

Strategies for Strengthening Family Economic Resilience through *Arisan Emas* of Precious Metal Gold

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Abstract

This study aims to analyze the strategy of strengthening family economic resilience through gold savings activities in the form of a community-based arisan (rotating savings). The background of this research lies in the economic vulnerability faced by families in Pamekasan, where fluctuations in income and inflation often weaken household purchasing power. The problem addressed is how community initiatives, particularly arisan logam mulia (precious metal rotating savings), can contribute to building economic resilience. The research method used is a qualitative approach with interviews, documentation, and observation involving several female participants of arisan groups. The findings reveal that arisan emas serves not only as an alternative investment but also as a social mechanism that encourages savings discipline, provides protection against inflation, and strengthens social solidarity. This study contributes theoretically by enriching the discussion of community-based microeconomic resilience and practically by offering insight into the role of collective financial practices in improving family welfare.

Keywords: *family resilience, arisan emas, investment, community empowerment*

Abstrak

Penelitian ini bertujuan untuk menganalisis strategi penguatan ketahanan ekonomi keluarga melalui kegiatan menabung emas dalam bentuk arisan berbasis komunitas. Latar belakang penelitian ini berangkat dari kerentanan ekonomi yang dialami keluarga di Kabupaten Pamekasan, di mana fluktuasi pendapatan dan inflasi kerap melemahkan daya beli rumah tangga. Permasalahan yang dikaji adalah bagaimana inisiatif masyarakat, khususnya arisan logam mulia, dapat berkontribusi dalam membangun ketahanan ekonomi keluarga. Metode penelitian yang digunakan adalah

pendekatan kualitatif dengan teknik wawancara, dokumentasi, dan observasi terhadap beberapa partisipan perempuan anggota arisan. Hasil penelitian menunjukkan bahwa arisan emas tidak hanya berfungsi sebagai alternatif investasi, tetapi juga sebagai mekanisme sosial yang mendorong disiplin menabung, memberikan perlindungan terhadap inflasi, serta memperkuat solidaritas sosial. Kontribusi penelitian ini secara teoritis memperkaya diskursus mengenai ketahanan ekonomi mikro berbasis komunitas dan secara praktis memberikan wawasan tentang peran praktik keuangan kolektif dalam meningkatkan kesejahteraan keluarga.

Kata Kunci: ketahanan keluarga, arisan emas, investasi, pemberdayaan komunitas.

Introduction

Family economic resilience has become one of the central issues in socio-economic development discourse, particularly amid increasingly uncertain economic conditions. Among lower- and middle-income communities, this issue has become even more relevant due to limited resources and restricted access to formal financial instruments, which often weaken families' capacity to cope with economic crises. Pamekasan Regency, as one of the regions located on Madura Island, is not exempt from these challenges. Limited access to banking institutions, low levels of public financial literacy, and high vulnerability to inflation have made many families in this region susceptible to declining purchasing power.

In this context, community-based economic initiatives have emerged as promising alternatives. One increasingly popular form of collective economic practice is *arisan* of precious metal gold. While traditional *arisan* generally involves cash contributions, gold *arisan* introduces an investment instrument that is more resistant to inflation and possesses long-term value.¹ The community perceives gold as safer than holding cash savings because its value tends to remain relatively stable and even increase over time. Therefore, gold *arisan* functions not only as a savings mechanism but also as a productive investment instrument for families.

The phenomenon of gold *arisan* has attracted increasing academic attention in recent years. For example, a study conducted by Fachriani Fita (2022) at *Pegadaian Syariah Ponolawen* in Pekalongan City found that the precious metal *arisan* program offered by the non-bank financial institution successfully attracted public interest, despite the prices being relatively higher than direct

¹ Walid Riady Firmansyah, *Praktik Jual Beli Arisan Pedagang Pasar Tradisional Mangli Kabupaten Jember Perspektif Ekonomi Islam Practice Of Buying And Selling Social Gathering By Trader In Tradisional Market Mangli Jember District Prespective Islamic Economic*, Universitas Islam Indonesia, April 4, 2018, 45-80, <https://Dspace.Uii.Ac.Id/Handle/123456789/6450>.

gold purchases.² The program implemented *murabahah* and *rahn* contracts and was considered compliant with sharia principles as well as the Fatwa of the National Sharia Council–Indonesian Ulema Council (*DSN-MUI*). However, in practice, the *arisan* mechanism resembled an installment-based gold purchasing scheme rather than a conventional *arisan*, since the lottery system was managed by the group coordinator rather than by the pawnshop institution itself. This finding indicates that gold *arisan* can evolve into a hybrid product combining investment and community-based savings mechanisms.

Another study conducted by Novi Fitriana Sari (2023) in Ponorogo examined the phenomenon of online Antam precious metal *arisan*. The study concluded that the online *arisan* practice generally complied with the principles of Islamic economics, particularly regarding justice, honesty, and responsibility.³ Nevertheless, several issues still required attention, especially concerning the transparency of late-payment penalty utilization and the management mechanism for membership cancellations. Interestingly, the online *arisan* system enabled flexibility in the amount of gold participation measured in grams, while simultaneously introducing challenges related to daily gold price fluctuations, which required participants to adjust their payments dynamically. These findings demonstrate that both conventional and online gold *arisan* possess unique characteristics that distinguish them from ordinary savings schemes and therefore require fair and transparent management practices.

When examined within the context of Pamekasan, the practice of gold *arisan* becomes increasingly significant. Communities in this region generally continue to uphold the values of mutual cooperation and social solidarity, making the *arisan* mechanism highly compatible with local cultural traditions. Regular *arisan* gatherings function not only as financial activities but also as a means of strengthening social relationships among members. Therefore, gold *arisan* possesses two principal dimensions: first, the economic dimension, serving as a mechanism for saving and investment; and second, the social dimension, functioning as an instrument for reinforcing community solidarity.

Furthermore, the majority of gold *arisan* participants in Pamekasan are women. This phenomenon demonstrates the important role of women in managing household finances. As revealed in preliminary interviews with several informants, namely Isma Ayu, Fitriyana Agustin, Nurul Laili, and Siti Marwiyah, women's involvement in gold *arisan* extends beyond mere financial contribution

² Fita Fachriani, "Tinjauan Hukum Islam Terhadap Praktik Arisan Logam Mulia Emas Di Pegadaian Syariah Ponolawen Kota Pekalongan" (Undergraduate Thesis, Uin K. H. Abdurrahman Wahid Pekalongan, 2022), 131, [Http://Perpustakaan.Uingusdur.Ac.Id/](http://Perpustakaan.Uingusdur.Ac.Id/).

³ Novi Fitriana Sari, "Arisan Online Logam Mulia Antam Di Ponorogo Dalam Prespektif Ekonomi Islam" (Masters, Iain Ponorogo, 2023), 95-194, [Https://Etheses.Iainponorogo.Ac.Id/24037/](https://Etheses.Iainponorogo.Ac.Id/24037/).

and also represents a form of empowerment. By participating in gold *arisan*, women feel more confident in making household financial decisions, possess valuable assets that can be inherited, and simultaneously gain access to supportive social networks.

Another advantage of gold *arisan* lies in its ability to protect savings from inflation. Holding cash over a long period often results in financial losses because its value gradually declines. In contrast, gold has the potential to appreciate in value over time. Therefore, gold *arisan* can function as an instrument of family economic protection amid uncertainty in basic commodity prices and fluctuations in the global economy.⁴

Nevertheless, the practice of gold *arisan* is not without challenges. First, there is a risk of dishonesty in management practices, whether committed by the *arisan* coordinator or by the participants themselves. Second, not all community members fully understand the sharia legal aspects governing gold *arisan*, creating the possibility of deviations from Islamic economic principles, particularly regarding the implementation of penalties or the transparency of fund management. Third, the relatively low level of financial literacy causes some individuals to participate merely by following trends without adequately understanding the long-term risks and benefits involved.⁵ Therefore, more in-depth research is required to examine how the practice of gold *arisan* genuinely contributes to strengthening family economic resilience.

Departing from these issues, this study has three primary objectives. First, to explain the role of gold *arisan* in strengthening family economic resilience in Pamekasan Regency. Second, to examine the social mechanisms that support the sustainability of gold *arisan*, particularly in terms of trust, solidarity, and the culture of mutual cooperation. Third, to provide a new perspective regarding the contribution of gold *arisan* to women's empowerment and community-based socio-economic development.

From a methodological perspective, this study employed a qualitative research approach using data collection techniques consisting of in-depth interviews, participatory observation, and documentation. The informants in this study were Isma Ayu, Fitriyana Agustin, Nurul Laili, and Siti Marwiyah, who are active participants in gold *arisan* activities in Pamekasan Regency. The selection of informants was based on their direct involvement in gold *arisan* activities, thereby enabling the study to obtain authentic insights into the

⁴ Safira Rahmawati And Istianah Istianah, "Transformasi Arisan Dalam Prespektif Hukum Ekonomi Syariah," *Jurnal Hukum Ekonomi Syariah* 5, No. 2 (2022): 99–116, <https://doi.org/10.30595/jhes.v5i2.14650>.

⁵ Muhammad Iqbal, "Analisis Hukum Ekonomi Syariah Terhadap Praktik Arisan Iphone Pada Akun Arisan.Pkuy Di Media Sosial Instagram" (Other, Uin Sunan Gunung Djati Bandung, 2024), 47-63, <https://digilib.uinsgd.ac.id/96733/>.

ongoing practices. The collected data were analyzed using an inductive method, namely by drawing general conclusions from specific findings obtained in the field.⁶

This study is expected to provide both theoretical and practical contributions. Theoretically, the study enriches the literature on family economic resilience by offering a local and community-based perspective. Existing studies on family economics have predominantly focused on formal financial instruments such as bank savings or capital market investments. In contrast, this study highlights a non-formal economic practice that is more closely connected to the daily lives of local communities. Practically, this research provides insights for the wider community, particularly rural societies, regarding the importance of managing household finances through collective mechanisms that are secure, equitable, and aligned with sharia principles.

In addition, this study offers novelty by integrating three important aspects simultaneously: family economic resilience, women's empowerment, and community social mechanisms through gold *arisan*. Previous studies have generally concentrated only on Islamic legal aspects or the technical mechanisms of gold *arisan*, whereas this research attempts to examine the phenomenon more comprehensively. Therefore, the findings of this study are expected to serve as a reference for the development of community-based microeconomic strategies in other regions that share characteristics similar to those of Pamekasan.

In summary, gold *arisan* is not merely a form of collective savings, but also a strategy for strengthening family economic resilience that is contextualized within local culture, aligned with sharia principles, and relevant to the needs of lower- and middle-income communities in the era of globalization.

Method

This study employed a qualitative approach using a case study design conducted in Pamekasan Regency. The researcher acted as the primary instrument and was directly involved in the field data collection process. The research subjects consisted of gold *arisan* participants, while the main informants were selected purposively based on their active involvement in the activities. Data collection techniques included in-depth interviews, participatory observation, and documentation. Data analysis was carried out inductively through the stages of data reduction, data presentation, and conclusion drawing. The validity of the data was maintained through source and method

⁶ Nur Intifada Zahroh Et Al., "Strategi Pengumpulan Data Dalam Penelitian Kualitatif: Teknik, Tantangan Dan Solusinya," *Tarbiyatul Ilmu: Jurnal Kajian Pendidikan* 3, No. 6 (2025): 107–18.

triangulation to ensure that the research findings were scientifically valid and accountable.

Discussion and Analysis

Family economic resilience constitutes one of the fundamental aspects of achieving social welfare. Amid global economic uncertainty, high fluctuations in the prices of basic necessities, and the persistent threat of inflation, lower- and middle-income families often become the most vulnerable groups. Under such conditions, simple yet effective economic strategies are required to maintain household financial stability. One particularly interesting phenomenon to examine is the emergence of gold *arisan* as a form of socio-economic innovation in Pamekasan Regency.

Gold *arisan* essentially represents a development of the conventional *arisan* tradition.⁷ Previously, *arisan* primarily involved cash contributions or consumptive goods; however, it has gradually shifted toward more productive forms, particularly precious metal gold. This transformation is closely associated with the increasing public awareness of the importance of holding assets that are more resistant to inflation. Gold is preferred because its value is relatively stable, easily liquidated, and capable of providing protection against economic volatility.

Gold *Arisan* as a Savings and Investment Strategy

Based on the observation results, gold *arisan* appears to function as a mechanism through which communities maintain family economic resilience. Many housewives and low-income workers participate in gold *arisan* because they perceive it as more accessible than saving independently in banks or purchasing gold directly. They believe that the *arisan* system helps them maintain greater financial discipline, as it requires mandatory monthly contributions. In an interview, Isma Ayu stated directly:

“Kalau ikut arisan emas itu enakanya bisa nyicil sedikit-sedikit, tapi ujungnya dapat emas. Jadi terasa ringan, tapi hasilnya nyata.”

This statement demonstrates that gold *arisan* serves as a practical solution for lower-income communities to acquire valuable assets. Through small and regular contributions, participants are eventually able to convert their savings into gold bars or jewelry.

Economically, observations indicate that the value of gold is more stable than cash savings. Communities are aware of this condition; several *arisan* participants stated that they chose gold because “its value does not decline, but instead increases.” Therefore, gold *arisan* is perceived as a form of community

⁷ Bil Afni, “Praktik Arisan Emas Di Desa Wiringtasi Kabupaten Pinrang Perspektif Hukum Ekonomi Islam” (Undergraduate, Iain Parepare, 2023), 124, <https://Repository.Iainpare.Ac.Id/Id/Eprint/4821/>.

adaptation in responding to inflation and limited access to formal investment instruments such as deposits or stocks.

This phenomenon can be explained through microinvestment theory, which argues that assets possessing inflation hedge characteristics are more capable of supporting household economic stability than cash-based assets. Savings held in the form of rupiah currency frequently experience declining purchasing power when the prices of basic necessities increase, whereas gold tends to appreciate under similar economic conditions. This is what makes gold *arisan* a more rational and profitable long-term strategy.⁸ From a microeconomic perspective, families' decisions to invest in gold through the *arisan* mechanism can be understood as a simple yet effective asset diversification strategy.

In addition to its economic function, gold *arisan* also possesses a psychological dimension that cannot be overlooked. For *arisan* members, the obligation to make regular contributions creates a form of financial discipline. Participants are encouraged to consistently allocate a portion of their income, which might otherwise be difficult to achieve through independent savings practices. In other words, gold *arisan* functions as a commitment device, namely a mechanism that helps individuals remain committed to their financial goals. This is highly relevant within the context of Pamekasan society, where income fluctuations, particularly in the informal sector, often make it difficult for households to maintain consistent saving behavior.

Furthermore, the gold accumulated through *arisan* is not only perceived as long-term savings but also as a liquid asset that can be sold at any time to meet urgent needs, such as educational expenses, healthcare costs, or small business capital. Therefore, gold *arisan* does not merely create savings, but also functions as a safety net for families in facing economic uncertainty. Through this mechanism, families that previously had limited access to investment opportunities are now able to secure their financial future.⁹ Such practices indicate a transformation from a consumptive culture toward a productive culture, in which communities learn to postpone consumption in favor of acquiring valuable assets.

Gold *Arisan* and Social Solidarity

Based on the observation findings, gold *arisan* is not merely perceived as an economic activity, but also as a medium for strengthening social relationships among members. The regular monthly gatherings provide

⁸ Ali Sadikin Et Al., "Dampak Risiko Makro Dan Mikro Investasi Sub Sektor Perkebunan Lahan Basah," *Jurnal Riset Inspirasi Manajemen Dan Kewirausahaan* 8, No. 2 (2024): 92–102, <https://doi.org/10.35130/Jrimk.V8i2.543>.

⁹ Janina Isabel Steinert Et Al., *Commitment Or Concealment? Impacts And Use Of A Portable Saving Device: Evidence From A Field Experiment In Urban India*, Working Paper 270 (Discussion Papers, 2020), 1–44, <https://www.econstor.eu/handle/10419/218886>.

opportunities for participants to share experiences and reinforce a sense of togetherness. As expressed by Fitriyana Agustin:

“Kalau kita ikut arisan emas, bukan cuma soal dapat emasnya, tapi juga bisa silaturahmi. Kadang malah lebih senang kumpulnya daripada hasilnya,” she stated.

This statement demonstrates that gold *arisan* plays an important role in preserving social values within the Pamekasan community, which continues to uphold the culture of mutual cooperation and solidarity. In practice, members not only assist one another financially but also provide emotional support, particularly when fellow members experience difficulties. Therefore, gold *arisan* becomes more than simply an economic activity; it represents a symbol of togetherness and mutual care among members of the community.

This phenomenon is consistent with the concept of social capital proposed by Robert Putnam, which emphasizes that social networks, norms, and trust formed within a community can strengthen relationships among individuals.¹⁰ In the context of gold *arisan*, this social capital is manifested through mutual trust, commitment to making contributions on time, and the existence of moral sanctions for members who violate collective agreements. Therefore, gold *arisan* not only strengthens family economic resilience but also reinforces the social resilience of the community.

Regular gold *arisan* gatherings also create a social space for women, who constitute the majority of *arisan* participants, to share experiences, exchange information, and provide emotional support in dealing with household and economic problems. This condition positions *arisan* as an informal mechanism with dual functions: first, as a collective financial instrument, and second, as a platform for strengthening solidarity among women. Within societies that continue to exhibit patriarchal characteristics, the existence of such a space provides significant added value, as women are not merely positioned as household managers but also as active agents in improving family economic conditions.

The social solidarity emerging from gold *arisan* also strengthens the sense of belonging and collective responsibility among members. For instance, when one member experiences difficulties in paying contributions, other members are often willing to provide assistance or payment flexibility. This attitude reflects the local wisdom of the Pamekasan community, which prioritizes the principles of togetherness and mutual support. More importantly, solidarity within gold *arisan* can be interpreted as a form of community-based

¹⁰ Khoirunnisaa Rahmadani L And Resdati Resdati, “Modal Sosial Kelompok Sadar Wisata (Pokdarwis) Dalam Pengembangan Kampung Wisata Di Kota Pekanbaru (Social Capital Of Tourism Awareness Group (Pokdarwis) In The Development Of Tourism Village In Pekanbaru City),” *Nusantara: Jurnal Ilmu Pengetahuan Sosial* 10, No. 8 (2023): 3791–806, <https://doi.org/10.31604/jips.V10i8.2023.3791-3806>.

social insurance, in which individual risks are collectively shared through communal mechanisms.¹¹

Therefore, gold *arisan* in Pamekasan is not merely an alternative economic practice, but also a means of strengthening social cohesion within the community. In the context of regional economic development, the existence of strong social capital such as this constitutes an essential foundation for the sustainable establishment of family economic resilience. Gold *arisan* demonstrates that solutions to economic vulnerability do not always need to originate from formal policies or government programs, but can instead emerge from simple community initiatives grounded in trust and deeply rooted in local culture.

The Role of Women in Economic Empowerment

Based on observations conducted in Pamekasan Regency, women appear to play a central role in managing household finances. This is clearly reflected in the precious metal gold *arisan* activities, where the majority of participants are women. One participant, Nurul Laili, stated directly:

“Kami ikut arisan emas ini supaya bisa menabung dalam bentuk yang lebih pasti. Kalau uang biasanya cepat habis, tapi kalau emas bisa jadi simpanan jangka panjang,” she explained during an interview at the activity site.

This phenomenon demonstrates that women are not only concerned with meeting daily household economic needs, but also possess a strong awareness of the importance of long-term financial planning. Within Madurese culture itself, women are commonly recognized as the primary managers of household expenditures, ranging from food necessities and children’s education to family savings.

From the observation findings, women’s active involvement in gold *arisan* further confirms their position as the driving force of family economic management. They are not merely complementary to men’s roles, but rather wise and visionary financial decision-makers in maintaining household economic stability.

Through gold *arisan*, women are able to manage funds collectively through a structured system of regular contributions. This activity not only cultivates savings discipline but also provides practical experience in financial management, including expenditure planning, consumption control, and asset value evaluation. Women who regularly participate in gold *arisan* learn how to calculate risks, assess fluctuations in gold prices, and determine the appropriate

¹¹ Anif Muchlashin And Hempri Suyatna, “Arisan Sokongan Jaminan Sosial Berbasis Kearifan Lokal Masyarakat Desa Gondang Purbalingga Jawa Tengah,” *Jurnal Masyarakat Dan Desa* 3, No. 2 (2023): 81–99, <https://doi.org/10.47431/jmd.v3i2.350>.

time to exchange or sell precious metals.¹² Such knowledge is important for improving household financial literacy, particularly among communities that are not yet familiar with formal financial products such as deposits or mutual funds. In other words, gold *arisan* functions as an accessible form of economic learning that aligns with the local social context.

Women's empowerment through gold *arisan* also contributes significantly to family economic independence. Women who possess gold as an asset are able to help their families cope with emergency situations, such as unexpected medical expenses or children's educational needs, without relying on high-interest loans. The ability to maintain secure financial reserves provides psychological security while simultaneously strengthening women's bargaining position in household decision-making processes. When women are capable of contributing financially, they gain greater trust from other family members and the surrounding community, thereby reinforcing their social roles.

Furthermore, gold *arisan* activities foster extensive social networks among women. Regular gatherings for contribution payments and gold distribution events become opportunities for exchanging information, sharing experiences, and providing emotional support. These networks not only strengthen solidarity but also create opportunities for collaborative economic activities, such as jewelry trading or gold-saving services. Therefore, gold *arisan* serves a dual function: as an economic mechanism and as a medium for strengthening social capital. The existence of such social capital constitutes an important foundation for building family and community economic resilience, as trust and solidarity facilitate the mobilization of assistance during times of crisis.

From a development perspective, women's involvement in gold *arisan* is aligned with the agenda of women's economic empowerment promoted by governments and international institutions. Programs such as the Sustainable Development Goals (SDGs) emphasize gender equality and increased women's access to economic resources as key drivers of inclusive growth.¹³ Gold *arisan* in Pamekasan can therefore be viewed as a local practice that supports these global objectives, as it provides women with opportunities to actively contribute to the creation of family and community welfare.

¹² Mariana Mariana, "Tinjauan Ekonomi Islam Terhadap Praktik Jual Beli Emas Dengan Sistem tukartambah (Studi Kasus Di Toko Singgalang Baru Tembilihan)" (Stai Auliaurasyidin Tembilihan, 2021), 81-116, <https://Repository.Stai-Tbh.Ac.Id/Handle/123456789/95>.

¹³ M. Imron, *Pandangan Hukum Islam Tentang Praktik Arisan Uang Dari Hasil Penjualan Gabah Di Desa Sumberrejo Kecamatan Ngombol Kabupaten Purworejo*, Universitas Islam Indonesia, March 17, 2020, 88-114.

Gold Arisan as Protection against Inflation

Based on the observation findings, gold *arisan* not only functions as a medium for women's empowerment but also serves an important economic role as a form of protection against inflation. This is reflected in the statement of one of the informants, Siti Marwiyah, who explained directly:

"Kalau kita menabung dalam bentuk emas, nilainya bisa bertahan. Berbeda dengan uang tunai yang lama-lama berkurang nilainya karena harga barang naik terus," she stated during the interview.

This statement indicates that saving in gold is perceived as a safer option amid uncertain economic conditions. In situations characterized by price fluctuations, the value of the rupiah may weaken due to the increasing cost of daily necessities. Meanwhile, gold is widely recognized as a *safe haven asset*, whose value tends to remain stable and even appreciate over time. Therefore, gold *arisan* functions not only as a social platform but also as a financial strategy that helps members protect family wealth from the effects of inflation.

This phenomenon has been evident during various periods of economic crisis, in which gold prices tended to rise as currencies weakened. For families in Pamekasan with limited income, gold *arisan* serves as a simple mechanism for converting small savings into assets with more secure value. Through monthly contributions, *arisan* members are able to gradually accumulate gold without having to provide large amounts of capital at once. The lottery or rotational distribution system also ensures that each member receives precious metal within a certain period, thereby giving every family an equal opportunity to obtain protection against inflation.

Gold *arisan* is not merely a form of investment, but also a strategy of community economic adaptation in response to price uncertainty. By holding gold as savings, families are able to maintain their purchasing power over the long term. For example, when the prices of basic necessities increase, the gold they possess can be sold or pawned to meet urgent needs without experiencing significant loss in value. This mechanism is considered safer than holding cash savings, whose value may decline annually. In addition, gold is relatively liquid because it can easily be traded through jewelry stores or financial institutions, enabling it to be converted into cash whenever necessary.¹⁴

Another advantage of gold *arisan* lies in its flexibility in responding to local economic dynamics. Since gold prices are influenced by international markets, they are less affected by regional economic policies, thereby providing broader financial protection. For rural communities with limited access to formal investment products such as stocks or bonds, gold *arisan* represents a

¹⁴ Ashalia Fitri Yuliana And Robiyanto Robiyanto, "Peran Emas Sebagai Safe Haven Bagi Saham Pertambangan Di Indonesia Pada Periode Pandemi Covid-19," *Jurnal Ilmiah Bisnis Dan Ekonomi Asia* 15, No. 1 (2021): 1–11, <https://doi.org/10.32815/jibeka.V15i1.217>.

realistic alternative. Through a simple mechanism, community members are able to enjoy the benefits of global investment without having to engage directly in complex financial markets.

In addition to financial protection, gold *arisan* also functions as a medium for economic education. *Arisan* members indirectly learn to monitor gold prices, understand the factors influencing price fluctuations, and develop consistent saving habits. Such knowledge is essential for improving public financial literacy, enabling communities to become more prepared to face future economic risks. With increased financial understanding, families are better able to plan their finances, for example by increasing contribution amounts when gold prices are expected to rise.

Overall, gold *arisan* offers a combination of benefits that are rarely found in other forms of savings mechanisms: value protection, accessibility, and financial learning. In Pamekasan Regency, which remains vulnerable to fluctuations in the national economy, the existence of gold *arisan* represents an effective local innovation for maintaining family economic resilience. This practice not only reduces the impact of inflation but also strengthens social solidarity, as all members support one another in achieving shared financial goals. Therefore, gold *arisan* can be regarded as a concrete example of an adaptive, inclusive, and sustainable community-based economic strategy.

Conclusion

This study demonstrates that precious metal gold *arisan* in Pamekasan Regency plays a strategic role in strengthening family economic resilience. First, gold *arisan* functions as an accessible form of investment and savings for lower- and middle-income communities. Second, the *arisan* strengthens social solidarity, particularly among women, who actively serve as the primary drivers of the activities. Third, gold has proven capable of providing protection against inflation, thereby helping to maintain household financial stability.

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