given to groups whose payments are incomplete.

**Table 5.2 Distribution of the knowledge of, belief in and opinion about transitional organizations variables of respondents of the sample in all four villages (N=199)**

Variable	Villages								Total	
	Kejajar		Wonosobo Barat		Kalibeyer		Sojokerto			
Knowledge	N	%	N	%	N	%	N	%	N	%
No Knowledge	8	21.1	25	65.8	4	10.5	1	2.6	38	100
Little Knowledge	40	27.4	16	11	42	28.8	48	32.9	146	100
Average Knowledge	2	16.7	3	25	4	33.3	3	25	12	100
Much Knowledge	1	33.3	2	66.7	0	0	0	0	3	100
<b>Total</b>	<b>51</b>	<b>25.6</b>	<b>46</b>	<b>23.1</b>	<b>50</b>	<b>25.1</b>	<b>52</b>	<b>26.1</b>	<b>199</b>	<b>100</b>

Belief	N	%	N	%	N	%	N	%	N	%
No Belief	5	15.2	23	69.7	5	15.2	0	0	33	100
Little Belief	42	31.6	14	10.5	35	26.3	42	31.6	133	100
Average Belief	2	8.7	6	26.1	7	30.4	8	34.8	23	100
Much Belief	2	20	3	30	3	30	2	20	10	100
<b>Total</b>	<b>51</b>	<b>25.6</b>	<b>46</b>	<b>23.1</b>	<b>50</b>	<b>25.1</b>	<b>52</b>	<b>26.1</b>	<b>199</b>	<b>100</b>

Opinion	N	%	N	%	N	%	N	%	N	%
No Opinion	4	12.5	23	71.9	5	15.6	0	0	32	100
Negative Opinion	6	42.9	2	14.3	5	35.7	1	7.1	14	100
Average	38	37.3	6	5.9	15	14.7	43	42.2	102	100
Positive Opinion	3	5.9	15	29.4	25	49.0	8	15.7	51	100
<b>Total</b>	<b>51</b>	<b>25.6</b>	<b>46</b>	<b>23.1</b>	<b>50</b>	<b>25.1</b>	<b>52</b>	<b>26.1</b>	<b>199</b>	<b>100</b>

Source: Computation of the Data Set from the Fieldwork (2017).

Table 5.2 provides quantitative results of three psycho-social variables in the four villages. The respondents who live in Sojokerto village were the largest group who reported to have little knowledge about transitional organizations in their community. They are also reported to have the highest number of choices of little belief in transitional organizations amongst all. However, they reported giving a positive opinion toward transitional organizations. The results based on observations and in-depth interviews concerning the transitional organizations is presented in the section about the implementation of the transitional organizations in four villages below after the table. 146 respondents out of a total of 199 reported to have little knowledge about the transitional organizations, either the knowledge about the cooperative or the UPK. Of these, 48 respondents reside in Wonosobo Barat village. In contrast, only 16 respondents who live in Kalibeyer village reported to have little knowledge about transitional organizations. Even 65% of the respondents who reported no knowledge

about transitional organizations are from Kalibeber village. Regarding the belief in transitional organizations, 133 respondents out of 199 reported to have little belief, of which 42 respondents reside in Kejajar village and 42 respondents in Wonosobo Barat village. Last, 102 respondents out of 199 reported to have an average opinion about the transitional organizations, of which 43 respondents reside in Wonosobo Barat village. As many as 31 respondents out of 61 respondents who utilized the transitional organizations live in Kalibeber village. Amongst all, respondents in Kalibeber village are, quite contrary to expectations, the smallest group who reported to have the little knowledge about, little belief in and average opinion on transitional organizations. It seems that those three psycho-social variables do not explain the utilization of the transitional organizations.

#### *The Use of Transitional organizations in Four Villages*

According to the interview with the respondents, there are options to shift to other institutions when they feel that they need more assistance. A respondent in Wonosobo Barat, for instance, said that he will borrow some money from UPK if the money he borrowed before from the cooperative was not enough to meet his needs. Below are some forms of utilization of transitional organizations in the four villages.

##### *5.2.2.a. To settle a payment*

In Kalibeber village, according to the respondents, there are two cooperatives they know, namely village unit cooperatives (*KUD/Koperasi Unit Desa*), which are government-owned cooperatives, and private cooperatives of "*al khoir*". KUD is usually used by the villagers to make payments for the electricity or Water Company of Local Government (*PDAM/Perusahaan Daerah Air Minum*), although they also function for savings and loans. The private cooperatives are mostly for savings and loans, although they can also be used for electricity payments or PDAM. Meanwhile, according to the official data from the Statistics Bureau, it is recorded that there are six cooperatives in Kalibeber village. In Kejajar village, there are five cooperatives according to the Statistics Bureau. According to the local people in Kejajar village, the KUD serves more for payment of electricity bills. In addition to the KUD there are other cooperatives but only for a small number of members, such as the cooperative for civil servant teachers. In Wonosobo Barat village, there are six cooperatives, according to the Statistics Bureau. One of them is the cooperative PKPRI (*Pusat Koperasi Pegawai Republik Indonesia/Cooperative for Civil Servant of the Republic of Indonesia*-Illustration 4.8) that accept the payment of water and electricity. There are five cooperatives in Sojokerto village.

##### *5.2.2.b. Savings and Loans*

In Kalibeber village, the transitional organization of UPK functions as an agency that provides money to small-scale businesses, and the payment is set monthly. The management consists of at least the chairman, treasurer and secretary, who are selected through the recruitment at the *RW* or *kelurahan* level. In Kejajar village, UPK

is available at the sub-district level, in which the manager is the village economic activist team at the village level; it only deals with loans group connected to the UPK at the *kecamatan* level. In parallel villages, in almost every *RW* the UPK services are available. The returns of principal instalments and interest are expected on a monthly basis, for ten months to one-year loans. One loan group consists of a minimum of five people. In Sojokerto village, there is a UPK which is usually used to meet the daily needs and to pay for the education of children. Payment instalments are made through intermediaries in the *dusun*. The management is mainly at the *kecamatan* level. However, some people complained about this UPK because of the large amount of loan administration, brokerage services and interest, so that many people stopped asking for loans from UPK. On average, the villagers employ sub-district cooperatives or even go to cooperatives which are available in other sub-districts through intermediaries of people who are members of the cooperative.

The other institutions/organizations that serve the community besides *jimpitan* and the transitional organizations are the exogenous organizations. For the respondents who choose the cooperative and felt that its assistance was inadequate to meet their needs, they prefer to go to UPK. Mrs. Heri from Wonosobo Barat (*RT.5 RW. 32*) went to the cooperative “*gotong royong*” located in the market because its procedure is quite simple. Beforehand, she also borrowed from the cooperative, and she considered herself as average in terms of economic condition. She did not go to the bank because it required agreement from the household head (*ie.* her husband), while she is a widow.

One respondent named Mr. Damarhuri in Kejar village *RT11 RW6* said that the year before (in 2016) he borrowed money to meet the education cost of his son, as much as 5,000,000 IDR, from the cooperative nearby his house. He made a monthly payment for as much as 240,000 IDR for a year (in 2017) to repay the principal sum and interest. Another respondent from the same village, Mrs. Mustaqimah, chose UPK to meet the needs of the children’s education costs. She borrowed 2,000,000 IDR, and she needed to pay back as much as 200,000 IDR a month for a year. She admitted that to cover the other needs, she sometimes borrowed from the *perkumpulan Aisyiyah* (a sort of cooperative established by the Islamic women organization Aisyiyah). The loan it offers is as much as 100,000 IDR, with an interest of 5,000 IDR. Aisyiyah is a women’s association under the mass organization of Muhammadiyah. According to one of its members, they have an obligation to pay for *Simpanan Wajib Organisasi* (Organization Mandatory Saving), *iuran anggota* (membership fees), and *dana sosial* (social fund). All of the funds will be included in the organization cash. In addition, there is also member’s saving, in which all the money can be withdrawn once a year. If the saving is not withdrawn by the members, it will be offered as loans. Mrs. Nining in Wonosobo Barat village, a wife of *RT*’s head, *RT3 RW1*, reported that she asked UPK for a loan. According to her to have a loan from UPK is quite easy, because its interest is affordable, and its requirements and administration are simple.

According to Mr. Irfan, in Sojokerto village, there is only one cooperative which is managed by the PKBM "Catur" (*Pusat Kegiatan Belajar Mengajar/Learning Center Activities*). Another cooperative, named *Koperasi Kecamatan Mardisiswa* (Illustration 4.1), resides in the sub-district level, which is intended only for teachers and civil servants. If someone would like to get a loan from it and if he/she is not a member of the cooperative, he/she has to borrow money on behalf of another person who is a member of the cooperative. Most of the members of the *Koperasi Kecamatan Mardisiswa* are teachers who are also civil servants. In Wonosobo Barat village there is a *koperasi simpan pinjam "Setyorini"*, a cooperative that accepts savings and offers loans; and there is a cooperative in the hamlet Sumberan Selatan called "*Sumber Boga*" that also serves the same function. Both are cooperatives for anyone, meanwhile cooperative PKPRI (*Pusat Koperasi Pegawai Republik Indonesia/ Cooperative for Civil Servants of Republik Indonesia*) is limited only for civil servants and resides at district level. Respondents who had inadequate assistance from UPK or cooperative to meet their needs went to the bank. The next description will deal with the utilization of the exogenous organizations, represented by banks.

### 5.2.3 The Utilization of the Exogenous Organizations

There are 29 out of 74 respondents in Wonosobo Barat and 27 out of 74 in Sojokerto who utilized the exogenous organizations. Table 5.3 indicates that 134 out of 199 respondents have little knowledge about exogenous organizations. It confirms that respondents who reside in Sojokerto village are the highest number who reported little knowledge about exogenous organizations followed by respondents from Wonosobo Barat village. It is also noted that for the belief in exogenous organizations, none of the respondents in Sojokerto reported to have no belief in and a negative opinion of exogenous organizations. In contrast to the respondents who choose *jimpitan*, they reported to have a negative opinion of exogenous organizations. Most of the respondents in Sojokerto have reported an average belief in exogenous organizations, 22 out of 48 respondents. Most of the respondents in Kalibeber reported to have a positive opinion of exogenous organizations, 24 out of 56 respondents. One can conclude that the psycho-social variables of knowledge about, belief in and opinion on exogenous organizations affect the respondent positively in choosing the exogenous organizations.

#### *The Use of Modern Banks (Exogenous Organizations) in Four Villages*

Although there are many kinds of exogenous organizations that offer their services to people, only banks have branches at the village level. For this reason, the study includes only banks to represent the exogenous organizations. BRI, the state-owned bank, has service units at the lowest level. Terrace BRI (*Teras BRI*), which is a kind of cash office whose position is under the BRI smallest branch/unit, is a service car with only one teller, one customer service and one security guard, which goes around from one market to the next every day. The BRI consumer target of *Teras BRI* is the merchants in the market. In addition, there is a Central Java BPD bank, if the BRI bank is a national bank, then this Central Java BPD bank is a local government-owned bank in Central Java.

Table 5.3 Distribution of the knowledge of, belief in and opinion about exogenous organization variables of respondents of the sample in all four villages (N=199)										
Variable	Villages								Total	
	Kejajar		Wonosobo Barat		Kalibeper		Sojokerto			
Knowledge	N	%	N	%	N	%	N	%	N	%
No Knowledge	20	44.4	15	33.3	8	17.8	2	4.4	45	100
Little Knowledge	28	20.9	27	20.1	38	28.4	41	30.6	134	100
Average Knowledge	3	15	4	20	4	20	9	45	20	100
Much Knowledge	0	0	0	0	0	0	0	0	0	100
<b>Total</b>	<b>51</b>	<b>25.6</b>	<b>46</b>	<b>23.1</b>	<b>50</b>	<b>25.1</b>	<b>52</b>	<b>26.1</b>	<b>199</b>	<b>100</b>

Belief	N	%	N	%	N	%	N	%	N	%
No Belief	19	43.2	15	34.1	10	22.7	0	0	44	100
Little Belief	28	29.2	11	11.5	31	32.3	26	27.1	96	100
Average Belief	2	4.2	18	37.5	6	12.5	22	45.8	48	100
Much Belief	2	18.2	2	18.2	3	27.3	4	36.4	11	100
<b>Total</b>	<b>51</b>	<b>25.6</b>	<b>46</b>	<b>23.1</b>	<b>50</b>	<b>25.1</b>	<b>52</b>	<b>26.1</b>	<b>199</b>	<b>100</b>

Opinion	N	%	N	%	N	%	N	%	N	%
No Opinion	16	39.0	16	39.0	8	19.5	1	2.4	41	100
Negative Opinion	24	54.5	1	2.3	19	43.2	0	0	44	100
Average	9	15.5	5	8.6	16	27.6	28	48.3	58	100
Positive Opinion	2	3.6	24	42.9	7	12.5	23	41.1	56	100
<b>Total</b>	<b>51</b>	<b>25.6</b>	<b>46</b>	<b>23.1</b>	<b>50</b>	<b>25.1</b>	<b>52</b>	<b>26.1</b>	<b>199</b>	<b>100</b>

Source: Computation of the Data Set from the Fieldwork (2017)

There is also Bank Wonosobo which is a Regional-Owned Enterprise (BUMD) with its slogan “*Wong Wonosobo*” (The bank of the people of Wonosobo). In Chapter II, it has been explained that banks are categorized into several levels in terms of capital. The local people usually use the banks for a couple of services which will be described below.

#### 5.2.3.a. To Receive a Salary and To Settle a Payment

Usually, for civil servants, their salaries are paid through the local government bank, Bank Wonosobo or Central Java BPD Bank. The bank center in Wonosobo is located in the area around the *alun-alun* in Wonosobo Barat village, opposite the central BRI bank. Bank BNI is also a government bank which is available in every village.



Illustration 5.6 Commercial banks in the research area. © Ayu Swaningrum (Wonosobo, 2017)

### 5.2.3.b. Savings and Loans

In addition to the state-owned banks, there are private banks such as Bank CIMB Niaga, Bank BCA, but they are not always available in all villages except in Wonosobo Barat because they are located in the middle of the city. Small-scale banks in the four villages are BMT (*Baitul Mal wat Tamwil*) which offer micro-financing and operate on the basis of the sharia/Islamic principle. In Kalibeber village, the bank is the BRI terrace which is on the market, then BPR and BMT. According to a resident, most of them chose to transact with BMT because the requirements tend to be easy. In Kejajar, there are BRI, BKK, BMT Tamzis and BMT Al Huda. Usually, customers are found to be queuing up at BRI. At Sojokerto, BRI, BMT and BPR/BKK banks are available. Most residents use BRI and BMT. Mrs. Hermin from Wonosobo Barat chose bank to met her need because the amount of loan she needed was more than the UPK or the cooperative could offer. She had no objection about the administration things before getting the loans from the bank and the interest was about 8 to 10% a year. This was not her first time to go to the bank to meet her needs. She admitted that she barely had the knowledge about *jimpitan*.

## Conclusion

This chapter focused on the question of “what kind of people under what kind of circumstances use which kind of institutions?”. It described the importance of rice in

*jimpitan*, the quantitative distribution of psycho-social variables in four villages, and the qualitative analysis of the use of *jimpitan*. As the medium in the *jimpitan*, rice possesses deeper meaning, as the description of the essence of life, and as the medium for the local people to support the government program. However, nowadays, some of the local people have converted the rice into money which is based on several plausible reasons. Based on the quantitative analysis on three independent variables of the knowledge of, belief in, and opinion on plural available institutions/organizations in four villages, it is concluded that the psycho-social variables affect linearly the decision of utilising the available institutions/organizations. Based on the results of interviews with the respondents and the field observation, the utilization of *jimpitan* in Wonosobo, Central Java, in the community are: (a) as saving and loan function. The loan offered by the *jimpitan* is used by the respondents for basic needs fulfilment of daily life, school's tuition, and for small business expansion funding; (b) as precautionary conduct – risk management and health micro insurance. The *jimpitan* rice, at the beginning, was used as a saving so that if there was a *paceklik* (lousy season), the people would still have rice to consume. In its development, the sum-contributed money is used to support a neighbor who is ill or the family of a

**One of the respondents in Kejajar village reported that he went to the Bank Jateng to get a loan for a sudden need. He admitted he had an alternative to go to other institutions. However, he said that he didn't have the courage to go to a loan shark because the interest that is charged is quite high. He didn't choose UPK because the money he needed exceeded the offered amount of the money for the loan from UPK that was only IDR 5,000,000. However, if he has the option to choose which is the best institution, he will choose the cooperative from his office (*koperasi kantor*), because to get the loan from the bank demands many requirements, and if you need a loan for the second time, you need to wait until your first loan has been completely paid by you, and you need to fulfill the requirements all over again. His choice is understandable because he is civil servant. You need to register as a member of the cooperative. And for civil servants, the collateral is usually the SK (Surat Keputusan/the letter that states that you are a civil servant), and the payment is taken directly from the monthly salary. It is easy to get a loan from the cooperative if you are a member. There are many additional facilities for members. Mrs. Hermin, a respondent from Wonosobo Barat, has always used the bank to get a loan for her needs. During the interview, she reported to have a loan of 10,000,000 from Bank Wonosobo, the local government-owned bank. She said that if she had gone to a cooperative, they would not have lended her that much money. They would only give her a maximum of 1 to 2 million rupiah, which would imply that she would have to go to other institutions to have another 8 million rupiah. Mr. Suyamdi in Kalibeber RT4, RW13 reported that he had a loan from Bank BTPN (*Bank Tabungan Sosial Pensiun/Social Pension Saving Bank*). He needed to pay the children's tuition fees. He said that an employee from the bank came to his house to offer a loan. The payment was 117,000 IDR for every 2 weeks for 37 times. It was a big amount of money, indeed, he admitted, because it was considered loan without collateral.**

deceased person; (c) as social, economic and cultural value; and (d) as a source of funding for various activities of the society. The utilization of *jimpitan* is increasingly diverse, starting from fulfilling the family's own food needs in times of famine, developing into a savings and loans function, and to assist in carrying out sacrificial services (*berkurban*) at Eid al-Adha. Going from the fulfillment of individual needs to communal needs, this is in accordance with the socio-economic conditions of the local community. If a community, on average, earns sufficiently, then the *jimpitan* funds are allocated for the needs that are secondary in nature, such as in hamlet Ngedok, which buys uniforms for groups of women's *arisan*. For villages where the population is mostly middle to lower class, the use of *jimpitan* funds is usually allocated for fulfilling their daily needs. It can be concluded that the utilization of *jimpitan* is more likely to serve the local people whenever needed, and is accessible even in the late evening or during the weekend. It also serves the need of local people in the life-cycle ceremony preparation. The transitional organizations and exogenous organizations serve the local community for: (a) payment of water and electricity, and (b) saving and loans. Therefore, if the local people need to make a payment for the electricity or water to the government-owned company, they will go to the transitional or exogenous organizations. Also, when they need to borrow a huge amount of money, the exogenous organizations are preferred because they offer bigger loans. It is notable that there is the possibility of a respondent choosing more than one institution at the same time, or choosing other institutions for the next period. The decision will be based on their own experience of utilizing the former institutions or even the experience of others.



# VI Patterns of Utilization of Institutions / Organizations

The previous chapter provides the qualitative information regarding the utilization of plural available institutions/organizations in four villages based on individual interviews, field observation and the household questionnaires. This chapter presents the quantitative data obtained from the household surveys by spreading the structured questionnaires to the households in four villages in the field research area. The quantitative data obtained during the field research are data over a 12-months period prior to the field survey. Section 6.1 is meant to remind us of the questions of the study that need to be addressed. The questions will determine which variables should be included in the study so that the quantitative analysis could answer the questions. Section 6.2 briefly discusses the data collection, which has been explained in detail in chapter III. Following the selection of the variables, section 6.3 provides the data sets and section 6.4 offers quantitative data analysis.

## 6.1. Main Research Question

What kind of person under what kind of circumstances is using what kind of institution? That is the main question for this study. This question is broken down into three specific objectives as mentioned in the first chapter, namely: what kind of institutions/organizations are available in the research area; what kind of people utilize available institutions/organizations, in particular the indigenous institution *jimpitan*; and what kind of circumstances determine the utilization of the available institutions/organizations? There are two kinds of analysis provided in this study to address the aforementioned questions. First is the qualitative information which is already provided in chapter V. Second is the quantitative analysis which will be provided in this chapter. In the qualitative information in chapter V, it is explained that local people need to consider several things in choosing the institutions/organizations. In this chapter, we try to capture the considerations of the people when choosing institutions/ organizations and translate these into variables, grouped into several blocks.

## 6.2. Data Collection

The collection of the data is through the questions in the structured questionnaires for the household survey. The questionnaires document various factors considered as determinants of socio-economic behavior of the local people in the research area in Wonosobo district. The selection of the sample in the research area for this study covers the geographical location of the Wonosobo District. It is divided into mountain area in the northern part and low-land area in the middle section. It is also to describe the rural and urban area. The research area is deliberately chosen to depict the Leiden Ethnosystems Approach, particularly in the field of ethnological study (FES). The number of the sample is 199 households. These households have 669 household members altogether. The structured household survey was conducted from August to October 2017. The distribution of samples in four villages in terms of geographical and type area is shown in table 6.1.

Name of the village	Type of area	Geographic area of Wonosobo	Total number of samples	
			N	%
Kejajar	Highland/Rural	Northern area	51	25.6
Kalibeber	Lowland/Sub-urban	Central area	50	25.2
Wonosobo Barat	Lowland/Urban	Central area	46	23.1
Sojokerto	Lowland/Rural	Western area	52	26.1
<b>Total number of samples</b>			<b>199</b>	<b>100</b>

Source: Field research (2017)

## 6.3. Data Sets

The variables were divided into seven blocks. The complete description of the variables has been explained in chapter III. To summarize, there are nine variables in the first block of socio-demography, *i.e.*, age (age), gender (gender), education (edu), occupation (occu), household size (nohhmem), marital status (marstat), ethnicity (ethnic), religion (religi), and place of birth (pobirth). There are nine variables in the second block of psycho-social; *ie.* knowledge about *jimpitan* (knowjimp), belief in *jimpitan* (beljimp), opinion on *jimpitan* (opjimp), knowledge about transitional organizations (knowtrans), belief in transitional organizations (beltrans), opinion on transitional organizations (optrans), knowledge about bank (knowbank), belief in bank (belbank), and opinion on bank (opbank). The third block of enabling variables consists of three variables; *ie.* total income (totinc), total expenditure (totexp), and social-economic status (ses). The fourth block of the institutional variables consists of perceived needs (percneed), location of the institutions (locinst), transaction cost of using the service of the institutions (trcoinst), and transportation cost of going to the institutions (adcoinst). The fifth block of the environmental has two variables; they are location of the community (loccom) and location of the house (lochouse). The sixth block of intervening variables includes the impact of government/public promotion

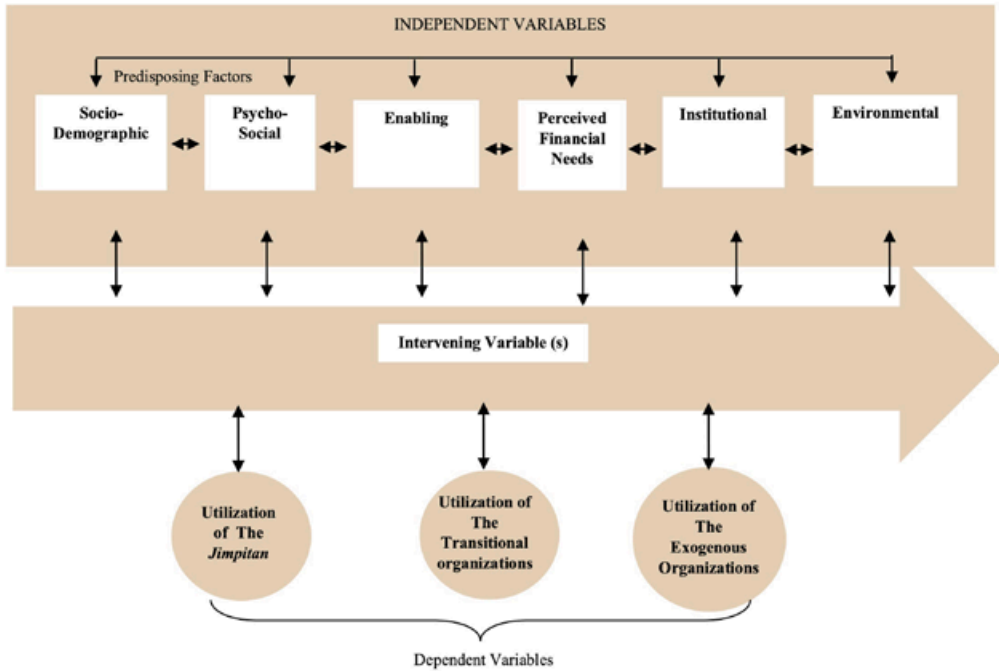


Figure 6.1 Conceptual model of institutions/organizations utilization

on the utilization of the exogenous organizations (gproimb) and private promotion on the utilization of the exogenous organizations (pproimb). The dependent variable is the utilization of plural available institutions/organizations. Figure 6.1 shows the model that emphasizes the interaction between the independent, intervening and dependent variables.

The variables are either nominal or ordinal. The variables gender, occupation, marital status, ethnicity, religion, and place of birth, social-economic status, perceived needs, location of the community and location of the house are nominal. The other variables such as age, household size, education, knowledge about *jimpitan*, belief in *jimpitan*, opinion on *jimpitan*, knowledge about transitional organizations, belief in transitional organizations, opinion on transitional organizations, knowledge about bank, belief in bank, and opinion on bank, total income, total expenditure, location of the institutions, transaction cost of using the service of the institutions, transportation cost of going to the institutions, the impact of government/public promotion on the utilization of the exogenous organizations, and private promotion on the utilization of the exogenous organizations are ordinal. The dependent variable is nominal: the utilization of the indigenous/traditional institutions of *jimpitan*; of transitional organizations of the cooperative and UPK; and of exogenous organizations of bank.

## 6.4. Quantitative Data Analysis

In this section, the quantitative data analysis will be described in detail. The quantitative analysis using Random Forest resulted in two kinds of analysis. First, the variables importance individually, as described in 6.4.1. However, before conducting the Random Forest, one needs to see the relationship between the independent variables. We do this by calculating the chi-square and Cramer's V tests. Second, the average importance of each block, provided in 6.4.2., to see which group of individual variables (block) influences the utilization of institutions/organizations.

### 6.4.1. The Description of the Separate Relationships Between Each Independent Variables and the Dependent Variable

Generally, the results obtained from the quantitative analysis of the data collected during the household survey in the research area show that the number of households who utilize the exogenous organizations of bank is higher than the number of households who utilize the indigenous institution *jimpitan* (Fig. 6.1). The number of utilization of the institutions/ organizations in the research area are respectively 32.2% (n=64), 30.6% (n=61), and 37.2% (n=74) for the traditional/indigenous institutions, transitional organizations and exogenous organizations (chi-sq: 1.397, p-value: 0.532). It shows a balance distribution of the utilization within the institutions/organizations. The table below shows the distribution in the four villages over the dependent variable of the institutions/organization's utilization. It indicates the most important institutions/ organizations preferences of the respondents in the four villages. In terms of the village, generally, the respondents from Kejajar are using more traditional/indigenous institutions than exogenous organizations of bank. This is in contrast with the respondents from Sojokerto. They prefer to utilise the exogenous organizations of bank, just like the respondents from Wonosobo Barat, while for the respondents from Kalibeber mostly prefer to utilize the transitional organizations. Among all villages, the respondents that were selected randomly to represent different characteristics, choose different institutions when they needed help (chi-sq test;  $p \leq 0.001$ , Cramer's V = 0.5123).

**Table 6.2 The distribution of the four villages over the dependent variable of utilization of the available institutions/organizations**

Village variable	Utilization of the available institutions/organizations							
	Indigenous		Transitional		Modern		Total	
Village Name	N	%	N	%	N	%	N	%
Kejajar	41	80.4	2	3.9	8	15.7	51	100
Kalibeber	9	18.0	31	62.0	10	20.0	50	100
Wonosobo Barat	1	2.2	16	34.8	29	63.0	46	100
Sojokerto	13	25.0	12	23.1	27	51.9	52	100
<b>Total</b>	<b>64</b>	<b>32.2</b>	<b>61</b>	<b>30.6</b>	<b>74</b>	<b>37.2</b>	<b>199</b>	<b>100</b>

Source: Computation from the fieldwork research (2017)

The model shown in figure 6.1. is the base (conceptual model). However, the statistical framework was rather different from the conceptual model. Due to the limitation of the variables collected that represented each block, and also because of the uneven number of the variables between the blocks, the variables are rearranged over blocks according to figure 6.2. The arrows located in between the blocks show the correlations between variables, and the arrows pointing to the utilization of institutions/organizations depict the effect of the variables on the utilization of institutions/organizations. The seven blocks of independent variables in the conceptual model (Fig. 6.1.) are now represented by only four blocks in the statistical framework (Fig. 6.2.). The socio-demographic block is the only block which remained the same. The psycho-social block now also includes the perceived needs (*percneed*) variables. The enabling variables (Fig. 6.1.) now become the economic variables with one additional variable of the increasing price impact on utilization of the plural available institutions/organizations, that was appointed to represent the intervening variable beforehand. The economic block shows the economic factors within their household that influence the local people in their utilization of institutions/organizations (the enabling variables): the total income, total expenditure, and social-economic status; and from outside of their community (the intervening variables): the increasing price impact (*priceimp*). Three location variables represent environmental and institutional variables, namely: the nearest institutions (*nearinst*), the location of the community and the location of the house. There are some variables that are not included in the analysis: (a) variables in the institutional block (block 5 in fig. 6.1.). Those variables do not explain much about the utilization of the plural available institutions/organizations. (b) variables in the intervening block (block 7 in fig. 6.1.). Most of the respondents did not know or were not well-informed about these two variables (public and private promotion), so the variables were not plausible to affect the utilization of the institutions/organizations for the respondents.

This study uses Random Forest to figure out the importance of the variables in predicting the utilization of the institutions/organizations. The importance is assessed by calculating the accuracy of the prediction by a set of decision trees (the Random Forest) based on all independent variables minus the variable of concern. The difference in accuracy is called the importance of the variable. The importance value is similar to the partial regression coefficient in multiple regression (Cutler *et al.*, 2011). The independent variables which have importance value more than zero are called non-zero attributes. It is a variable that has a significant power to predict the dependent variable. The higher the importance value, the larger the predictive power of the variable. Random Forest is chosen because the number of the independent variables is large compared to number of respondents (Strobl *et al.*, 2009; Musters *et al.*, 2018). Random Forest can deal with predictor/independent and dependent variables that are ordinal as well as nominal (Cutler *et al.*, 2011).

However, before the Random Forest, the correlation test between the independent variables is conducted. When the value of the correlation between two independent variables is too high one needs to consider which of the two variables should be included in the analysis. The consequence of including the high correlated variables in the analysis is the difficulty in assessing the separate influence of those two variables on the dependent variables (Gujarati 2004). Table 6.3. below shows the correlation. The area above the diagonal line shows the

value of Cramer’s V, meanwhile the area below the diagonal line depicts the p-value. One asterisk means significance below 0.05, two asterisks mean significance below 0.01, and three asterisks is a sign for significance below 0.001.

The table below shows that the respondent’s utilization over institutions/organizations (GOFIN) has significant correlation with almost all independent variables except with gender ‘gender’, place of birth ‘pobirth’, religion ‘religi’, and ethnic ‘ethnic’ (these four independent variables have Cramer’s V value less than 0.150 with the dependent variable). Three independent variables that have significant p-value less than 0.01 (two asterisk signs, with ‘gofin’) are age ‘age’, knowledge of *jimpitan* ‘knowjimp’, and knowledge of exogenous organizations ‘knowbank’ (their Cramer’s V value is under 0.200). The other variables with three asterisk signs (Cramer’s V value more than 0.300) are, in descending order, total income ‘totinc’ (0.475), location of the house ‘lohouse’ (0.441) and location of the community ‘loccom’ (0.418).

Regarding correlation between independent variables, the place of birth ‘pobirth’, as expected, does not posit any significant correlation with other variables, except with ethnicity ‘ethnic’. This is plausible since ethnicity is sometimes associated with birthplace (cf. Sibarani, 2013; Lampe, 2010). Five pairs of variables that indicate high significant correlation value above 0.600: (a) age ‘age’ and ethnicity ‘ethnic’ (0.617); (b) religion ‘religi’ and ethnicity ‘ethnic’ (0.645); (c) belief in *jimpitan* ‘beljimp’ and knowledge about *jimpitan* ‘knowjimp’ (0.601); (d) opinion on transitional organizations ‘optrans’ and belief in transitional organizations ‘beltrans’(0.622); and (e) nearest institutions ‘nearestst’ and location of the community ‘loccom’(0.676). For (a), the correlation is statistically proven,

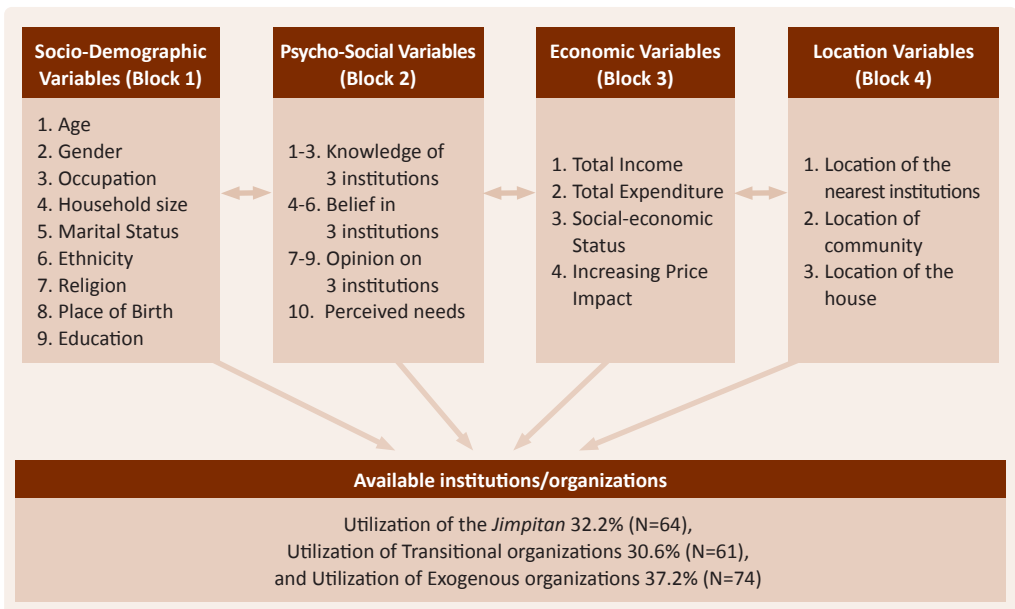


Figure 6.2 Statistical Model of Analysis of Institutions/Organizations Utilization

however, in practice they are not correlated. Age and ethnicity are two things that one has no control over. For (b) religion, somehow, it is expected to have a correlation with ethnicity, for instance most of the Javanese people are Muslims, and it could be that Javanese people who lives in Bali are Muslims. For (c) and (d), it is expected that when one who has knowledge about particular institutions tends to believe in those institutions (Ojong 2017; van der Crujisen *et al.* 2021), and when one who has belief in particular institutions will have a positive opinion on these institutions.

There are four variables that have significant correlation with almost all variables: (a) belief in *jimpitan* 'beljimp'; (b) total income of household 'totinc'; (c) location of community 'loccom'; and (d) location of the house 'lochouse'.

- (a) Belief in *jimpitan* 'beljimp' has high significant phi-value ( $< 0.001$ ) with other variables of: opinion on *jimpitan* 'opjimp' (0.553), opinion on transitional organizations 'optrans' (0.388), belief in exogenous organizations 'belbank' (0.232), opinion on bank 'opbank' (0.314). These psycho-social variables influence each other due to the cognitive process of a decision. In practical terms, the respondents who choose particular institutions tend to believe in those institutions/organizations and have a positive opinion about the institutions/organizations. Belief in *jimpitan* 'beljimp' also has high significant correlation to total income 'totinc' (0.318), social-economic status 'ses' (0.311), increasing price impact 'priceimp' (0.309), location of the community 'loccom' (0.577), location of the house 'lochouse' (0.223), and nearest institutions 'nearinst' (0.568).
- (b) total income of household 'totinc' has significant phi-value less than 0.001 with other 13 independent variables of: gender (0.156), age (0.323), marstat (0.297), occu (0.277), edu (0.339), beljimp (0.318), knowtrans (0.389), beltrans (0.389), totexp (0.512), ses (0.458), loccom (0.473), lochouse (0.499), nearinst (0.358). Total income with total expenditure, occupation, and social-economic status are correlated, in which the higher the income the higher the expenditure. The better the occupation the better the income. The higher the income, the richer status they get in society. So, these variables will have the same pattern of movement. Total income and gender have only a weak correlation; however, according to the field research, one respondent gave data about the salary they received in the farming, in which the women accept a salary lower than the men (see chapter IV).
- (c) location of community 'loccom' has significant phi-value less than 0.001 with other 16 independent variables of: occu (0.331), edu (0.277), knowjimp (0.325), beljimp (0.577), opjimp (0.584), beltrans (0.411), optrans (0.459), knowbank (0.209), belbank (0.233), percneed (0.295), totinc (0.473), totexp (0.395), ses (0.274), priceimp (0.255), lochouse (0.408), nearinst (0.676). There could be an indirect relationship between these variables. Location of community could determine what kind of occupation and education are available. For instance, in urban areas, there are more kinds of job and education facilities compared to rural areas, and it affects the total income and the total expenditure of the respondents.
- (d) location of the house 'lochouse' has significant phi-value less than 0.001 with other six independent variables of: beljimp (0.223), totinc (0.499), totexp (0.409), priceimp (0.248), loccom (0.408), and nearinst (0.250). Respondents who reside in mountain areas usually have an occupation that deals with the mountain. This indirectly affects the income and expenditure of the respondents.

**Table 6.3. Cramer's V values and significance of Chi-Square**

CORRELATION	GOFIN	NOHMEM	GENDER	AGE	MARSTAT	OCCU	POBIRTH	RELIGI	ETHNIC	EDU	KNOWJIMP	BELJIMP	OPJIMP	KNOWTRANS
GOFIN		0,303	0,143	0,351	0,346	0,342	0,081	0,152	0,118	0,312	0,193	0,269	0,247	0,24
NOHMEM	***		0,274	0,305	0,282	0,215	0,202	0,139	0,153	0,242	0,261	0,256	0,204	0,205
GENDER		*		0,218	0,456	0,315	0,046	0,121	0,132	0,12	0,139	0,316	0,314	0,063
AGE	**				0,322	0,25	0,299	0,188	0,617	0,557	0,243	0,314	0,248	0,569
MARSTAT	***		***			0,220	0,112	0,074	0,043	0,316	0,21	0,224	0,152	0,188
OCCU	***		*				0,244	0,297	0,299	0,33	0,223	0,266	0,272	0,157
POBIRTH								0,185	0,281	0,147	0,105	0,115	0,109	0,121
RELIGI									0,645	0,215	0,107	0,145	0,119	0,07
ETHNIC				**			*	***		0,143	0,107	0,143	0,041	0,105
EDU	***			***	*	**					0,207	0,239	0,154	0,535
KNOWJIMP	**	*								*		0,601	0,383	0,161
BELJIMP	***	*	***	**	*	*				***	***		0,553	0,179
OPJIMP	***		***								***	***		0,193
KNOWTRANS	***			**						***	*	*	*	
BELTRANS	***		*							**	***	***	**	***
OPTRANS	***		***								***	***	*	**
KNOWBANK	**										***	*		**
BELBANK	***	***	*		**						**	***	**	
OPBANK	***	*	***		*						**	***	*	**
PERCNEED	***											**	***	
TOTINC	***			***	***	***				***		***	**	***
TOTEXP	***	***			***					**			*	***
SES	***			**	*					**		***	*	*
PRICEIMP	***	***	*		**	*					***	***		
LOCCOM	***		***			***		**		***	***	***	***	**
LOHOUSE	***			*						*	*	**		**
NEARINST	***		***			**		*		**	***	***	***	

Figure 6.1 Conceptual model of institutions/organizations utilization

Chapter VI Patterns of Utilization of Institutions / Organizations

BELTRANS	OPTRANS	KNOWBANK	BELBANK	OPBANK	PERCNEED	TOTINC	TOTEXP	SES	PRICEIMP	LOCCOM	LOCHOUSE	NEARINST
0,41	0,328	0,176	0,353	0,34	0,373	0,475	0,376	0,367	0,31	0,418	0,441	0,28
0,167	0,168	0,184	0,325	0,32	0,194	0,229	0,29	0,259	0,318	0,212	0,224	0,204
0,228	0,365	0,083	0,21	0,39	0,115	0,156	0,119	0,166	0,194	0,453	0,1	0,337
0,306	0,213	0,205	0,275	0,306	0,255	0,323	0,286	0,434	0,264	0,238	0,397	0,302
0,157	0,18	0,118	0,255	0,296	0,226	0,297	0,244	0,303	0,266	0,195	0,27	0,166
0,215	0,203	0,236	0,212	0,207	0,233	0,277	0,216	0,25	0,283	0,331	0,16	0,362
0,175	0,139	0,076	0,121	0,119	0,128	0,167	0,206	0,126	0,065	0,124	0,17	0,12
0,117	0,166	0,065	0,135	0,141	0,157	0,219	0,191	0,149	0,138	0,211	0,08	0,228
0,116	0,101	0,042	0,108	0,113	0,089	0,181	0,196	0,267	0,101	0,14	0,095	0,141
0,251	0,138	0,179	0,092	0,135	0,149	0,339	0,26	0,286	0,173	0,277	0,317	0,284
0,231	0,265	0,242	0,24	0,22	0,113	0,172	0,143	0,107	0,233	0,325	0,164	0,32
0,324	0,388	0,185	0,232	0,314	0,215	0,318	0,19	0,311	0,309	0,577	0,223	0,568
0,311	0,398	0,129	0,195	0,222	0,278	0,265	0,221	0,184	0,165	0,584	0,184	0,584
0,536	0,243	0,223	0,148	0,247	0,202	0,389	0,323	0,202	0,124	0,214	0,385	0,104
	0,622	0,104	0,19	0,158	0,211	0,351	0,297	0,149	0,213	0,411	0,223	0,357
***		0,104	0,281	0,318	0,233	0,271	0,225	0,139	0,143	0,459	0,12	0,416
			0,386	0,193	0,16	0,236	0,229	0,117	0,078	0,209	0,188	0,147
*	***	***		0,504	0,177	0,238	0,282	0,147	0,214	0,233	0,237	0,217
	**	**	***		0,22	0,215	0,212	0,191	0,234	0,195	0,293	0,153
*	**			*		0,233	0,186	0,225	0,232	0,295	0,253	0,249
***	**		*		*		0,512	0,458	0,274	0,473	0,499	0,358
***	*	*	***			***		0,346	0,249	0,395	0,409	0,243
				*	**	***	***		0,162	0,234	0,322	0,204
**			**	***	**	**	*			0,255	0,248	0,179
***	***	***	**	*	***	***	***	**	***		0,408	0,676
*		**	***	**	**	***	***	*	***	***		0,25
***	***		**		**	***	*	*	*	***	***	

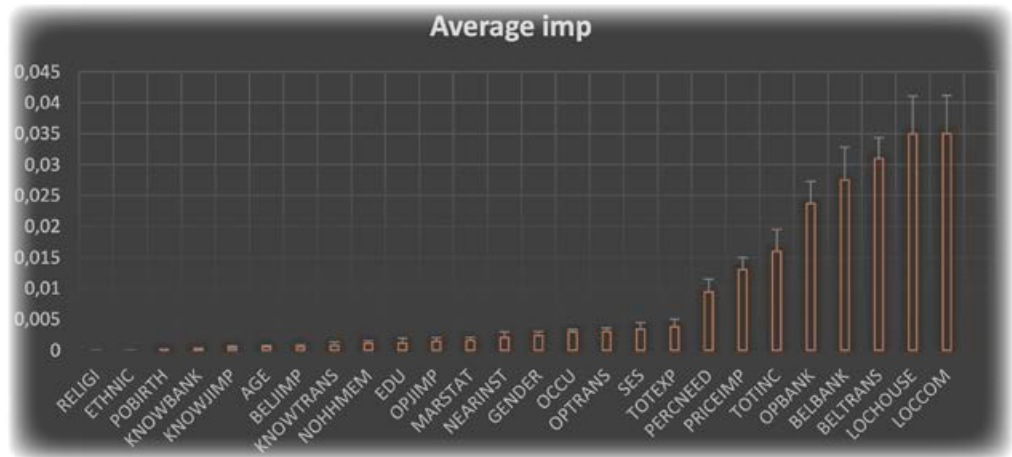


Figure 6.3 The Importance Value of all 26 Variables

According to the results of Cramer’s V test above, there is no pair of variables that have a high value of Cramer’s V that depicts a very high correlation (> 0.8). Therefore, all 26 independent variables are included in Random Forest.

Figure 6.3 shows the relative importance value of the variables. These values are the average value of 10 times the Random Forest result. These are intended to see whether the result is consistent over time. Out of 10 runs of Random Forest, it consistently shows that the predictive power of the result is 77%. According to the importance value provided in the table 6.4 below, 22 variables out of 26 variables are included in non-zero attributes, indicated with an asterisk (\*).

The ten variables with the highest importance are, in descending order, the location of the community (*loccom*), the location of the house (*lochouse*), the beliefs in transitional organizations (*beltrans*), the beliefs in exogenous organizations (*belbank*), the opinion on exogenous organizations (*opbank*), the total income (*totinc*), the increasing price impact (*priceimp*), perceived needs (*percneed*), total expenditure (*totexp*), and social-economic status (*ses*). Of those 10 variables two variables are in the location block, four in the psycho-social block, and four in the economic block. The location of the community is divided into rural and urban, meanwhile, the location of the house is classified into mountain, plain, and coastal area. The location is an important factor for determining the choice made by the respondent about the utilization of available institutions/organizations. This is also due to the availability of the institution in their area. Most of the respondents who were interviewed reside in the rural area (103 out of 199). The numbers of banks available in the urban area is higher than in the rural area, which enables the people who live in an urban area to make use of many options of the exogenous organizations which provide different benefits: from the local bank *i.e.*, Bank Pasar and BPD Jateng, the local government-owned bank, to the national-level private or government-owned bank Bank Mandiri, bank BRI, and bank BNI 46. This research found that respondents who live in the rural area are most likely to use *jimpitan*, whereas they

Table 6.4. Importance Value of 26 Variables

Block	Variable	Importance	Sign
1	Nohhmem	0,001153	*
	Gender	0,002353	*
	Age	0,000564	*
	Marstat	0,001575	*
	Occu	0,002967	*
	Pobirth	0,000274	
	Religi	0	
	Ethnic	0	
	Edu	0,001208	*
2	Knowjimp	0,000419	*
	Beljimp	0,000570	*
	Opjimp	0,001463	*
	Knowtrans	0,000764	*
	Beltrans	0,030975	*
	Optrans	0,003025	*
	Knowbank	0,000181	*
	Belbank	0,027526	*
	Opbank	0,023740	*
3	Percneed	0,009479	*
	Totinc	0,015997	*
	Totexp	0,003803	*
	Ses	0,003403	*
	Priceimp	0,013047	*
4	Loccom	0,034992	*
	Lochouse	0,034899	*
	Nearinst	0,002068	*

Source: Computation from the data set (2021)

who live in the urban area most likely prefer the commercial bank. The rural research area is described as a place quite distant from the center of the town. The rural area in this study is represented by Kejajar, which is located up in the mountain area, and Sojokerto, which is located down to the west border of Wonosobo district, plain area. Although the rural bank of BRI has its branch bank at the level of the sub-district, the respondents who reside in a rural area are still more comfortable to have loans from *jimpitan*, since the access to *jimpitan* is easier compared to the modern commercial banks or to transitional organizations.

Referring to the qualitative analysis provided in Chapter V, the location factors of rural, semi-urban/rural and urban area indicate, particularly for *jimpitan* utilization, that there are different kinds of utilization of *jimpitan*. People in the rural area more likely utilize

*jimpitan* for basic needs fulfilment. In dusun Sojokerto and Bangon of Sojokerto, for example, the loan offered from *jimpitan* is used for household needs of the members. This utilization is a bit similar to the semi-rural area of Kejajar where people employ the *jimpitan* for the sake of the poor such as widows and orphans. Having said this, we can distinguish one creative way to harness the money from *jimpitan* in dusun Kejajar of Kejajar village, which is to buy the cattle to fulfill the annually religious Islamic sacrifice ceremony (*Eid al Adha*). The people in the semi-urban area of Kalibeber village use the money from *jimpitan* to support annual events such as the commemoration of Independence Day, or religious ceremonies eg. *Khotmil Quran* (event of finishing reading Al Quran in a day), or *Eid al Fitr* (religious Islamic event after a month of Ramadhan fasting). Meanwhile people in the urban area, for example in dusun Ngedok of Wonosobo Barat, utilize it for secondary needs of making the uniform clothes for the women's members of *arisan*. People in dusun Sumberan Utara of Wonosobo Barat utilized it to rebuild the house that burned down just when the field research was conducted (Illustration 4.5.). It can be concluded that in urban areas, the utilization of the indigenous institution *Jimpitan* is more to the society's needs, while in rural areas it is for individual needs. Nevertheless, people in urban and rural areas do agree that the impact of *jimpitan* could be harnessed either by individuals or by society as a whole.

Two aspects of culture, according to Matsumoto (2000) are (a) objective elements; the physical manifestations of culture, and (b) subjective elements; the intangible aspects such as social norms, customs, attitudes, and values. The latter is differentiated in two ways, (i) by the domain which refers to socio-psychological traits as products of culture, eg. attitudes, values, beliefs, opinions, norms, customs and rituals; and (ii) by the dimension which refers to things which influence behavior and describes aspects of cultural variability. The high importance value of subjective elements of psycho-social factors (*beltrans*, *belbank*, *opbank*, *percneed*) shows that the choice made by the respondents is influenced by their psycho-social factors. The belief in and opinion about exogenous organizations of the commercial banks (*belbank* and *opbank*) exhibit a coherent outcome where the respondents who have much belief in and positive opinion about banks tend to utilize exogenous banking organizations. The rationale beyond the mutually beneficial cooperative behavior they exhibit, as aptly put by the research of Uphoff (2000), is the result of the norms, attitudes, beliefs and opinion/values that constitutes their cognitive part of social capital. The perceived need for satisfaction with financial services 'percneed' measures the cognitive aspects which relate to the systems of knowledge, belief and opinion. It assesses people's knowledge, belief and opinion specifically concerning their experiences with financial services. The factors measured in system level relate to the official components of the financial services.

In this research, the perceived need factor is measured by five categories. They are social responsibility, financial support, health care, education, other. Those five categories have been designed along with society's condition. Most of the respondents who reported to utilize the *jimpitan* perceived their needs as financial needs, either to buy staple food, to take a loan from *jimpitan*, but mostly to meet the daily needs (*pers. comm*). As a staple food and primary need, the need for rice should be immediately fulfilled. Therefore, at

the beginning of the development of *jimpitan*, its purpose was to overcome the shortage of rice. It was mainly allocated for disabled people, widows with many children, those suffering long-standing illnesses, although since then the rice was mostly replaced by money. This *jimpitan* was mostly organised by PKK women's group (Imelda and Marthini 2001; Mukherjee 1999). Nowadays, when *jimpitan* is collected and shared for loans, for example, like in Sojokerto, people tend to take the loans to repair or renovate their homes or to pay the school fees of their children. Even in Ngedok, Wonosobo Barat, they use the money to buy uniforms for their small PKK women's group to be used whenever they have a regular meeting or to finance their vacation. As Kendall (2010) writes that most of the poor people do most of their saving through informal financial institutions, whose significant advantages, unlike in the formal one, are the short distance they might have to go to reach it and the modest cost they would be charged.

The total income 'totinc', total expenditure 'totexp', social-economic status 'ses' influence the utilization of available institutions/organizations. The respondents who reported having a monthly income less than IDR 500,000 (more or less 29 euros) are the ones who choose more to go to the *jimpitan*. In Sojokerto, it is known that to obtain funds from the saving and loan program of *jimpitan*, the local people need no massive amount of money to pay the interest rate. Therefore, the respondents feel safer to get assistance from *jimpitan* rather than from another source of finance, *ie.* the local banks which require paying a higher interest rate. Moreover, in several sub-villages in Kalibeber, they (particularly the elderly and the orphanage) get it at no cost since it is given in the form of aid. The respondents who reported having a monthly income between IDR 2,500,000 (more or less 145 Euro) and IDR 3,000,000 (more or less 174 Euro) none of them choose to go to the indigenous institution *Jimpitan*, all of them choose the modern institution of commercial banks. Income and expenditure are two variables which measure the enabling factor, a factor which will allow or impede someone to possess something. As aptly put by Beard (2007), most of the community development efforts acquire households to contribute or to give resources to accept goods and services, thereupon their socio-economic status usually mediates the participation from households. According to Marsh (2003) and Djankov *et al.* (2008), the decision of going to the modern commercial bank to get a loan will not be made by the poor, since they possess inadequate material to be used by them as collateral; they are also reluctant to take the risks. They consider that the costs of getting a loan exceed the benefits. Those reasons are associated with the socio-economic status of a household, *eg.* the higher the income, the more they have the money or assets which can be used as collateral.

In this study, the education (*edu*) and knowledge of institutions (*knowjimp* and *knowtrans*) are also included in non-zero attributes, although they have little importance value. Even the knowledge of exogenous banking organizations 'knowbank' is not included in non-zero attributes, despite many studies showing that those variables are significant factors in credit demand (*see* Djankov (2008), Nwaru *et al.* (2011) and Ferede (2012)). Four variables that have no predictive power over the utilization of available institutions/organizations are place of birth 'pobirth', ethnicity 'ethnic', religion 'religi', and knowledge about exogenous organizations 'knowbank'. This finding is similar to the study of Ferrara

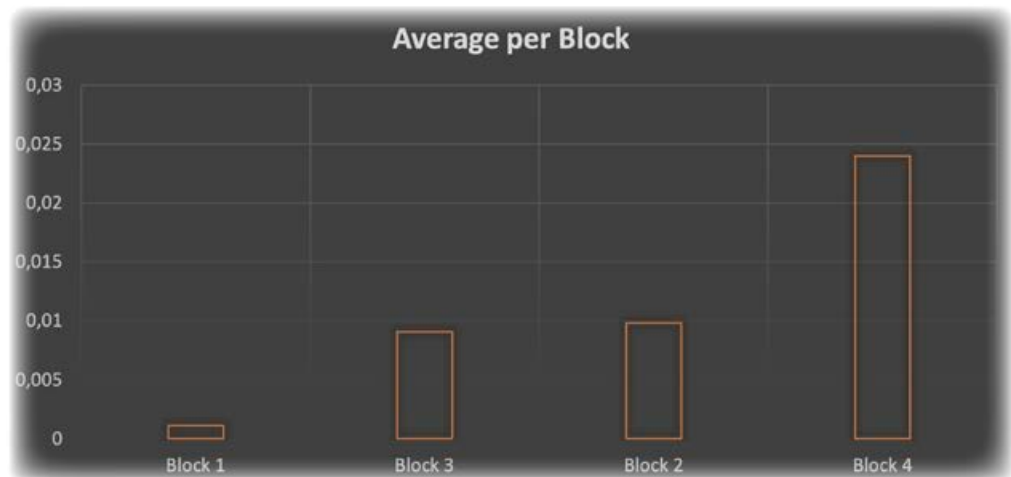


Figure 6.4 Average Importance Value

(1996) in Ghana, for ethnicity and place of birth, that concludes both have no effect on formal institutions such as banks and professional moneylenders. However, this is opposite to the finding that ethnicity influences the loan demand in informal institutions. Khoi *et al.* (2013) and Linh *et al.* (2018) conclude that ethnic groups have access to formal small loans. For religion, the study of Cao *et al.* (2019) suggests the opposite: that religion is important in informal credit trade in China as law enforcement. As Moahid *et al.* (2020) also suggest, in Afghanistan religion is an important determinant for informal loans but not for formal loans.

#### 6.4.2. The Average Importance of Each Block

After the explanation of importance of each variable toward available institutions/ organizations, this section will explain the importance of each block toward available institutions/organizations. The summary of the result of the importance of each block is shown in figure 6.4 below.

Based on the figure above, the average importance value per block is as follows:

1. Block one of the socio-demographic variables contains nine variables (household size, age, gender, education, place of birth, occupation, marital status, ethnic background, and religion), while two of them are not included in non-zero attributes (ethnic background and religion), and it has an average importance value of 0.001094
2. Block three of the economic variables contains four variables (total income, total expenditure, social-economic status, and increasing price impact) and has an average importance value of 0.009062

3. Block two of psycho-social variables contains ten variables (knowledge of *jimpitan*, knowledge of transitional institution, knowledge of bank, belief in *jimpitan*, belief in transitional institution, belief in bank, opinion on *jimpitan*, opinion on transitional institution, opinion on bank, and perceived needs) and has an average importance value of 0.009814
4. Block four of location variables contains three variables (location of the house, location of the community, and of the nearest institutions) and has an average importance value of 0.023986.

To see which block significantly influences the utilization of available institutions/ organizations, the permutation test is used, a nonparametric approach. The test is conducted by taking a fixed number of variables equal to the number in that block randomly out of all variables (*i.e.*, for block one, nine out of 26 variables; for block two, ten out of 26 variables; for block three, four out of 26 variables; and for block four, three out of 26 variables), calculate the average, and repeat this 1000 times to get the distribution of the random average. The above found average (Fig. 6.4) is significantly different from the random average, if it lies above the 95% of the distribution of the random average. The test is an exact one-sided test. Table 6.5. shows the result of the permutation test. The block that has the asterisk sign shows an average importance above 95% of the random distribution of the average.

Block	95%	N	Mean	sign. (above 95%)
Block 1	0,013497	9	0,001094	
Block 3	0,017877	4	0,009062	
Block 2	0,012797	10	0,009814	
Block 4	0,020554	3	0,023986	*

Source: Computation from the data set (2021)

It can be concluded that only the location block/variables altogether significantly influence the utilization of plural available institutions/organizations. The location block describes that the consideration of respondents when they are in need of emergency or immediate aid is the nearest institutions/organizations. It depicts that, according to the respondents, there is availability of easy physical access to the available institutions/organizations. The closer the distance also means the lower the cost that the respondents need to take out of their pocket. It can also be concluded that the closeness is not only about the physical distance but also the interpersonal relationships and familiarity. This is the advantage of the nearest available institutions/organizations that the risk of default loans due to wrong customers selection is minimal because all members of the savings and loans already know each other. This describes the importance of the network of local people that reside in the same community/location.

Truong *et al.* (2020) note that urban and rural people have different preferences for institutions. Closeness to home or workplace is one of many factors that are considered

important in the study of Aregbeyen (2011) about the customer's choice of financial institutions that included 1750 respondents in six metropolitan cities in Nigeria, as well as the study of Abbam *et al.* (2015) that is based on 509 respondents in Ghana. Location is one factor out of four that determines if people use the bank. It weighs 25% of the consideration of utilizing the service from the exogenous banking organizations, while the other three weigh 35% for service efficiency, 28% for customer service, and 12% for competitive rates (Inganga *et al.* 2014). However, studies done by Gyeltshen (2008) about formal and informal credit in Bhutan, and by Barslund and Trap (2008) in Vietnam, conclude the opposite: that distance to the credit source is not an important factor in the utilization of institutions/organizations. The local development pattern is driven by the choices of economic actors that strengthened through social interactions and which are subject to institutional arrangement and geographical environment (van Duinen *et al.* 2015).

## Conclusion

This chapter is dedicated to describing the quantitative analysis based on structured household questionnaires for explaining the utilization of institutions/organizations. It reveals that the distribution of the utilization of available institutions/organizations for 199 respondents is 37.2% for the exogenous organizations, 32.2% for *jimpitan*, and 30.6% for transitional organizations. It reveals the most important institutions/organizations that the respondents choose to go to in time of need. In Keajar, the utilization of *jimpitan* is higher than the other two available institutions/organizations. In Wonosobo Barat, the utilization of the exogenous banking organizations is higher compared to other institutions. In Kalibeber also Sojokerto, the utilization rate of transitional organizations is higher than both modern and indigenous institutions. In the conceptual framework, the variables that are considered to have an influence on the utilization of institutions/organizations are divided into seven blocks. For statistical purposes, the variables were reorganized into four blocks. The conceptual model is appropriate for inventory of variables into same grouping, however, regarding the predictability, the statistical framework needs to be slightly different. The reorganizations are: (a) the single variable of perceived needs in block four is merged into the psycho-social variables in block two. This is intended to derive the average importance value. (b) the variables of location of the institutions/organizations, the administration cost, and the transportation cost in block five are deleted. Those variables do not give much information about the utilization of the institutions/organizations. (c) the variables of public and private promotion in block seven are also dropped from the block due to the respondents' answers. Most of the respondents do not know about the public and private promotion, so the questions of the impact of public and private promotion are irrelevant, and (d) two new variables were entered into the statistical framework, namely: the nearest institutions/organizations (*nearinst*) in block four and the increasing price impact (*priceimp*) in block three.

Random Forest, the statistical test that is used in this study, comes out with the importance value of individual variables. The higher the importance value, the higher the predictive power of a variable. This study ran Random Forest 10 times and it resulted in 22

out of 26 variables having non-zero average importance. 10 variables that have the highest importance value depict that the utilization of the available institutions/organizations is influenced by factors of the location of the community (*loccom*), the location of the house (*lochouse*), the belief in transitional organizations (*beltrans*), the belief in exogenous banking organizations (*belbank*), the opinion on exogenous banking organizations (*opbank*), the total income (*totinc*), the increasing price impact (*priceimp*), perceived needs (*percneed*), total expenditure (*totexp*), and social-economic status (*ses*). In terms of blocks, the results obtained from the permutation test, block four, location variables, is the only block that has an average importance value that is significantly higher than expected under randomization of the variables. It shows that the close connection the respondents have to their families or neighbors, or the close proximity, are of crucial importance when they really need immediate help.

To answer the question of ‘what kind of person under what kind of circumstances is using what kind of institutions/organizations’: people who graduated from primary school, reside in rural areas, have no income or less than IDR 500,000, considered themselves as poor, and need immediate cash for basic needs tend to prefer indigenous institutions of *jimpitan*. People who live in an urban area, have an income of more than IDR 500,000, considered themselves as having an ‘average’ social economic status, and need money for business expansion or housing reparation will choose transitional or exogenous banking organizations. Generally, the emergency money is the decisive effect of choosing the available institutions/organizations. To conclude, the utilization of available institutions/organizations in the research area of four villages in Wonosobo district is influenced by various factors as shown in the non-zero attributes, in which in terms of blocks, the location is the factor that significantly determines the utilization of institutions/organizations. It shows that the place where the respondents reside is important because it forms community, in terms of physical location, and also personal relationships, a shared value and feeling.

To complete the analysis, there are probably some variables that should be included in the further study, namely: the variables that represent financial accessibility such as transportation cost and administration cost for all institutions/organizations; the variables that represent disturbance or enabler from outside the community such as aid from the government, crisis, and so forth.



## VII Conclusions, Implications and Recommendations

Indonesia is known for its megadiversity in the world (Leurs 2009), not only in terms of plants and animals but also in terms of cultural diversity, either material or non-material culture. The non-material culture refers to the ideas, which include beliefs, values, rules, norms, institutions and the intangible heritage. A value that is embedded in Indonesian society is a long-standing tradition of mutual aid and cooperation of *gotong royong*. It has been practiced in the daily life of every ethnic group throughout the country. In Java, one example of *gotong royong* is *jimpitan*. *Jimpitan* has long been used within the Javanese society along with *ronda* (the night patrol) and *arisan* (the rotating saving and credit associations), especially among the low-income families, by supplying free rice, at the outset of the 'age of development', for the elderly and the orphans. Later, its services became more varied. The practice of *jimpitan* is conducted in the community, hand in hand with other institutions, in order to fulfill the needs of the local people.

To describe and analyses the practice and use of *jimpitan* as an indigenous institution with a view to be integrated as an alternative contribution to the reduction of poverty in the research area in Wonosobo district, Central Java Province, Indonesia, this study provides a socio-demographic description of the research area with a focus on the local people, their culture, and their way of life. It also documents the background factors of the local community in the research area, and it identifies and compares the local people's use of *jimpitan* with their use of transitional organizations, and exogenous organizations. The appropriate sampling technique was chosen. Structured and pre-coded questionnaires for household surveys were conducted in the four villages of Wonosobo. The quantitative data were collected and analyzed with the use of a specific model. The designated model was used to measure the influence of determinants on the use of *jimpitan*.

Therefore, within this final chapter, the conclusions and recommendations will be presented as the result of the study of the behavioral patterns of the utilization of institutions/organizations and the contribution of indigenous institutions *jimpitan* for sustainable socio-economic development in Wonosobo of Central Java, Indonesia. There

is also an explanation and description of the significant factors affecting the behavioral patterns of the respondents from the sample in the four villages in the utilization of the indigenous institutions of *jimpitan* in comparison with the alternative existing transitional organizations, and exogenous organizations. Thereupon, the identification of the possible contribution to the sustainable socio-economic development will be elaborated. The better understanding of the attributes of local institutions and the linkages of the institutions with the livelihood of the poor will contribute to a more constructive policy-making for effective collaboration in designing and implementing local development initiatives. The practice and knowledge of the local people, that have evolved in the course of history, should be taken into account for designing the policies and projects which involve the empowerment and the development of the people.

*Jimpitan* constitutes an activity of collecting rice or money routinely conducted by a group of persons who reside in the same neighborhood to meet emergency situations. *Jimpitan* empowers local people and encourages them to participate in decision-making that influences their life, which then creates social cohesion. It is a proof of the resourcefulness of local people in addressing their problems. When the local people believe in working together, this may stimulate local community development. Development is not only concerned with material objects but also with non-material aspects, that is the development that takes culture into account and that is concerned with the general well-being of the people. In the course of history, development has often been focused on economic growth, which has neglected the non-economic aspect of human well-being. Welfare is only seen from the monetary side, which may have a negative impact on the environment. Likewise, development programs that do not take into account the culture of the local community, may in the end also be ineffective in reducing poverty or inequality. The *orde baru* (new order) regime had implemented modernization theory in development in Indonesia which tried to imitate developed countries without taking into account their cultural and historical aspects, causing distortions that actually exacerbated poverty. The decentralization that initially was created to accommodate the local people's voices has also not been very successful. Corruption, for example, is one factor that hinders the effectiveness of decentralization and fails to provide an effective public service (Suprayitno *et al.* 2017; Sriyana *et al.* 2017; Heo 2018). This problem, which endured since the *orde baru* regime, has not changed very much.

### 7.1. Conclusion

This study has focused on the question of “*what kind of people in what kind of circumstances are using what kind of institutions/organizations*”. The research question was broken down into: *firstly*, what kinds of institutions/organizations are available in the research area; *secondly*, what kinds of people utilize available institutions/organizations, in particular the people who utilize the *jimpitan*, in the research area; and *thirdly*, what kinds of the circumstances determine the utilization of the available institutions/organizations in the research area. This study employed a combination of qualitative and quantitative methods. Qualitative methods were individual interviews and field observations. By regularly visiting

the four villages it was possible to observe the daily activities of the local people and the environment in which they took place. The quantitative data were collected through structured questionnaires. In the interview process I was accompanied by a co-interviewer. The structured questionnaires were distributed to 226 households in four villages. However, after some cleaning, only 199 questionnaires were further analyzed.

There are three institutions/organizations which were found nearby or in the research area. Those institutions/organizations have provided mutual assistance to the members of the community. In or nearby the research area, these three institutions/organizations are the indigenous institution *jimpitan*, the transitional organizations comprising of the cooperative and PNPM-UPK *Program Nasional Pemberdayaan Masyarakat-Unit Pengelola Keuangan* (National Community Empowerment Program-Unit of Financial Management), and the exogenous banking organizations. In reality, there are other institutions/organizations besides those three that serve the community; however, this research has limited its scope to those three institutions/organizations. The indigenous institution of *jimpitan* is initially an activity of picking up a small portion of rice using fingertips before cooking it. Then, it is stored as a saving rice to be consumed in case there is no more rice, no more money to buy it, or if there is a lousy season. So, mostly it was for private household consumption. In its development, it became a public utility. The *jimpitan* rice is donated to the elderly, orphans, and low-income families. Referring to the qualitative result using the qualitative data from the observations, interviews with key informants (they are the head of the village (*kelurahan-lurah* and *desa-kades*); local figures; the head of *RT* or *RW* (*Ketua RT/RW*); the institution's committees), and documentation, it can be concluded that the utilization of *jimpitan* in four villages in Wonosobo served four functions: (a) as saving and loan function, (b) as precautionary conduct-risk management and health micro insurance, (c) as a social, economic and cultural value, and (d) as a source of funding for various activities of the society. The first function is as a savings and loan institution. The loan offered by the *jimpitan* is used by the respondents for basic needs fulfilment of daily life, school's tuition, and for small business expansion funding. This saving and loan function serves the community that pertains to their livelihood. As already explained in table 4.8 in chapter IV most of the respondents are laborers or small retailers. Both professions produce unstable income, therefore, to secure their needs, especially daily needs, they preferred to utilize *jimpitan* in order to meet their needs. Most of the respondents who reported to utilize *jimpitan*, perceived their needs as financial needs, either to buy staple food, to take a loan from *jimpitan*, but mostly to meet the daily needs. As a staple food and primary need, the rice should be immediately fulfilled. Therefore, the basic function of *jimpitan* was to overcome the shortage of rice. It was mainly allocated for disabled people, widows with many children, those suffering long-standing illnesses, although since then the rice was mostly replaced by money. Nowadays, when *jimpitan* is collected and shared for loans, for example, like in the field research area of Sojokerto, people tend to take the loans to repair or renovate their homes or to pay the school fees of their children. Even in Ngedok, Wonosobo Barat, they use the money to buy uniforms for their small PKK *Pemberdayaan dan Kesejahteraan Keluarga* (Empowerment and Family Welfare) women's group to be used whenever they have a regular meeting or to finance their vacation.

The second function is as a precautionary conduct – risk management and health micro insurance. At the outset, *jimpitan* rice was used as a saving so that if there was a lousy season, the people still had rice to consume. In its development, the sum-contributed money is used to support a neighbor who is ill or the family of a deceased person. Every place that still preserves *jimpitan*, not only in four villages, still conducts *jimpitan* for at least this basic function.

The third function refers to the social, economic and cultural value. Javanese people like to formalize life by conducting celebrations, feasts or ceremonies, and in that *jimpitan* serves the community by paying the part/whole costs of the ceremony. Examples are the commemoration of Independence Day on 17 August, or the celebration of the graduation of *khafilah khotmil quran* (memorising the Quran) of *pesantren* (Islamic boarding school) Al Asy'ariyah every 10 Muharram/10 Suro in Kalibeber village. The *jimpitan* money is used to pay for the event. In Wonosobo Barat village, the *jimpitan* money from selling the *jimpitan* rice was used for purchasing the pottery to be used by the residents for free when they had ceremonial activities of the life cycle, e.g., marriage, death, or circumcision.

Lastly, the fourth function is *jimpitan* as a source of funding for various activities of members of the society. Initially from the fulfillment of individual needs to communal needs, this is in accordance with the socio-economic conditions of the local community. For the members of the community with a good income, the *jimpitan* funds were usually allocated for the secondary needs such as buying uniforms for groups of women's *arisan*. For members of the community who belong to the middle or to the lower class, the utilization of *jimpitan* funds is usually for meeting daily needs. In the research area, *jimpitan* is managed in the scope of RT, RW, *dusun* or formal organization. Only recently, the *jimpitan* rice is replaced by the *jimpitan* money due to its greater flexibility and its more practical use. *Jimpitan* is sometimes conducted alongside *arisan* and *ronda*. Indigenous institutions *jimpitan* is, indeed, regarded as a non-profit institution, but it can also serve financial services. *Jimpitan* together with other institutions/organizations has served the community alongside the transitional organizations and exogenous organizations. The transitional and exogenous organizations have two functions within the community, namely: (a) payment of water and electricity, and (b) savings and loans. Therefore, when the local people need to make a payment for electricity or for water to the government-owned company, they will go to the transitional or exogenous organizations. In particular, the civil servants use the modern institution of banking (the government-owned bank) to receive their monthly salary. Also, in case a respondent needs a huge amount of money, exogenous organizations are more preferable. It is notable that there is a possibility a respondent chooses more than one institution at the same time, or he/she may choose other institutions for the next period. The decision will be based on his/her own experience of utilizing the former institutions or even the experience of others.

The transitional organizations that are available in the research area comprise the cooperative and PNPM-UPK. The cooperative constitutes a business entity that consists of one or more persons. It is a legal entity based on cooperative principles and an economic

movement on a family basis. In the research area it is divided into two types: (i) the limited membership, and (ii) the open membership. The limited membership usually shares the same interest, same gender, and so forth. Its example is *Koperasi Mardisiswa* in Sojokerto village, in which its members are only teachers. The open membership cooperative is a cooperative which accepts whoever wants to be a member regardless of occupation, gender, religion, and so forth. The PNPM-UPK was initially the World Bank's initiative of community-driven development. Its implementation is similar to the revolving funds that are provided for the villagers. The activities are like savings and loans that are conducted in a group. The group members have the opportunity to borrow money from the group and pay it back at a low interest rate. The group leader is responsible for the collection of the repayment, which is then deposited to the UPK at the sub-district level. If there is any failure in the payment, the group should bear the responsibility to pay it back; otherwise, the village that the group belongs to will lose its right to receive the next PNPM-UPK grant funds until the group has repaid its debt. The transitional organizations serve two functions for the local people in the four villages: (i) as loan and saving function, and (ii) to settle a payment.

The exogenous organizations are banks subject to banking regulations and official supervision. They are usually run by the private sector or by the government. In the research area, there are mostly government-owned banks that are available in the village, such as BRI or BNI. BRI, even, has its smallest unit that only comprises one teller and one security officer and it is using only a car (*Teras* BRI). Its functions cover (i) loans and savings, and (ii) to settle a payment and receive a salary.

Referring to the quantitative data, the kind of people who are using the available institutions/organizations are described in a socio-demographic profile (Appendix 2, Table 1). The 199 respondents representing households are reported to use *jimpitan* as their main institutions as much as 64 respondents, to use transitional institutions as much as 61 respondents and 74 respondents. The distribution of utilization between three institutions are almost balance (circa 30% each). In chapter VI, it was concluded that the socio-demographic that significantly influence the utilization of institutions/organizations are household size, age, education, occupation, and marital status. Respondents who are reported to use *jimpitan* are mostly household with 1 to 3 members, to use transitional organizations are mostly household with 2 to 4 members, and to use exogenous organization are household mostly household with 3 to 5 members. The respondents who have lower education tend to prefer *jimpitan* than transitional and exogenous organization. The respondents who are younger (around 36 until 50 years old) mostly prefer transitional and exogenous organization over *jimpitan*. Widow and widower will prefer *jimpitan* than transitional and exogenous organization. Respondents who have no formal or stable job will prefer *jimpitan* more than transitional or exogenous organizations.

To measure what kind of circumstances influence the utilization of the available institutions/organizations this study using variables of perceived needs in the psycho-social block, economic and location block. The local people often ask assistance from outside their household *ie.* they go to financial institutions for some needs (Appendix

2, Table 2). In this study, the needs were categorized into social responsibility, financial support, health care, education, and other types of needs. These five categories summarize the circumstances that the local people face in the community when they choose to use available institutions/organizations. Social responsibility is meant to capture the participation of the members of the community in the savings mechanism and in their presence in the routine meeting. Financial support is used for buying staple food or primary needs. Health care is the cost that the people must bear when they are ill. Education cost is the tuition fees for the children's education or the buying of uniforms and books. The category of 'other' describes other things besides those four types of needs such as business expansion or house repairation. In the psycho-social block, it was measured how is the knowledge, belief and opinion of the respondents regarding the three institutions/organizations. The measurement is in the likert scale from do not, little, average, and much for knowledge and belief; and no, negative, average, and positive for opinion. In economic block (Appendix 2, Table 3), there are total monthly income and total monthly expenditure that is measured from none until 3 million IDR per month; and socio-economic status that shows very poor, poor, average, rich and very rich. In location block, (Appendix 2, Table 4) there are location of the community (rural, semi-rural/semi-urban, and urban), and location of the house (mountainous, plain, and low land).

These factors are captured in chapter VI as quantitative data which included 26 independent variables that were considered to influence the utilization of the available institutions/organizations. After conducting the correlation test (Cramer's V test), all 26 variables were included into further analysis using Random Forest. The result of the Random Forest showed that 22 out of 26 variables have non-zero attributes (the importance value); meaning that those 22 independent variables have predictive power to explain the utilization of the institutions/organizations separately. The highest ten predictive variables are the location of the community (*loccom*), the location of the house (*lochouse*), the beliefs in transitional organizations (*beltrans*), the beliefs in exogenous banking organizations (*belbank*), the opinion on exogenous banking organizations (*opbank*), the total income (*totinc*), the increasing price impact (*priceimp*), perceived needs (*percneed*), total expenditure (*totexp*), and social-economic status (*ses*). Four variables that were not included in non-zero attributes (have no predictive power over utilization available institutions/organizations) are place of birth (*pobirth*), ethnicity (*ethnic*), religion (*religi*), and knowledge about exogenous banking organizations (*knowbank*).

These 22 variables then were grouped into four blocks, namely: the socio-demographic block, the psycho-social block, the enabling block, and the location block, to see which group of variables has significant influence on utilization of the available institutions / organizations. By averaging their importance value in each block and conducting the permutation test, it was concluded that only location block which significantly influenced the utilization of the institutions/organizations. The significant influence of location block over utilization of institutions/organizations describes two things, namely, (i) the physical accessibility and (ii) the interpersonal relationships, familiarity and network of local people who reside in the same location. It means that location has an important influence on the preferences over institutions / organizations.

## 7.2. Implications

### 7.2.1. Theoretical Implications

The enforced effort of developing countries to imitate the course of development of the developed countries, as suggested by the modernization theory, makes the voice of local people unheard (the top-down approach). Meanwhile, the local people, in particular those with limited resources who suffer the most from poverty, have their own ways to solve problems (the bottom-up approach). In the development programs that were designed on the basis of modernization theory that were used during the *orde baru* regime, this effort was neglected. Thus, the first and foremost theoretical implications of the study are the incorporation of cultural dimension into development. As has been explained in Chapter II, in 'The First World Culture Forum' held by the Government of Indonesia and UNESCO in Bali there was a call for a measurable and effective role, as well as the integration of culture in development at all levels in the Post-2015 Development Agenda of the United Nations. It also emphasized that culture is a driver, enabler and enricher of sustainable development. Secondly, the importance of people's participation and empowerment in development and the importance of the multidimensional measurement of well-being must be emphasized. Poverty is said to be a multidimensional problem. It is not merely an economic phenomenon. The ultimate goal of development is the well-being of the people. To choose the indicators for well-being is equivalent to choosing the minimally acceptable indicator beyond which someone is not categorized as poor. It is quite important to understand the multidimensional aspects of poverty in order to tackle the problem of poverty correctly. In the Indonesian context, the increasing economic growth is not accompanied by decreasing the level of poverty. Thus, inequality is increasing. This is the result of development planning and programs which do not stimulate the people's participation, especially to increase well-being at the community level. The importance of the local people's knowledge, belief and practice is embodied in their culture.

So, balanced development efforts need to take into account the core values of communities involved. Adherence to key values, although 'old' and traditional, may still be considered of great importance. See for instance all the positive aspects of *adat* (local terms for regulations) regulations, family values, versus 'modernization' aspects of development like increased individualism, or less interest in local community cohesion. Therefore, this study documents the indigenous knowledge of the local people. It is related to the bottom-up approach and to the local context in which development processes take place. The respondents in the four villages, through their utilization of *jimpitan*, work together in addressing their problems and finding the solutions using their own resources. Take the example of the respondents in the village of Wonosobo Barat when one of their neighbors lost his house in a fire caused by a short circuit: the entire neighborhood tried to build the house up again. The initial idea came from the local authority – in this case, the *lurah* (head of the village) – that the local government wanted to help this person, so they donated some money to the person to rebuild the house. The neighbors helped with their labor and money (some from *RT*, and some from *jimpitan*). Another example is a respondent in Kejajar who is a poor old man living alone without

relatives, and who is often ill. He had no income, so the neighbors helped him by supplying money from *jimpitan* to cover some of the health expenses. During the fieldwork, the person was hospitalized three times.

These examples describe how the value of *gotong royong*, that was facilitated in *jimpitan*, to help each other is quite important in coping with the situation. In addition to *gotong royong*, taking turns in collecting *jimpitan* rice or money also means allowing the members of the community to participate in the activities in the neighborhood. This kind of participatory approach could enhance the self-esteem of the people. Although it is sometimes voluntary in nature, the members do it enthusiastically. These three values of *gotong royong* (togetherness), voluntary work and taking turns show the self-reliance of the local community in facing adversity. I argue that what the modernization theory proposes – that to achieve economic development and growth, changes in attitudes and cultural values are needed – is supposed to be the opposite: that development programs should adjust to the local wisdom to gain effective results.

Regarding sustainable development, it should take the culture into account because it sustains the thinking and acting of the society. Studies have been conducted by several researchers about this relationship. They concluded that the indigenous knowledge embedded in the practice of traditional birth attendance and midwives (Ambaretnani 2012), the utilization of medicinal, aromatic and cosmetic plants (Leurs 2010; Aiglsperger 2014), the means of communication in health and medicinal plants (Djen Amar 2010; Erwina 2019), indigenous medical system or health care (Slikkerveer 1995; De Bekker 2020), cosmology and conservation of cultural biodiversity (Agung 2005), and indigenous financial institutions (Saefullah 2020) play a role in supporting the process of sustainable community development. The practice of indigenous institutions in this study shows in the saving and loan function of *jimpitan* in Sojokerto village: they set the rules of savings and loans so that the members of the community do the *jimpitan* money regularly (savings) and so that the non-performing loans (loans) will be minimum. In their regular weekly meeting, they will call out loud the names of the members who missed a repayment of the *jimpitan* money (for saving mechanism). This mechanism of calling names out loud makes the members of the community ashamed of a missing a contribution. They also set the rules for the members that missed the payment of the loans to pay some amount of money for the administration (for loans mechanism). Benefitting from the communal rules or agreement and taking control of their own affairs shows the resourcefulness of the local people. Therefore, I agree with Vel (1994) who stated that development activities which aim to improve the conditions of livelihood of poor local people will only be effective if the planning of these activities is based on a deep understanding of the traditional economy as it applies in the community.

### **7.2.2. Methodological Implications**

This study uses a combination of quantitative and qualitative methods to describe and analyses the utilization of available institutions/organizations, in particular the indigenous institution *jimpitan*. There are a number of publications about the utilization of indigenous

institutions that use only qualitative methods (Tonui *et al.* 2008; Jakimow 2013; Wiyani *et al.* 2016; Ojong 2018), or only quantitative methods (Dobler 2011; Khoi *et al.* 2013; Esiobu *et al.* 2015; Beekman 2015; Myers *et al.* 2017; Elizalde 2020), or mixed-methods (Leurs 2010; Djen Amar 2010; Ambaretnani 2012; Erwina 2019; De Bekker 2019; Saefullah 2020). This study has used the combination of qualitative and quantitative method. It is the first study about utilization of available institutions/organizations in terms of quantitative methods using the method of Random Forest.

Using the Leiden Ethnosystems Approach, with its three key principles of PV (participant's view), FES (field of ethnological study), and HD (historical dimension), such a study requires plenty of time and effort. The study has to be able to capture the *emic* view of the participants, in this case the perception of the respondents in utilizing the available institutions/organizations, so that the PV principle is appropriately described. The study has also made comparisons in the research area, in this case represented by the urban and rural area, thereby applying the FES principle. Lastly, the study has to provide the historical dimension of the utilization, particularly the indigenous institutions. The combination of quantitative and qualitative analysis in this study displayed the *emic* perspective, acknowledged distinct behavioral characteristics, and recorded the root of indigenous knowledge.

The multivariate model that is characteristic of the Leiden Ethnosystems Approach comprised initially of seven blocks. The blocks represent: (i) socio-demographic variables, (ii) psycho-social variables, (iii) perceived need variables, (iv) socio-economic variables, (v) institutional variables, (vi) environmental variables, and (vii) intervening variables. Those seven blocks were variables that represent characteristics of local people that were expected to have an influence on the utilization of available institutions/organizations, which were divided into three: (i) the indigenous institutions of *jimpitan*, (ii) the transitional organizations of PNPM UPK and cooperatives, and (iii) the exogenous banking organizations. The socio-demographic variables describe the physical and social characteristics of the local people. The psycho-social variables and perceived need for satisfaction measure the cognitive aspects which relate to the systems of knowledge, beliefs and opinion. The socio-economic status variables describe the economic condition of the households. The institutional variables show the accessibility to the institutions. The environmental variables depict the condition in which the local people reside. The intervening variables describe the variables that come from outside the community. As depicted in Chapter VI, the number of variables in seven blocks was 26, in which from the Random Forest results, 22 of them influence the utilization of the available institutions/organizations individually as has been shown by the value of importance. However, when it was processed into blocks, the value of average importance of each block was insignificant, so that there was a change in block arrangement. Seven blocks were rearranged into four blocks. They are: (i) socio-demographic variables, (ii) psycho-social variables, (iii) economic variables, and (iv) location variables. The rearrangement was necessarily conducted due to two things: (i) the addition of new variables and the deletion of unsuited variables, and (ii) to have more than one variable in a block to derive appropriate values that measure significance.

The classification of variables into seven blocks was also done in the study of Saefullah (2020). By using the method of OVERALS he concluded that almost all blocks have moderate correlation with the utilization of available institutions/organizations, except the enabling and intervening block that have low correlation. His result is quite different to this study in that it is only the location block which significantly influences the utilization of available institutions/organizations. However, in terms of bivariate analysis, Saefullah (2020) shows that the environmental location of rural and urban area posits very strong influence upon utilization of available institutions/organizations.

The fieldwork that was conducted encompassed all principles, *ie.* interviewing the respondents, observing their environment and daily activities, visiting local libraries. During three months of fieldwork in four villages from September to November 2017, I found a lot of information that was useful. The data I gathered from the fieldwork through the structured questionnaires were ordinal and nominal data. To capture the indigenous knowledge, the psycho-social data included the knowledge, the beliefs, and the opinion of local people about each available institution/organization in ordinal measurement. In terms of socio-economic condition of the local people, most of the local people reported to have an average social economic position. This was confirmed by observations, although there were a few differences in information obtained through both methods. There were respondents who reported that they are poor, while based on observations they can be considered as average, and some reported 'average' while by some observable indicators they could be considered 'rich'. The ordinal data are in five to six categories. However, when the statistical method was used, the categories were shortened into three or four categories. The Random Forest method was used to handle many types of variables, also because it can handle high-dimensional problems. It is a simple yet sophisticated method that could be used to answer research questions in this study. For this kind of research, which involves many qualitative variable/s in the questionnaires, using the Random Forest method allows us to quantify the qualitative variables *ie.* through the value of importance.

The knowledge and values of local people that underlie their daily life are not only beneficial for them but also for other people outside their community. There is much wisdom they can offer to the world. Trust each other, help each other, face and solve the problems together, that is what helps them cope with adversity. Being active in the community facilitated by institutions also empowers the local people. The combination of qualitative and quantitative analysis made this study rather comprehensive in understanding the behavior of local people in terms of utilization of available institutions/organizations. However, regarding fieldwork there were some difficulties that arose. First: the allotted time for the fieldwork was inadequate to explore and observe in depth the knowledge that the local people possess. Second: there were difficulties in getting the permits from the local authorities. It takes some time to get permission from the local authority to conduct fieldwork. Researchers should adequately and timely prepare the administration and documents that are needed in the process of getting the permission. However, it is worth facing such obstacles because to be able to see, observe and talk to the local people directly allows you to explore the extent of their knowledge and how they

use it in their daily activities. It is extremely useful to use local guides and assistants while interviewing the informants and trying to get to know them better.

### 7.2.3. Practical Implications

The practical implication of the study includes the identification of factors which significantly contribute to the utilization of available institutions/organizations. The study emphasizes the importance of institutions/organizations at the community level, particularly the role of indigenous institutions in the sustainable socio-economic development of local people. The result of the analysis shows that most of the local people who lives in rural areas prefer to use indigenous institutions compared to the other two available institutions/organizations, the transitional and the exogenous organizations. This behavior of the utilization of available institutions/organizations is influenced by independent socio-demographic, psycho-social, economic, and location variables. The quantitative analysis in this study shows two conclusions: (i) in terms of individual variables, and (ii) in terms of block. Individual variables that significantly influence the utilization of available institutions/organizations are 22 out of 26 variables. The highest ten predictive variables are the location of the community (*loccom*), the location of the house (*lochouse*), the beliefs in transitional organizations (*beltrans*), the beliefs in exogenous organizations (*belbank*), the opinion on exogenous banking organizations (*opbank*), the total income (*totinc*), the increasing price impact (*priceimp*), perceived needs (*percneed*), total expenditure (*totexp*), and social-economic status (*ses*). Four variables that were insignificantly influencing the utilization of available institutions/organizations are place of birth (*pobirth*), ethnicity (*ethnic*), religion (*religi*), and knowledge about exogenous banking organizations (*knowbank*).

In terms of blocks, only the location block significantly influenced the utilization of available institutions/organizations. The other three blocks did not affect the utilization of available institutions/organizations in a significant way. The importance of the location factor signifies the importance of the community in terms of spatial meaning. The members of the community in the same place share the same values, face the same problem, and have the same goals. By that, the social research about indigenous institutions should account for the spatial community that is a non-economic factor in the setting up of their research. The result is in line with the studies of Truong *et al.* (2020) that note that urban and rural people have different preferences for institutions, and the study by Aregbeyen (2011) that concludes that the shorter the distance of home or the workplace to the financial bank institutions the more likely the customer will choose them; Abbam *et al.* (2015) with their study that was based on 509 respondents in Ghana; and Inganga *et al.* 2014 that showed location is one factor out of four that determine how people choose a bank, that weighs 25% out of 100% of the consideration of utilizing the service of the modern financial banking institutions . However, this study is in contrast to the studies of Gyeltshen (2008) and Barslund and Trap (2008) about formal and informal credit that recorded that distance to the credit source is not an important factor in the utilization of institutions. The local development pattern is driven by the choices of economic actors that strengthened through social interactions and which are subject to

institutional arrangement and geographical environment (van Duinen *et al.* 2015). It should be underlined that this result takes into account that people adhere to the same religion and belong to the same ethnic background. *Jimpitan* differs from other local activities such as *pengajian* (religious gathering), *arisan* (gathering of citizens), or savings and loan cooperatives. Although those activities have rather similar benefits as *jimpitan*, they cover only a limited scope of issues. *Jimpitan* could be considered as a melting pot of characteristics of a mixed-religious and multi-ethnicity community.

The *jimpitan*, historically, complement the evening routine activities of *ronda* (night patrol). The *ronda* is established to support the *siskamling-sistem keamanan lingkungan* (a kind of village-wide security system). The villagers take turns doing *ronda* around the village. It is considered as a long and well-established collective action which is available in almost all rural communities in Java (Djamhuri 2008). While doing *ronda* around the neighborhood the patrol officer collects the rice of *jimpitan*. Hence, two functions are simultaneously carried out: to maintain security and to conduct the *jimpitan*. It shows the existence of cooperation and *gotong royong* (voluntary mutual assistance) among local people. *Arisan* as well as *ronda* are also people's activities which foster the practice of the indigenous institution of *jimpitan*. Such activity can be found throughout Indonesia at almost all socio-economic levels of society (Djen Amar 2010).

The value of cooperation and *gotong royong* in the practice of the indigenous institution *jimpitan* need to be maintained and supported in the society in general, and particularly in Wonosobo to safeguard them from extinction amid globalization and the modernization era. The transitional organizations as a combination of bottom-up and top-down approach institutions, in this study represented by the cooperative and PNPM-UPK, should emphasize the participation of local people in the planning and implementation, rather than being determined by the government in order to support sustainable community-based development. Meanwhile, for the exogenous organizations, the service for the local people in the community should emphasize the personal relationship more, instead of mere impersonal, contextual and contractual relationships.

The utilization of indigenous institutions that is based on voluntary mutual aid not only exists in Central Java, but also throughout Indonesia (*ie. Perelek* in West Java, *Bareh saganggam* in West Sumatera, and so forth). *Gintingan*, for instance, as it has been described in the study of Saefullah (2020), has shown some similarity and differences with *jimpitan*. Both are indigenous institutions which are established as a local initiative and aim to fulfill the need of the people through mutual voluntary assistance and cooperation. Both are also supported by the contributions of rice from every household in the community which are collected to be utilized by the households in need, and they are also practiced for the special ceremonies in regard to life cycle rituals like circumcisions, weddings, and funerals. One of the differences between *jimpitan* and *gintingan* is that in *gintingan* the family who receives the contribution will record every single contribution in a *buku beras* (rice book) to acknowledge the amounts of contributions from all the community members, and will contribute the same amount to other neighbors in the future. Meanwhile in *jimpitan* there is a record book for every household, for example in

Sojokerto, and one master book is with the head of the neighborhood (*RT*) that records all the *jimpitan* collections in one neighborhood only to see how much the collection was and how the *jimpitan* rice or money will be allocated. Also, when the *jimpitan* rice or money is given to people or families who are ill or suffer the loss of a loved one, they do not have an obligation to return it, unless they have received *jimpitan* money as a loan. In that case, they need to pay it back.

In other countries there are comparable institutions: *Ajo* in Nigeria, *Bayanihan* in the Philippines, *Iddir* in Ethiopia, and *Kuu* in Liberia. *Bayanihan*, according to the studies of Ealdama (2012) and Barrameda *et al.* (n.d.), is the same as *jimpitan* as it is based on a spirit of *tulong* (help). It is a tradition where people help those in need. However, it is more the practice of collectively moving a house. *Ajo* (Esiobu *et al.* 2015) is the same as *jimpitan* in terms of its daily contribution and as an informal source of funds and indigenous savings and credit institutions. Meanwhile *Kuu* is a self-help farmer's group (Beekman 2015), so the similarity with *jimpitan* is that both are practiced initially in the peasant community. Therefore, this study adds references about the importance of such indigenous institutions in development, particularly in local rural development. This study shows that social capital such as trust, values, norms and social networks significantly affect the collective action that local people conduct through the utilization of locally available institutions/ organizations. As has been mentioned earlier, the issues faced by the community in the research area have been solved through the utilization of available institutions/ organizations, in particular, their collective action in the indigenous institutions *jimpitan* via the mechanism of discussion about what was going on, what should be done, what resources should be used and how they could do something to address the issues.

### 7.3. Recommendations

The following recommendations are based on the result of the study that the utilization of available institutions/organizations in the research area of Wonosobo is primarily influenced by the location factor. It can be concluded that the location is more important as a factor than the economic factor. The recommendations are aimed at three specific targeted audiences, namely: officials in development planning, local community organization, and finally researchers.

#### 7.3.1. For Officials in Development Planning

In the past the poverty reduction program in Wonosobo was still ineffective in alleviating poverty. The PKH *Program Keluarga Harapan* (the family program) that provided conditional cash transfers, for example, was not very well targeted due to inaccurate data collection. In addition, there was still a lack of participation from the beneficiary (Fachrudin 2017; Sofianto 2020; Faulana *et al.* 2021). Therefore, policy makers should take the local people's knowledge into account in their policy formulation as the local people's knowledge is a readily available source of 'know-how' of doing things or of solving issues

in their daily life which has been proven and conducted over generations. Local people are the ‘teachers’ who know more about their own local economy and environment, also they obey and are sensitive to the principles of a balanced environment. In this case, policy makers and development planners should acknowledge the role that the local institutions play in the community and have collaboration with local institutions in designing and implementing local development initiatives. The local people in the research area when they implement *jimpitan* always document the amount of rice or money, the people who have not participated, and the people who have savings and loans. Such documentation could be a good resource for the local government for their data collection so that the implementation of the poverty reduction program can be more effective. The local government can also work together with the people to know how to efficiently encourage the participation of the local people in using indigenous institutions.

Take the example that has been conducted by the *pemerintah desa* (village government) in Burat village, Kepil sub-district, Wonosobo. They have formalized the implementation of *jimpitan* in their village as one of its policies for poverty reduction. Their slogan being “Segenggam Beras Kita Berguna” (with a handful of rice we are useful), the *jimpitan* was implemented in each RT every 35 days (*selapanan*) to collect rice to be donated to the person in dire need or affected by a calamity<sup>8</sup>. The other village administrations can formalize the *jimpitan* according to the needs of their respective locations. As this study has concluded, people in rural areas need more to meet the basic needs, meanwhile in the urban areas people need more to meet the secondary needs. With this formalization, it is hoped that the community can be encouraged to participate more actively, the preservation of the *jimpitan* can be maintained, and the poverty reduction can be realized.

In 1999, the TP-PKK *Tim Penggerak PKK* (The Movement Team of PKK) together with UNICEF established a program called *tubulin-tabungan ibu bersalin* (maternity savings), in which the funding source was *jimpitan*. The program, that was conducted in each sub-district, was intended to reduce maternal and infant mortality, improve public health and motivate the community, especially pregnant women, to save money in preparation for childbirth. The money which was collected from this program was as much as IDR 600 million. However, in 2017 the program was discontinued due to the existence of BPJS. It is another example that *jimpitan* could be used as a resource of local people that is reliable for local development programs and projects. It should not need to halt and it could be allocated for another post for local development programs.

As the BAPPENAS-Badan Perencanaan Pembangunan Nasional (National Development Planning Agency) stated in cluster III and IV of the poverty reduction program, it is suggested to also include and encourage the local people’s participation to make the empowerment of local people more effective and sustainable, by including the indigenous knowledge systems in their policies and by paying attention to the local indigenous institutions. It is expected that the integration of bottom-up knowledge (the local people’s

<sup>8</sup> Selapanan means 35 days, this traditional day measurement is used by the local people to hold meetings, instead of using 30 days a month (Aswiyati 2015).

knowledge) and top-down governance will encourage the realization of community resilience and eventually create sustainable development.

The resilience of indigenous institutions in a context of financial or health crisis calls for a new way of thinking when dealing with the concept of development. The indigenous institutions are based on indigenous knowledge and practices. However, only few studies regarding indigenous institutions have been conducted due to their heterogeneity, the relatively small amounts used in transactions, and the lack of written documentation (Temu *et al.* 1994; de Soysa *et al.* n.d.). In this study, it is shown that the indigenous institutions offer services that are beyond the services that exogenous organizations can provide. The bottom-up approach, as opposed to the top-down approach, which is displayed in the *jimpitan* accommodates cultural differences, encourages participation, and empowers the potential and capabilities of the local people to achieve and improve their well-being at the community level. Therefore, the *jimpitan* which promotes both an *emic* perspective and a bottom-up approach should be accommodated in the socio-economic development.

As has been mentioned in the conclusion, *jimpitan* has four functions, whereas the transitional and exogenous organizations serve only two functions. The role of indigenous institutions is to provide the goods and services to vulnerable people and low-income families, particularly in times when there are inadequate safety nets and aid from local government and no well-functioning markets. The indigenous institutions tend to utilize local knowledge to respond to changes, to handle conflict, and to create circumstances that influence behavior. Moreover, the experiences of problem-solving that the local people have passed down over generations serve as a survival function. It helps individuals to adapt and master the environment. Therefore, the documentation of the local knowledge that this study brings could be used for policy-making by the relevant authorities. According to the experience of local people in Sojokerto village in conducting *jimpitan*, they can close the gap between the wealthy and the poor in their environment. This experience shows that in order to know the problems that the local people face, the policy maker should listen to them and talk with them directly. They have ideas, insights, and knowledge that they can share, that the policy makers should acknowledge and use in the design and implementation of the plans. The local people are more than just a beneficiary, an object or target group for development activities. They must be included in the policy decision-making that will eventually influence their lives in the future. Also, when doing the loan and saving, the mechanism of informal social pressure is a reminder for the person who borrows the money to make the payment in due time. The policy maker could make use of the meeting of *jimpitan* or the information that the people collect when they gather in the middle of *ronda*, *arisan* or *jimpitan* as this information could help the decision-making when setting out policies that deal with the local people. For instance, information on how many people is ill, poor, or unemployed, could be collected through the *jimpitan* networks. In short, development programs should start to consult local people who have been living and surviving in the environment. They should also take into account the relevant local knowledge as an instrument for selection of choices to be made by the people themselves.

### **7.3.2. For Local Community Organizations**

The local community organizations should have a collaboration together with the academicians in preserving the tradition by documentation and introducing it to a wider audience in order to have the resource available and to encourage the policy makers to listen more to their voice. During the fieldwork, I encountered people and organizations who are concerned about local knowledge. Sometimes, I also heard pessimistic sounds about the local knowledge and tradition as *ndeso* or *ketinggalan jaman* (being outdated or old-fashioned). This could lower the local people's self-esteem. However, I also acknowledged that there were concerns about the extinction of the local traditions from cultural activists. This study tries to convey a message to those who are concerned about their traditions, ideas, insights, and unique ways of problem-solving that is empirically tested and academically recognized.

### **7.3.3. For Future Research/Researcher**

Researchers should pay more attention to the methodology. In this study, the block that highlighted the socio-cultural factors (socio-demographic block and psycho-social block) did not significantly affect the utilization of the available institutions/organizations. Therefore, suggestions for further research regarding this are to be cautious about which of the measurement are really important, *i.e.* (i) whether we already appropriately measure what we want to measure, (ii) whether we correctly include variables that we should include, and (iii) whether we carefully choose which and how many variable/s we should put in the block. The classification of many variables into blocks that measure the factors that influence the utilization of available institutions/organizations is the strength of this study. It can help the policy maker determine which cluster of variables should be paid attention to intervene the behavior of the local people. However, the number of the variables that were put in the block is unbalanced. So, for further research, it is better to have a balanced number of variables in each block in order to appropriately interpret the block.

Researchers are suggested to do a pilot project or a preliminary-research. This is to acknowledge the local value so that in designing the tools/instruments such as questionnaires in open and closed questions can be suitable with the local condition. As has been stated in the subsection in which to conduct research that deals with local knowledge, ethnographic research is an appropriate choice to be able to capture the perception of the local people and the culture they have. However, one should bear in mind that the challenges to be faced can be different in each research area. The complexities of human behavior can be translated into indefinite numbers of variables. Variables that perhaps will give more valuable insight in understanding the behavior of local people are the psycho-social variables that are particularly aimed at understanding the local people's knowledge. Having more interaction with local people in order to know the way they convey their ideas or perceptions is a useful way for the researcher to gain a deeper understanding of people's knowledge.

## Finally

Last but not least, amidst the Covid-19 pandemic, the *jimpitan* with its saving and loan function can be one of many ways to cope with the difficult economic situation so that the local people can still manage to keep their small businesses from collapsing. Also, *jimpitan* with its basic function of providing the staple food for low-income families can help people to survive when they lose their jobs or when their income decreases in times of lockdown. The governor of Central Java recently suggested to the people in the villages to revive the tradition of *jimpitan* as a food barn. This is also being done in Yogyakarta province in which the governor issued instruction number 16/INSTR/2021 that was dealing with the local level handling of Covid-19; one of its suggestions was to make use of *jimpitan* as one of the sources of funding for the operational needs of the Covid-19 *Satgas-Satuan Tugas* (Handling Task Force) at the level of *dukuh/dusun* (sub-village), *RW* and *RT*. Farmers in Central Java who are members of *KTNA Kontak Tani Nelayan Andalan* (a group of farmers and fishermen) donated five tons of rice and 500 kgs of eggs to support the Central Java's government to deal with the Covid-19 pandemic. The Acting Chairperson of the Central Java *KTNA* said that the donated rice was the result of *jimpitan* which was set aside at harvest by *KTNA* member farmers (Aini 2020; Insetyonoto *et al.* 2020). In some places, *jimpitan* is one alternative solution to collect funds to be used to help those who are in self-quarantine and to donate aid to prevent Covid-19 (Arifin 2021; Prakoso 2021).



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# Summary

This study is about the indigenous institution *jimpitan*, a collection of a handful of rice or some money to be donated to fulfill the needs of a family within a community in Central Java, Indonesia. This dissertation tries to capture its utilization alongside other available institutions/organizations such as transitional and exogenous organizations, to acknowledge the characteristics of the community which influence the utilization of the available institutions/organizations. The research used the combination of quantitative and qualitative methods by spreading the structured household questionnaires, doing the individual and group interviews, and field observations in the research area of four villages in Wonosobo, Central Java, Indonesia.

The principle of mutual help that is unique to Indonesia, particularly to the Javanese, is *gotong royong*. As has been explained in Chapter I, it is embedded in the daily life of the local people. It encompasses the importance of culture which refers to the relations between humans, and between humans with their environment. One of the practices of *gotong royong* that has been conducted by the community in Central Java is embedded in *jimpitan*. *Jimpitan* helps local people by supporting the life of poor and low-income families. It is usually conducted alongside other traditions such as *ronda* and *arisan*. The attendance of the local people in both *ronda* and *arisan* in which *jimpitan* is managed represents active participation in decision-making to overcome issues the local people encounter in their life, either individually or collectively. Such participation is quite essential in community development because it depicts a correlation to the socio-economic condition, therefore, it is important to study the utilization of available institutions/organizations that play a significant role in local rural development. Thus, this study tried to answer the research question: “what kind of people under what circumstances will use which kind of available institutions/organizations in the research area, in particular, *jimpitan*”. This research question was divided into three specific objectives. *Firstly*, what kind of institutions/organizations are available in the research area?; *Secondly*, what kind of people utilize available institutions/organizations, in particular the people who utilize the *jimpitan*, in the research area?; *Thirdly*, what kind of circumstances determine the utilization of the available institutions/organizations, in the research area?

Chapter II summarizes the community development instigated from the mainstream development discourses in which economic growth is often interchangeably used with development. In mainstream economic development, the voice of rural people is often neglected. Meanwhile, they also have to face and feel the result of environmental degradation and poverty. Therefore, there was the so-called sustainable development, a blueprint to achieve a better and more sustainable future for all, which addresses the global challenges the world faces, such as poverty, inequality, climate issues, environmental degradation, prosperity, peace, and justice. To realize sustainable development, the cultural context needs to be taken into account about economic and technological development, because culture is a collection of problem-solving experiences

within society that serves as a survival function over generations, and that helps the society to adapt and master the environment. It is a source of knowledge and experience that sustains the thinking and acting of society. Indigenous or local knowledge includes knowledge and practical skills that were developed by communities in a particular area. It reflects how the people understand their relations to their environments to enhance their lives. People who live within one community share the feeling of mutual rapport and the sense of obligations so that the social capital could be realized.

In social life, institutions are structures that matter for recognition of human interaction and activity which are arranged in terms of rules. Institutions are defined as systems of established and standardized social rules which structure social interactions. A set of institutions that allow poor people to participate in the essential decisions in their lives is required for broad community-based development. There are different kinds of institutions that support the socio-economic activities in Indonesia, serving many goals in society. Therefore, in this study, there are three available institutions/organizations, *i.e.* indigenous institution *jimpitan* that represents informal institutions, transitional organizations that represent the semi-formal institutions, and exogenous organizations that represent formal institutions.

Chapter III provides the description of the research methods and the ethnosystems approach to document, describe and analyze the local knowledge and local characteristics that are embedded in the local practices of the utilization of the indigenous institution *jimpitan* alongside the utilization of transitional and exogenous organizations. The villages that were selected in this research area are Kejajar in the northern mountainous area, and Sojokerto in the western area. These settlements represent the rural area. The two other villages are Kalibeber and Wonosobo Barat in the middle area and they represent the urban area. The qualitative data were obtained by individual and group interviews, and field observation. Quantitative data using the method of Random Forest with its conceptual model of the utilization of available institutions/organizations were divided into seven blocks. They are (a) socio-demographic, (b) psycho-social, (c) enabling, (d) perceived needs, (e) institutional, (f) environmental, and (g) intervening. The Random Forest method was used to observe the predictive power of the variables, both individually and in each factor, in explaining the utilization of the available institutions/organizations by providing the value of importance.

Chapter IV describes the Wonosobo district. It is one of 35 towns/districts in Central Java. The administrative area of Wonosobo has 15 sub-districts. The population of the district according to the census conducted in 2010 was 754,883 people (383,401 males and 371,482 females). Wonosobo is classified as a district that has moderate human development and moderate inequality. In 2019, the number of poor people in Wonosobo was 131,350. This chapter captures some socio-demographic characteristics of the respondents like their marital status, their education, their occupation, and their socio-economic status. The economic activities in Kalibeber are dominated by trade and the *Opak Singkong* (Cassava Chips) home industry. In Kejajar agriculture is most important, while in Leksono sub-district farmers are either farmers on their farmland (*petani pemilik*),

or they work on other people's farmland (*petani penggarap*). Some of them work just as farm laborers (*buruh tani*). In Wonosobo Barat most of the economic activities are in the service sector of micro and small-scale industries which have less than 20 workers per business.

Chapter V depicts the qualitative analysis that is based on individual and group interviews and field observation that describes the importance of rice as the medium of *jimpitan*, the conversion of rice into money in conducting *jimpitan*, and the utilization of *jimpitan* alongside transitional and exogenous organizations. Traditionally, *jimpitan* uses rice as its means. Rice is considered a sacred thing that is associated with the goddess Sri who embodies all the spirits. Rice is considered an essence of life and conceived as 'soul stuff'. Based on the saying *sedikit-sedikit menjadi bukit* (drops make an ocean), the rural people in Wonosobo, in 1956, with their resources supported the massive program of the 5-year plans for development (*repelita*). The government gave full attention to rural development. The local people supported the government program by collecting funds through *jimpitan* in terms of rice, *bawon* (salary in terms of paddy or other harvested plan), firewood, and saving. This collective action of the people in the rural area described strong evidence that *jimpitan* could be utilized to support development, which we may call bottom-up development. The local people with their resources, their way of thinking was helping the government to realize the development goals aimed at the well-being of the society. Based on the individual interviews and field observations, *jimpitan* served the community for four functions. These are a.) saving and loan, b.) precautionary conduct such as risk management and health microinsurance, c.) preservation of socio-economic and cultural value and d.) source of fund for various social community activities such as the commemoration of independence day and celebration of the graduation of memorizing the Quran.

The rice or the money that has been collected and stored for a certain time (usually a week, a month, or a year) will be offered as loans with zero or little interest. This loan is used by the local people to fulfill their needs, especially basic needs like buying staple food, paying education fees for their children, or paying health costs. In the time of illness, one can depend on help from people participating in *jimpitan* for free, although the amount of money is sometimes inadequate to cover the health costs. In every village, there is always fund allocation for someone who is ill or a family in mourning. This fund is given for free without repayment. One may call it a social fund. This function of *jimpitan* is a basic function. *Jimpitan* can also function to reduce inequality. In Sojokerto, the food provision of the haves and the have-nots generates inequality. The head of the RT allocates some of the *jimpitan* money to pay the provision of food for the host of the meeting, either the haves or the have-nots. Therefore, in every routine meeting, the same food is provided by the host.

In this study, there are two transitional organizations, namely PNPM UPK (UPK for short) and cooperatives, that were selected. The cooperative is a legal business entity that consists of a person or persons which is based on the cooperative principles (open and voluntary memberships, democratic management, fair distribution of the dividend, and

an independent character). The UPK, the second transitional institution, is the program that was initially supported by the World Bank which gives loans to groups that are already formed by the local people. The head of each group is responsible for reminding members of their payment of the loan. There is the principle of *tanggung renteng* within the group. Two functions of transitional organizations are to settle payment for the electricity or water company of local government and as savings and loans. The other institutions that serve the community besides *jimpitan* and the transitional organizations are the exogenous organizations, in particular the banks. Respondents choose banks when they think that using *jimpitan* or the cooperative or UPK cannot fulfill their needs. Although there are many kinds of exogenous organizations, for instance, pawn or leasing companies, which offer their services to people, only banks have branches at the village level. Therefore, the study includes only banks to represent exogenous organizations. BRI, the state-owned bank, has service units at the lowest level. *Teras BRI* (Terrace BRI) is a kind of cash office whose position is under the BRI smallest branch/unit, a service car with only one teller, one customer service, and one security guard. Every day it goes around from one market to the next. There are two functions of exogenous organizations for the people in the study area, namely to receive one's salary in a bank account and to settle payments, savings, and loans.

Chapter VI tries to elaborate on the quantitative analysis of the data obtained through the structured questionnaires in the household survey. Generally, the results obtained from the quantitative analysis of the data collected during the household survey in the research area show that the number of utilization of the available institutions/organizations in the research area shows a balanced distribution. This study uses Random Forests to figure out the importance of the variables, in terms of individual variables and blocks (aggregated variables), in predicting the utilization of the plural available institutions/organizations. The independent variables which have an importance value of more than zero are called non-zero attributes and the higher the importance value, the larger the predictive power of the variable. Individually, it is found that 22 out of 26 variables are included in non-zero attributes. Ten highest-factors that influence the utilization of available institutions/organizations are, in descending order, the location of the community, the location of the house, the beliefs in transitional organizations, the beliefs in exogenous organizations, the opinion on exogenous organizations, the total income, the increasing price impact, perceived needs, total expenditure, and social-economic status.

In terms of the block, after all the 26 variables were grouped into four, *i.e.* socio-demographic; psycho-social; economic; and location; which is based on their similarity in characteristics, location is the only significant block on the utilization of available institutions/organizations. The importance of location describes that the consideration of respondents when they need emergency or immediate aid is the nearest institutions, and easy physical access to the available institutions/organizations. This could also mean that the closer the institutions the lower the costs. In addition, this shows the advantage of interpersonal relationships and familiarity with local people.

Chapter VII records the conclusions, implications, and recommendations that are based on

the result of this study. This study contributes to the literature on local-level institutions and their role in sustainable community development. By observing the participation of local people in the utilization of local-level institutions we can characterize what variables influence the participation. In general, the answer to the research question of what kind of people under what kind of circumstances use what kind of available institutions/organizations is the following: those who reside in a rural area, have a low level of education, have a monthly income less than IDR 500,000, work as a laborer in farming land or as a maid, or are in need of immediate cash to fulfill basic daily needs prefer *jimpitan* over transitional or modern available institutions/organizations. Those who live in an urban area, have a high level of education, have a monthly income of more than IDR 500,000, work as a laborer, or are in need of money to expand their business or to repair the house, or need a bigger amount of money than IDR 1,500,000 will choose transitional or modern available institutions/organizations more often compared to *jimpitan*.

This study uses a combination of quantitative and qualitative methods to describe and analyze the utilization of available institutions/organizations, in particular the indigenous institutions *jimpitan*. This study is the first study about the utilization of available institutions/organizations in terms of quantitative methods using the method of Random Forest. Several institutions similar to *jimpitan* exist in other countries, like *Ajo* in Nigeria, *Bayanihan* in the Philippines, *Iddir* in Ethiopia, and *Kuu* in Liberia. Social capital such as trust, values, norms, and social networks significantly affect the collective action that local people conduct through the utilization of local available institutions/organizations. Therefore, several recommendations are intended for three different groups. They are in the first place for officials in development planning, that they need to incorporate the culture of the people into their policy so that it will result in an effective and efficient outcome. There are also recommendations for local community organizations, to collaborate with the researcher to preserve the culture by documenting it and introducing it to a wider audience. Finally, there are recommendations for future researchers, to pay more attention to the methodology and to conduct preliminary research to design an appropriate research project.

# Samenvatting

Deze studie gaat over *jimpitan*, een van de inheemse instituties in Centraal Java (Indonesië). Het gaat hierbij om de inzameling van rijst of wat geld dat gebruikt kan worden om in de basisbehoeften te voorzien van een familie in een gemeenschap in Centraal Java. Deze dissertatie probeert het gebruik hiervan vast te leggen, naast dat van andere instituties in de gemeenschap, waaronder instituties met betrekking tot een overgangsfase of moderne instituties. Hiermee kunnen de kenmerken van de gemeenschap bevestigd worden die de gebruiken van de instituties binnen de gemeenschap beïnvloeden. Dit onderzoek gebruikt een combinatie van kwantitatieve en kwalitatieve onderzoeksmethoden, door middel van vragenlijsten voor de huishoudens die werden verspreid, individuele en groepsinterviews en observaties in het onderzoeksgebied dat bestaat uit vier dorpen in district Wonosobo in Centraal Java.

Het principe van de wederzijdse hulp dat uniek is voor Indonesië, met name voor Java, heet *gotong royong*. Zoals in hoofdstuk I wordt uitgelegd, is dit ingebed in het dagelijkse leven van de bevolking. Het omvat het belang van de cultuur en verwijst naar de relatie tussen mensen onderling en tussen mensen en hun omgeving. Een van de gebruiken van *gotong royong* die worden uitgevoerd door de gemeenschap in Centraal Java is ingebed in *jimpitan*. *Jimpitan* helpt de lokale bevolking door de lage en middeninkomens te ondersteunen. Dit wordt vaak naast andere gebruiken gedaan, zoals *ronda* en *arisan*. Het deelnemen van de lokale bevolking in zowel *ronda* en *arisan* waarin van *jimpitan* gebruik wordt gemaakt, vertegenwoordigt een actieve deelneming in de besluitvorming om de problemen van de lokale bevolking te verlichten, zowel individueel als collectief. Deze deelname is essentieel voor de ontwikkeling van de gemeenschap, omdat het een correlatie laat zien van de sociaaleconomische toestand. Daarom is het belangrijk om de gebruiken van instituties binnen een gemeenschap te onderzoeken die een belangrijke rol spelen in de ontwikkeling van het landelijke gebied. Deze studie probeert de vraag te beantwoorden: “wat voor soort mensen, onder welke omstandigheden, gebruiken welk soort instituties binnen een gemeenschap in dit desbetreffende onderzoeksgebied, met name *jimpitan*.” Deze onderzoeksvraag is opgedeeld in drie verschillende onderdelen. Ten eerste, wat voor soort gemeenschapsinstituties zijn er aanwezig in het onderzoeksgebied? Ten tweede, wat voor soort mensen maken gebruik van gemeenschapsinstituties, met name de mensen die gebruik maken van *jimpitan* in het onderzoeksgebied? Ten derde, welke omstandigheden bepalen het gebruik van de verschillende gemeenschapsinstituties in het onderzoeksgebied?

Hoofdstuk II vat de ontwikkeling van de gemeenschap samen, met behulp van de gangbare onderzoeksmethoden waarin economische groei vaak uitwisselbaar is met ontwikkeling. Binnen het proces van economische ontwikkeling wordt de stem van de bevolking van het platteland vaak genegeerd. Ondertussen ondervindt deze bevolking wel de gevolgen van klimaatverandering en armoede. Daarom is er behoefte aan duurzame ontwikkeling, die een blueprint verschaft om een betere en meer duurzame toekomst voor iedereen te realiseren, waarin globale thema's zoals armoede, ongelijkheid, klimaatverandering, aantasting van het milieu, welvaart, vrede en gerechtigheid aan bod komen. Om duurzame

ontwikkelingen te realiseren, moet rekening worden gehouden met de culturele context in relatie tot de economische en technologische ontwikkeling, omdat cultuur een verzameling van probleemoplossende ervaringen binnen een gemeenschap omvat, die een rol spelen bij de overleving van generaties en die helpt om de gemeenschap zich te laten aanpassen en de omgeving te bedwingen. Het is een bron van kennis en ervaringen die het denken en doen van een gemeenschap in stand houdt. Inheemse of lokale kennis bevat kennis en gebruiken die zijn ontwikkeld door gemeenschappen binnen een bepaald gebied. Het verklaart hoe de relatie tussen de bevolking en de omgeving zich ontwikkelt met het doel om hun leven te verrijken.

Voor het sociale leven vormen institutie structuren die belangrijk zijn voor het herkennen van menselijke interactie en activiteiten die bepaald worden door verschillende regels. Instituties worden gedefinieerd als een systeem van vastgestelde en gestandaardiseerde sociale regels die structuur geven aan sociale interactie. Een verzameling instituties die arme mensen de mogelijkheid geeft om deel te nemen aan de essentiële beslissingen in hun leven is vereist voor een algemene gemeenschapontwikkeling. Er zijn verschillende soorten instituties die de sociaaleconomische activiteiten in Indonesië ondersteunen en verschillende functies vervullen. Daarom zijn er in deze studie drie soorten gemeenschapsinstituties, i.e. inheemse instituties zoals *jimpitan*, die de informele instituties vertegenwoordigt, overgangsinstituties die de semi-formele instituties vertegenwoordigen en moderne instituties die de formele instituties vertegenwoordigen.

Hoofdstuk III geeft een omschrijving van de onderzoeksmethoden en een ethno-systeembenadering om de lokale kennis en kenmerken die ingebed zijn in de lokale gebruiken en het gebruikmaken van de inheemse instituties zoals *jimpitan* naast het gebruikmaken van overgangs- en moderne instituties te documenteren, te beschrijven en te analyseren. De dorpen in het district Wonosobo die zijn geselecteerd in dit onderzoeksgebied zijn Kejajar in het noordelijke bergachtige gebied en Sojokerto in het westen. Deze twee vertegenwoordigen het landelijke gebied. Twee andere dorpen zijn Kalibeber en Wonosobo Barat in het midden en zij vertegenwoordigen het stedelijke gebied. Een combinatie van kwalitatieve en kwantitatieve methoden is gebruikt in dit onderzoek. De kwalitatieve data werden verkregen door individuele en groepsinterviews en veldobservaties. Kwantitatieve data zijn verkregen door gebruik te maken van de *Random Forest* methode, die gekenmerkt wordt door zijn conceptuele model voor het gebruikmaken van gemeenschapsinstituties. Zeven verschillende factoren worden onderscheiden, namelijk (a) sociaal-demografisch factoren (b) psychosociale factoren (c) faciliterende factoren, (d) factoren m.b.t. de waargenomen behoeften, (e) institutionele factoren (f) omgevingsfactoren en (g) interveniërende factoren. De *Random Forest* methode is gebruikt om de voorspellende krachten van de variabelen waar te nemen, zowel individueel als onderling, met als doel om de waarde van het gebruikmaken van gemeenschapsinstituties vast te stellen.

Hoofdstuk IV beschrijft het district Wonosobo. Het is een van de 35 districten van Centraal Java. Het administratieve gebied van Wonosobo heeft 15 sub-districten. De bevolking van dit district bestond volgens de census van 2010 uit 754.883 mensen (383.401 mannen en 371.482 vrouwen). Wonosobo is geclassificeerd als een district met een gemiddelde

levensstandaard en een gematigde ongelijkheid. In 2019 was het aantal arme mensen in Wonosobo 131.350. Dit hoofdstuk beschrijft enkele sociaal-demografische kenmerken van de respondenten zoals hun burgerlijke staat, hun opleidingsniveau, hun beroep en hun sociaaleconomische status. De economische activiteiten in Kalibeber worden gedomineerd door handel en de *Opak Singkong* (cassavechips) huisnijverheid. In Kejar is landbouw het meest belangrijk, terwijl in het Leksono sub-district boeren of hun eigen land verbouwen (*petani pemilik*), of werkzaam zijn op het land van iemand anders (*petani penggarap*). Sommige van hen werken slechts als landarbeider (*buruh tani*). In Wonosobo Barat speelt de meeste economische activiteit zich af in de servicesector in micro- of kleinschalige industrieën met minder dan 20 werknemers per bedrijf.

Hoofdstuk V behandelt de kwalitatieve analyse die is gebaseerd op individuele en groepsinterviews en veldonderzoek dat de belangrijkheid van rijst beschrijft als middel van *jimpitan*, het omzetten van rijst in geld om *jimpitan* mogelijk te maken en het gebruik van *jimpitan* naast andere overgangs- en moderne instituties. Van oorsprong maakte *jimpitan* gebruik van rijst om zijn doelen te bereiken. Rijst wordt beschouwd als heilig en wordt geassocieerd met de godin Sri die alle geesten belichaamt. Rijst wordt gezien als essentieel voor het leven en wordt beschouwd als 'zielestof'. Afgeleid van het gezegde *sedikit-sedikit menjadi bukit* ('druppels vormen een oceaan'), steunde de landelijke bevolking van Wonosobo in 1956 met hun eigen middelen het grootschalige vijfjaarplan voor ontwikkeling (*repelita*). De overheid gaf haar volle aandacht aan de ontwikkeling van het platteland. De lokale bevolking steunde het overheidsplan door middelen te verzamelen met behulp van *jimpitan* in de vorm van rijst, *bawon* (salaris in de vorm van de opbrengst van een rijstveld of andere oogst), brandhout en met spaargeld. Deze gemeenschappelijke actie van de bevolking op het platteland is een goed voorbeeld van *jimpitan* dat kan worden gebruikt om ontwikkeling te ondersteunen en dat wij kunnen beschouwen als ontwikkeling van onderaf. De lokale bevolking met eigen middelen en een eigen manier van denken, hielp de overheid om haar ontwikkelingsdoelen te realiseren gericht op het welzijn van de gemeenschap. Gebaseerd op de individuele interviews en veldonderzoek, was *jimpitan* op vier manieren gunstig voor de bevolking. Deze kunnen worden beschouwd als a) spaargeld en leningen, b) ondersteuning door risico's af te wegen en kleinschalige zorgverzekering, c) het behoud van sociaaleconomische en culturele waarden, en d) als een bron voor fondsen voor verschillende sociale gemeenschapsactiviteiten zoals de herdenking van de onafhankelijkheidsdag en de feestelijke viering van het reciteren van teksten uit de koran.

De rijst of het geld dat verzameld en bewaard wordt voor een bepaalde tijd (meestal een week, een maand of een jaar), wordt verstrekt als een lening zonder of met een lage rente. Deze lening wordt gebruikt door de lokale bevolking om in hun basisbehoeften te voldoen, voornamelijk de behoefte om eten te kopen, schoolgeld te betalen voor kinderen of ziektekosten te betalen. Tijdens ziekte kan iemand afhankelijk zijn van de hulp van mensen die kosteloos voor *jimpitan* zorgen, maar soms is de hoeveelheid geld onvoldoende om alle ziektekosten te dekken. In elk dorp zijn er altijd middelen beschikbaar voor iemand die ziek is of een familie die aan het rouwen is vanwege het overlijden van een familielid. Deze middelen worden gratis verstrekt zonder dat ze hoeven te worden terugbetaald. Men kan dit zien als een sociaal fonds. Dit is een van de basisvormen van *jimpitan*. *Jimpitan*

kan zorgen voor vermindering van ongelijkheid. In Sojokerto zorgt de voedselvoorziening tussen degenen die veel hebben en degenen die weinig hebben voor ongelijkheid. Het hoofd van de RT alloceert een deel van het geld verkregen door *jimpitan* om de voorziening van voedsel aan de voorzitter van de bespreking, ongeacht of deze welvarend is of niet, te betalen. Ongeacht wie de bespreking voorziet, wordt er voor voedsel gezorgd.

In deze studie worden twee overgangsinstituties behandeld, namelijk PNPM UPK (UPK) en coöperaties. De coöperaties zijn juridische eenheden die bestaan uit een persoon of personen en gebaseerd zijn op coöperatieve beginselen (open en vrijwillige deelname, democratisch management, eerlijke distributie van het dividend en een onafhankelijk karakter). De UPK, de tweede overgangsinstitutie, is een programma dat aanvankelijk gesteund was door de Wereldbank die leningen verschaft aan groepen die gevormd worden door de lokale bevolking. Het hoofd van elke groep is verantwoordelijk om mensen eraan te herinneren dat zij hun lening moeten terugbetalen. Daar komt het principe van *tanggung renteng* bij kijken. Twee functies van overgangsinstituties zijn om de betalingen aan de elektriciteits- en waterbedrijven voor de lokale overheid te voldoen en om spaargeld en leningen te verstrekken. De andere instituties die de gemeenschap een gunst bewijzen naast *jimpitan* en de overgangsinstituties, zijn de moderne instituties, met name de banken. Respondenten kozen voor banken als zij dachten dat *jimpitan* en de coöperaties of UPK niet in staat zouden zijn om aan hun wensen te voldoen. Hoewel er een grote verscheidenheid is aan moderne instituties, zoals verpandingsbedrijven en leasebedrijven, die ook hun diensten aan de bevolking aanbieden, hebben alleen de banken vestigingen op het dorpsniveau. Daarom is in dit onderzoek alleen voor banken gekozen om de moderne instituties te onderzoeken. BRI, een bank beheerd door de overheid, heeft voorzieningen tot op het laagste niveau. *Teras BRI* (Terras BRI) is een geldkantoor waarvan de positie lager is dan de kleinste vestiging van BRI, een bedrijfsauto met één kassier, één persoon voor de klantenservice en één bewaker. Elke dag rijdt deze van de ene markt naar de andere. Moderne instituties hebben twee functies voor de mensen in dit onderzoek: zij ontvangen hun salaris op een van de bankrekeningen en die worden ook gebruikt om betalingen te doen, en spaargeld en leningen te beheren.

Hoofdstuk VI wijdt verder uit over de kwantitatieve analyse van de data die verkregen zijn uit vragenlijsten aan verschillende huishoudens. In het algemeen beschouwd, laten deze resultaten, die door middel van kwantitatieve analyse van de verzamelde data die met vragenlijsten voor huishoudens zijn verkregen, zien dat het aantal keren dat gebruik wordt gemaakt van gemeenschapsinstituties gebalanceerd is. Deze studie maakt, zoals eerder gesteld, gebruik van *Random Forest* om het belang van verschillende variabelen, individueel of gegroepeerd, te achterhalen om zo te zien hoe vaak er van verschillende instituties gebruik wordt gemaakt. De onafhankelijke variabelen die een belangrijkheidswaarde hebben van meer dan nul heten de niet-nul attributen en hoe hoger de belangrijkheidswaarde is, hoe groter het voorspellingsvermogen van de variabele. Individueel beschouwd, hebben 22 van de 26 variabelen een niet-nul waarde. De tien belangrijkste factoren die het gebruikmaken van gemeenschapsinstituties beïnvloeden, zijn in aflopende volgorde, de locatie van de gemeenschap, de locatie van het huis, het vertrouwen in overgangsinstituties, het vertrouwen in moderne instituties,

de meningen over moderne instituties, het totale inkomen, de toenemende invloed van de prijs, waargenomen behoeften, de totale uitgaven en sociaaleconomische status.

Alle 26 variabelen zijn ingedeeld in vier groepen, namelijk sociaal-demografisch variabelen; psychosociale variabelen, economische variabelen, en variabelen met betrekking tot locatie. In de analyse bleek dat alleen de locatie een significante variabele is voor het gebruikmaken van de gemeenschapsinstituties. Het belang van de locatie geeft aan dat, indien de respondenten hulp nodig hebben of wanneer er sprake is van een noodgeval en er direct hulp nodig is, de fysieke nabijheid van een gemeenschapsinstitutie doorslaggevend is. Dit kan ook betekenen dat hoe dichterbij een institutie is, hoe lager de kosten zijn. Daarnaast laat dit gegeven ook het voordeel van de interpersoonlijke relaties en de vertrouwdheid met de lokale bevolking zien.

Hoofdstuk VII bespreekt de conclusies van het onderzoek en geeft ook enkele implicaties en aanbevelingen ervan aan. Deze studie draagt bij aan de literatuur over instituties op een lokaal niveau en hun rol in de duurzame ontwikkeling van de gemeenschap. Door de participatie van de lokale bevolking te observeren door middel van het gebruikmaken van instituties op het lokale niveau, kunnen we karakteriseren welke variabelen de participatie beïnvloeden. In het algemeen beschouwd, is het antwoord op de hoofdvraag over welke mensen onder welke omstandigheden gebruik maken van welk soort gemeenschapsinstituties als volgt: degenen die in een landelijk gebied wonen, een laag opleidingsniveau hebben, een maandelijks inkomen lager dan IDR 500.000 hebben, werkzaam zijn als landarbeider of hulp, of onmiddellijk behoefte hebben aan contant geld om in hun dagelijkse behoeften te voorzien, hebben meer de voorkeur voor *jimpitan* dan voor overgangs- of moderne instituties. Degenen die in een stedelijk gebied wonen, een hoog opleidingsniveau hebben, een maandelijks inkomen van meer dan IDR 500.000 hebben, als arbeider werken, of de behoefte hebben aan geld om hun bedrijf uit te breiden of hun huis te repareren of een geldbedrag groter dan IDR 1.500.000 nodig hebben, zullen overgangs- of moderne instituties prefereren boven *jimpitan*.

Deze studie gebruikt een combinatie van kwantitatieve en kwalitatieve methoden om het gebruik van gemeenschapsinstituties, met name *jimpitan* te beschrijven en te analyseren. Dit onderzoek is het eerste dat het gebruik van gemeenschapsinstituties met behulp van kwantitatieve methodes zoals *Random Forest* onderzoekt. Verschillende instituties vergelijkbaar met *jimpitan* bestaan ook in andere landen, zoals *Ajo* in Nigeria, *Bayanihan* in de Filipijnen, *Iddir* in Ethiopië, en *Kuu* in Liberia. Sociaal kapitaal zoals vertrouwen, normen en sociale netwerken beïnvloeden de collectieve actie die de bevolking onderneemt door middel van het gebruik van instituties in de lokale gemeenschap. Daarom zijn er verschillende aanbevelingen te doen voor de drie verschillende groepen. In de eerste plaats zijn zij gericht op de ambtenaren die werkzaam zijn in de ontwikkelingsplanning. Zij zullen de cultuur van de lokale mensen in hun beleid moeten integreren om een effectieve en efficiënte uitkomst te garanderen. Er zijn ook aanbevelingen voor de lokale gemeenschapsorganisaties, om samen te werken met de onderzoekers om de cultuur te behouden door deze goed te documenteren en open te stellen voor een groter publiek. Tenslotte zijn er aanbevelingen voor toekomstige wetenschappers, om meer aandacht te besteden aan de methodologie en om beter onderzoek te doen voor het adequater ontwerpen van projecten.

# Ringkasan

Disertasi ini membahas institusi lokal *jimpitan*, pengumpulan segenggam beras atau sejumlah kecil uang yang digunakan untuk pemenuhan kebutuhan keluarga dalam sebuah komunitas di Jawa Tengah, Indonesia. Disertasi ini mencoba menjelaskan bagaimana penggunaan *jimpitan* beserta institusi/organisasi lokal lainnya, juga menjelaskan bagaimana karakteristik masyarakat lokal dalam komunitas yang berpengaruh terhadap penggunaan institusi atau organisasi lokal tersebut. Penelitian ini menggunakan metode kombinasi kuantitatif dan kualitatif dengan menyebarkan kuesioner rumah tangga terstruktur, melakukan wawancara dengan individu dan dalam grup, serta melakukan pengamatan lapangan di empat desa di Kabupaten Wonosobo, Jawa Tengah, Indonesia.

Gotong royong merupakan prinsip menolong sesama yang merupakan ciri khas orang Indonesia, terutama orang Jawa. Sebagaimana telah dijelaskan pada bab I, gotong royong tercermin dalam kehidupan sehari-hari masyarakat lokal. Gotong royong mencakup pentingnya kebudayaan yang mengacu pada hubungan antar sesama manusia, dan hubungan manusia dengan lingkungannya. Salah satu praktik gotong royong yang telah ada dan dilakukan turun temurun oleh komunitas di Jawa Tengah adalah *jimpitan*. *Jimpitan* membantu masyarakat lokal dengan cara menyokong kehidupan keluarga berpenghasilan rendah dan orang miskin. *Jimpitan* biasanya dilaksanakan bersamaan dengan ronda atau arisan. Kehadiran masyarakat lokal dalam kegiatan ronda dan arisan, dimana *jimpitan* dikelola, mewakili adanya partisipasi aktif mereka dalam pengambilan keputusan untuk mengatasi kesulitan yang mereka hadapi dalam hidup, baik itu masalah individual maupun kolektif. Partisipasi semacam ini merupakan hal yang esensial dalam pembangunan komunitas, karena ini menggambarkan korelasi kondisi sosial-ekonomi, sehingga, kiranya perlu untuk mempelajari penggunaan institusi lokal yang memainkan peranan penting dalam pembangunan pedesaan. Maka dari itu, penelitian ini mencoba menjawab pertanyaan: "Orang yang memiliki karakteristik seperti apa dan berada dalam kondisi bagaimana, akan menggunakan institusi/organisasi lokal yang mana". Pertanyaan penelitian ini dijabarkan lagi menjadi tiga pertanyaan spesifik. Pertama, institusi/organisasi lokal apa yang terdapat di area penelitian. Kedua, bagaimana karakteristik masyarakat lokal yang menggunakan institusi/organisasi lokal, terutama *jimpitan*. Ketiga, kondisi masyarakat lokal yang bagaimana yang menentukan penggunaan institusi/organisasi lokal yang ada di area penelitian.

Bab II merangkum ide pembangunan komunitas yang tercetus, dimulai dari adanya diskursus pembangunan arus utama, dimana pertumbuhan ekonomi dan pembangunan seringkali diartikan sama. Pada pembangunan ekonomi arus utama, suara masyarakat lokal cenderung diabaikan. Padahal mereka harus menghadapi dan merasakan dampak buruk pembangunan yakni kerusakan lingkungan dan kemiskinan. Sehingga muncullah inisiasi pembangunan berkelanjutan, yakni sebuah rencana untuk mencapai masa depan yang lebih baik dan berkelanjutan untuk semua orang tanpa terkecuali, untuk menghadapi tantangan global yang sedang dihadapi dunia seperti kemiskinan, ketimpangan, isu perubahan iklim, kerusakan lingkungan, kemakmuran, kedamaian dan

keadilan. Untuk mengupayakan terwujudnya pembangunan berkelanjutan ini, konteks budaya perlu diberikan perhatian dalam hubungannya dengan pembangunan ekonomi dan teknologi, karena kebudayaan merupakan sekumpulan pengalaman pemecahan masalah dalam masyarakat yang berfungsi untuk bertahan hidup antar generasi, dan menolong masyarakat dalam beradaptasi dan menguasai lingkungan. Budaya merupakan pengetahuan dan pengalaman yang mempertahankan pemikiran dan perilaku masyarakat. Pengetahuan lokal merupakan pengetahuan dan praktik yang dikembangkan oleh komunitas di daerah tertentu. Hal ini merefleksikan bagaimana masyarakat memahami hubungan mereka dengan lingkungan mereka untuk bertahan hidup. Masyarakat yang hidup dalam satu komunitas berbagi perasaan saling terhubung dan sadar akan kewajiban, yang dengannya modal sosial dapat terwujud.

Dalam kehidupan sosial, institusi merupakan struktur yang penting dalam mengenali interaksi dan aktivitas manusia yang diatur dalam aturan yang ketat. Institusi didefinisikan sebagai sebuah sistem yang mapan dan aturan sosial terstandarisasi yang membentuk interaksi sosial. Sekumpulan institusi/organisasi yang memungkinkan orang miskin untuk berpartisipasi dalam keputusan esensial dalam hidup mereka yang dibutuhkan dalam pembangunan komunitas berkelanjutan. Terdapat beberapa macam institusi/organisasi yang mendukung aktivitas sosial-ekonomi di Indonesia yang memenuhi beragam tujuan dalam masyarakat. Maka dari itu, penelitian ini meliputi tiga institusi/organisasi lokal yakni *jimpitan* yang mewakili institusi informal, organisasi transisi yang mewakili institusi/organisasi semi-formal, dan organisasi eksogenus yang mewakili organisasi formal.

Bab III memberikan penjelasan mengenai metode riset dan pendekatan etno sistem dalam mendokumentasikan, mendeskripsikan dan menganalisis pengetahuan dan karakteristik lokal yang terdapat dalam praktik lokal penggunaan institusi *jimpitan* beserta organisasi transisi dan organisasi eksogenus. Desa yang terpilih dalam penelitian ini adalah Kejajar daerah pegunungan di Utara dan Sojokerto di daerah Barat, yang keduanya merepresentasikan area pedesaan. Dua desa lainnya adalah Kalibeber dan Wonosobo Barat di daerah tengah perkotaan merepresentasikan area kota. Penelitian ini menggunakan metode kombinasi kuantitatif dan kualitatif. Data kualitatif didapatkan dari wawancara individual dan grup, serta observasi lapangan. Data kuantitatif didapatkan dari kuesioner rumah tangga terstruktur dan analisisnya menggunakan metode *Random Forest* dengan model konseptual penggunaan institusi/organisasi yang ada di komunitas yang dibagi menjadi tujuh blok. Blok tersebut adalah (a) sosio-demografi, (b) psiko-sosial, (c) pemudahan, (d) persepsi kebutuhan, (e) institusional, (f) lingkungan, (g) intervensi. Metode *Random Forest* digunakan untuk melihat kekuatan prediktif variabel, baik secara individu maupun grup, dalam menjelaskan penggunaan institusi komunitas dengan memunculkan nilai penting variabel.

Bab IV menyajikan deskripsi Kabupaten Wonosobo yang merupakan satu dari 35 kota/kabupaten di Jawa Tengah. Wilayah administratif Wonosobo mencakup 15 kecamatan. Jumlah penduduk menurut sensus tahun 2010 sebanyak 754,883 orang (383,401 laki-laki dan 371,482 perempuan). Wonosobo termasuk kategori daerah yang memiliki pembangunan manusia yang moderat dan memiliki ketimpangan yang juga moderat. Pada

tahun 2019, jumlah orang miskin tercatat sebanyak 131,350. Bab ini juga menjelaskan karakteristik sosial-demografi responden seperti status pernikahan, tingkat pendidikan, jenis pekerjaan, dan status sosial-ekonomi. Aktivitas ekonomi di Kalibeyer didominasi oleh perdagangan skala kecil dan industri rumahan penghasil opak singkong. Di keajar, pertanian merupakan sektor yang paling penting, sementara di kecamatan Leksono (dimana desa Sojokerto berada), petani terbagi menjadi petani pemilik, petani penggarap dan buruh tani. Di Wonosobo Barat kebanyakan aktivitas ekonominya berupa industri mikro dan skala kecil yang memiliki pegawai kurang dari 20 orang.

Bab V menjelaskan tentang analisis kualitatif, yang berdasar pada wawancara individu dan grup serta pengamatan lapangan yang mendeskripsikan pentingnya beras sebagai medium *jimpitan*, penggantian beras dengan uang dalam melakukan *jimpitan*, dan penggunaan *jimpitan* bersama dengan organisasi transisi dan organisasi eksogenus. Secara tradisional, *jimpitan* menggunakan beras. Beras dianggap memiliki nilai sakral yang diasosiasikan dengan Dewi Sri yang menguasai seluruh ruh. Beras dianggap sebagai inti kehidupan dan dipahami sebagai barang yang memiliki jiwa. Bermula dari slogan sedikit-sedikit lama-lama menjadi bukit, masyarakat desa di Wonosobo pada tahun 1956 dengan sumber daya yang mereka miliki, mendukung rencana pembangunan masif lima tahunan (repelita) yang dicanangkan pemerintah yang menitikberatkan pada pembangunan pedesaan. Dukungan tersebut berupa pengumpulan dana melalui mekanisme *jimpitan* beras, *jimpitan* bawon (semacam upah yang dibayar dengan padi atau tanaman lain), *jimpitan* kayu bakar, dan tabungan. Aksi kolektif masyarakat pedesaan ini merupakan bukti nyata bahwa *jimpitan* bisa dimanfaatkan untuk mendukung pembangunan, yang bisa kita sebut sebagai pembangunan yang berakar dari bawah. Masyarakat lokal dengan daya dan upaya mereka sendiri, dengan cara mereka sendiri, mendukung upaya pemerintah merealisasikan tujuan pembangunan yakni terciptanya kesejahteraan masyarakat. Berdasarkan wawancara individu dan grup, *jimpitan* memiliki fungsi untuk: (a) menerima tabungan dan menawarkan pinjaman, (b) berjaga-jaga seperti layaknya manajemen risiko dan asuransi kesehatan mikro, (c) memelihara nilai sosial-ekonomi dan budaya, dan (d) sumber dana untuk berbagai aktivitas masyarakat seperti misalnya peringatan khatam al quran.

Beras ataupun uang yang telah dikumpulkan dan disimpan pada beberapa waktu (biasanya seminggu, sebulan atau setahun) akan ditawarkan sebagai pinjaman lunak atau bahkan tanpa bunga. Pinjaman ini kemudian dimanfaatkan masyarakat lokal untuk memenuhi kebutuhan mereka, terutama kebutuhan dasar seperti membeli makanan sehari-hari, membayar biaya pendidikan anak, atau biaya pemeriksaan kesehatan. Pada saat sakit, seseorang bisa menggantungkan dirinya mendapatkan bantuan gratis pada masyarakat yang berpartisipasi dalam *jimpitan*, walaupun jumlah bantuannya terbilang kecil. Tiap desa selalu menyediakan alokasi dana untuk seseorang yang sakit atau untuk keluarga yang anggota keluarganya meninggal. Dana ini biasa disebut dana sosial. Ini merupakan fungsi dasar *jimpitan*. *Jimpitan* juga bisa berfungsi untuk menutup ketimpangan. Di Sojokerto, penyediaan makanan di rumah tangga kaya dan rumah tangga miskin telah menimbulkan ketimpangan sehingga ketua RT memutuskan mengalokasikan uang *jimpitan* untuk membiayai penyediaan makanan untuk tuan rumah, baik di rumah tangga kaya maupun di rumah tangga miskin. Dengan demikian, dalam setiap pertemuan rutin selalu tersedia makanan yang sama.

Pada penelitian ini, dua organisasi yang terpilih mewakili organisasi transisi adalah PNPM UPK (singkatnya, UPK) dan koperasi. Koperasi merupakan entitas bisnis berbadan hukum yang terdiri dari perorangan atau beberapa orang yang berdasarkan prinsip koperasi yakni keanggotaan sukarela dan terbuka, manajemen bersifat demokratis, pembagian dividen yang adil, dan karakter yang mandiri. UPK merupakan program yang diinisiasi dan dibiayai oleh Bank Dunia yang memberikan pinjaman kepada kelompok yang telah dibentuk oleh masyarakat lokal. Tiap ketua kelompok bergantung jawab terhadap anggotanya untuk membayar kembali pinjaman. Prinsip ini disebut tanggung renteng. Dua fungsi organisasi transisi adalah untuk membayar rekening listrik atau air, dan untuk melakukan pinjaman atau menabung. Organisasi lain selain *jimpitan* dan organisasi transisi yang melayani masyarakat lokal adalah organisasi eksogenus, yakni bank. Responden memilih menggunakan bank ketika mereka merasa bahwa dengan menggunakan *jimpitan* ataupun organisasi transisi tidak dapat memenuhi kebutuhan mereka. Disamping bank masih banyak terdapat organisasi eksogenus lainnya seperti pegadaian, perusahaan penyewaan/peminjaman, namun hanya bank yang jangkauan layanannya hingga tingkat desa. Sehingga, dalam penelitian ini, hanya bank yang masuk dalam organisasi eksogenus. BRI, bank milik negara, memiliki unit pelayanan hingga desa. Teras BRI, bahkan, hanya terdiri dari satu kasir, satu pelayan konsumen dan satu satpam, yang keliling ke tiap pasar setiap hari. Dua fungsi institusi modern adalah menerima upah bagi pegawai negeri sipil dan melakukan pembayaran tagihan listrik atau air, dan untuk meminjam atau menabung.

Bab VI mencoba mengeksplorasi analisis kuantitatif dari data yang diperoleh melalui penyebaran kuesioner rumah tangga terstruktur. Secara umum, hasil yang didapatkan dari analisis tersebut menunjukkan bahwa jumlah penggunaan tiga institusi dan organisasi di area penelitian terdistribusi merata. Studi ini menggunakan metode *Random Forest* untuk mengetahui seberapa pentingnya variabel-variabel yang terpilih, baik dalam ukuran individual maupun grup, dalam memprediksi penggunaan institusi/organisasi. Variabel independen yang memiliki nilai penting lebih dari nol disebut atribut non-nol dan semakin tinggi nilai penting tersebut semakin tinggi daya prediksi terhadap penggunaan institusi/organisasi. Secara individual, 22 dari 26 variabel memiliki nilai atribut non-nol. Sepuluh variabel yang memiliki nilai atribut non-nol tertinggi dalam memprediksi penggunaan institusi/organisasi adalah, dalam urutan menurun, lokasi komunitas, lokasi tinggal, kepercayaan terhadap institusi transisi, kepercayaan terhadap institusi modern, opini tentang institusi modern, total pendapatan, pengaruh kenaikan harga-harga, persepsi kebutuhan, total pengeluaran, dan status sosial-ekonomi.

Dalam ukuran grup, setelah 26 variabel dikelompokkan dalam empat grup yakni sosio-demografi, psiko-sosial, ekonomi dan lokasi, yang didasarkan oleh kesamaan karakteristik, ditemukan bahwa lokasi merupakan faktor yang signifikan dalam penggunaan institusi komunitas. Pentingnya lokasi menjelaskan bahwa hal yang menjadi pertimbangan responden dalam memilih menggunakan salah satu institusi komunitas yang tersedia, adalah ketika mereka dalam kondisi membutuhkan bantuan darurat atau seketika maka mereka akan memilih lokasi institusi yang terdekat dari rumah mereka, dimana hal ini menggambarkan adanya ketersediaan akses fisik institusi komunitas yang terjangkau. Ini juga menegaskan bahwa semakin dekat letak sebuah institusi komunitas, semakin murah biaya yang harus

dikeluarkan untuk mencapai institusi/organisasi tersebut. Tambahannya, hal ini menjelaskan adanya keuntungan hubungan antar-sesama dan keakraban orang lokal.

Bab VII merekam konklusi, implikasi dan rekomendasi yang didasarkan pada hasil studi ini. Penelitian ini menyumbang pada literatur institusi/organisasi lokal dan perannya dalam pembangunan komunitas berkelanjutan. Dengan mengamati partisipasi masyarakat lokal dalam penggunaan institusi lokal kita dapat mengkategorikan variabel apa saja yang mempengaruhi partisipasi. Secara umum, kesimpulan dari jawaban pertanyaan “Orang yang memiliki karakteristik seperti apa dan berada dalam kondisi bagaimana, akan menggunakan institusi/organisasi lokal yang mana” adalah sebagai berikut: mereka yang tinggal di area perdesaan, memiliki tingkat pendidikan yang rendah, memiliki pendapatan bulanan kurang dari Rp. 150,000, memiliki pekerjaan sebagai buruh tani atau pembantu rumah tangga, atau ingin memenuhi kebutuhan dasar seperti membeli kebutuhan sehari-hari, akan lebih memilih menggunakan *jimpitan* daripada institusi transisi ataupun modern. Mereka yang tinggal di area perkotaan, memiliki pendidikan yang lebih tinggi, memiliki pendapatan bulanan lebih dari Rp. 500,000, bekerja sebagai buruh, atau membutuhkan uang untuk menambah modal usaha atau memperbaiki rumah, atau membutuhkan uang yang jumlahnya lebih besar dari Rp. 1,500,000, akan lebih memilih organisasi transisi ataupun organisasi eksogenus dibandingkan *jimpitan*.

Penelitian ini menggunakan metode kombinasi kuantitatif dan kualitatif untuk mendeskripsikan dan menganalisa penggunaan institusi/organisasi, khususnya *jimpitan*. Penelitian ini merupakan yang pertama yang menggunakan metode *Random Forest* untuk analisis kuantitatif. Beberapa institusi lokal yang serupa dengan *jimpitan* juga terdapat di beberapa negara seperti *Ajo* di Nigeria, *Bayanihan* di Filipina, *Iddir* di Etiopia, dan *Kuu* di Liberia. Modal sosial seperti kepercayaan, nilai, norma, dan jaringan sosial secara signifikan mempengaruhi aksi kolektif yang dilakukan masyarakat lokal yang dapat diamati dalam penggunaan institusi/organisasi lokal. Maka dari itu, beberapa rekomendasi disajikan dalam bab ini dimaksudkan untuk tiga grup. Pertama, untuk para pegawai di bidang perencanaan pembangunan, dimana mereka disarankan untuk memahami dan memasukkan unsur kebudayaan dalam kebijakan mereka sehingga dapat menghasilkan luaran pembangunan yang efektif dan efisien. Kedua, rekomendasi untuk penggiat kebudayaan lokal untuk melakukan kolaborasi dengan peneliti dalam memelihara kelestarian budaya. Ketiga, untuk peneliti-peneliti dimana mereka harus memperhatikan metodologi yang tepat guna dan anjuran untuk melakukan penelitian awal sehingga dapat mendesain proyek penelitian dengan akurat dan tepat.



## Appendix 1

QUESTIONNAIRE NUMBER:

***Jimpitan* in Wonosobo, Central Java:  
The Role of an Indigenous Institution in Sustainable Socio-Economic  
Development in Indonesia**

A PhD Research in Ethnoeconomics

Name: Ayu Swaningrum, SE., MSi

***Introduction to interview:***

Before commencing the interview, inform the respondent that the information will be treated as confidential, and will be published for the research only. When the interviewer has been explained the aim of the study and approved by the person who is willingly to be interviewed, please provide signature in the block below.

DATE OF INTERVIEW :

NAME OF INTERVIEWER :

NAME OF RESPONDENT :

HOME ADDRESS NAME OF VILLAGE

RT/RW

Consent:

I herewith declare that I have provided all relevant information for this study with my full consent, while I understand that the information provided will be treated anonymously and confidentially.

Wonosobo, ..... / .... / 2017

Signature of the interviewer,

Signature of respondent,

Ayu Swaningrum, SE., MSi (Universitas Padjadjaran, Indonesia)

Prof. Dr. Dr. (HC). L. J. Slikkerveer (Universiteit Leiden, The Netherlands)

Date of Interview

Name

Address

Interviewer

Questionnaire number

Composition (Household family member)

Socio-economic status

(Interviewer's perception)

Signature

BLOCK 0. GENERAL QUESTION		
Question	Variable	Categories
0.1	Village name	
0.2	Address	
0.3	The name of the household head (namehh)	
0.4	What is the type of the house (htype)	0. do not know 1. Bilik 2. Wood 3. Bricks 4. Concrete 5. Other ....
0.5	How many bedrooms do you have in your house? (bdrms)	0. do not know 1. None 2. 1 3. 2 4. 3 5. > 3 ....
0.6	What kind of sleeping mattress do you have?	0. do not know 1. Tikar 2. Plastic Carpet 3. Mattress 4. Other ....
0.7	How many toilets do you have in your house? (toilet)	0. do not know 1. None 2. 1 3. 2 4. 3 5. > 3 ....
0.8	What type of toilet do you have?	0. do not know 1. Squat toilet 2. Seat toilet 3. Other ....
0.9	How many hectares land do you own? (land)	0. do not know 1. None 2. < 100 m2 3. 100 - 1000 m2 4. 1001 m2 - 1 ha > 1 ha ....
0.10	What is the status of your land? (statland)	0. do not know 1. Not applicable 2. Tenant 3. Owner 4. Other ....

Question	Variable	Categories
0.11	What is the main water source in your house?	<ul style="list-style-type: none"> <li>0. do not know</li> <li>1. Public supply outside the house</li> <li>2. Municipality/PDAM</li> <li>3. Jerrycans</li> <li>4. Rain water</li> <li>5. Well</li> <li>6. Other ....</li> </ul>
0.12	Is there any electricity in your house? (elec)	<ul style="list-style-type: none"> <li>0. do not know</li> <li>1. None</li> <li>2. Yes, cable is not planted</li> <li>3. Yes, cable is planted</li> </ul>
0.13	What is the kind of roof of your house? (roof)	<ul style="list-style-type: none"> <li>0. do not know</li> <li>1. Roof tile</li> <li>2. Tin roof</li> <li>3. Reed/ijuk</li> <li>4. Other .....</li> </ul>
0.14	What is the kind of wall of your house? (wall)	<ul style="list-style-type: none"> <li>0. do not know</li> <li>1. Soil</li> <li>2. Wood</li> <li>3. Wall</li> <li>4. Bamboo</li> <li>5. Other .....</li> </ul>
0.15	What is the kind of floor at your house? (floor)	<ul style="list-style-type: none"> <li>0. do not know</li> <li>1. Soil</li> <li>2. Wood</li> <li>3. Tiles</li> <li>4. Cement</li> <li>5. Other .....</li> </ul>
0.16	How much fish do you own?(fish)	<ul style="list-style-type: none"> <li>0. do not know</li> <li>1. None</li> <li>2. 1 – 20 kg</li> <li>3. 21 – 40 kg</li> <li>4. 41 – 60 kg</li> <li>&gt; 60 kg ....</li> </ul>
0.17	How many livestock / cattle do you own? (cattle)	<ul style="list-style-type: none"> <li>0. do not know</li> <li>1. None</li> <li>2. 1 – 2</li> <li>3. 3 – 4</li> <li>4. 5 – 6</li> <li>5. &gt; 6</li> </ul>
0.18	How many livestock / sheep /goat do you own? (sheep)	<ul style="list-style-type: none"> <li>0. do not know</li> <li>1. None</li> <li>2. 1 – 5</li> <li>3. 6 – 10</li> <li>4. 11 – 15</li> <li>5. &gt; 15 .....</li> </ul>

## Appendices

Question	Variable	Categories
0.19	How many chicken do you own? (chicken)	0. do not know 1. None 2. 1 – 5 3. 6 – 10 4. 11 – 15 5. > 15 ....
0.20	How many bicycles do you own? (bicycle)	0. do not know 1. None 2. 1 3. 2 4. 3 5. > 3 (Please mention!) .....
0.21	How many motorcycle do you own? (mocycle)	0. do not know 1. None 2. 1 3. 2 4. 3 5. > 3 (Please mention!) .....
0.22	How many cars do you own? (car)	0. do not know 1. None 2. 1 3. 2 4. 3 5. > 3 (Please mention!) .....
0.23	Do you own a radio? (radio)	0. do not know 1. No 2. Yes
0.24	Do you own a television? (tv)	0. do not know 1. No 2. Yes
0.25	Do you own a refrigerator? (refri)	0. do not know 1. No 2. Yes
0.26	Do you own a mobile phone? (phone)	0. do not know 1. No 2. Yes
0.27	Do you own a PC/laptop? (laptop)	0. do not know 1. No 2. Yes

BLOCK 1. SOCIO-DEMOGRAPHIC VARIABLES										
Question	Variable	Respondent								
		1	2	3	4	5	6	7	8	9
1.1	Relationship of household member to head of household	01. Head of household	01.	01.	01.	01.	01.	01.	01.	01.
		02. Wife/Husband	02.	02.	02.	02.	02.	02.	02.	02.
		03. Son	03.	03.	03.	03.	03.	03.	03.	03.
		04. Daughter	04.	04.	04.	04.	04.	04.	04.	04.
		05. Brother	05.	05.	05.	05.	05.	05.	05.	05.
		06. Sister	06.	06.	06.	06.	06.	06.	06.	06.
		07. Son of wife	07.	07.	07.	07.	07.	07.	07.	07.
		08. Daughter of wife	08.	08.	08.	08.	08.	08.	08.	08.
		09. Father	09.	09.	09.	09.	09.	09.	09.	09.
		10. Mother	10.	10.	10.	10.	10.	10.	10.	10.
		11. Father-in-law	11.	11.	11.	11.	11.	11.	11.	11.
		12. Mother-in-law	12.	12.	12.	12.	12.	12.	12.	12.
		13. Grandson	13.	13.	13.	13.	13.	13.	13.	13.
		14. Granddaughter	14.	14.	14.	14.	14.	14.	14.	14.
		15. Other kin :	15.	15.	15.	15.	15.	15.	15.	15.
		16. Non kin :	16.	16.	16.	16.	16.	16.	16.	16.
1.2	What is your sex? (sex)	0. Do not know	0.	0.	0.	0.	0.	0.	0.	
		1. Male	01.	01.	01.	01.	01.	01.	01.	
		2. Female	02.	02.	02.	02.	02.	02.	02.	
1.3	What is your age? (age)	0. Do not know	0.	0.	0.	0.	0.	0.	0.	
		01. 0 – 5	01.	01.	01.	01.	01.	01.	01.	
		02. 6 – 10	02.	02.	02.	02.	02.	02.	02.	
		03. 11 – 15	03.	03.	03.	03.	03.	03.	03.	
		04. 16 – 20	04.	04.	04.	04.	04.	04.	04.	
		05. 20 – 245	05.	05.	05.	05.	05.	05.	05.	
		06. 26 – 30	06.	06.	06.	06.	06.	06.	06.	
		07. 31 – 35	07.	07.	07.	07.	07.	07.	07.	
		08. 36 – 40	08.	08.	08.	08.	08.	08.	08.	
		09. 41 – 45	09.	09.	09.	09.	09.	09.	09.	
		10. 46 – 50	10.	10.	10.	10.	10.	10.	10.	
		11. 51 – 55	11.	11.	11.	11.	11.	11.	11.	
		12. 56 – 60	12.	12.	12.	12.	12.	12.	12.	
		13. 61 – 65	13.	13.	13.	13.	13.	13.	13.	
		14. 66 – 70	14.	14.	14.	14.	14.	14.	14.	
		15. 71 – 75	15.	15.	15.	15.	15.	15.	15.	
		16. 76 – 80	16.	16.	16.	16.	16.	16.	16.	
		17. 81 – 85	17.	17.	17.	17.	17.	17.	17.	
		18. 86 – 90	18.	18.	18.	18.	18.	18.	18.	
		19. 91 – 95	19.	19.	19.	19.	19.	19.	19.	
20. > 95	20.	20.	20.	20.	20.	20.	20.			

## Appendices

Question	Variable	Respondent								
		1	2	3	4	5	6	7	8	9
1.4	What is your marital status? (marstat)	0. Do not know	0.	0.	0.	0.	0.	0.	0.	0.
		1. Single	01.	01.	01.	01.	01.	01.	01.	01.
		2. Married (Monogamy)	02.	02.	02.	02.	02.	02.	02.	02.
		3. Married (polygamy)	03.	03.	03.	03.	03.	03.	03.	03.
		4. Widow/separate	04.	04.	04.	04.	04.	04.	04.	04.
		5. Widower/ Separated	05.	05.	05.	05.	05.	05.	05.	05.
		6. Divorced	06.	06.	06.	06.	06.	06.	06.	06.
		7. Other .....	07.	07.	07.	07.	07.	07.	07.	07.
1.5	What is your main occupation? (occu)	0. Do not know	0.	0.	0.	0.	0.	0.	0.	
		1. Farmer	01.	01.	01.	01.	01.	01.	01.	
		2. Civil Servant	02.	02.	02.	02.	02.	02.	02.	
		3. Teacher	03.	03.	03.	03.	03.	03.	03.	
		4. Maid	04.	04.	04.	04.	04.	04.	04.	
		5. Labor Laborer	05.	05.	05.	05.	05.	05.	05.	
		6. Small-scale trader/retailer	06.	06.	06.	06.	06.	06.	06.	
		7. Entrepreneur	07.	07.	07.	07.	07.	07.	07.	
		8. Military/Police	08.	08.	08.	08.	08.	08.	08.	
		9. Craftsman	09.	09.	09.	09.	09.	09.	09.	
		10. Retired	10.	10.	10.	10.	10.	10.	10.	
11. Other ...	11.	11.	11.	11.	11.	11.	11.			
1.6	What is your place of birth? (pobirth)	0. Do not know	0.	0.	0.	0.	0.	0.	0.	
		1. In this village	01.	01.	01.	01.	01.	01.	01.	
		2. In other village in the same district	02.	02.	02.	02.	02.	02.	02.	
		3. In other village in the same municipal	03.	03.	03.	03.	03.	03.	03.	
		4. Other town/municipal in the same province	04.	04.	04.	04.	04.	04.	04.	
		5. Other ....	05.	05.	05.	05.	05.	05.	05.	

Question	Variable	Respondent								
		1	2	3	4	5	6	7	8	9
1.7	What is your religion? (religi)	0. Do not know	0.	0.	0.	0.	0.	0.	0.	0.
		1. Animism	01.	01.	01.	01.	01.	01.	01.	01.
		2. Islam	02.	02.	02.	02.	02.	02.	02.	02.
		3. Catholic	03.	03.	03.	03.	03.	03.	03.	03.
		4. Protestant	04.	04.	04.	04.	04.	04.	04.	04.
		5. Buddhism	05.	05.	05.	05.	05.	05.	05.	05.
		6. Hinduism	06.	06.	06.	06.	06.	06.	06.	06.
1.8	What is your ethnicity? (ethnic)	0. Do not know	0.	0.	0.	0.	0.	0.	0.	
		1. Sundanese	01.	01.	01.	01.	01.	01.	01.	
		2. Javanese	02.	02.	02.	02.	02.	02.	02.	
		3. Other .....	03.	03.	03.	03.	03.	03.	03.	
1.9	What is your education? (edu)	0. Do not know	0.	0.	0.	0.	0.	0.	0.	
		1. Do not have	01.	01.	01.	01.	01.	01.	01.	
		2. Primary/basic school	02.	02.	02.	02.	02.	02.	02.	
		3. Secondary school	03.	03.	03.	03.	03.	03.	03.	
		4. Tertiary school	04.	04.	04.	04.	04.	04.	04.	
		5. Other .....	05.	05.	05.	05.	05.	05.	05.	
1.10	Did you go to the financial institution to support your financial needs? (gofin)	0. Do not know	0.	0.	0.	0.	0.	0.	0.	
		1. Indigenous Institution Jimpitan	01.	01.	01.	01.	01.	01.	01.	
		2. The Loan shark	02.	02.	02.	02.	02.	02.	02.	
		3. The Cooperative	03.	03.	03.	03.	03.	03.	03.	
		4. The PNPm-UPK	04.	04.	04.	04.	04.	04.	04.	
		5. The Commercial Bank	05.	05.	05.	05.	05.	05.	05.	
1.11	Do you ever receive assistance from Jimpitan?	0. Do not know	0.	0.	0.	0.	0.	0.	0.	
		1. No, never	01.	01.	01.	01.	01.	01.	01.	
		2. Yes	02.	02.	02.	02.	02.	02.	02.	

BLOCK 2. PSYCHO-VARIABLES		
Question	Variable	Categories
2.1	How much do you know about <i>Jimpitan</i> traditional financial institutions? (knowjimp)	0. Do not know 1. No opinion 2. Very little knowledge 3. Little knowledge 4. Average 5. Much knowledge 6. Very much knowledge
2.2	How much do you believe in <i>Jimpitan</i> traditional financial institutions? (beljimp)	0. Do not know 1. No belief 2. Very little belief 3. Little belief 4. Average 5. Much belief 6. Very much belief
2.3	What is your opinion of traditional financial institution <i>Jimpitan</i> utilization? (opjimp)	0. Do not know 1. No opinion 2. Very Negative opinion 3. Negative opinion 4. Neutral 4. Positive opinion 6. Very positive opinion
2.4	What is your opinion about the support of indigenous institution <i>Jimpitan</i> toward socio-economic condition? (sosecji)	0. Do not know 1. No opinion 2. Very Negative opinion 3. Negative opinion 4. Neutral 5. Positive opinion Very positive opinion
2.5	How much do you know about Loan shark? (knowls)	0. Do not know 1. No opinion 2. Very little knowledge 3. Little knowledge 4. Average 5. Much knowledge 6. Very much knowledge
2.6	How much do you believe in Loan sharks? (bells)	0. Do not know 1. No belief 2. Very little belief 3. Little belief 4. Average 5. Much belief 6. Very much belief

Question	Variable	Categories
2.7	What is your opinion of loan sharks utilization? (opls)	0. Do not know 1. No opinion 2. Very Negative opinion 3. Negative opinion 4. Neutral 4. Positive opinion 6. Very positive opinion
2.8	What is your opinion about the support of loan sharks toward socio-economic condition? (sosecls)	0. Do not know 1. No opinion 2. Very Negative opinion 3. Negative opinion 4. Neutral 4. Positive opinion 6. Very positive opinion
2.9	How much do you know about the cooperative? (knowcoop)	0. Do not know 1. No opinion 2. Very little knowledge 3. Little knowledge 4. Average 5. Much knowledge 6. Very much knowledge
2.1	How much do you believe in cooperative? (belcoop)	0. Do not know 1. No belief 2. Very little belief 3. Little belief 4. Average 5. Much belief 6. Very much belief
2.11	What is your opinion of cooperative utilization? (opcoop)	0. Do not know 1. No opinion 2. Very Negative opinion 3. Negative opinion 4. Neutral 4. Positive opinion 6. Very positive opinion
2.12	What is your opinion about the support of cooperative toward socio-economic condition? (soseccoop)	0. Do not know 1. No opinion 2. Very Negative opinion 3. Negative opinion 4. Neutral 4. Positive opinion 6. Very positive opinion
2.13	How much do you know about PNPM-UPK? (knowpnpm)	0. Do not know 1. No opinion 2. Very little knowledge 3. Little knowledge 4. Average 5. Much knowledge 6. Very much knowledge

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Question	Variable	Categories
2.14	How much do you believe in PNPB-UPK? (belnpb)	<ul style="list-style-type: none"> <li>0. Do not know</li> <li>1. No belief</li> <li>2. Very little belief</li> <li>3. Little belief</li> <li>4. Average</li> <li>5. Much belief</li> <li>6. Very much belief</li> </ul>
2.15	What is your opinion of PNPB-UPK utilization? (opnpb)	<ul style="list-style-type: none"> <li>0. Do not know</li> <li>1. No opinion</li> <li>2. Very Negative opinion</li> <li>3. Negative opinion</li> <li>4. Neutral</li> <li>4. Positive opinion</li> <li>6. Very positive opinion</li> </ul>
2.16	What is your opinion about the support of PNPB-UPK toward socio-economic condition? (sosecnpb)	<ul style="list-style-type: none"> <li>0. Do not know</li> <li>1. No opinion</li> <li>2. Very Negative opinion</li> <li>3. Negative opinion</li> <li>4. Neutral</li> <li>4. Positive opinion</li> <li>6. Very positive opinion</li> </ul>
2.17	How much do you know about modern financial bank institutions? (knowbank)	<ul style="list-style-type: none"> <li>0. Do not know</li> <li>1. No opinion</li> <li>2. Very little knowledge</li> <li>3. Little knowledge</li> <li>4. Average</li> <li>5. Much knowledge</li> <li>6. Very much knowledge</li> </ul>
2.18	How much do you believe in modern financial bank institutions? (belbank)	<ul style="list-style-type: none"> <li>0. Do not know</li> <li>1. No belief</li> <li>2. Very little belief</li> <li>3. Little belief</li> <li>4. Average</li> <li>5. Much belief</li> <li>6. Very much belief</li> </ul>
2.19	What is your opinion of modern financial bank institution utilization? (opbank)	<ul style="list-style-type: none"> <li>0. Do not know</li> <li>1. No opinion</li> <li>2. Very Negative opinion</li> <li>3. Negative opinion</li> <li>4. Neutral</li> <li>4. Positive opinion</li> <li>6. Very positive opinion</li> </ul>
2.20	What is your opinion about the support of modern financial bank institution toward socio-economic condition? (sosecbank)	<ul style="list-style-type: none"> <li>0. Do not know</li> <li>1. No opinion</li> <li>2. Very Negative opinion</li> <li>3. Negative opinion</li> <li>4. Neutral</li> <li>4. Positive opinion</li> <li>6. Very positive opinion</li> </ul>

BLOCK 3. ENABLING VARIABLES		
Question	Variable	Categories
3.1	How much is the monthly income of the head of household? (inc)	0. Don't know 1. None 2. < 500.000 3. 500.001 - 1.000.000 4. 1.000.001 - 1.500.000 5. 1.500.001 - 2.000.000 6. 2.000.001 - 2.500.000 7. 2.500.001 - 3.000.000 8. > 3.000.000
3.2	How much is the total monthly income of the family? (totinc)	0. Don't know 1. None 2. < 500.000 3. 500.001 - 1.000.000 4. 1.000.001 - 1.500.000 5. 1.500.001 - 2.000.000 6. 2.000.001 - 2.500.000 7. 2.500.001 - 3.000.000 8. > 3.000.000
3.3	How much is the monthly expenditure of the head of household? (exp)	0. Don't know 1. None 2. < 500.000 3. 500.001 - 1.000.000 4. 1.000.001 - 1.500.000 5. 1.500.001 - 2.000.000 6. 2.000.001 - 2.500.000 7. 2.500.001 - 3.000.000 8. > 3.000.000
3.4	How much is the total monthly expenditure of the family? (totexp)	0. Don't know 1. None 2. < 500.000 3. 500.001 - 1.000.000 4. 1.000.001 - 1.500.000 5. 1.500.001 - 2.000.000 6. 2.000.001 - 2.500.000 7. 2.500.001 - 3.000.000 8. > 3.000.000
3.5	What do you think about your economic condition?	0. Don't know 1. Very poor 2. Poor 3. Average 4. Rich 5. Very rich
3.6	What is socio-economic status of respondent? (Interviewer's perception)	0. Don't know 1. Very poor 2. Poor 3. Average 4. Rich 5. Very rich

BLOCK 4. PERCEIVED NEED VARIABLES		
Question	Variable	Categories
4.1	What do you think about your economic condition? (pereco) I	0. Don't know 1. Very poor 2. Poor 3. Average 4. Rich 5. Very rich
4.2	What is your main perceived needs in utilizing the indigenous institution Jimpitan? (percjimp) I	0. Don't know 1. Social responsibility 2. Financial support 3. Medical/health care expenditure 4. Educational cost 5. Other ....
4.3	What are your main perceived needs in utilizing the loan shark? (percls) I	0. Don't know 1. Social responsibility 2. Financial support 3. Medical/health support 4. Educational cost 5. Other ....
4.4	What are your main perceived needs in utilizing the cooperative? (perccoop) I	0. Don't know 1. Social responsibility 2. Financial support 3. Medical/health support 4. Educational cost 5. Other ....
4.5	What are your main perceived needs in utilizing the PNPM-UPK? (percnpnm) I	0. Don't know 1. Social responsibility 2. Financial support 3. Medical/health support 4. Educational cost 5. Other ....
4.6	What are your main perceived needs in utilizing the bank? (percbank) I	0. Don't know 1. Social responsibility 2. Financial support 3. Medical/health support 4. Educational cost 5. Other ....
4.7	Who do you consider as a person who prone to have a debt? (percprone) M	0. Don't know 1. Everybody 2. Wasteful 3. Poor 4. Living in a rural area 5. Living in an urban area 6. Have many children 7. Other ....

BLOCK 5. INSTITUTIONAL VARIABLES		
Question	Variable	Categories
5.1	How far is the distance to access the indigenous institution of <i>Jimpitan</i> from your location? (locjimp) 	0. Don't know 1. 0 2. 0.1 - 2 km 3. 2.1 - 4 km 4. 4.1 - 6 km 5. 6.1 - 8 km 6. > 8 km
5.2	How far is the distance to access the loan shark from your location? (locsl) 	0. Don't know 1. 0 2. 0.1 - 2 km 3. 2.1 - 4 km 4. 4.1 - 6 km 5. 6.1 - 8 km 6. > 8 km
5.3	How far is the distance to access the cooperative from your location? (loccoop) 	0. Don't know 1. 0 2. 0.1 - 2 km 3. 2.1 - 4 km 4. 4.1 - 6 km 5. 6.1 - 8 km 6. > 8 km
5.4	How far is the distance to access the PNPM - UPK from your location? (locnprm) 	0. Don't know 1. 0 2. 0.1 - 2 km 3. 2.1 - 4 km 4. 4.1 - 6 km 5. 6.1 - 8 km 6. > 8 km
5.5	How far is the distance to access the bank from your location? (locbank) 	0. Don't know 1. 0 2. 0.1 - 2 km 3. 2.1 - 4 km 4. 4.1 - 6 km 5. 6.1 - 8 km 6. > 8 km
5.6	How much is the travelling cost to obtain help from the indigenous institution <i>Jimpitan</i> ? (trcojimp) 	0. Don't know 1. 0 2. 1000 - 10.000 Rupiah 3. 10.001 - 20.000 Rupiah 4. 20.001 - 30.000 Rupiah 5. 30.001 - 40.000 Rupiah > 40.000 Rupiah
5.7	How much is the travelling cost to obtain help from the loan shark? (trcols) 	0. Don't know 1. 0 2. 1000 - 10.000 Rupiah 3. 10.001 - 20.000 Rupiah 4. 20.001 - 30.000 Rupiah 5. 30.001 - 40.000 Rupiah 6. > 40.000 Rupiah
5.8	How much is the travelling cost to obtain help from the cooperative? (trcocoop) 	0. Don't know 1. 0 2. 1000 - 10.000 Rupiah 3. 10.001 - 20.000 Rupiah 4. 20.001 - 30.000 Rupiah 5. 30.001 - 40.000 Rupiah 6. > 40.000 Rupiah

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Question	Variable	Categories
5.9	How much is the travelling cost to obtain help from the PNPM - UPK? (trcopnpm) 	0. Don't know 1. 0 2. 1000 - 10.000 Rupiah 3. 10.001 - 20.000 Rupiah 4. 20.001 - 30.000 Rupiah 5. 30.001 - 40.000 Rupiah 6. > 40.000 Rupiah
5.10	How much is the travelling cost to obtain help from the bank? (trcobank) 	0. Don't know 1. 0 2. 1000 - 10.000 Rupiah 3. 10.001 - 20.000 Rupiah 4. 20.001 - 30.000 Rupiah 5. 30.001 - 40.000 Rupiah 6. > 40.000 Rupiah
5.11	How much is the administration cost to obtain help from the indigenous institution <i>Jimpitan</i> ? (adcojimp) 	0. Don't know 1. 0 2. 1000 - 10.000 Rupiah 3. 10.001 - 20.000 Rupiah 4. 20.001 - 30.000 Rupiah 5. 30.001 - 40.000 Rupiah 6. > 40.000 Rupiah
5.12	How much is the administration cost to obtain help from the loan shark? (adcols) 	0. Don't know 1. 0 2. 1000 - 10.000 Rupiah 3. 10.001 - 20.000 Rupiah 4. 20.001 - 30.000 Rupiah 5. 30.001 - 40.000 Rupiah 6. > 40.000 Rupiah
5.13	How much is the administration cost to obtain help from the cooperative? (adcocoop) 	0. Don't know 1. 0 2. 1000 - 10.000 Rupiah 3. 10.001 - 20.000 Rupiah 4. 20.001 - 30.000 Rupiah 5. 30.001 - 40.000 Rupiah 6. > 40.000 Rupiah
5.14	How much is the administration cost to obtain help from the PNPM - UPK? (adcopnpm) 	0. Don't know 1. 0 2. 1000 - 10.000 Rupiah 3. 10.001 - 20.000 Rupiah 4. 20.001 - 30.000 Rupiah 5. 30.001 - 40.000 Rupiah 6. > 40.000 Rupiah
5.15	How much is the administration cost to obtain help from the bank? (adcobank) 	0. Don't know 1. 0 2. 1000 - 10.000 Rupiah 3. 10.001 - 20.000 Rupiah 4. 20.001 - 30.000 Rupiah 5. 30.001 - 40.000 Rupiah 6. > 40.000 Rupiah

BLOCK 6. ENVIRONMENTAL VARIABLES		
Question	Variable	Categories
6.1	What is the environmental location of your community/village? (loccom) I	1. Rural 2. Semi-rural/semi-urban 3. urban
6.2	Where is the zonation type of your village? (lochouse) I	1. Mountainous 2. Plain 3. Low land 4. Coastal
6.3	Where is the nearest location of indigenous financial institution <i>Jimpitan</i> ? (locjimp) I	0. Don't know 1. None 2. In this village 3. Other village in the same sub-district 4. Other village in the same district 5. Other town/municipal/district 6. Other ....
6.4	Where is the nearest location of the loan shark? (locls) I	0. Don't know 1. None 2. In this village 3. Other village in the same sub-district 4. Other village in the same district 5. Other town/municipal/district 6. Other ....
6.5	Where is the nearest location of the cooperative? (loccoop) I	0. Don't know 1. None 2. In this village 3. Other village in the same sub-district 4. Other village in the same district 5. Other town/municipal/district 6. Other ....
6.6	Where is the nearest location of the PNPM - UPK? (locnpm) I	0. Don't know 1. None 2. In this village 3. Other village in the same sub-district 4. Other village in the same district 5. Other town/municipal/district Other ....
6.7	Where is the nearest location of the bank? (locbank) I	0. Don't know 1. None 2. In this village 3. Other village in the same sub-district 4. Other village in the same district 5. Other town/municipal/district 6. Other ....

BLOCK 7. INTERVENING VARIABLES		
Question	Variable	Categories
7.1	Is there any government policy influencing utilization of institution in your community?	0. Don't know 1. No 2. Yes
V7.2	Is there any government promotion influencing utilization of institution in your community?	0. Don't know 1. No 2. Yes
7.3	Is there any private promotion influencing utilization of institution in your community?	0. Don't know 1. No 2. Yes
7.4	What kind of government policy influencing utilization of institution in your community?	0. Don't know 1. Village law No. 6/2014 2. Cooperative law no. 17/2012 3. Microfinance law No. 1/2013 4. RT / RW 5. PKK 6. Dharma Wanita 7. District policy 8. Sub-district policy 9. Other ....
7.5	What kind of government promotion influencing utilization of institution in your community?	0. Don't know 1. Printed ads (Brochure, leaflets, etc) 2. Electronic ads 3. Government officer (village counselor) 4. Other ....
7.6	What kind of private promotion influencing utilization of institution in your community?	0. Don't know 1. Direct gift 2. Discount 3. Lottery 4. Printed ads (Brochure, Leaflet, etc) 5. Electronic ads 6. Private officer 7. Other ....
7.7	How much is the impact of government policy influencing utilization of institution in your community?	0. Do not know 1. None 2. Very low impact 3. low impact 4. Average impact 5. High impact 6. Very high impact
7.8	How much is the impact of government promotion influencing utilization of institution in your community?	0. Do not know 1. None 2. Very low impact 3. low impact 4. Average impact 5. High impact 6. Very high impact
7.9	How much is the impact of private promotion influencing utilization of institution in your community?	0. Do not know 1. None 2. Very low impact 3. low impact 4. Average impact 5. High impact 6. Verv high impact

**BLOCK 8 - 10. DEPENDENT VARIABLES**

Question	Variable	Categories
8.1	What do you use the money from the institution in the past year?	0. Don't know 1. Productive use 2. Consumptive use

**If the answer of 8.1 is (1) Productive use**

Question	Variable	Categories
8.2	What kind of productive use did you utilize for the last one year?	1. Farming 2. Fishery 3. Trading/business/home industry 4. Building 5. Other ...

8.3	How much money did you receive to meet the productive use?	1. 0 - 500.000 2. 500.001 - 1.000.000 3. 1.000.001 - 2.000.000 4. 2.000.001 - 3.000.000 5. 3.000.001 - 4.000.000 6. 4.000.001 - 5.000.000 7. > 5.000.001
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8.4	How much interest did you have to pay in a year to the in the past year?	1. None 2. Percentage ...% / annum
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8.5	Were the funds you received from the institution sufficient for your productive use?	1. Not applicable 2. Sufficient 3. Do not sufficient
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8.6	If the funds you received from the institution was not sufficient for your productive use, what did you do then?	0. Do not know 1. Do nothing 2. Borrow from loan shark 3. Ask from indigenouse institution Jimpitan 4. Ask from the cooperative 5. Ask from PNPM - UPK 6. Ask from the bank Other .....
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If the answer of 8.1 is (2) Consumptive use		
Question	Variable	Categories
8.7	What kind of consumptive use did you utilize for the past year?	<ol style="list-style-type: none"> <li>1. Buying staple food</li> <li>2. Paying children's education</li> <li>3. Paying health care expenditure</li> <li>4. Paying the funeral cost</li> <li>5. Paying the ceremony (wedding, circumcision, etc)</li> <li>6. Paying the debt</li> <li>Other ....</li> </ol>
8.8	How much money did you receive to meet the consumptive use?	<ol style="list-style-type: none"> <li>1. 0 - 500.000</li> <li>2. 500.001 - 1.000.000</li> <li>3. 1.000.001 - 2.000.000</li> <li>4. 2.000.001 - 3.000.000</li> <li>5. 3.000.001 - 4.000.000</li> <li>6. 4.000.001 - 5.000.000</li> <li>7. &gt; 5.000.001</li> </ol>
8.9	How much interest did you have to pay a year to the institution in the past year?	<ol style="list-style-type: none"> <li>1. None</li> <li>2. Percentage ...% / annum</li> </ol>
8.1	Were the funds you received from the institution sufficient for your consumptive use?	<ol style="list-style-type: none"> <li>1. Not applicable</li> <li>2. Sufficient</li> <li>3. Do not sufficient</li> </ol>
8.11	If the funds you receive from the institution was not sufficient for your consumptive use, what did you do then?	<ol style="list-style-type: none"> <li>0. Don't know</li> <li>1. Do nothing</li> <li>2. Borrow from loan shark</li> <li>3. Ask from indigenous institution Jimpitan</li> <li>4. Ask from the cooperative</li> <li>5. Ask from PNPM - UPK</li> <li>6. Ask from the bank</li> <li>7. Other .....</li> </ol>
8.12	Do you think that the utilization of institution have a role in socio-economic development?	<ol style="list-style-type: none"> <li>0. Don't know</li> <li>1. No</li> <li>2. Yes</li> </ol>

## Appendix 2

**Table 1. Distribution of The Socio-Demographic Variables of Respondents of the Sample over the Dependent Variables (N=199)**

Variable	Utilization of Available institutions/organizations							
	Indigenous		Transitional		Modern		Total	
	N	%	N	%	N	%	N	%
<b>Household Size</b>								
1 member	13	56.5	6	26.1	4	17.4	23	100
2 members	13	40.6	11	34.4	8	25.0	32	100
3 members	16	29.6	21	38.9	17	31.5	54	100
4 members	9	18.0	17	34.0	24	48.0	50	100
5 members	6	21.4	3	10.7	19	67.9	28	100
6 and more members	7	58.3	3	25.0	2	16.7	12	100
<b>Total</b>	<b>64</b>	<b>32.2</b>	<b>61</b>	<b>30.6</b>	<b>74</b>	<b>37.2</b>	<b>199</b>	<b>100</b>

<b>Education</b>	N	%	N	%	N	%	N	%
Don't have	4	80.0	0	0	1	20.0	5	100
Primary school	40	51.3	22	28.2	16	20.5	78	100
Secondary school	19	19.4	35	35.7	44	44.9	98	100
Tertiary school	1	5.6	2	22.2	13	72.2	18	100
<b>Total</b>	<b>64</b>	<b>32.2</b>	<b>61</b>	<b>30.6</b>	<b>74</b>	<b>37.2</b>	<b>199</b>	<b>100</b>

<b>Age</b>	N	N	N	N	N	%	N	%
21 – 25	1	100.0	0	0	0	0	1	100
26 – 30	6	37.5	5	31.3	5	31.3	16	100
31 – 35	2	20.0	1	10.0	7	70.0	10	100
36 – 40	4	20.0	4	20.0	12	60.0	20	100
41 – 45	8	24.2	13	39.4	12	36.4	33	100
46 – 50	6	15.0	17	42.5	17	42.5	40	100
51 – 55	5	27.8	6	33.3	7	38.9	18	100
56 – 60	9	33.3	9	33.3	9	33.3	27	100
61 – 65	7	53.8	5	38.5	1	7.7	13	100
66 – 70	6	54.5	1	9.1	4	36.4	11	100
71 – 75	5	100.0	0	0	0	0	5	100
76 – 80	2	100.0	0	0	0	0	2	100
81 – 85	2	100.0	0	0	0	0	2	100
86 +	1	100.0	0	0	0	0	1	100
<b>Total</b>	<b>64</b>	<b>32.2</b>	<b>61</b>	<b>30.6</b>	<b>74</b>	<b>37.2</b>	<b>199</b>	<b>100</b>

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Marital Status	N	%	N	%	N	%	N	%
Single	2	50.0	1	25.0	1	25.0	4	100
Married-Monogamy	32	21.9	47	32.2	67	45.9	146	100
Married-Polygamy	0	0	0	0	2	100.0	2	100
Widow	21	58.3	12	33.3	3	8.3	36	100
Widower	8	100.0	0	0	0	0	8	100
Divorced	1	50.0	0	0	1	50.0	2	100
Other	0	0	1	100	0	0	1	100
<b>Total</b>	<b>64</b>	<b>32.2</b>	<b>61</b>	<b>30.6</b>	<b>74</b>	<b>37.2</b>	<b>199</b>	<b>100</b>

Occupation	N	%	N	%	N	%	N	%
Farmer	5	50.0	0	0	5	50.0	10	100
Civil Servant	0	0	1	16.7	5	83.3	6	100
Teacher	0	0	1	25.0	3	75.0	4	100
Maid	3	75.0	1	25.0	0	0	4	100
Laborer	15	25.0	24	40.0	21	35.0	60	100
Retailer	9	25.7	16	45.7	10	28.6	35	100
Entrepreneur	0	0	0	0	4	100.0	4	100
Military/Police	0	0	3	100.0	0	0	3	100
Retired	1	12.5	3	37.5	4	50.0	8	100
Other	31	47.7	12	18.5	22	11.1	65	100
<b>Total</b>	<b>64</b>	<b>32.2</b>	<b>61</b>	<b>30.6</b>	<b>74</b>	<b>37.2</b>	<b>199</b>	<b>100</b>

Source: Computation of the Data Set from the Fieldwork (2017).

**Table 2. Distribution of the Perceived Needs Variables of Respondents of the Sample over the Dependent Variables (N=199).**

Variable	Utilization of Available institutions/organizations							
	Indigenous		Transitional		Modern		Total	
	N	%	N	%	N	%	N	%
Perceived Needs								
Social responsibility	5	50.0	2	20.0	3	30.0	10	100
Financial support	40	49.4	31	38.3	10	12.3	81	100
Health care	7	58.3	2	16.7	3	25.0	12	100
Education	4	15.4	9	34.6	13	50.0	26	100
Other	8	11.4	17	24.3	45	64.3	70	100
<b>Total</b>	<b>64</b>	<b>32.2</b>	<b>61</b>	<b>30.6</b>	<b>74</b>	<b>37.2</b>	<b>199</b>	<b>100</b>

Source: Computation of the Data Set from the Fieldwork (2017).

**Table 3 Distribution of the Enabling Variables of Respondents of the Sample over the Dependent Variables (N=199).**

Variable	Utilization of Available institutions/organizations							Total	
	Indigenous		Transitional		Modern				
	N	%	N	%	N	%	N	%	
<b>Monthly Income of the Household head</b>									
None	14	70	3	15.0	3	15	20	100	
< 500.000	27	67.5	9	22.5	4	10.0	40	100	
500.001-1.000.000	13	23.2	27	48.2	16	28.6	56	100	
100 1.000.001-1.500.000	6	20.7	12	41.4	11	37.9	29	100	
1.500.001-2.000.000	3	15.0	4	20.0	13	65.0	20	100	
2.000.000-2.500.000	0	0	4	28.6	10	71.4	14	100	
2.500.001-3.000.000	0	0	1	9.1	10	90.9	11	100	
3.000.001+	1	11.1	1	11.1	7	77.8	9	100	
<b>Total</b>	<b>64</b>	<b>32.2</b>	<b>61</b>	<b>30.6</b>	<b>74</b>	<b>37.2</b>	<b>199</b>	<b>100</b>	
<b>Total Monthly Expenditure of the Household Members</b>	N	%	N	%	N	%	N	%	
None	0	0	0	0	0	0	0	0	
< 500.000	14	87.5	2	12.5	0	0	16	100	
500.001-1.000.000	16	45.7	12	34.3	7	20	35	100	
1.000.001-1.500.000	21	39.6	14	26.4	18	34.0	53	100	
1.500.001-2.000.000	9	26.5	11	32.4	14	41.2	34	100	
2.000.000-2.500.000	1	5.9	9	52.9	7	41.2	17	100	
2.500.001-3.000.000	2	13.3	6	40.0	7	46.7	15	100	
3.000.001+	1	3.4	7	24.1	21	72.4	29	100	
<b>Total</b>	<b>64</b>	<b>32.2</b>	<b>61</b>	<b>30.6</b>	<b>74</b>	<b>37.2</b>	<b>199</b>	<b>100</b>	
<b>Socio-Economic Status (SES) respondent's perception</b>	N	%	N	%	N	%	N	%	
Very poor	3	100	0	0	0	0	3	100	
Poor	32	68.1	10	21.3	5	10.6	47	100	
Average	29	20.1	51	35.4	64	44.4	144	100	
Rich	0	0	0	0	5	100	5	100	
Very rich	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>64</b>	<b>32.2</b>	<b>61</b>	<b>30.6</b>	<b>74</b>	<b>37.2</b>	<b>199</b>	<b>100</b>	

Source: Computation of the Data Set from the Fieldwork (2017).

**Table 4 Distribution of the Location Variables of Respondents of the Sample over the Dependent Variables (N=199).**

Variable	Utilization of Available institutions/organizations								
	Indigenous		Transitional		Modern		Total		
	N	%	N	%	N	%	N	%	
<b>Location of the Community</b>									
Rural	54	52.4	14	13.6	35	34.0	103	100	
Semi rural/urban	9	17.6	32	62.7	10	19.6	51	100	
Urban	1	2.2	15	33.3	29	64.4	45	100	
<b>Total</b>	<b>64</b>	<b>32.2</b>	<b>61</b>	<b>30.6</b>	<b>74</b>	<b>37.2</b>	<b>199</b>	<b>100</b>	

<b>Location of the House/ Zonation Type</b>	N	%	N	%	N	%	N	%
Mountaneous	41	80.4	2	3.9	8	15.7	51	100
Plain	22	15	59	39.9	66	44.9	147	100
Low land	1	100	0	0	0	1	100	
<b>Total</b>	<b>64</b>	<b>32.2</b>	<b>61</b>	<b>30.6</b>	<b>74</b>	<b>37.2</b>	<b>199</b>	<b>100</b>

Source: Computation of the Data Set from the Fieldwork (2017).

# Curriculum Vitae

Ayu Swaningrum was born on the 16th of July, 1983 in Jakarta, Indonesia. Her primary education was in Bandung from 1989 to 1995, and continued in Jakarta until her junior high school in 1998. In August of 1998, she and her family moved to Wonosobo, a small town in Central Java, where she completed her secondary education in SMU Muhammadiyah 1. Raised mostly in Bandung, she decided in 2001 to take a university degree in Economy and Development. She got her bachelor's degree in 2006, at Padjadjaran University. Afterwards, she worked as a project/field assistant for a financial consultant for the local government in Jakarta for almost two years. In 2007, she obtained a teaching certificate at Sains Al Quran University in Wonosobo.

In searching for an additional qualification required to be a lecturer, she managed to get a scholarship from the government for a master's degree, and began to study Economic Development at the Economic and Business Faculty at Padjadjaran University in August 2011. She obtained her master's degree in 2014 at Padjadjaran University. While studying for her master's degree, she also worked as a graduate assistant (teaching in the lab).

Having an interest to pursue higher education, she was offered an opportunity to join the Leiden Ethnosystems and Development program (LEAD) for the subject of Ethnoeconomics, Universiteit Leiden, The Netherlands. She started her PhD in the beginning of 2016, with the financial support of the LPDP (Lembaga Pengelola Dana Pendidikan) scholarship of the Indonesian government. Her research in Wonosobo focused on the utilization of institutions, in particular the indigenous institution of *jimpitan*.

# Jimpitan

## in Wonosobo, Central Java

In times of hardships or crisis, local people know how to deal with it using their resourcefulness. Although efforts are sometimes made by the government to help them, they are fully aware that community support is at least equally important. Moreover, poor people in Indonesia mainly depends on the relatives, neighbours, and community for their safety net. Community participation in dealing with adversity relies on activities from within the community. Community assistance in Central Java (Indonesia) in the form of rice assistance is called *jimpitan*. *Jimpitan* empowers local people and encourages them to participate in decision-making that influences their life, which then creates social cohesion. It is the collection of a small portion of rice taken routinely from households in a neighbourhood which is then accumulated and distributed to those in need.

Nowadays, *jimpitan* is also collected in the form of money. It is also distributed as loans. The arrangements of local people's loans and savings is the key to understanding the poverty-reducing credit initiatives. It depicts the importance of studying the utilization of *jimpitan* as an indigenous institution with a view to be integrated as an alternative contribution to the poverty reduction.

This study analyses the utilization of the indigenous institution *jimpitan* together with transitional and exogenous organizations. *Jimpitan* offers risk management and health micro insurance, it preserves social, economic and cultural value, and it gives funding for various activities of members of the society in Wonosobo, Central Java.