

Implementation of the Value of Mutual Cooperation in the "Banjar" Contribution System as an Effort to Strengthen the Community Economy Based on SDGs 1 and 10 in Gelora Village

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Abstract

Keywords:

Intrinsic mutual cooperation, Banjar contribution system, social capital, economic strengthening, SDGs

: Poverty and economic inequality remain challenges in rural development, particularly related to limited social protection and local institutional capacity. In the context of sustainable development, local culturally based social practices have the potential to contribute to strengthening the community economy. This study aims to analyze the implementation of the value of mutual cooperation in the Banjar contribution system and its role in strengthening the economy of the Gelora Village community within the framework of Sustainable Development Goals (SDGs) 1 and 10. The study used a qualitative approach with a case study design. Data were obtained through participatory observation and in-depth interviews with purposively selected Banjar administrators and members, then analyzed thematically through the stages of data condensation, data presentation, and conclusion drawing. The results show that the Banjar contribution system represents social capital built on trust, collective norms, and strong social networks. This system functions as an informal social protection mechanism and community-based economic redistribution that helps strengthen members' economic resilience and contributes to efforts to reduce vulnerability and inequality at the village level. These findings demonstrate that customary institutional practices are relevant in supporting an inclusive and sustainable development agenda

INTRODUCTION

Poverty and economic inequality remain major challenges to rural development. These issues are not only related to low income levels but also to weak access to social protection mechanisms and the limited capacity of local institutions to support community welfare. Empirically, this condition is still evident in East Lombok Regency. According to data from the Central Statistics Agency (BPS), the percentage of poor people in East Lombok Regency in March 2024 was recorded at approximately 14.51% of the total population, indicating that the poverty rate remains relatively high compared to the national average. (Protocol and Communication of the Leadership of the Lotim Regional Secretariat, 2024) This number is equivalent to approximately 189,640 poor people, making East Lombok one of the areas with the highest number of poor people in West Nusa Tenggara Province. (NTBSatu, 2023). In addition, economic inequality is also reflected in the unequal distribution of income in society, thus increasing the vulnerability of low-income groups to economic shocks. (Hirzi, 2021) This situation demonstrates that efforts to strengthen the rural economy cannot simply rely on formal economic approaches, but also require strengthening community-based social mechanisms that can reach community needs in a more inclusive and sustainable manner.

Gelora Village, Sikur District, East Lombok Regency, is a community that still upholds the values of togetherness and social solidarity in its daily life. One deeply rooted value is mutual cooperation, understood as a collective work practice based on shared responsibility. This value aligns with the principle of Indonesian Unity in Pancasila and serves as an important

foundation for maintaining social harmony. (Maria et al., 2024) In the context of development, mutual cooperation can be understood as a form of social capital that enables the formation of networks, trust, and cooperation between citizens. (Suhaeb & Kaseng, 2023) This is also supported by recent research showing that the value of mutual cooperation contributes to strengthening social cohesion and community resilience at the local level. (Alfiansyah, 2023).

Social capital has a strategic role in strengthening community capacity in managing resources and facing socio-economic risks. (Wibowo et al., 2021). In line with the opinion of (Halkos & Aslanidis, 2023) emphasizes that the existence of social networks and collective trust contributes to increasing community economic resilience. In rural communities, social capital is often the main foundation for the formation of inclusive and participatory community-based economic mechanisms. The concept of social capital as proposed by (Bourdieu, 1986) refers to the actual and potential resources obtained by individuals or groups through a structured and sustainable network of social relations. Meanwhile, (Coleman, 1988) emphasizes that social capital functions as a facilitator of collective action through norms and trust that grow within a community. (Putnam, 2000) He then expanded on this concept by emphasizing that networks, norms, and trust are key elements that enhance the effectiveness of coordination and cooperation to achieve shared goals. In the context of a community economy, social capital enables the formation of collective mechanisms that can strengthen the economic resilience of communities. (Alwiya, 2024) This study demonstrates that village economic development is influenced not only by economic factors such as natural resources and infrastructure, but also by the strength of the community's social capital. The practice of mutual cooperation, trust between residents, and social norms that develop within the community are important factors in encouraging community collaboration in local resource management and economic activities. These findings demonstrate that the social values entrenched in rural communities have significant potential to support community-based economic development.

In the context of the Sasak community in Lombok, these social values are manifested in various local traditions, one of which is the Banjar tradition. Banjar is a community-based social institution that regulates social relations through various customary and social activities. Research (Julianti, 2025) The Banjar tradition of Begawe Merarik reflects two forms of social solidarity as proposed by Durkheim: mechanical solidarity and organic solidarity. Mechanical solidarity is reflected in the community's collective awareness of helping one another without expecting anything in return, while organic solidarity is evident in the division of labor in carrying out customary activities. This tradition not only strengthens social relations but also plays a role in strengthening the community's economy through cooperation and a collective contribution system. In line with these findings, research (Asrifitriani & Zubair, 2022) revealed that the Banjar Begawe tradition in East Suwangi Village embodies various social values aligned with Pancasila, such as deliberation, cooperation, social solidarity, and social justice. This tradition is carried out through preparation, implementation, and closing stages, involving collective community participation. The contribution and cooperation mechanisms used in this activity demonstrate the practice of mutual cooperation, which serves to strengthen togetherness and support the implementation of community social activities.

In addition to its social and cultural functions, Banjar traditions also have the potential to support community economic empowerment. (Hamzani, 2024) This study demonstrates that Banjar traditions can serve as social capital that strengthens the economic empowerment of rural communities. Through the social networks and solidarity formed within Banjar groups, communities can access various forms of economic support, such as interest-free business capital loans, social fundraising, and support for the development of micro, small, and medium enterprises (MSMEs). This demonstrates that the practice of mutual cooperation in Banjar tradition functions not only as a social norm but also as a collective economic mechanism that

supports improving community welfare. From a broader perspective of village development, strengthening the rural economy is also related to efforts to create inclusive economic growth. This is in line with the study (Nazeri et al., 2024) Studies have shown that strengthening local institutions and community participation in village development significantly impact poverty and inequality reduction. This community-based development approach enables villagers to independently manage local resources and expand economic opportunities.

In the perspective of empowerment theory, (Freire, 1970) emphasizes that community empowerment cannot be separated from equitable education, namely the process of fostering critical awareness in communities so that they are able to collectively identify and address the socio-economic problems they face. Similarly, community empowerment is also a process that enables individuals and communities to gain control over decisions and actions that impact their lives. (Mir'ah et al., 2024) In this regard, the Banjar contribution system represents a concrete form of community-based empowerment, where mutual cooperation serves not only as a collective economic mechanism but also as a social learning platform that encourages residents to manage resources independently and equitably.

Various previous studies have examined Banjar traditions and the role of social values in community life, particularly in the social, cultural, and economic contexts of the community. Research conducted by (Julianti, 2025) shows that the Banjar tradition of Begawe Merarik reflects forms of mechanical and organic solidarity that play a role in strengthening social relations in the Sasak community. However, this research still focuses on the aspect of social solidarity and has not yet discussed the economic mechanisms within the Banjar. A similar finding was also found in other research. (Asrifitriani & Zubair, 2022) which examines the implementation of the Banjar Begawe tradition as an implementation of Pancasila values, such as deliberation, mutual cooperation, unity, and social justice. However, this study is still limited to the social and cultural dimensions and has not explored the economic function of the Banjar tradition in greater depth.

In subsequent developments, several studies began to examine Banjar from an economic perspective. (Hamzani, 2024) found that Banjar traditions can function as social capital in empowering the community's economy and supporting the development of micro-enterprises. (Listiana, 2024) This study demonstrates that Banjar can serve as a platform for collective fundraising, which can be used to support community economic activities. However, both studies have limitations: they fail to specifically analyze the Banjar contribution system as a collective economic mechanism and do not link it to sustainable development frameworks such as the SDGs.

On the other hand, research conducted by (Alwiyasa, 2024) emphasizes that social capital, encompassing social networks, norms, and trust, plays a crucial role in strengthening the economic development of rural communities. These findings suggest that the strength of social relations is a key factor in driving community-based economic activity. However, this research has not specifically addressed local economic practices such as the traditional Banjarese contribution system. (Murthi, 2024) suggests that community-based village development can contribute to reducing poverty and economic disparity through an inclusive approach. However, this research has not specifically examined the role of local wisdom as a community economic mechanism based on social practices.

Within the framework of global development, the Sustainable Development Goals (SDGs) adopted by all member states of the United Nations in 2015 through UN General Assembly Resolution A/RES/70/1 are a comprehensive blueprint that articulates the world's collective commitment to achieving inclusive, equitable, and sustainable human well-being by 2030. (United Nations Statistics Division & Affairs, 2025) These seventeen integrated SDGs

constitute an urgent call for all countries, both developed and developing, to act within a global partnership framework, recognizing that the eradication of poverty and various forms of deprivation must go hand in hand with strategies for improving health, education, reducing inequality, and sustainable economic growth. As a universal, transformative agenda, the SDGs are not only normative instruments at the global level but also demand operational translation at the local level, including through the strengthening of community-based socio-economic mechanisms that are deeply rooted in people's lives. (Nazeri et al., 2024). It is in this context that local wisdom practices such as the Banjar contribution system gain relevance as a concrete expression of the SDGs agenda at the grassroots level.

More specifically, SDG 1 (No Poverty) mandates ending all forms of poverty everywhere as the most fundamental development challenge. The 2030 Agenda emphasizes that eradicating poverty in all its forms and dimensions, including extreme poverty, is an absolute prerequisite for development, which must be achieved in an integrated manner through balanced and integrated economic, social, and environmental dimensions. SDG 1 contains seven targets covering a broad spectrum, from eliminating absolute poverty to strengthening social protection systems for all levels of society. (United Nations & Department of Economic and Social Affairs, 2025). Among these targets, Target 1.3 has the most direct relevance to the context of rural communities, namely the implementation of adequate social protection systems nationally, including social protection floors, to ensure substantial coverage for the poor and vulnerable. (Pertiwi et al., 2025). A well-designed social protection system can support incomes, stimulate domestic consumption, build human capital, and increase productivity, making it a crucial instrument for poverty reduction and the promotion of sustainable prosperity. Furthermore, the latest SDGs report shows that while more than half of the world's population (52.4%) will be covered by at least one social protection benefit by 2023, 3.8 billion people will remain completely unprotected, with coverage in low-income countries barely moving since 2015. This wide gap in formal social protection coverage underscores the strategic substitutive and complementary role that community-based protection mechanisms such as the Banjar contribution system play in filling this gap and accelerating the achievement of Target 1.3 of the SDGs at the local level. (Pertiwi et al., 2025).

Symmetrical to SDGs 1, SDGs 10 (Reduced Inequalities) carries a mandate to reduce income inequality and inequality based on social status, both within and between countries. (United Nations & Department of Economic and Social Affairs, 2025). SDGs 10 covers various dimensions of inequality, including reducing income inequality through Target 10.1, promoting universal social, economic, and political inclusion through Target 10.2, and ensuring equal opportunity and eliminating discrimination through Target 10.3. In the context of this research, the two most relevant targets are Target 10.1 and Target 10.2. Target 10.1 specifically mandates that income growth for the bottom 40 percent of the population progressively and sustainably exceed the national average growth rate. Target 10.1 essentially seeks to achieve equitable growth, where progress is measured by the extent to which the results of economic growth are distributed to the poorest 40 percent of the population. The Banjar contribution system, which distributes collective economic benefits to all community members, especially those at the bottom of the economic ladder, is operationally a local mechanism that aligns with the spirit of Target 10.1. (Hamzani, 2024). Target 10.2 mandates that by 2030, all levels of society, regardless of age, gender, disability, ethnicity, origin, religion, or economic status, achieve real social, economic, and political empowerment and inclusion. (Camminatiello et al., 2024). Groups in the bottom 40 percent of the income distribution tend to have different characteristics from the general population; in many countries, those living in rural areas have a higher probability of being at the bottom of the income distribution, making this group a primary focus of Target 10.2, which emphasizes economic inclusion for all. In this regard, the

Banjar contribution system as a collective economic mechanism based on rural communities finds its dual relevance to SDGs 10: as an instrument of income redistribution that strengthens the economic position of the lowest groups according to Target 10.1, and as a vehicle for socio-economic inclusion that empowers all community members without discrimination according to Target 10.2.(Murthi, 2024).

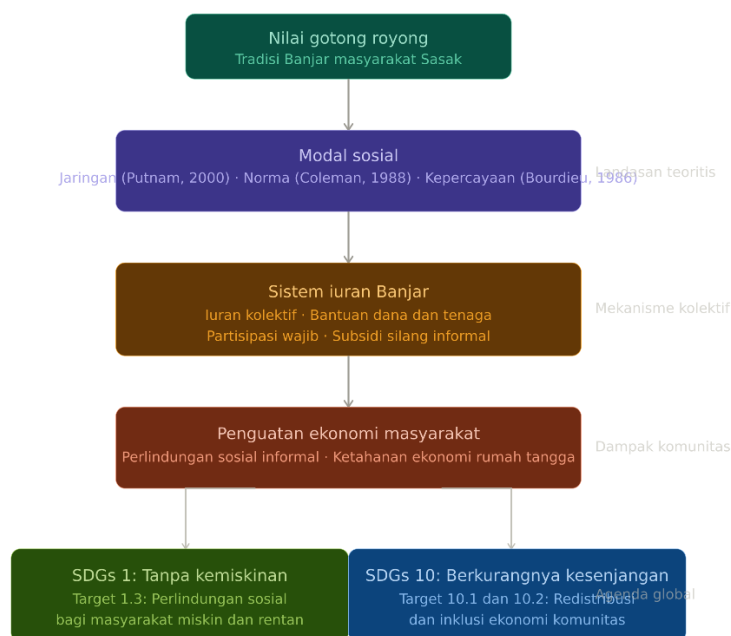
The relationship between SDGs 1 and SDGs 10 in the context of this research is synergistic and inseparable. SDGs 1, which mandates the end of poverty in all its forms, closely intersects with SDGs 10, considering that poverty and economic inequality are two mutually reinforcing dimensions within a comprehensive human development framework. Therefore, the study of the Banjar contribution system as a local wisdom practice that simultaneously has the potential to contribute to poverty reduction through strengthening informal social protection in accordance with SDGs 1 Target 1.3, and to community economic equity through collective participation-based resource redistribution in accordance with SDGs 10 Targets 10.1 and 10.2, is highly relevant and urgent within the framework of sustainable development based on local strengths.(Nazeri et al., 2024).

Although various studies have discussed the role of Banjar traditions and social capital in village life, most studies still place Banjar within the framework of social solidarity, cultural values, or general economic empowerment. These studies have not specifically analyzed the mechanism of the Banjar contribution system as a form of implementing the value of mutual cooperation, which functions as a collective economic mechanism to strengthen the village economy. In more detail, previous studies tend not to describe how the contribution mechanism is implemented operationally, including in terms of fund management, benefit distribution patterns among members, and the system's sustainability in facing the dynamics of the village economy.(Julianti, 2025). Furthermore, previous research has not explicitly examined the relationship between local wisdom-based economic practices and the sustainable development agenda, particularly in the context of the Sustainable Development Goals (SDGs). This limitation indicates that studies on Banjar remain partial, as they have not integrated the social, economic, and sustainable development dimensions into a coherent analytical framework.(Asrifitriani & Zubair, 2022)There is great potential in the Banjar contribution system to play a role in supporting informal social welfare in rural communities based on collective strength. In this context, the contribution system not only serves as a means of social solidarity but can also be understood as an instrument of economic redistribution, enabling the flow of resources among community members collectively.(Hamzani, 2024)Through mutual cooperation and collective contributions, this system can help communities address pressing economic needs and reduce individual economic burdens. In the context of sustainable development, this practice is relevant to SDGs 1 (No Poverty) and SDG 10 (Reduced Inequality), which emphasize the importance of social protection systems and inclusive economic development. However, to date, there has been no study that specifically positions the Banjar contribution system as part of a strategy to achieve the SDGs at the local level, so an analysis is needed that can bridge local wisdom practices with the global development framework.(Listiana, 2024).

Based on the research gap, this study focuses on the implementation of the mutual cooperation value in the Banjar contribution system as a collective economic mechanism that plays a role in strengthening the economy of the Gelora Village community and its contribution to the achievement of SDGs 1 and SDGs 10. Thus, this study is expected to provide new contributions to the study of community economies based on local wisdom within the framework of sustainable development.

CONCEPTUAL FRAMEWORK

Based on the theoretical description and research gaps above, this study builds a conceptual framework that places the value of mutual cooperation as a cultural foundation that through social capital mechanisms including networks, norms, and trust as proposed by Putnam (2000), Coleman (1988), and Bourdieu (1986) transforms into the Banjar contribution system as a collective economic mechanism at the community level. This collective mechanism then produces an impact in the form of strengthening the community economy which is analytically linked to the achievement of SDGs 1, especially Target 1.3 regarding social protection for vulnerable groups, as well as SDGs 10, especially Target 10.1 regarding income redistribution of the lowest groups and Target 10.2 regarding community economic inclusion. The relationship between variables in this study is presented visually in Figure 1 below.



Picture1 Conceptual Framework

METHODS

This research uses a qualitative approach with a case study design to deeply understand social practices related to the implementation of mutual cooperation values in the Banjar contribution system in Gelora Village. A qualitative approach was chosen because this research aims to describe and interpret social phenomena that develop in community life contextually, thus enabling researchers to gain a deeper understanding of the existing social meanings. (Sugiyono, 2019) In qualitative research, the researcher acts as the main instrument who interacts directly with informants to gain an understanding of the experiences, perspectives, and social meanings that develop in the community. (Haki et al., 2024).

The case study method is used to explore phenomena in depth in a real-life context with certain spatial and temporal limitations. (Creswell & Poth, 2016) Gelora Village is positioned as a case study that is intensively studied to understand the practice of the Banjar contribution system as part of a traditional institution that plays a role in the social and economic life of the community. The case study approach provides space for researchers to integrate various data sources, such as observations, in-depth interviews, and documentation, thus enabling a comprehensive understanding of the phenomenon being studied. This is in line with the perspective (Aberdeen, 2013) which confirms, as also stated by Yin RK (2009), that case studies enable the integrated use

of various sources of evidence to produce a more in-depth and holistic analysis of the object of study.

Location and Time of Research

This research was conducted in Gelora Village, Sikur District, East Lombok Regency. This location was chosen because the village community still maintains Banjar traditional institutions, which actively function in social life, including in the implementation of the contribution system, which is part of the practice of mutual cooperation. The research was conducted for approximately one to two weeks, encompassing initial observation, field data collection, data analysis, and the preparation of the research report.

Research Informants

The research informants were determined using purposive sampling techniques, namely the deliberate selection of informants based on the consideration that they have knowledge and direct involvement in the Banjar contribution system. (Sugiyono, 2019) This study involved ten purposively selected informants, consisting of one head, one treasurer, and eight members of the Banjar in Gelora Village, some of whom were traditional leaders. Data collection through in-depth interviews was conducted over eight days, from April 19 to 27, 2026, with interview durations ranging from 25 to 90 minutes per informant. Details of the informant profiles are presented in Table 1 below.

Table 1. Profile of Research Informants

Informant	Role	Interview Duration	Interview Date
Chairman	Chairman	90 minutes	April 19, 2026
Member 6	Member	60 minutes	April 20, 2026
Member 3	Member	55 minutes	April 20, 2026
Treasurer	Treasurer	75 minutes	April 21, 2026
Member 4	Member	50 minutes	April 22, 2026
Member 1	Member	25 minutes	April 23, 2026
Member 7	Member	45 minutes	April 24, 2026
Member 5	Member	35 minutes	April 25, 2026
Member 8	Member	40 minutes	April 26, 2026
Member 2	Member	30 minutes	April 27, 2026

Data Collection Techniques and Instruments

Data collection was conducted through participant observation, in-depth interviews, and documentation. Participatory observation techniques were used to directly observe the

implementation of the Banjar dues system and social interactions among members in various traditional and social activities.(Sugiyono, 2019)In-depth interviews were conducted semi-structured using an interview guide to explore informants' perspectives and experiences regarding the practice of mutual cooperation and the Banjar contribution system. Documentation was used to supplement the data through various supporting documents, such as Banjar contribution administration records and documentation of activities related to Banjar implementation.

During the data collection process, researchers used several indicators as guidelines to obtain data relevant to the research focus. These indicators include aspects of trust among members, forms of participation in Banjar activities, contribution mechanisms, and the use of collective funds to support members' economic needs. These indicators were developed based on the concept of social capital, which encompasses elements of networks, norms, and trust within the community.(Putnam, 2000), and adjusted to the findings of previous research regarding community-based economic practices in the Banjar tradition(Hamzani, 2024; Listiana, 2024).

Research Procedures

This research was conducted through several stages. The first stage was the identification and formulation of the research focus based on social phenomena related to the practice of the Banjar contribution system in Gelora Village. At this stage, the researcher conducted initial observations to understand the social conditions of the community and the existence of Banjar traditional institutions. The second stage was field data collection through participatory observation, in-depth interviews, and documentation. Observations were conducted to directly observe the implementation of the Banjar contribution system and social interactions among community members. In-depth interviews were conducted with Banjar administrators, traditional leaders, and Banjar members to obtain information regarding the implementation of the mutual cooperation value and the role of the contribution system in the community's social and economic life. The third stage was data analysis, which was conducted thematically through a process of data condensation, data presentation, and drawing conclusions. The analysis was carried out continuously from the data collection process to the preparation of the research report. The final stage was drawing conclusions, namely interpreting the research findings by linking them to the theoretical framework of social capital, community-based economics, and the perspective of the Sustainable Development Goals (SDGs), specifically SDGs 1 and SDGs 10.

Data Validity

The validity of the research data was maintained through source and technical triangulation techniques. Source triangulation was conducted by comparing information obtained from various informants, such as Banjar administrators, traditional leaders, and Banjar members, to obtain more consistent and accountable data. Meanwhile, technical triangulation was conducted by comparing data obtained through observation, interviews, and documentation.(Creswell & Poth, 2016)This technique is used to increase the credibility and trustworthiness of research findings.

Data analysis

Data analysis was carried out thematically using the Miles and Huberman interactive analysis model, which includes three main stages, namely data condensation, data presentation, and drawing conclusions or verification.(Miles et al., 2014)In the data condensation stage, researchers sort and simplify data from observations, interviews, and documentation to identify key themes relevant to the research focus. The data presentation stage involves the development of descriptive narratives and a thematic matrix to facilitate understanding of patterns and relationships between concepts. Next, conclusions are drawn by interpreting the research findings and linking them to the theoretical framework and research focus. The data analysis process is carried out continuously

from the data collection stage to the drawing of final research conclusions. (Creswell & Poth, 2016; Miles et al., 2014).

RESULTS AND DISCUSSION

1. Implementation of the Value of Mutual Cooperation in the Banjar Contribution System

The implementation of the mutual cooperation value in the Banjar dues system in Gelora Village is reflected in the collective understanding of all members who see the Banjar as a social forum for mutual assistance. This is revealed in the statement of Member 10, the Banjar Treasurer, who stated that "Banjar is a solidarity and mutual cooperation group formed to ease the burden of both costs and energy in urgent member events." This statement was reinforced by Member 8, the Banjar Chairperson, who described the Banjar as "a social forum for the community in the form of groups in each complex." Meanwhile, Banjar members such as Member 1 and Member 5 indirectly stated that the Banjar is a forum for mutual assistance among fellow community members, especially when facing disasters or urgent agendas. This harmony of understanding between the administrators and members indicates that the value of mutual cooperation has been internalized evenly within the community. This finding is in line with the view that mutual cooperation is a form of collective resilience that encourages community members to voluntarily contribute their energy and resources for the common good. (Siradjuddin, 2023).

Furthermore, all informants (Members 1 to 10) consistently stated that the Banjar contribution system has been in place for approximately seven years. This continuity is not something that occurs by chance, but is supported by mandatory participation norms, as emphasized by Member 8 that "participation is legally mandatory because it is a form of initial agreement for each member," in line with Member 6's statement that this obligation "has been like an unwritten rule" since the Banjar was formed. In practice, Members 2, 3, 4, 5, 7, 8, and 9 indirectly confirmed that mutual cooperation is realized through two main forms of contributions: financial assistance and labor. Member 6 even directly added that previously there were forms of contributions in the form of commodities, although currently only financial and labor are applied. This finding is in line with the concept of social capital proposed by Putnam (2000), which emphasizes that trust, norms, and social networks are important elements in encouraging collective cooperation in society. In the context of development, mutual cooperation is known as a form of collective resilience in which community members voluntarily contribute their energy and time to reduce costs and accelerate the collaborative development process. Paramita et al., (2023) in four villages in Lombok, Indonesia also showed that the success of the norm of mutual cooperation as a collective action is very much determined by the local socio-cultural context that surrounds it.

The mutual cooperation mechanism in Banjar operates through a structured communication flow. Member 7 directly explained that "members in need inform the chairman, then other members will help with both contributions (funds) and labor." This statement was directly confirmed by Member 8 who stated that "members in need of funds will inform other members, then other members will help with contributions of funds or labor." Member 10 directly added a dimension of flexibility to the mechanism, namely that labor contributions "are not too focused, only those who have time," indicating adaptation to the social conditions of members. This finding strengthens Coleman's (1988) view that social capital functions as a facilitator of collective action through norms and trust that develop within the community. In addition, research Mustafa, (2022) shows that mutual cooperation as social capital has been proven to be able to facilitate collective mechanisms in overcoming resource limitations at the community level.

The observation results on April 13, 2026 in RT Dasan Re, Runggang Hamlet, Gelora Village during the funeral of a resident, confirmed the interview findings. It was directly seen that Banjar members helped organize the event from the first day of the death, including preparing equipment, serving guests, and helping with the consumption needs of the bereaved family, until it continued to the implementation of the begawe niwak event (9 days) on April 22, 2026.

Similarly, during the observation on April 23, 2026 during the wedding reception and April 25, 2026 at the aqiqah event, Banjar members appeared to be actively involved in technical preparations together. These three observation moments consistently show that the practice of mutual cooperation is not incidental, but rather a systemic community response that is patterned in various types of social and customary activities.

2. The Role of the Banjar Contribution System in Strengthening the Community Economy

The Banjar contribution system in Gelora Village plays a significant role as a mechanism for strengthening the community's economy. Member 10, Treasurer, directly stated that the contribution system "is very helpful, especially in meeting social demands such as organizing traditional and religious events, especially for members who are less fortunate." Meanwhile, Member 7 indirectly added that this system is very helpful, especially for village communities with limited access to formal financing sources. Member 6 directly emphasized that this benefit is felt primarily because "sometimes the need is urgent" so there is no time to seek alternative funding sources. This finding aligns with the views of Halkos & Aslanidis (2023), who emphasize that community-based economic mechanisms play a crucial role in increasing the economic resilience of communities with limited access to the formal financial system.

The conditions under which assistance is provided cover a wide range of social and customary needs. Member 3 directly detailed that assistance is provided "when members need money, such as for disasters, weddings, circumcisions, and even aqiqah ceremonies." Member 5 indirectly mentioned that assistance is provided when members need it, including for sometimes urgent events. The concrete impact on the household economy was directly explained by Member 8, who stated that "it can be seen from several members who, before joining, needed to borrow funds for events, but after joining, these members no longer need to borrow when urgent needs arise." This statement indicates that the Banjar contribution system has in fact reduced members' dependence on external financing mechanisms. This is in line with the findings Li & Hu, (2024) which shows that informal financial participation is proven to be more effective in reducing multidimensional poverty in rural households facing higher levels of vulnerability than formal financial participation.

These findings align with the concept of community economics, which emphasizes the importance of solidarity and cooperation in overcoming limited access to the formal economic system (Halkos & Aslanidis, 2023). Community-based systems, rooted in strong social ties and a sense of togetherness, create a sense of obligation for individuals to help one another. The system's rapid and natural response makes it more credible and highly effective, particularly in areas where government assistance is slow or nonexistent. Furthermore, Member 10 aptly described the Banjar system as a "social safety net" where "members don't feel alone" when faced with disaster. This depiction reflects the Banjar contribution system's function as a community-level economic buffer (shock absorber) that can cushion the impact of financial shocks on members' households. In Indonesia, social networks based on kinship, religious groups, and neighborhood networks, which serve as informal social protection systems, stem from a deep belief in collective efficacy, the belief that individuals are more resilient and empowered when acting as a cohesive group.

Member 10 directly described the Banjar system as a "strong social safety net" where "members don't feel alone" when disaster strikes, while Member 9 indirectly stated that the system's existence provides peace of mind because members know they will receive assistance, both planned and unexpected. This description reflects the Banjar contribution system's function as an economic buffer mechanism at the community level. Research conducted with smallholder farmers in Indonesia has shown that community-based assistance systems embedded in local norms have higher levels of trust and have proven effective, particularly in areas where government assistance is slow or unavailable. (Sukmawati & Hos, 2026) Furthermore, Indonesia's informal social protection system, which is based on kinship networks and local communities, has been

shown to operate without bureaucratic barriers, allowing individuals to access assistance more quickly and directly. (Surtiari et al., 2024).

3. Contribution to SDGs 1 (No Poverty) and SDGs 10 (Reduced Inequality)

Contribution to SDGs 1

In the context of SDG 1 (No Poverty), the Banjar contribution system contributes through its function as an informal social protection mechanism that reduces members' economic vulnerability. Member 9 directly stated that the contribution system "is very helpful so that less fortunate people can also carry out traditional or religious ceremonies," a statement that illustrates the inclusive function of this system for vulnerable groups. Member 5 directly emphasized that through the contribution system "members can continue to fulfill their urgent needs regardless of their economic background." Meanwhile, Member 1 indirectly stated that members no longer have difficulty finding funds when urgent needs arise, indicating a reduction in financial pressure that could potentially push individuals into deeper poverty. This finding is relevant to Target 1.3 of the SDGs, which mandates the implementation of adequate social protection systems for the poor and vulnerable, including through community-based mechanisms. (United Nations Statistics Division & Affairs, 2025).

Community-based social protection systems have proven to have a strategic substitutive role in filling the gap in formal social protection services, especially in rural areas where access is still limited. (International Labor Organization, 2024) More specifically, research in Indonesia shows that informal social protection systems based on local community networks operate without bureaucratic barriers and are able to reach individuals who are not yet served by the country's formal system. (Surtiari et al., 2024). Thus, the Banjar contribution system represents a concrete manifestation of local wisdom-based social protection that contributes to accelerating the achievement of SDG 1 at the community level.

Contribution to SDGs 10

In the context of SDGs 10 (Reduced Inequality), the Banjar contribution system demonstrates its relevance through two key mechanisms that correspond to Target 10.1 and Target 10.2. First, related to Target 10.1, which encourages income growth for the bottom 40 percent, the Banjar contribution system performs a collective resource redistribution function. Member 6 revealed that the agreed-upon contribution of Rp200,000 applies equally to all members, but in practice, "assistance from strong members is given to vulnerable members due to sudden needs." This statement indicates the existence of an informal cross-subsidy mechanism that effectively flows resources from wealthier members to those in need. Member 8 confirmed this flexibility by stating that when a member at the time of contribution "does not have extra money, in that situation other members will help him and will be reimbursed later, some even willingly." This finding is in line with Hamzani's (2024) view which shows that Banjar traditions can function as an economic redistribution mechanism that allows the flow of resources between community members in a fair manner.

Regarding Target 10.2, Member 4 directly states that "there is no difference in treatment, every member has an equal status," while Member 6 directly adds that "treatment of all members is the same, whether rich or poor." Member 9 directly states that this system reflects "a process of mutual assistance to achieve social equality," and Member 10 directly states that Banjar "helps reduce inequality, especially economic inequality in the surrounding area" because "the burden is shared." This finding is reinforced by research by Woolcock & Narayan (2000) which confirmed in the context of rural Indonesia that social cohesion and local institutions can replace weak formal institutions and play a critical role in mitigating poverty and reducing inequality. This finding is reinforced by research by Woolcock & Narayan (2000) which confirmed in the context of rural Indonesia that social cohesion and local institutions can replace weak formal institutions and play a critical role in mitigating poverty and reducing inequality. (Civelli et al., 2023).

The observations corroborated the interview findings above. Researchers directly observed that in the three observed activities—death ceremonies, wedding receptions, and aqiqah ceremonies—there was no difference in treatment or intensity of involvement based on members' economic status. Assistance was provided based on need, not financial capacity, creating a palpable atmosphere of social justice among community members.

4. Social Impact and Sustainability of the Banjar System

Beyond the economic dimension, the Banjar dues system has a profound social impact on the Gelora Village community. Member 8, the Head of the Banjar, stated that the greatest benefit of this system is "a sense of security and kinship, especially in the procurement of dues, which sometimes serve as emergency funds." This statement indicates that the Banjar system does not merely function as an economic instrument, but also as a source of psychological security for its members. Member 9 added that the Banjar "provides a sense of calm" as "emergency assistance, especially when there are unexpected needs," while Member 10 described the system as "social savings that can provide a sense of security for members" while also increasing community solidarity because "the burden is shared with other members and not borne alone." This finding aligns with Putnam's (2000) concept of social sustainability, which emphasizes the importance of networks, norms, and trust in maintaining community social practices. In addition, research Umenaila, (2022) confirming that social cohesion in rural communities serves as a collective strategy to address vulnerability and improve individual well-being in a sustainable manner.

In terms of sustainability, all informants stated that the Banjar system is still very relevant to maintain. Member 6 explained its relevance in relation to current conditions, namely "especially with the increasing level of needs, assistance, especially in the form of money/funds, is very helpful in meeting urgent needs." Member 8 emphasized the long-term relevance by stating that this system is very relevant "especially with the current unexpected changes in the economic environment." Meanwhile, Member 9 hopes that "young people will be interested in participating in preserving this Banjar, perhaps by involving technology" as a way to keep the value of mutual cooperation alive amidst changing times. Member 10 also voiced the importance of adapting the system by stating that Banjar needs to "adjust to the busyness of its members, where some members are unable to physically and energetically help due to professional barriers such as being migrant workers and formal teachers."

These findings align with the concept of social sustainability, which emphasizes the importance of a community's ability to adaptively maintain social values, norms, and practices (Putnam, 2000). Villages, as distinct socio-cultural entities, possess unique characteristics, including strong social cohesion and evolving traditions as valuable assets. This social cohesion serves as a collective strategy to address vulnerability and improve individual and family well-being. The adaptive capacity demonstrated by the Banjar system, such as flexibility in labor contributions and openness to technological integration, as envisioned by Member 9, is an important indicator that the system possesses sufficient institutional resilience to continue to survive and thrive. To foster rural resilience and social innovation at the village level, it is crucial to emphasize the local context, such as the nuances of economic activity, sustainable environmental practices, and actively engaged community initiatives

CONCLUSION

Based on the research results and discussion, it can be concluded that the Banjar contribution system in Gelora Village represents a concrete implementation of the value of mutual cooperation, not merely normative but also manifested in everyday social practices. This mutual

cooperation within this system is reflected through the active participation of members in the form of financial and labor contributions based on collective agreements. The existence of strong norms, trust, and social networks demonstrates that the Banjar system possesses characteristics of social capital that serve to strengthen cooperation among members.

Furthermore, the Banjar dues system plays a crucial role in strengthening the community's economy, particularly in assisting members with urgent needs such as traditional and religious activities. This system can alleviate financial burdens and reduce dependence on external financing sources such as loans. Furthermore, the Banjar dues system contributes to increasing members' economic resilience by reducing the risk of financial vulnerability, thus serving as a protective collective economic mechanism at the community level.

From a sustainable development perspective, the Banjar contribution system also makes a significant contribution to achieving SDGs 1 (No Poverty) and 10 (Reduced Inequality). Through its collective assistance mechanism, the system alleviates economic pressures among members and provides access to informal forms of social protection. Furthermore, the implementation of equal contribution obligations and the absence of discrimination in the provision of benefits demonstrate that the system contributes to the creation of social justice and equality within the community.

Thus, the Banjar contribution system can be understood as a form of local wisdom that not only has a social function, but also plays a role as an adaptive and relevant community economic mechanism in supporting the strengthening of the community economy and inclusive and sustainable development.

RECOMMENDATION

1. Theoretical Implications

The results of this study reinforce the concept of social capital proposed by Bourdieu, Coleman, and Putnam, particularly in the context of rural communities. This research demonstrates that social capital not only serves as a bonding force for social relations but also plays a significant role in supporting community-based economic activities. Furthermore, this study contributes to the development of community economic studies by positioning the Banjar contribution system as a form of collective economic mechanism based on the value of mutual cooperation.

2. Practical Implications

Practically, this research demonstrates that the Banjar contribution system can be used as an effective alternative informal social protection mechanism at the village level. Village governments and local stakeholders can consider strengthening Banjar institutions through regulatory support, facilitating activities, and integrating them with community economic empowerment programs. Furthermore, communities are expected to maintain and develop this system to ensure it remains relevant to changing social and economic conditions.

3. Policy Implications

In a policy context, the results of this study illustrate that local wisdom practices, such as those found in Banjar, have the potential to be integrated into village development strategies, particularly in poverty and inequality reduction efforts. The government can incorporate community-based social practices in formulating more inclusive development policies, particularly by strengthening locally based social protection systems that directly reach communities.

4. Implications for Further Research

This research still suffers from limitations in its qualitative approach and limited scope to a single village. Therefore, future research could develop quantitative or mixed methods approaches to more concretely measure the economic impact of the Banjar contribution system. Furthermore,

research could also focus on analyzing the sustainability of the Banjar system in the face of social change, including digitalization and changing patterns of community interaction.

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