

## ***Arisan as Social Capital and Economic Resilience of Housewives in Times of Crisis at Pinus Regency, Cinambo District, Bandung***

**Sri Damayanti<sup>1</sup>, Muhammad Firly Hikmatullah Syafrudin<sup>2</sup>, Muhammad Syah Alam Mangku Jagat<sup>3</sup>, Muhammad Alif Ramadhan<sup>4</sup>**

<sup>1</sup>Universitas Islam Negeri Sunan Gunung Djati Bandung; Indonesia; sridamayanti.rsd82@gmail.com

<sup>2</sup>Universitas Islam Negeri Sunan Gunung Djati Bandung; Indonesia; firlyhikmatullah02@gmail.com

<sup>3</sup>Universitas Islam Negeri Sunan Gunung Djati Bandung; Indonesia; syahalam560@gmail.com

<sup>4</sup>Universitas Islam Negeri Sunan Gunung Djati Bandung; Indonesia; sridamayanti.rsd82@gmail.com

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### **ABSTRACT**

*Arisan* has become part of Indonesian society which not only functions as an economic activity, but also as a form of strengthening social capital, especially among housewives. In the context of social capital, social gatherings bring together individuals in a close social sphere, strengthening networks of trust, mutual help and solidarity. This research aims to examine the role of social gatherings as a means of social capital formation and economic resilience for housewives in times of crisis, especially in the Pinus Regency, Cinambo District, Bandung City. Using the qualitative approach of the case study method, data were collected through in-depth interviews, participatory observation and documentation. The research results show that social gatherings not only function as an informal financial mechanism, but also as a space for social interaction that strengthens social networks, trust between members, and solidarity. These three elements form social capital which has a direct impact on the economic resilience of social gathering participants' families, especially in facing post-pandemic economic pressures. This research concludes that social gatherings play a strategic role in strengthening social networks and household economic survival capacity in times of crisis.

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### **Corresponding Author:**

Sri Damayanti

Universitas Islam Negeri Sunan Gunung Djati Bandung; Indonesia; sridamayanti.rsd82@gmail.com

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## 1. INTRODUCTION

*Arisan* has become part of the social culture of Indonesian society which not only functions as an economic activity, but also as a form of strengthening social capital, especially among housewives. In the context of social capital, social gatherings bring together individuals in a close social sphere, strengthening networks of trust, mutual help and solidarity. These routine activities create a space for social interaction that strengthens relationships between members and strengthens emotional support. This is particularly relevant in times of crisis, such as the COVID-19 pandemic, when social pressure and isolation increase. Social support formed through social gatherings is a source of psychological strength that helps housewives face domestic and economic burdens more resiliently. In addition, involvement in social gatherings often strengthens women's self-confidence and active role in decision-making at the family and community levels.

From an economic perspective, social gatherings function as an informal financial mechanism that is very effective in providing access to liquidity for housewives, especially those who do not have access to formal financial services. In crisis conditions, such as when family income decreases or urgent needs increase, social gatherings can be a quick solution to obtain interest-free funds. Funds obtained from social gatherings are often used for household consumption needs, children's education, and as capital for small businesses such as selling food or crafts. Several studies, such as those conducted by Herawati & Hastuti (2021) and Ningsih & Lestari (2023), show that social gatherings play a significant role in maintaining the family's economic stability in times of crisis. Thus, social gathering is not only a form of economic adaptation, but also a survival strategy based on community strength and social solidarity.

In situations of economic crisis, households are among the social units most vulnerable to the effects of economic fluctuations, especially those dependent on precarious income or the informal sector. Housewives, as the main managers of domestic finance, are faced with the great challenge of managing limited resources efficiently and strategically (Handayani, 2018). In such conditions, various survival strategies emerged, one of which was active participation in social gathering activities.

*Arisan* is not just a gathering activity or a simple saving system, but also a form of socio-economic practice that combines financial elements and social relations synergistically. In social gatherings, housewives not only gain access to rotating funds, but also build social relationships that strengthen solidarity and mutual trust between members (Nugroho & Safitri, 2021). This phenomenon is commonly found in urban residential areas such as the Pinus Regency, Cinambo District, Bandung City, which consists of middle class families who are vulnerable to the impact of the crisis, but have quite active community networks.

Various previous studies have shown that social gatherings can be an effective form of social capital. This social capital includes three main aspects of trust (trust), social networks (social networks), and reciprocal norms (reciprocal norms)— which have been proven to strengthen the adaptive capacity of households in facing economic pressures (Putnam, 2000; Suyanto, 2019; Yuliani & Wahyuni, 2022). In this context, social gathering is not only an economic strategy, but also an instrument of social resilience.

However, studies that specifically observe how social gatherings act as an instrument of economic resilience at the micro— level, especially in the context of the post-pandemic economic crisis, are still limited. Therefore, this research aims to fill this gap by exploring in depth the social gathering practices that take place at the Pinus Regency as a community-based and women-led survival strategy.

## 2. METHODS

This research uses a qualitative approach using the case study method. The research location is the Pinus Regency Complex, Babakan Penghulu, Cinambo District, Bandung City, West Java. The research subjects consisted of 10 housewives who actively participated in social gatherings for at least one year. This research in data collection techniques was carried out with in-depth interviews with social gathering participants and social gathering initiators. And participatory observation of social

gathering activities that take place every month. In data analysis techniques, this research is carried out through the stages of data reduction, data presentation and drawing conclusions (Miles & Huberman, 2014), and the validity of the data is strengthened by source triangulation techniques and techniques.

### 3. FINDINGS AND DISCUSSION

#### **Arisan as a Means of Social Capital Formation**

The observation results show that social gatherings become a space for routine interaction that strengthens relationships between housewives. In practice, social gatherings are not just an economic activity, but also function as a social mechanism that forms and strengthens social capital in community environments. The three main aspects of social capital are trust (trust), social networks (social networks), and norms of reciprocity (reciprocity) (Putnam, 2000) which have grown significantly in social gathering activities. Trust arises because each member believes that the money they deposit will be managed honestly and fairly. The absence of formal written agreements in most social gatherings actually shows the high level of interpersonal trust among members (Fukuyama, 1995). In this context, social gatherings create experiential and habit-based beliefs, which are continuously strengthened through regular meetings and intensive communication.

Social networks are also developing in social gathering activities. Regular meetings are a space for exchanging information between members, including about side job opportunities, children's education, and even health services. One informant stated, "By joining the social gathering, I not only get my turn, but also get stories, make friends, sometimes even get part-time work information," (Interview, Mrs. D, 6 May 2025). This shows that social gatherings are becoming an informal platform for expanding economically and emotionally beneficial social networks.

Reciprocal norms are also created through sharing and helping each other in emergency situations. When one member is experiencing economic difficulties, the other member shows concern through spontaneous assistance, reflecting a spirit of mutual assistance and solidarity. This built-up social capital, according to Coleman (1988), is an important foundation for the creation of social cohesion and community resilience in facing crises.

Thus, social gatherings are not only a financial strategy, but also play a strategic role as a means of forming and strengthening social capital that supports the social and economic resilience of housewives, especially in difficult times such as economic crises or post-pandemic situations. In the context of limited access to formal resources such as bank loans or government assistance programs, social capital built through social gatherings has become an important asset that is flexible and based on community solidarity (Woolcock & Narayan, 2000).

Through close social relations within social gathering groups, members not only get direct economic benefits in the form of money shifts, but also get emotional support, a sense of social security, and access to various sources of information and economic opportunities. The values of togetherness and trust built over time make it possible to create a much-needed system of mutual support by housewives in the face of household economic pressures, job losses or other urgent needs.

In other words, social gathering functions as a form of micro-social institution that is adaptive and responsive to the needs of its members. She serves as a clear example of how informal institutions are able to fill gaps that are not fully covered by the formal economic system, while strengthening the social resilience of women's groups at the grass-roots level (Portes, 1998). Therefore, understanding social gatherings from a social capital perspective provides broader insight into the importance of social relationship structures in building overall community resilience.

## **Arisan and Economic Resilience of Households**

Economically, social gatherings play a significant role in helping housewives manage household finances in a more planned and adaptive manner. Arisan is a form of community-based microfinance system that allows members to save money periodically, obtain a certain amount of funds at the agreed time, and become a source of emergency loans without interest (Suryani, 2018).

First, social gatherings help housewives save money in a planned manner. In many cases, financial discipline is difficult to implement without binding social mechanisms. Arisan, with its turn system and fixed schedule, encourages members to consistently set aside a portion of their income. This is in accordance with the findings of Nasution & Siregar (2019), which stated that social gatherings increase women's financial discipline due to social responsibility to the group.

Second, social gatherings allow members to obtain funds within a certain time for large needs, such as children's education, medical expenses, or home renovations. The funds received are not grants, but the proceeds of joint deposits obtained on a turn-based basis, so they do not create a debt burden. A respondent said, "If it weren't for social gatherings, I wouldn't be able to pay my children's school fees on time during the pandemic," (Interview, Mrs. N, 6 May 2025). This statement reflects that in crisis situations such as the COVID-19 pandemic, social gatherings become a concrete support for the family economy.

Third, social gatherings become a source of interest-free loans in emergencies. The informal and trust-based nature of social gatherings allows flexibility in internal lending mechanisms, which is especially useful when access to formal financial institutions is limited. Research by Kurniawati and Fatimah (2021) found that social gatherings act as alternative financial institutions for low-income women, mainly because they do not require collateral and do not charge interest. Therefore, social gatherings are not only a tool in household financial management, but also function as an instrument of family economic resilience. In conditions of crisis or limited resources, arisan offers responsive, inclusive and sustainable community-based solutions (Handayani, 2022).

## **Challenges in Arisan Practices and Their Solving Mechanisms**

Although social gathering provides many benefits for housewives, both economically and socially, its practice is inseparable from a number of challenges. One common problem that is often encountered is delays in the payment of contributions by members. This delay not only disrupts the flow of turn to receive funds, but can also trigger distrust between members (Fitriani, 2017). In addition, potential social conflicts may arise, especially when there is disagreement regarding the turn of receipt or suspicion of the management of funds.

However, social gathering groups generally have internal social mechanisms that are strong enough to reduce conflict and maintain group stability. One way is through the application of social sanctions, such as open reprimands, temporary exclusion or postponement of the right of turn. This form of sanction is informal but effective because it is based on the values of trust and shame in the community (Mulyani & Widodo, 2020).

Apart from sanctions, joint deliberation is a problem-solving method that is often used when conflicts occur. In many social gathering groups, important decisions and problem solving are carried out collectively with the principle of consensus. This participatory approach reflects a deliberative culture that is still strong in local communities, especially among housewives in semi-urban and rural areas (Putri & Nugroho, 2021).

With family value-based social surveillance mechanisms in place and open communication, the challenges are generally well managed. This shows that social gatherings depend not only on formal structures, but also on the strength of social capital inherent in their community (Yuliana, 2023).

#### 4. CONCLUSION

Based on the results of research conducted at the Pinus Regency Complex, Cinambo District, Bandung City, it can be concluded that social gatherings play a dual role as an informal financial mechanism as well as a social institution that strengthens household economic resilience, especially among housewives during times of crisis. Arisan not only serves as a means of access to rotating funds that help address short-term financial needs without interest charges, but also as a space for social interaction that shapes and strengthens social capital in the community.

The social capital formed in social gathering activities includes trust between members, strengthening social networks, and reciprocal norms that function as support for social cohesion. These three elements have been found to increase the adaptive capacity of housewives to deal with economic pressures, such as loss of income, emergency needs and limited access to formal financial institutions. Apart from that, social gatherings also show their strength as community institutions that have internal conflict resolution mechanisms based on family values and participatory communication.

Therefore, social gatherings can be seen as a form of micro-social institution that is effective in increasing the economic resilience of community-based households, especially in urban environments that are vulnerable to economic turmoil. These findings provide important implications for the development of strategies for women's economic empowerment and social development policies that are more responsive to the dynamics of grass-roots communities.

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