

## FINANCIAL MANAGEMENT "*JIMPITAN*"



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### Abstract

Cultures exist because of traditional ceremonies, inherited cultures, and social activities. Such as cultures carried out at research locations, by creating a new culture with social activities. This research was conducted to find out the origin, financial management, and benefits of the "*Jimpitan*" activity. Method research is qualitative. The research location is RT 1 RW 5 Kel. Pandanwangi. Data collection techniques using observation, interviews, and documentation. The number of informants used in this research was 7 informants. This research uses data analysis techniques, data reduction, and coding. The results of this research, the "*Jimpitan*" activity is still running for 1 year. This activity arose due to the construction of a camping post. Financial management by planning, organizing, implementing, and recording. The use of "*Jimpitan*" funds was made to support competition and carnival activities, for social activities, buying village facilities. The benefits of this activity are reducing existing fees and increasing RT's financial freedom.

**Keywords:** *Jimpitan*, Financial Management, Fund Use

## INTRODUCTION

Culture can emerge from various factors, including generational and cultural influences that contribute to the support and prioritization of social activities, like the *Soyo* tradition, it is a culture that originates from Java, namely cooperation activities in society without any financial reward. *Soyo* culture itself prioritizes the value of solidarity between communities (Munir et al., 2021). This is the same as the research I am currently conducting, discussing the culture on the island of Java. However, what differentiates the name of the culture is the "*Jimpitan*" culture. "*Jimpitan*" embodies local wisdom and prosperity, derived from the term "*Jimpit*," which signifies the act of grasping with three fingers. This refers to the practice of taking a small amount of money or goods using only three fingers.

Javanese cultural expert, "*jimpitan*" serves as a method of saving money prevalent in villages, intended to substitute nocturnal patrol activities. "*Jimpitan*" involves the utilization of various items, ranging from rice to money. This practice is observed in RT 1 RW 5 Kel. Pandanwangi, where daily "*jimpitan*" gatherings are held, with community members contributing earnestly. During these gatherings, residents on night patrol duty collect the "*jimpitan*" money prepared by others, which is typically placed on cans or plastic bottles at the front of houses or on fences. This tradition fosters neighborly bonds and enhances the revenue of the local community organization (RT). In comparison, neighboring RWs conduct "*jimpitan*" activities using rice bi-weekly.

This study was conducted because researchers had recently discovered these activities, which were previously absent, especially in RW 5. The items utilized in "*jimpitan*" activities in RT 1 RW 5 consist of money with genuine denominations.

With the presence of financial activities in a locality, such as "*jimpitan*" activities, where knowledge of financial management holds significant importance, finance itself emerges as a resource capable of directly enhancing effectiveness and efficiency in the management process (Sari, 2022). Financial management, which can be interpreted through three activities, encompasses the process of acquiring funds for financing needs or businesses, efficiently obtaining funds to achieve desired objectives, and effectively managing assets (Kasmir, 2019). The management function itself entails planning, organizing, mobilizing, and supervising (Terry & George R, 2006). In our planning, we determine what needs to be done, in our organization, we assign individuals to their respective roles, in our mobilization, we ensure everyone is actively engaged, and in our

supervision, we observe closely with subsequent evaluation (Kurniadi et al., 2021). Financial management, then, involves implementing, organizing, mobilizing, and supervising the existing financial system.

Financial management itself is a process within an activity that commences with planning, organizing, directing, and supervising the endeavors of organizational members and activities in utilizing these funds (Handayani, 1992). Financial management itself is beneficial for achieving a balance between lifestyle and available financial resources, preventing us from becoming overly consumptive and accruing debt. According to (Howell & Avolio, 1993), financial management is a fundamental skill essential for modern society, as daily needs can significantly impact one's financial situation. In learning and managing finances, it is crucial to tailor them to one's needs and capabilities. The process of financial management can be conducted through various aspects that influence it, such as the individual or group's inclination toward financial management and their level of spiritual intelligence (Misbahuddin & Prajawati, 2023). In financial management, funds are intended for various purposes, which can be referred to as fund utilization.

The utilization of funds is an integral aspect of financial management aimed at determining the allocation of funds. Proper financial management dictates that the utilization of funds follows a structured approach, encompassing planning, organizing, directing, and supervising activities. This ensures that the employment of funds aligns with its intended purpose (Gumati & M, n.d.).

The research findings on financial management, conducted by (Sari K et al., 2020), highlight the positive impact of the "*Jimpitan*" activity in addressing issues within the village. Additionally, according to (Wijaya et al., 2022), the funds obtained through the "*Jimpitan*" activity are utilized to aid individuals facing economic challenges. The benefits derived from this initiative include the establishment of patrol posts, the construction of pathways, the development of catfish breeding ponds, and the renovation of prayer rooms. According to (Suwondo, 2019), the management of the "*Jimpitan*" system utilizes accounting processes, but it is deemed inappropriate due to the lack of public knowledge regarding the accounting system. Subsequently, research conducted by (Malik Abdul, 2022) reveals that funds obtained from "*Jimpitan*" activities are utilized by residents to assist those in need within the community. In another study (Hanafi, 2015),

"*Jimpitan*" activities are recognized as a source of capital for social initiatives, with such activities contributing to the enhancement of community harmony.

Since the inception of the "*Jimpitan*" activity, which has only been implemented for a year, researchers have identified it as a unique phenomenon worthy of investigation. This has led to the exploration of various aspects, such as the initial stages of the emergence of "*Jimpitan*" activities in RT 1 RW 5 Kel. Pandanwangi, the financial management procedures associated with these activities, and ultimately, the discernment of their benefits. The objective is to understand the underlying reasons for the emergence of "*Jimpitan*" activities, comprehend the financial management processes involved, and ascertain the advantages they offer to the community.

Researchers prioritize the study of "*Jimpitan*" financial management to ensure transparency regarding the proper utilization of "*Jimpitan*" funds for various purposes. This endeavor aims to minimize misunderstandings among community members and to equip individuals with the skills necessary for efficient and effective income and expenditure management. The benefits of this research extend to the advancement of knowledge, facilitating the expansion of scientific understanding. Moreover, the findings can serve as a foundation for further research aimed at enhancing local wisdom concerning "*Jimpitan*" activities and understanding "*Jimpitan*" financial management in different regions.

## **REVIEW OF LITERATURE**

Financial management is a process that involves guidance, direction within a group with a purpose for an organization or a clear purpose. So, financial management is the activity of financial recording in financial statements that becomes the responsibility of the financial field. In financial management covers the activities of the organization in order to obtain, allocate and use funds effectively and efficiently. And financial management also spreads out how to handle or use those funds or finances (Hasan et al., 2022). According to Kasmir, (2019), financial management can be defined by three activities, namely, the means of obtaining funds that will be used to finance an enterprise or business, obtaining efficient funds and a set goal, and the latter is used for asset management so that it can be used efficiently and effectively. According to (Terry & George R, 2006) the functions of management are planning, organization, movement and supervision. According to (Kurniadi et al., 2021) planning is done to determine what to

do, our organization puts people in appropriate jobs or skills in each field, our movement must make everyone active or able to perform their duties to a goal, our supervision observes and later will be evaluated. If it's financial management, then it does planning, organizing, moving, and overseeing in the financial sphere.

*Jimpitan* is a local wisdom that exists in the territory of Indonesia. The word "*Jimpitan*" is derived from the word "*jimpit*" which means "taking with three fingers", which means taking a small quantity of goods, so it takes only three fingers the take of the goods. If it is meant that *Jimpitan* is a donation from a society which is collected with citizens, the thing used can use money or rice. In the activity of clamping has a lot of kinds in the goods or objects used. According to (Lont, 2005) "*Jimpitan*" is a rice donation given to women at a monthly meeting and men will take rice from the small container that is in front of each house, this is done simultaneously with security checks in the neighborhood. Over time, having an update of the goods used or used as objects in "*Jimpitan*" activities can be money which can be judged as more practical and simpler (Sari K et al., 2020). Another understanding of "*Jimpitan*" activity is *gotong royong* activity which is used to solve a problem such as the problem of lack of a fund in a construction in a neighborhood (Arianti & Catur, 2013). Then according to (Baskara, 2017) *jimpitan* activity which can be rice or money has benefits used to increase the solidarity of the community in the neighborhood.

## RESEARCH METHOD

This study employed a descriptive qualitative approach, conducted within the RT 1 RW 5 Kel. Pandanwangi area. Data collection methods involved observation, interviews, and documentation. Key informants from RT 1 RW 5, comprising 7 individuals including the Head of RT, RT Treasurer, Chairman of PKK, youth leaders, religious figures, and a community member, were utilized for data collection. Data analysis techniques included data reduction and coding to derive insights from the interview questions posed during the research process.

## RESULTS AND DISCUSSION

RT 1 RW 5 Village is situated within Kel. Pandanwangi, Kec. Blimbing, Malang City. This village is home to a modest population, comprising approximately 54 families, totaling 96 males and 95 females. Within RT 1 RW 5 Village, a structured leadership is established, including the RT Chairman, RT Vice Chairman, RT Treasurer, RT Secretary,

and various other roles. The residents of this village are predominantly indigenous. Broadly speaking, the residents here pursue various livelihoods, including civil service, odd jobs, small business ownership by some mothers, and domestic assistance roles. When considering livelihoods, it can be observed that social strata exist, yet this fosters harmony, peace, and a strong sense of social solidarity among the residents of RT 1 RW 5. Consequently, the community upholds a high level of social spirit, engaging in mutual assistance, thus contributing to the prosperity of RT 1 RW 5, characterized by a strong humanitarian ethos among its residents. Just a few months ago, the village of RT 1 RW 5 initiated night patrol activities, complemented by the addition of "*Jimpitan*" activities.

Night patrol activities in RT 1 RW 5 were rarely conducted, resulting in a lack of community gatherings, particularly among men. However, with the introduction of "*jimpitan*" activities over time, residents have found a way to engage in night patrols while simultaneously visiting each other's homes to ensure their safety. This inclusion of "*jimpitan*" activities has sparked enthusiasm among residents for participating in night patrols. According to interviews conducted by researchers, it was found that only RT 1 in the RW 5 area carries out "*jimpitan*" activities. This activity involves residents setting aside Rp 1000 daily, which is then placed in used cans or bottles positioned in front of their houses or on the fences. The collected funds are subsequently taken during the residents' night patrol activities. This initiative has been ongoing for a year.

### **The Beginning of *Jimpitan* Activities**

The emergence of activities in an area is inevitably influenced by various factors. Considering the researcher's inquiry, particularly regarding "*Jimpitan*" activities, such endeavors often stem from social motivations. These activities may arise to provide assistance to underprivileged residents, aid those affected by disasters, or support other communal initiatives within the village.

The results of interviews conducted regarding the inception of "*Jimpitan*" revealed insights from one informant, who stated, "The genesis of '*Jimpitan*' began when we faced a debt while constructing the community post. To address this financial challenge, we initiated a '*Jimpitan*' activity to settle the debt and facilitate the completion of the post." This initial "*Jimpitan*" activity emerged as a means to overcome the financial hurdle encountered during the construction of the community post, utilizing alternative funds as the initial capital for development. This aligns closely with the findings of (Wijaya et al., 2022), which highlight how proceeds from "*Jimpitan*" activities are used to aid

individuals facing economic hardships, with benefits extending to the establishment of patrol posts, the development of pathways, the creation of catfish breeding ponds, and the renovation of prayer rooms. Similarly, such funds are utilized to enhance village amenities, including the construction of communal posts. Different from the research results of (Sari K et al., 2020), the origin of “*Jimpitan*” activities was the emergence of criminal acts in the surrounding environment which made residents anxious. Then night patrols and “*Jimpitan*” activities were created.

Interview results also indicate another reason behind the onset of “*Jimpitan*” activities, which is to alleviate expenses in the RT's finances. One informant mentioned, “The purpose is to alleviate the financial burden of RT activities. For instance, expenses related to competitions, carnivals, village celebrations, and other events can be covered using funds generated from ‘*Jimpitan*’ It's a form of support from citizens to citizens...”

This finding is consistent with the research conducted by (Hanafi, 2015), which concluded that “*Jimpitan*” activities serve as a capital for social initiatives among citizens. Additionally, the responses from the informants corroborate the notion that these funds are utilized to alleviate or minimize expenses from the RT's budget. Research conducted by (Swaningrum, 2023), the “*Jimpitan*” is carried out as a public utility development activity, the rice used as the object of “*Jimpitan*” is donated to people in need. This is same as easing the burden on the surrounding community.

The inception of “*Jimpitan*” activities stemmed from the necessity to enhance facilities, as highlighted in an interview with one of the informants: “The initiation of community ‘*Jimpitan*’ activities arose from the need to address numerous infrastructure issues within the RT that required repairs and improvements, all of which necessitated funding. Examples include repairing deteriorating communal posts, procuring garbage bins, and maintaining street lighting or drainage systems...”

This assertion aligns with the findings of research conducted by (Malik Abdul, 2022), which demonstrated that funds generated from “*Jimpitan*” activities can be utilized to address issues related to public facilities, including street lighting, construction of culverts, and various other infrastructure improvements.

### ***Jimpitan* Financial Management**

Financial management plays a crucial role in overseeing finances, enabling us to track income and expenditures accurately. With a solid understanding of financial management principles, it ensures that bookkeeping is orderly and comprehensible to



other residents. The financial management process for "*Jimpitan*" activities in RT 1 RW 5 involves planning, organizing, implementing, and recording. These activities, along with other financial engagements, yield outcomes or allocations of financial resources. Broadly speaking, "*Jimpitan*" activities, and similar initiatives involving finances, serve to benefit respective villages by addressing social issues such as aiding underprivileged residents or those affected by disasters like illnesses.

### **Planning**

The interview findings regarding financial management through planning reveal that "*Jimpitan*" activities are organized through meetings, where all residents convene to deliberate and reach a consensus on conducting these activities. Furthermore, discussions include determining the nominal amount to be used for "*Jimpitan*" which has been agreed upon at Rp 1,000. This viewpoint resonates with the concept elucidated by (Handayani, 1992), emphasizing that financial management commences with planning activities to ensure proper utilization of funds in alignment with their intended purposes.

### **Organizing**

The results of the interviews conducted on financial management revolve around the aspect of organization. One of the interview results indicates that "in the organization process of these '*Jimpitan*' activities, the number of citizens on duty is determined daily, ranging from 5 to 6 residents." This finding is consistent with the assertion made by (Sari K et al., 2020), emphasizing the significance of organization in financial management, particularly in establishing a night patrol schedule.

### **Implementation**

The results of the interviews conducted on financial management are demonstrated through implementation. For instance, one interview result states, "Implementation in '*Jimpitan*' involves conducting night patrols and collecting '*Jimpitan*' money according to the designated timeframe, typically between 11 PM to 1:30 AM." This finding resonates with the findings of Sari K et al., (2020), which underscore the importance of implementation in financial management, particularly in executing night patrols according to the established schedule.

### **Recording**

The results of the interviews conducted on financial management highlight the significance of recording. For instance, one interviewee stated, "Recording of '*Jimpitan*'



activities is carried out daily, encompassing the documentation of income, and if purchasing sugar or coffee at night, the savings can be utilized immediately, while ensuring expenses are recorded. Additionally, the daily recording outcomes are required to be photographed and shared within the RT group." This finding aligns with the findings of (Sari K et al., 2020), emphasizing the importance of record-keeping in financial management, with recorded results reported to the RT head.

### **The Use of Funds for August Events**

From the results of the interviews that have been conducted on the financial management of shrimp, several answers have been produced. One of them is, "the cutting-edge activity in the financial management process is done well because it is often recorded and updates that are notified to all citizens. Financial management was used for racing, carnival, street movements, and other social activities in August last year. "This is in line with the results of research (Hanafi, 2015; Malik Abdul, 2022) which showed that the proceeds of the *jimping* activities are used for independence commemoration events, village cleaning activities, as well as other social activities involving citizens.

### **The Use of Funds for Facility Improvement**

Not only that, but the interview results also yielded various responses. For example, one respondent stated, "Thanks to the funds from '*Jimpitan*' many issues within RT have been addressed. For instance, the inadequate community post has now been reconstructed, damaged or missing barrels have been replaced with new ones, previously unrepaired gutters have been fixed, and all streetlights along Kampung RT 1 have been repaired. Residents greatly appreciate the assistance provided by '*Jimpitan*' activities and are willing to continue supporting them in the future." This finding is consistent with the research conducted by (Malik Abdul, 2022), which demonstrated that funds from '*Jimpitan*' activities can effectively address issues related to public facilities, such as streetlights, culvert construction, and more.

### **Benefits of the *Jimpitan* Activity**

From an activity that is implemented, there will naturally be benefits felt by the community. With the ongoing "*Jimpitan*" activities for one year, it is evident that there are benefits experienced by the community.

From the results of interviews, several outcomes were obtained, including, "Before the *Jimpitan* initiative, the communal post was merely used for storing goods, and there were no regular night patrols conducted by residents. However, following the

implementation of the *Jimpitan* activity, residents frequently engage in night patrols. Consequently, the atmosphere in RT 1 village has become livelier, fostering harmony among residents and enhancing the village's security against crime". In accordance with the research findings (Sari K et al., 2020; Wijaya et al., 2022), it is evident that the implementation of "*Jimpitan*" activities contributes to fostering harmony and safety within the community, consequently enhancing social welfare.

Then, the results of the interview provided further insight. The informant stated, "With *Jimpitan*, I feel relieved from the burden of collecting monthly dues, which used to be time-consuming. With '*Jimpitan*' activities running for only one year, they have managed to fund the August event, including competitions and carnivals. The residents themselves are also delighted as they no longer have to pay dues...". Consequently, the benefits of '*Jimpitan*' activities lead to a reduction in existing contributions, as most expenses are now covered directly from the '*Jimpitan*' fund. Moreover, '*Jimpitan*' also alleviates the strain on RT finances. This aligns closely with the findings of research conducted by Sari K et al., (2020), which underscore the positive impact of "*Jimpitan*" activities in addressing village issues.

The results of the subsequent interview highlighted the benefits of "*Jimpitan*" activities. The emergence of funds from "*Jimpitan*" has sparked enthusiasm among myself and fellow residents to engage in night patrols or gather at the communal post to cook and eat together while safeguarding the village. Consequently, many residents express happiness with the implementation of "*Jimpitan*" activities, as it fosters camaraderie and harmony among residents. This finding resonates with the research conducted by (Hanafi, 2015; Sari K et al., 2020), which underscore the positive impact of "*Jimpitan*" activities in promoting harmony and safety within the community, as well as enhancing familiarity among residents.

## CONCLUSION

Based on the aforementioned data, it is evident from the informant's responses during the interview process that a new activity, known as the "*Jimpitan*" activity, has been initiated in the RT 1 RW 5 area. This activity has been ongoing for a year. Participants engage in this activity daily, with community members contributing donations of sincere money for the "*Jimpitan*". However, everyone doesn't need to participate in giving "*Jimpitan*" money. Instead, a group of residents conducting night

patrols collect the donations between 11 PM to 1 AM, while also conducting checks on people's homes. This activity significantly fosters camaraderie among residents and has the potential to increase village income. The uniqueness of this activity lies in the fact that researchers have only recently discovered it, as there were no previous "*Jimpitan*" activities, especially within the scope of RW 05.

This activity emerged due to the construction of a communal post and aims to alleviate the financial burden on RT cash. Consequently, RT 1 RW 5 has additional funds aside from its RT cash, which can be utilized for organizing events within the village. Additionally, "*Jimpitan*" activities have contributed to the improvement of inadequate facilities within the community.

Financial management itself begins with planning, organizing, implementing and recording activities. And the use of funds is used for competition activities and carnivals in August, where there are usually pulls or dues from house-to-house residents. For August this year there was no pull because the funds used for the race and carnival were full using funds from "*Jimpitan*". As well as for social activities and buying village facilities that are still inadequate, as well as for night patrol activities such as to meet consumption during night patrols. And the benefits derived from this activity include serving as a gathering platform for residents, fostering community harmony, and reducing existing contributions. Since most contributions are directly sourced from the "*Jimpitan*" fund, it also alleviates the burden on RT cash. However, this study has limitations. For instance, the research was conducted only in the RT 1 RW 5 area in Ex. Pandanwangi, and the number of informants used was relatively limited, making it challenging to obtain comprehensive answers. To address these limitations, future researchers are encouraged to expand the research location and involve more informants to obtain more diverse and comprehensive insights.

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