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

Swaningrum, A.

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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.