

Management of *Arisan Gabah* As Village Community Financing Institutions (A Case Study in Muktisari Village, Gandrungmangu Subdistrict, Cilacap Regency)

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Abstract—An effort made by rice farmers in maintaining their bargaining position in the management of rice farming financing is by conducting *arisan gabah*. The purpose of this study was to describe the management system of and find out about the benefits of *arisan gabah*. The research location was selected purposively, in Muktisari Village, Gandrungmangu Subdistrict, Cilacap Regency. The sampling technique was by Proportional Random Sampling, i.e. randomly selecting samples in each *arisan gabah* group, so there was a sample of 50 members of *arisan gabah* and the chairman of each group (7 people). The results of the study showed that *arisan gabah* in Muktisari Village was managed in a simple and voluntary system where trust among members was a priority. *Arisan gabah* as a local wisdom of village community had four main priorities, namely the fulfillment of consumption needs, savings, home repair costs and education costs. *Arisan gabah* is one form of *arisan* whose payment uses non cash in the form of grains, where the management of the financial institutions of village community serves as an effort to get access to farming financing and life needs fulfilment.

Keywords—*arisan gabah, financing, local wisdom, management*

I. INTRODUCTION

The role of agricultural institutions in developing agricultural sector in Indonesia is mainly seen in agricultural activities of food crops, especially rice. At the national macro level, agricultural development institutions play very prominent roles in programs and projects of intensification and increase in food production. Agricultural development activities are outlined in the form of programs and projects by creating coercive institutions (forced institutions), such as Rice Centers, Mass Demonstrations (Demas), Mass Guidance (Bimas), Mutual Cooperation Bimas, Village Unit Enterprises (BUUD), Village Unit Cooperatives (KUD), Insus, and Supra Insus. In livestock subsector, various coercive development programs and institutions have been developed, such as the Race Chicken Bimas, Intensification of Chicken Breeds (Intab), Cattle

Intensification (Intek), and various other intensification programs and institutions[1]. The above conditions indicate the significance of institutional empowerment to accelerate the development of agricultural sector. This is in line with the results of various observations which concluded that if agricultural development initiatives are carried out by an institution or organization, where individuals with organizational spirit combine their knowledge in the planning and implementation stages of the initiative, the chances of successful agricultural development become greater [2] [3]. According to [4], some of the inherent problems among farmers and farmer institutions in Indonesia are: Farmers lack of insights and knowledge of problems related to production management and marketing networks; farmers are not yet fully involved in agribusiness activities; farmer activities still focus on production activities (on farm); the role and function of farmer institutions as a forum for farmer organizations are not yet optimal. To overcome these problems, it is necessary to make efforts to develop, empower, and strengthen farmers institutional (such as farmer groups, labor institutions, input provider institutions, output institutions, extension institutions, and capital institutions), expected to protect the bargaining position of farmers. Protection measures as a support for these farmers, both as producers and lovers of the results of their farming efforts are mainly manifested through the level of output prices that are appropriate and profitable for farmers. Thus, the strengthening and empowerment of these institutions also aim to achieve the sustainability of natural resources carrying capacity and various efforts to sustain and support the life activities in rural agricultural development. Being able to meet family needs is an expectation of everyone, but not all families can meet all their needs because family needs are increasing, but income is not, worse it decreases. Therefore, additional income is needed to be able to meet the family needs. One of the efforts to meet family needs and to overcome family financial problems is by utilizing non-formal financial

institutions. One of the non-formal financial institutions that is often used by Indonesians is *arisan* because *arisan* has more roles to help meet family's financial needs. *Arisan* is related to not only economic activities, but also social role for community, where people can maintain friendship through *arisan* (gathering). *Arisan* is an alternative for people to solve problems, especially in terms of providing a financial source to meet life needs or as savings. *Arisan*, which people often hear and participate in, is basically a money gathering [5]. However, *arisan* that uses agricultural products in the form of grains as a means of payment is still rare. *Arisan gabah* was established 42 years ago. However, the formation of rice grains in the midst of the community is still small. One of them is Muktisari Village, Gandrungmangu Subdistrict. An interesting phenomenon to be revealed is how *arisan gabah* is managed, and the benefits that farmers could obtain by participating in *arisan gabah*.

II. METHODS

The method used in this study was a descriptive analysis method, to describe the grain management system and the use of *arisan gabah* by farmers. The study was conducted in Muktisari Village, Gandrungmangu Subdistrict, Cilacap Regency. This location was selected deliberately (Purposive Sampling) based on some considerations: *Arisan gabah* could only be found in Muktisari Village, Gandrungmangu Subdistrict and this village had seven *arisan gabah* groups established since 1990 and still exist today. The population in this study were 122 members of *arisan gabah* group. The number of samples from each *arisan gabah* group was determined proportionally, i.e. based on the number of population members. The sampling technique was Proportional Random Sampling where the samples were selected randomly by drawing in each *arisan gabah* group in order to obtain an overall sample size of 50 members.

III. RESULTS & DISCUSSION

A. Profile of Arisan Gabah

Arisan gabah was firstly established in 1990 when Mr. Sanen wanted to have a deposit. However, to have saving in the form of money was difficult for Mr. Sanen, so he decided to save with grains. Grain was chosen because the majority of people worked as farmers so they would be able to join *arisan*. Besides, grain also had a relatively stable price and could be stored for a long time. Initially, there were a few neighbors in RT 4 (neighborhood community) who joined in this *arisan* because they were directly invited when seeing each other in a rice field or in a street. However, there were also several members who directly came when *arisan* was being held in order to join this gathering. These members got the information from other neighbors and relatives. In fact, these members joined this *arisan gabah* group voluntarily without any coercion from Mr. Sanen.

At the beginning, there were 11 *arisan gabah* members, and currently there are 15 members in Mr. Sanen's group. *Arisan Gabah* group is growing along with an increasing

number of *arisan groups* in Muktisari Village. There was originally only one group, but now there are seven *arisan gabah* groups. This increase occurred because information about *arisan gabah* spread to people outside RT 4, namely RT 1, RT 2, and RT 3.

After *arisan* group was formed, the first meeting was held at Mr. Sanen's house, attended by all prospective members. The first meeting with all the prospective *arisan* members aimed to reach an agreement, as well as to determine the quantity of grain to be deposited to the winner of *arisan gabah*. In addition, there was also a discussion about the system of determining winners, whether by drawing like the system used in *arisan* in general or by directly mentioning one group member as the winner according to the agreement of the members that attended *arisan*. Finally, this meeting resulted in an agreement that the winner was to be determined by drawing, thus being a winner was a matter of luck.

The *arisan gabah* management system in Muktisari Village was still very simple, by the management of rice grains. The management of *arisan gabah* can be handled by anyone who had willingness to volunteer to be a manager without any special requirements. The selection of *arisan* manager was carried out at the beginning of the group formation. Usually *arisan* managers were either appointed directly by group members or handled by members who were willing to do that. The tasks of the *arisan* management were to record the names of members who deposited grains, the quantity of grains being deposited, and the name of winner; to give information to all members when drawing and payment for deposits were to be done. In addition, the *arisan gabah* book keeping was also still very simple, containing a record of the names of winner and the quantity of deposited grains from each member. *Arisan* bookkeeping was handled by the management team and the winner was usually given a copy of the *arisan* deposit amount. The winners could directly get the benefits of *arisan gabah*, proven by the results of *arisan gabah* which were used to meet life needs, such as daily consumption needs, conditions, educational costs and others.

B Group Profile of Arisan Gabah

One form of interaction in the community is manifested by the presence of *arisan gabah* in Muktisari Village. There are 7 groups of *arisan gabah* in Muktisari Village. The profile of the *arisan gabah* in Muktisari Village can be described in terms of several items including the year of formation, the reason for the formation, management, membership, number of winners, determination of winners, *arisan* deposits, group activities, founder's profile and management profile. Table 1 shows the profile of *arisan gabah*.

1. Year of Establishment

Groups I to V were formed in different years, while groups VI to VII were both formed in 2016. This shows that the years of formation of *arisan* groups varied.

2. Reasons for Formation of *Arisan Gabah*

Table 1. The reasons for the formation of *arisan gabah* groups

Variable	Group						
	I	II	III	IV	V	VI	VII
Year of formation	1990	1997	2005	2012	2013	2016	2016
Reason for formation	As saving	As savings and gathering of the community	As saving	As savings and gathering of the community	As saving	As saving	As saving
Management (people)	1	1	1	1	1	1	1
Membership	15	21	18	32	11	10	15
Number of members	10	3	5	5	8	4	4
Determination of winner	Drawing	Drawing	Drawing	Drawing	Drawing	Drawing	Drawing
Deposit (Quintal)	1	1	1	1	1	1	1
Group activity	Regular Meeting	Regular Meeting	Regular Meeting	Regular Meeting	Regular Meeting	Regular Meeting	Regular Meeting
Founder	Sanen	Lusimin	Poninga	Badri	Tutur	Ratmono	Tukiman

were almost the same. The reason for the formation of *arisan gabah* groups I to VII was the same, namely to have savings not in the form of money but grains (Table 1). The members of these groups said that saving money was more difficult than saving grains. In addition, the majority of *arisan* members made a living as farmers, so grains were chosen as a social gathering payment instrument. Another reason for the formation of *arisan* in groups III and VI is because they wanted to gather the community (Table 1). This study is in accordance with a study by [6] that the reason for housewives attending *arisan* is to save.

3. Management

Arisan gabah management in Muktisari Village was done similarly to other *arisan* in general. *Arisan gabah* was managed by one person. To be the manager, someone did not have to be a respected figure, did not have to have high financial status, and did not have to have a large agricultural land compared to the other members. However, anyone could become the manager of *arisan gabah* because it was a voluntary unpaid job. In fact, the members who proposed the formation of *arisan gabah* were immediately appointed as the chairmen by other *arisan* members. However, *arisan* manager could be a different person instead of the founders, such as in groups VI and VII. The management tasks were to arrange *arisan gabah* in a way that it could run smoothly, provided information about when to start paying the *arisan* deposit, and determined when drawing was to be carried out according to mutual agreement.

4. Membership

The number of members in group II to group VI varied, i.e. 21 members, 18 members, 32 members, 11 members and 10 members, while both groups I and VII had the same number of members, i.e. 15 members. Group IV had 32 members, who were divided into two subgroups, each subgroup consisted of 17 and 15 members, with the same chairman. The reason for dividing this group into the two subgroups was that there would be too many members in a group unless divided into two, so it would take a long time to complete *arisan gabah*. The number of *arisan gabah* members varied because there was no limitation and anyone could join *arisan* without coercion. The more the number of members, the longer the completion of *arisan* given *arisan gabah* was only done twice a year.

5. Number of Winners

Winning *arisan* was the hope of all *arisan* members. The number of winners in each drawing was one person. However, the number of winners in each group varied depending on the year of formation. For groups I, II, V there were 10, 3 and 8 winners, while groups III and IV had the same number of winners, i.e. 5 winners and both groups VI and VII had 4 winners (Table 1). This shows that the number of winners was affected by the success of rice harvest because the drawing was determined based on the yields. In Muktisari Village, rice was harvested twice a year, but if all the members did not have successful harvest, then *arisan gabah* would be skipped and held in the next harvest time.

6. Determination of Winners

Just like *arisan* in general, the determination of *arisan gabah* winners was done by drawing. Drawing is a way to determine an *arisan* winner based on luck. The drawing system carried out by all the *arisan gabah* groups was done several times, one time per one *arisan* meeting at the winner's house or in the manager's house. The drawing was done using a capped bottle or glass, containing the names of *arisan gabah* members.

However, groups I, II, IV and VII facilitated their members to request to be the winner without drawing, but these groups also considered their needs. The member who requested had to ask permission from all *arisan* members, if they agreed then winner was determined without drawing. This was possible if some members had urgent needs, such as additional money to marry their daughter or for circumcision cost. Meanwhile, groups III, V and VI did not allow their members to request winning without drawing because their agreement stated that determining the winner was done using drawing, thus being a winner was a matter of luck.

7. Deposit

The determination of *arisan* deposit was in accordance with the agreement from all the members, namely 1 quintal grain brought to the winner's house. This is done by members who are willing to be equally willing to pay the fees. For group I, the winner received 15 quintals, group II received 21 quintals, group III received 18 quintals, group

IV received (17 quintals and 15 quintals), group V received 11 quintals, group VI received 10 quintals and group VII received 15 quintals.

Most *arisan* groups allowed the grain to be replaced by money, but it still depended on the winner whether he was willing to receive money instead of grain. Instead of grain, members who failed to harvest or who did not own land usually paid with money whose amount was according to the price of grain at that time, but they had to ask the winner first. If the winner was not willing, then these members had to buy grain to be deposited to the winner. The grain variety to be deposited to the winner was IR or wood type.

In fact, group VI already had an initial agreement that the grain to be deposited had to be IR variety because its price was higher than that of *logawa*. In addition, in January 2018, the price of grain reached 600 thousand per quarter, while the price of *logawa* variety reached 580 thousand per quintal. In addition, this group did not allow payment with money because *arisan* winners did not always sell the *arisan* results immediately, instead they stored it first because the price of grain at harvest time was low, so they preferred to wait until the price of grain increased.

8. Arisan Gabah Group Activities

The activity carried out by *arisan gabah* was a routine meeting attended by all the members. For groups I, IV, V, VI, VII the *arisan* meetings were held at the winner's house. The activities carried out during the group meeting were paying the deposit and drawing to find out the winner. Meanwhile, the drawings in group II and III were held at the chairman's house, and the payment of *arisan* deposit was done without conducting a meeting.

In addition, *arisan* meeting was also used to collect contribution fee. In accordance with the agreement of groups V and VII, the members were obliged to pay contribution fee of IDR 10,000, collected to the chairmen. The money was given to the host or winner to help him in serving food for the *arisan* meeting. Meanwhile, other groups did not charge any contribution fees for food because the winner served it voluntarily. Members who did not attend the meeting could receive the food at home.

9. Founders' Profile

The founder was the person who founded the *arisan gabah* group. Group I was founded by 67-year-old Mr. Sanen who did not graduate from elementary school. Group II was founded by Mr. Lusimin, who was 50 years old and his highest education was elementary school. Group III was founded by Mrs. Poninga who was 50 years old and graduated from elementary school. Group IV was founded by Mr. Badri who was 55 years old and graduated from junior high school. Group V was founded by Mr. Tukur aged 51 years old and graduated from junior high school. Group VI was founded by Mr. Ratmono 45 and graduated from elementary school. Group VII was established by Mr. Tukiman aged 50 years old and graduated from elementary school.

The *arisan gabah* groups were a community in Muktisari Village. This *arisan* community was formed because of the mind-soul, which is a community among

members who might not have blood relations or lived close to each other, but they had the same spirit or purpose. This kind of community is usually not as strong as those due to blood or descendant. However, there have been mutual trust and a sense as family among members.

10. Management Profile

Managers were people who organized the *arisan* group activity to make it run smoothly. The managers of the *arisan gabah* groups were not necessarily the founders of the *arisan* groups. The managers of group I to group V were the founders. Meanwhile, the managers of group VI and VII were not the founders. The manager of group VI was Mr. Santa, who was 57 years old and graduated from elementary school, while the manager of group of eight was Mr. Watiman, who was 60 years old and graduated from junior high school. The managers might not be the most important person who was responsible for carrying out their duties. The founder offered himself as a manager voluntarily and without payment. The tasks of the managers were easy to do, namely only providing information about *arisan* and writing down the *arisan* deposit. This way, these tasks could be handled by anyone even though they did not have high education. The most important principle was trust among members.

C. Management of Arisan Gabah

Management is important and needs to be included in all activities. *Arisan gabah* activities in Muktisari Village are one example of activities that require good management. However, the management of *arisan gabah* in Muktisari Village was still very simple. The drawing system of the *arisan gabah* in Muktisari Village was carried out one time per one *arisan* meeting.

The management of *arisan gabah* in Muktisari Village was comprised of membership requirements, conditions for drawing, items delivered, place and time of drawing, mechanism for grain collection by the winner, and other conditions of agreements.

1. Terms of Arisan Members

Membership requirements are the initial conditions that must be met by all members. The results of this study showed that there was no specific requirement to be a member of *arisan gabah*. The most important thing is that members were able to pay *arisan* deposits. In addition, the members lived in the same village, namely in Muktisari Village so they knew each other.

However in practice, there were some *arisan* members who came from other villages. There was a condition for *arisan* members who lived outside Muktisari Village, namely they were obliged to have acquaintances, both relatives and friends, who could their guarantors to anticipate the occurrence of bad things, for examples, winners of *arisan* disappeared and stopped paying deposits. Another condition was, if *arisan* winners passed away, then their family members were responsible for the payment of deposits afterwards.

However, there was a problem in the practice of *arisan gabah* in Muktisari Village: there was neither a clear

guarantee nor clear written agreement because they only relied on mutual trust among members. All the members of *arisan gabah* in Muktisari Village believed that all the members of *arisan gabah* were their close neighbors who were aware of the situations of the other members.

For the members who did not have agricultural land, they were able to join *arisan* because the deposit can be paid with money or they could buy grain to be deposited. The *arisan* members can "bring". *Bawon* means that farmer does not get payment in the form of money from land owner, but paid using harvested crop. Labor payment in the form of "*bawon*" rice is calculated based on the yields obtained by a ratio of 1/6. This can be used as *arisan* deposits. The results of this study are not in accordance with a research by [7] that *arisan gabah* members are recruited through a selection based on social relations and economic status.

In recruiting the members of *arisan gabah*, the management team invited people they met in a street or in a rice field. The invitation was done without any coercion. In addition, the members of *arisan gabah* were not only those who were invited by the management team, but there were some members who knew about *arisan* from other people. *Arisan gabah* group was not only held in RT 4, but also in other RTs such as RT 1, RT 2, and RT 3. In addition, some members were still relatives and their locations to the rice fields varied.

2. Terms of Drawing

The provisions regarding the number of drawing of *arisan gabah* were agreed upon during the recruitment of members. The drawing was done twice a year. Every drawing resulted in one name as the winner. One member may join *arisan gabah* with more than one name. Some members who joined *arisan* with more than one name were Mr. Pajo, Mr. Keri, Mr. Lusimin, Mr. Eno and Mr. Badri.

3. Grain Payment

The deposit delivered to the winner was in the form of grain. The provisions of the deposits according to the agreement are as follows: (1) each member deposits 1 quintal of grain which is brought to the meeting. (2) The standard of grain to be deposited is: newly harvested, free from rice straws by means of fan or molded, completely dry, intact, IR/ Logawa variety depending on the members' harvest. In fact, during the dry season or "*sadon*" farmers in Muktisari Village planted IR-variety rice because this variety has a life of about 90 days until harvest, while during the wet season or "low" farmers planted logawa variety.

4. Drawing and Time

The place and time of the drawing were determined in accordance with the initial agreement as follows: (1) for groups I, IV, V, VI and VII the drawing takes place in *arisan* winner's house, and members deliver grain during the meeting. An activity carried out during the *arisan* meeting was drawing the winner of *arisan*. The first drawing of this *arisan* took place in the manager's house. (2) For group II and III the drawing of the *arisan* was held at the chairman's house until the *arisan* was completed according to the initial agreement and it took place at night.

The reason for holding the meeting at night was because the members had to work in the morning to evening, so they had free time at night. In group III, the *arisan* drawing was not done at the same time as the grain deposit payment. Each member delivered their grain deposits to the winner and without any more associations. On the other hand, group II still had another meeting to deliver grain deposits at the winner's house.

Arisan gabah was held after harvest time when all members were estimated to have finished harvesting. *Arisan* managers spread information to all the members a week before the meeting was held so that *arisan* members could prepare their deposits. *Arisan gabah* meeting in Muktisari Village was held on Sunday at 13.00 western Indonesian time. The results of this study are in line with a research of [7] that the drawing of *arisan gabah* is carried out after harvest time and the *arisan* meeting is scheduled when all members have finished harvesting. In contrast [] study, members must report to the manager with a time limit of 15 days prior to the *arisan* meeting, to be announced to the members so that they could prepare.

5. Mechanism of Grain Collection by Winners

The mechanism of grain collection by the winner was carried out when the winner had been determined, either by drawing or not. All these groups collected grain after harvest time, and all the *arisan* members immediately deposited the grain to the winner's house. The results of this study are in line with the results of a research by [7] that the grain is directly carried by each member to the winner's house.

When the members deposited the grain, the manager wrote down the names of the members who deposited and the amount of deposit. Some *arisan* members measured the grain to ensure that the grain deposited was not less or more than one quintal. In the practice of *arisan* in Muktisari Village, no one deposited *arisan* with an amount less than one quintal, but there were some *arisan* members who deposited more than one quintal grain. Such thing was permissible because the winner would also return the same amount of deposit.

After the grain was collected and written down by the manager, then the manager wrote a note. In fact, the winners of *arisan* in Muktisari Village usually did not check the deposits they received first. They trusted each other because they knew each other well. However, there was a problem when one *arisan* winner named Mr. Supino received a grain deposit from one member in an amount that did not meet the agreed grain standard, such as un hulled and unclean grain. Mr. Supino felt a little disappointed, but he did not want to speak to the member for not wanting to cause a conflict.

In accordance with the initial agreement, if there is a member who fails to harvest, he still has to pay. The provisions regarding members who fail to harvest are as follows: a) If all the members or half of the members experience crop failure, *arisan* will not be held but postponed until the next harvest. b) If there is only one member or less than half of the members who experience crop failure, the *arisan* will still be held. Members who fail

to harvest are allowed to pay money instead of grain as deposits according to the price of grain in Muktisari Village. Usually the members who experience crop failure do not own a land and only work on other people's fields by asking permission from the owners. The land owners pay them for cultivating the rice fields, so the grain can be used to pay *arisan*. The results of this study are not in accordance with [7], that there is tolerance for members who fail to harvest, i.e. they can pay *arisan* deposit in the next harvest time.

For the time being, most members of *arisan gabah* were still able to pay. However, there was one person in group I who was no longer active because his rice fields were sold, so he could not afford the payment of *arisan*. This member already paid deposit for four *arisan* rounds. In accordance with the initial agreement, this inactive member will be released at the end and the grain obtained was only four quintals in accordance with the deposit. In addition, members who paid late would receive no penalties because *arisan* was carried out voluntarily after harvest time. The results of this study are in line with a research of [7], that members who pay *arisan* deposit late receive no penalties because there is tolerance and *arisan* is carried out after harvest time.

Table 2 Utilization of Arisan Gabah.

Utilization	Group						
	I	II	III	IV	V	VI	VII
Saving	7	1	5	2	2	1	2
Daily Needs	2	2	-	6	3	2	1
Consumption							
Education	2	1	3	3	4	1	2
House	1	2	1	3	1	2	1
Repair							
Farming	2	-	1	1	3	1	3
Invitation	-	1	-	1	4	1	1
Health	-	1	2	-	-	1	1

6. Other Conditions of Agreement (No Drawing Request)

The nature of the *arisan gabah* groups in Muktisari Village was family-friendly, so there was another condition of agreement apart from *arisan* activities, that is, members were allowed to request to be the winner without drawing. However, this condition was only applicable in groups of I, II, IV and VII in Muktisari Village. This condition was applicable to members who were really in needs of money, such as additional money to marry his daughter, for circumcision cost, and others.

However, this condition was applied only if all the members agreed because they had tolerance among members and wanted to help those who had problems. On the other hand, groups III, V, and VI did not allow to request winning without drawing since their initial agreements said so.

E. Utilization of *Arisan Gabah*

As many as 27 members of *arisan gabah* have already received *arisan* results, while the remaining 23 members have not received the results. Each of these members used the results of *arisan gabah* for various purposes according

to their individual needs. Table 2 shows the utilization of *Arisan Gabah* results. The utilization of *arisan gabah* results is categorized into four main priorities, namely the fulfillment of daily needs or consumption, savings, home repair costs and education costs.

IV. CONCLUSION

The grain management system in Muktisari Village is generally by conducting *arisan*, managed voluntarily by members who have willingness without being paid. The utilization of the results of *arisan gabah* as a local wisdom is categorized into four main priorities, namely the fulfillment of daily needs or consumption, savings, home repair costs, and education cost.

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