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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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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. Tika 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 m ² 3. 100 - 1000 m ² 4. 1001 m ² - 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?	0. do not know 1. Public supply outside the house 2. Municipality/PDAM 3. Jerrycans 4. Rain water 5. Well 6. Other
0.12	Is there any electricity in your house? (elec)	0. do not know 1. None 2. Yes, cable is not planted 3. Yes, cable is planted
0.13	What is the kind of roof of your house? (roof)	0. do not know 1. Roof tile 2. Tin roof 3. Reed/ijuk 4. Other
0.14	What is the kind of wall of your house? (wall)	0. do not know 1. Soil 2. Wood 3. Wall 4. Bamboo 5. Other
0.15	What is the kind of floor at your house? (floor)	0. do not know 1. Soil 2. Wood 3. Tiles 4. Cement 5. Other
0.16	How much fish do you own?(fish)	0. do not know 1. None 2. 1 – 20 kg 3. 21 – 40 kg 4. 41 – 60 kg > 60 kg
0.17	How many livestock / cattle do you own? (cattle)	0. do not know 1. None 2. 1 – 2 3. 3 – 4 4. 5 – 6 5. > 6
0.18	How many livestock / sheep /goat do you own? (sheep)	0. do not know 1. None 2. 1 – 5 3. 6 – 10 4. 11 – 15 5. > 15

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.	0.
		1. Male	01.	01.	01.	01.	01.	01.	01.	01.
		2. Female	02.	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.	0.
		01. 0 – 5	01.	01.	01.	01.	01.	01.	01.	01.
		02. 6 – 10	02.	02.	02.	02.	02.	02.	02.	02.
		03. 11 – 15	03.	03.	03.	03.	03.	03.	03.	03.
		04. 16 – 20	04.	04.	04.	04.	04.	04.	04.	04.
		05. 20 – 24	05.	05.	05.	05.	05.	05.	05.	05.
		06. 26 – 30	06.	06.	06.	06.	06.	06.	06.	06.
		07. 31 – 35	07.	07.	07.	07.	07.	07.	07.	07.
		08. 36 – 40	08.	08.	08.	08.	08.	08.	08.	08.
		09. 41 – 45	09.	09.	09.	09.	09.	09.	09.	09.
		10. 46 – 50	10.	10.	10.	10.	10.	10.	10.	10.
		11. 51 – 55	11.	11.	11.	11.	11.	11.	11.	11.
		12. 56 – 60	12.	12.	12.	12.	12.	12.	12.	12.
		13. 61 – 65	13.	13.	13.	13.	13.	13.	13.	13.
		14. 66 – 70	14.	14.	14.	14.	14.	14.	14.	14.
		15. 71 – 75	15.	15.	15.	15.	15.	15.	15.	15.
		16. 76 – 80	16.	16.	16.	16.	16.	16.	16.	16.
		17. 81 – 85	17.	17.	17.	17.	17.	17.	17.	17.
		18. 86 – 90	18.	18.	18.	18.	18.	18.	18.	18.
		19. 91 – 95	19.	19.	19.	19.	19.	19.	19.	19.
		20. > 95	20.	20.	20.	20.	20.	20.	20.	20.

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.	0.
		1. Farmer	01.	01.	01.	01.	01.	01.	01.	01.
		2. Civil Servant	02.	02.	02.	02.	02.	02.	02.	02.
		3. Teacher	03.	03.	03.	03.	03.	03.	03.	03.
		4. Maid	04.	04.	04.	04.	04.	04.	04.	04.
		5. Labor Laborer	05.	05.	05.	05.	05.	05.	05.	05.
		6. Small-scale trader/retailer	06.	06.	06.	06.	06.	06.	06.	06.
		7. Entrepreneur	07.	07.	07.	07.	07.	07.	07.	07.
		8. Military/Police	08.	08.	08.	08.	08.	08.	08.	08.
		9. Craftsman	09.	09.	09.	09.	09.	09.	09.	09.
		10. Retired	10.	10.	10.	10.	10.	10.	10.	10.
		11. Other ...	11.	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.	0.
		1. In this village	01.	01.	01.	01.	01.	01.	01.	01.
		2. In other village in the same district	02.	02.	02.	02.	02.	02.	02.	02.
		3. In other village in the same municipal	03.	03.	03.	03.	03.	03.	03.	03.
		4. Other town/municipal in the same province	04.	04.	04.	04.	04.	04.	04.	04.
		5. Other	05.	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.
		7. Indigenous ...	07.	07.	07.	07.	07.	07.	07.	07.
1.8	What is your ethnicity? (ethnic)	0. Do not know	0.	0.	0.	0.	0.	0.	0.	0.
		1. Sundanese	01.	01.	01.	01.	01.	01.	01.	01.
		2. Javanese	02.	02.	02.	02.	02.	02.	02.	02.
		3. Other	03.	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.	0.
		1. Do not have	01.	01.	01.	01.	01.	01.	01.	01.
		2. Primary/basic school	02.	02.	02.	02.	02.	02.	02.	02.
		3. Secondary school	03.	03.	03.	03.	03.	03.	03.	03.
		4. Tertiary school	04.	04.	04.	04.	04.	04.	04.	04.
		5. Other	05.	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.	0.
		1. Indigenous Institution Jimpitan	01.	01.	01.	01.	01.	01.	01.	01.
		2. The Loan shark	02.	02.	02.	02.	02.	02.	02.	02.
		3. The Cooperative	03.	03.	03.	03.	03.	03.	03.	03.
		4. The PNPm-UPK	04.	04.	04.	04.	04.	04.	04.	04.
		5. The Commercial Bank	05.	05.	05.	05.	05.	05.	05.	05.
		6. Others	06.	06.	06.	06.	06.	06.	06.	06.
1.11	Do you ever receive assistance from Jimpitan?	0. Do not know	0.	0.	0.	0.	0.	0.	0.	0.
		1. No, never	01.	01.	01.	01.	01.	01.	01.	01.
		2. Yes	02.	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

Question	Variable	Categories
2.14	How much do you believe in PNPM-UPK? (belnpm)	0. Do not know 1. No belief 2. Very little belief 3. Little belief 4. Average 5. Much belief 6. Very much belief
2.15	What is your opinion of PNPM-UPK utilization? (oppnpm)	0. Do not know 1. No opinion 2. Very Negative opinion 3. Negative opinion 4. Neutral 4. Positive opinion 6. Very positive opinion
2.16	What is your opinion about the support of PNPM-UPK toward socio-economic condition? (sosecnpm)	0. Do not know 1. No opinion 2. Very Negative opinion 3. Negative opinion 4. Neutral 4. Positive opinion 6. Very positive opinion
2.17	How much do you know about modern financial bank institutions? (knowbank)	0. Do not know 1. No opinion 2. Very little knowledge 3. Little knowledge 4. Average 5. Much knowledge 6. Very much knowledge
2.18	How much do you believe in modern financial bank institutions? (belbank)	0. Do not know 1. No belief 2. Very little belief 3. Little belief 4. Average 5. Much belief 6. Very much belief
2.19	What is your opinion of modern financial bank institution utilization? (opbank)	0. Do not know 1. No opinion 2. Very Negative opinion 3. Negative opinion 4. Neutral 4. Positive opinion 6. Very positive opinion
2.20	What is your opinion about the support of modern financial bank institution toward socio- economic condition? (sosecbank)	0. Do not know 1. No opinion 2. Very Negative opinion 3. Negative opinion 4. Neutral 4. Positive opinion 6. Very positive opinion

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? (percpnpm) 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) I	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) I	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) I	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? (locpnpm) I	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) I	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) I	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) I	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) I	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

Question	Variable	Categories
5.9	How much is the travelling cost to obtain help from the PNPM - UPK? (trcopnpm) I	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) I	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) I	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) I	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) I	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) I	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) I	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
8.4	How much interest did you have to pay in a year to the in the past year?	1. None 2. Percentage ...% / annum
8.5	Were the funds you received from the institution sufficient for your productive use?	1. Not applicable 2. Sufficient 3. Do not sufficient
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 indigenous institution Jimpitan 4. Ask from the cooperative 5. Ask from PNPM - UPK 6. Ask from the bank Other

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?	1. Buying staple food 2. Paying children's education 3. Paying health care expenditure 4. Paying the funeral cost 5. Paying the ceremony (wedding, circumcision, etc) 6. Paying the debt Other
8.8	How much money did you receive to meet the consumptive 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
8.9	How much interest did you have to pay a year to the institution in the past year?	1. None 2. Percentage ...% / annum
8.1	Were the funds you received from the institution sufficient for your consumptive use?	1. Not applicable 2. Sufficient 3. Do not sufficient
8.11	If the funds you receive from the institution was not sufficient for your consumptive use, what did you do then?	0. Don't know 1. Do nothing 2. Borrow from loan shark 3. Ask from indigenous institution Jimpitan 4. Ask from the cooperative 5. Ask from PNPM - UPK 6. Ask from the bank 7. Other
8.12	Do you think that the utilization of institution have a role in socio-economic development?	0. Don't know 1. No 2. Yes

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	
Household Size	N	%	N	%	N	%	N	%
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
Total	64	32.2	61	30.6	74	37.2	199	100

Education	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
Total	64	32.2	61	30.6	74	37.2	199	100

Age	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
Total	64	32.2	61	30.6	74	37.2	199	100

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
Total	64	32.2	61	30.6	74	37.2	199	100

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
Total	64	32.2	61	30.6	74	37.2	199	100

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
Total	64	32.2	61	30.6	74	37.2	199	100

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							
	Indigenous		Transitional		Modern		Total	
	N	%	N	%	N	%	N	%
Monthly Income of the Household head								
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
Total	64	32.2	61	30.6	74	37.2	199	100

Total Monthly Expenditure of the Household Members	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
Total	64	32.2	61	30.6	74	37.2	199	100

Socio-Economic Status (SES) respondent's perception	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
Total	64	32.2	61	30.6	74	37.2	199	100

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 Location of the Community	Utilization of Available institutions/organizations							
	Indigenous		Transitional		Modern		Total	
	N	%	N	%	N	%	N	%
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
Total	64	32.2	61	30.6	74	37.2	199	100

Location of the House/ Zonation Type	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	0	1	100	
Total	64	32.2	61	30.6	74	37.2	199	100

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.