

Phenomenon And Potential Of The Grain *Arisan* As A Social Modal Source Based On Financial Technology In Sidrap District

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ABSTRACT

The Grain arisan refers to a lottery club's activity that uses grain price standards in its payment. This activity was held in 1999 by the society in Bulo Timoreng Village, Panca Rijang District, Kabupaten Sidrap, South Sulawesi. This paper aims to explain the structures and arrangement processes of the Grain arisan and the benefits its members obtain while joining that activity. Moreover, the authors seek to analyse the potential of the Grain arisan as a social modal based on financial technology. This research uses a mixed method. Data collection in this research uses observation, in-depth interviews, documentation, and questionnaire. This research finds that Grain arisan is becoming a local financial institute that gives many benefits to its members through these several methods. It is proven through score calculation by the Likert scale. This dominance shows that the grain lottery club has a significant potential to become a social modal based on financial technology. Many activities are not yet modern or still traditional. Nevertheless, the members have tried to make the lottery club more modern by optimizing technology.

Keywords: financial technology, grain arisan, local financial institute, social modal

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INTRODUCTION

A social gathering or "*arisan*" has become a well-known socio-economic activity among the people of Indonesia. *arisan* is an activity to collect money of

the same value and then draw lots to get the winner. With social gatherings, individuals can earn money, increase social interaction, and build relationships with others (Bakri, 2013;

Prastya et al., 2021; Anam et al., 2021). Economic needs and capabilities lead to *arisan*, such as *arisan* for motorcycle auctions, household furniture, trade, necessities, and others (Putri, 2018; Idris et al., 2020; Baihaki & Malia, 2018).

One of the unique forms of *arisan* is the grain *arisan* by the people of Bulu Timoreng Village, Panca Rijang District, Sidrap Regency, South Sulawesi. The villages have formed a system of grain *arisan* by making the grain price a benchmark for payment. This concept means that each member will deposit their money based on the cost of the grain grinder obtained in tons.

The emergence of the grain *arisan* is strongly influenced by the local community's concept of local wisdom, namely *pappaseng nene malommo*. *Pappaseng Nene Mallomo* is a literary work that contains values, beliefs, customs, and traditions passed down through oral speech. (Rawe et al., 2020; Teng et al., 2021; Baso, 2021). The emergence of grain *arisan* in Sidrap was initiated by Hj. Marwati in 1999. The main objective was to meet life's needs and increase the rice farmers' business.

The grain *arisan* indicates the existence of social capital in the process. Social capital is an effort to utilize social relations. Social capital empowers the potential for social and cultural interactions in society to become economic value. Social capital is formed because of communities and activities together (Fathy, 2019 ;Harahap & Herman, 2018).

The grain *arisan* became increasingly popular in 2010 because

many farmers began to need capital to carry out their agricultural business. Apart from having no restrictions on the following conditions, the grain *arisan* has an easy, simple, and fast procedure. When the Covid-19 pandemic occurred, people preferred to borrow funds through grain *arisan*.

Due to the increasingly prominent role of the unhusked grain *arisan*, this paper aims to explain the structure and process of managing the grain *arisan* and the benefits to farmers during the activity. This paper analyses the potential of the grain *arisan* as social capital based on financial technology to help the financial condition of rice farmers. Financial technology refers to grain *arisan* as an alternative solution to financial problems.

Farida, (2018) researched the preacher's view of the *arisan* index in Banyuwangi. Masithah, (2018) reviewed the implementation of mobile online *arisan* on Instagram and studied it according to Islamic law. Khoiriyah, (2020) discussed the practice of online *arisan* for one of the owners of a Facebook account. She looked at the issue through the Civil Code Law and theologian's views in the Banyuwangi Regency. Wati, (2015) compared two *arisan* models, including CC *arisan* in Jakarta using economic capital and SM *arisan* in Malang using symbolic and cultural capital. Sanggo, (2016) discussed online *arisan* fraud in Surabaya and examined judicially utilising the perspective of Law no. 11 of 2008 concerning Information and Electronic Transactions.

Hariyanto et al., (2018) explored the digitalisation of the *arisan* system and online motorcycle auctions Kurniawati & Ningtyas, (2018) evaluated grain *arisan* association aiming to empower rural communities' economies in Subang-Lebak District, Banten. Kurniawati & Ningtyas, (2018) evaluated grain *arisan* for empowering the community's economy, yet it did not discuss fintech usage.

This paper's novelty focuses on implementing grain *arisan* from a fintech perspective. In this paper, the grain *arisan* has a more specific purpose: an alternative solution for community capital sources, mainly farming communities. Several studies still focus on the Javanese locus. Due to the lack of discussion about the *arisan* system outside Java, this paper attempts to examine this issue by making the people of South Sulawesi the main focus.

METHODS

Research Approach

The research uses a mixed method by combining quantitative and qualitative approaches (Regnault et al., 2018). A qualitative approach is used to interpret public perceptions using in-depth interviews. A quantitative approach uses to analyse the Likert Scale questionnaire statistically. This study uses four data collection techniques: observation, in-depth interviews, documentation, and questionnaires. First, observations are made by observing the research sample (Ciesielska et al., 2018; Pope & Allen,

2019; Jack, 2018 ; Putra, 2016). In this study, the observation activities start from the determination of participants, the mechanism for mobilizing and distributing funds, to the drawing of winners.

Second, in-depth interviews aim to find information more openly from respondents. An in-depth Interview is a process to obtain information by researchers utilizing a question and answer while face to face between the interviewer and the respondent or the person being interviewed, with or without using an interview guide in which the interviewer and informant are involved in social life that is relatively long (Deterding & Waters, 2018; Morris, 2015; Rutakumwa et al., 2019).

This study conducts in-depth interviews with the grain *arisan* Group in Bulu Timoreng Village to obtain perceptions about institutions, processes, and goals. This research uses semi-structured interviews.

Third, documentation is used to obtain data and information in books, archives, documents, written numbers, and pictures related to research (Sugiyono, 2017; Putra & Indradjati, 2021; Tobiasz et al., 2019). This research uses a camera tool to picture the activity. In addition, the virtual method is also carried out through a review of the members' social media to obtain the necessary records.

Fourth is a questionnaire that aims to conclude problems in specific populations by making samples (Young, 2016; Ikart, 2019; Taherdoost, 2016).

Table 1. Criteria of Likert Scale Score

Respondent's Answer	Score
Strongly agree (SA)	5
Agree (A)	4
Neutral (N)	3
Disagree (D)	2
Strongly Disagree (SD)	1

Source : Creswell, (2016)

This study uses a Likert scale questionnaire to obtain perceptions. The Likert scale is a psychometric scale commonly used in questionnaires and is the most widely used scale in survey research. There are two forms of Likert: positive questions to measure positive interest and negative ones to measure adverse interest. The Likert scale answer consists of strongly agree, agree, disagree, and strongly disagree (Taluke et al., 2019 ; León-Mantero et al., 2020).

Population and Sampling

This study uses 50 samples of grain *arisan* participants from 4 groups, including Padaelo Samaturu, Buhungja, Kalpataru, and Balanglohe. The sampling method is non-probability through the Respondent Driven Sampling (RDS) approach. This approach focuses on appointing respondents (chain referrals), namely the grain *arisan* chairman, to gather members to meet the targeted number of respondents.

Data Analysis

This research uses two analyses, including content analysis and Descriptive statistics. Content analysis is

a technique to conclude by identifying various special characteristics of a message objectively and systematically (Arafat, 2019 ; Erlingsson & Brysiewicz, 2017). This study uses content analysis to interpret in-depth interviews with stakeholders participating in the grain *arisan*. This analysis is used to describe the process and management of the grain *arisan* community. Descriptive statistical analysis is a method to describe and provide an overview of the frequency distribution of research variables. Descriptive statistics overview the distribution and behavior of sample data by looking at the minimum, maximum value, average (mean), and standard deviation of each independent and dependent variable (Ghozali, 2017; Muchson, 2017). This study uses descriptive statistical analysis to present the mean value of perceptions related to economic improvement through the social capital of grain *arisan*. The results of the Likert questionnaire are interpreted using descriptive statistical analysis (Yellapu, 2018 ; Vetter, 2017).

RESULTS AND DISCUSSIONS

Structure of the Grain *Arisan* Group

Table 2. Participants' characteristics of the Grain *Arisan* Group in Bulu Timoreng Village

Variable	Padaelo Samaturu	Kalpataru	Buhungja	Balanglohe
Age	33±3	37±4	37±5	38±5
Education Level				
Elementary School	0	2	0	3
Junior High School	5	6	5	3
Senior High School	5	6	7	8
Occupancy				
Farmer	7	12	10	8
Housewife	3	2	2	4

Source: Primary data analysis for 2022

Evaluation of age, education level, and occupation are carried out to know the structure of the grain *arisan* group in Bulu Timoreng Village. In addition, in understanding the organizational structure of the grain *arisan* group, it is also evaluated from the institutions related to the stewardship structure in managing the number of members involved. This evaluation is supported by data from documents of the *arisan* membership owned by the chairman and treasurer of the grain *arisan* group.

Participants' characteristics

Based on the age variable, the grain *arisan* group is dominated by mothers in their 30s. Their purpose in joining the group is to increase the need for funds for their families. The education level of the members tends to be poor. This reason causes the financial recording of *arisan* to be done conventionally and less systematically. Based on the occupation

variable, the grain *arisan* group is dominated by farmers. Most of the participants work as farmers and join the grain *arisan* group to improve their welfare.

Institutional's Characteristics

There are three structural positions in the grain *arisan* group: the chairman, treasurer, and group members. The chairman has a more critical role than other positions, such as being responsible for group formation, facilitating the implementation of *arisan*, overcoming the problem of unpaid member dues, and having the right to make various decisions. The treasurer acts as the person in charge of the group's finances so that the treasurer will get incentives from *arisan* lottery winners. Meanwhile, group members should pay contributions in each harvest period, namely February and September.

Table 3. Institutional Characteristics of the Grain *Arisan* Group in Bulu Timoreng Village

Group name	Chairman's Name	Treasurer's Name	Number of Members
Padaelo Samaturu	Hj. Marwati	Hj.Kalli	10
Kalpataru	Syamsinar	Mustika	14
Buhungja	Hj. Rohana	Utti	12
Balanglohe	Nurfadilla	Isna	14
	Total		50

Source: Primary data analysis for 2022

Operationalization management of the Grain *Arisan* Group

Grain *arisan* activities begin with the process of recruiting group members. The chairman usually conveys information from house to house to find new members. Members recruited are family, neighbors, or people who are well known. Moreover, the group leader position will be handed over to the initiator or based on mutual agreement. However, there is also a case when the chairman passes down the place to their child. It occurred in the Balanglohe *arisan* group.

Financial recording activities are carried out manually using a notebook as the medium during activities happening in the grain *arisan*. In addition, each member's name is written on a piece of paper, and they put

it in a glass as its container. The cup is covered with a sheet of paper with a hole in the middle so that the piece having the member's name can come out while it is being drawn.

Before the lottery, the group leader will ask the members about the purpose of using the funds if they win. This action is to find out if members suffered from a disaster so they can be prioritized as winners of the lottery. The statement of the chairman of the Buhungja *arisan* group supports this analysis stating, "If an *arisan* member who needs financial assistance such as paying for the hospital or wedding expenses, usually the *arisan* group will consult, if it is considered that the member needs to be helped, then that member becomes the winner of the lottery for that period." (Mrs Rohana, interview: June 29, 2021).

**Figure 1.** Operationalization management of Grain *Arisan*

Source: Primary data analysis for 2022

Benefits of Grain *Arisan* as Social Capital to lift local economic

The interaction between the people in Sidrap creates an opportunity to create grain *arisan*. The existence of grain *arisan* can empower local communities and impact the economic improvement of the local community. Content analysis through in-depth interviews describes how the grain *arisan* improves the local economy.

By participating in the grain *arisan*, small-income farmers have the opportunity to get a large enough loan. They can use these funds to meet the needs of life or develop the business they have done. The statement from Mrs. Ani supports this analysis as a member of Kalpataru's grain *arisan*: "*Following the grain arisan is good. The winning money is huge. It can be used for living expenses, children's education costs, some for business capital, some for buying farming equipment or new fields.*" (Mrs Ani, interview: July 5, 2021).

The grain *arisan* can also strengthen social relations among fellow members. This finding is because the lottery does not always determine the winner's determination. However, if members need funds for urgent needs, they will be the lottery winner based on mutual agreement. The statement from Mrs. Asdiati supports this analysis as the Balanglohe *arisan* member: "*Once, my family had an accident, my husband's rice field failed to harvest, and I conveyed this to the head of the Balanglohe arisan. The chairman of the arisan and the other members negotiated and agreed to give me all the arisan money deposited for that season and removed my name in the next draw.*" (Mrs Asdiati, interview: July 4, 2021). These statements prove that the '*pappasaeng*' concept has been well implemented in the grain *arisan*. With the *arisan*, the relationship between the community will increase mutual trust. This claim follows the Bugis tribe values, including the honesty value (*Alempureng*), the intelligence value

Table 4. Benefits of Grain *Arisan*

No	Benefit	Reason
1	Opportunity to get a loan with a large enough amount	They can use funds to meet their daily needs or develop the business
2	Strengthen social relations among members	Determination of the winner is not always determined by lottery. However, if there are members who need funds for urgent needs, then they will be the winner of the lottery based on a mutual agreement
3	Increase mutual trust, respect, and care for each other	Implementation of the Bugis value tribe realized through respect and not taking the rights of arisan members

(*Amaccangeng*), the persistence value (*Agettengeng*), and the kinship value or affection (*Asseajingeng*), which is manifested through respecting and not taking the rights of *arisan* members, the ability to managing finances, mutual respect between members, and a sense of caring for each other to help each other.

The Grain *Arisan* Potential as a Financial Technology-Based Social Capital Source

The data from 50 respondents from the Likert scale score shows how significant the potential of the grain *arisan* is to become a social capital source based on financial technology. Financial

technology is an innovation in the field of financial services which no longer needs to use paper money. In other words, financial technology turns currency into digital to make it more efficient. FinTech refers to using technology to provide financial solutions (Arner et al., 2015 ;Hiyanti et al., 2019 ; Leong, 2018). The fintech implications in the grain *arisan* are in the form of communication, data collection, and electronic money in the form of a platform to facilitate *arisan* activities. The descriptive statistical analysis in Figure 2 presents the perception of using fintech for grain *arisan*.

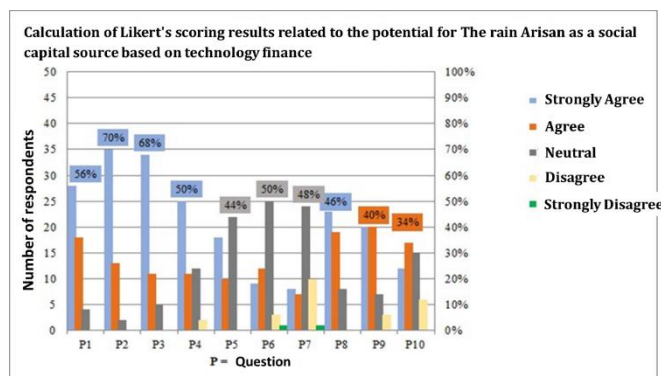


Figure 2. Descriptive Statistics for Potential Grain *Arisan* Diagram
Source: Primary data analysis for 2022

From the diagram, It can be known that there is a high potential for grain *arisan* to become a social capital source based on financial technology in Bulu Timoreng Village because most respondents strongly agreed and agreed with the method of implementing grain *arisan* using financial technology by 70%.

Apart from referring to alternative solutions as a local financial institution, financial technology also refers to a more modern system and implementation of the grain *arisan*. The role of technology can facilitate the recruiting process, more systematic financial records, and the draw for the grain *arisan* on a scheduled basis. Based on observations and interviews, members have

implemented a modern *arisan* system. An example is mobile phone usage for delivering information about the *arisan* timing.

In addition, the high scores of Strongly Agree (SA) and Agree (A) also indicate the interest of *arisan* members in developing their group towards a more modern direction. The statement from Mrs. Isna supports this analysis as treasurer of the Balanglohe grain *arisan*: "Before collecting the *arisan* dues, I will usually inform each group member via SMS or WhatsApp because some farmer mothers are here. Already have cellphones, maybe if there were media such as applications, the *arisan* activities might be better and scheduled" (Mrs Isna, interview: July 4, 2021).

Therefore, grain *arisan* will likely become a social technology-based social resources provider. So far, the program has acted as a local financial institution and social capital agent. However, the more modern *arisan* system has not yet been fully implemented. Nevertheless, *arisan* members desire to bring current values into their *arisan* activities.

CONCLUSION AND SUGGESTION

The grain *arisan* has been carried out by the people of Bulo Timoreng Village, Panca Rijang District, Sidrap Regency, South Sulawesi, since 1999. This *arisan* is the benchmark for the price of grain in the payment. Grain *arisan* became famous in 2010. This *arisan* is a local financial institution for the community to borrow funds in urgent situations.

The grain *arisan* aims to establish interaction and improve social relations

among its members. This situation causes the relationship between brotherhood and kinship to increase. The value and purpose of the grain *arisan* are very much influenced by '*pappaseng*.' This concept is then realized through acts of tolerance, mutual respect, and mutual help.

The grain *arisan* has developed into a local financial institution for the local community. *Arisan* funds are often used to establish agricultural businesses. Because it has excellent benefits, grain *arisan* has the potential to be a capital source for the community and more modern by using technology. The community desires to make grain *arisan* more modern by optimizing technology usage. Although most *arisan* activities are still conventional, the technology used to support *arisan* activities has begun to be seen. This argument can be seen from mobile phones to mobilize *arisan* activities. Therefore, it can be said that as a local financial institution, grain *arisan* has a high potential to develop into a social capital source based on financial technology in Bulo Timoreng Village.

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