

The Efforts of Benteng Chinese Women to Break Free from the Trap of Poverty and Marginalisation: A Case Study in Belimbing Village, Kosambi District, Tangerang Regency, Banten Province

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Manuscript Chronology: received 28 February 2025, revised 26 April 2025, accepted 22 August 2025

Abstract

As part of an ethnic minority, the Benteng Chinese women (Ciben) in Belimbing Village, Kosambi District, Tangerang Regency, face exclusion due to multiple factors, including poverty, stigma, and gender inequality. This study explores the efforts of Ciben women to escape the traps of poverty and marginalization through cooperatives. The research employs a qualitative approach with a feminist perspective, analyzing empowerment in the context of development through Jo Rowlands' three dimensions of power: power to, power within, and power with. Data were gathered through a desk review of program reports and in-depth interviews with seven purposively selected respondents involved in the cooperative. The findings indicate that the cooperative not only provided an alternative solution to economic problems but also increased the recognition of Ciben women, both within their communities at the village level and by the local government. This recognition led to better access to public services and greater involvement of Ciben women in the development planning process through the Musrenbangdes (village development planning forum).

Keywords: women's empowerment, marginalized Benteng Chinese women, poverty, savings and loan cooperative

Introduction

The long history of the Chinese community¹ living around Benteng Makassar in Tangerang gave birth to the nickname 'Cina Benteng/ Benteng Chinese' (Ciben) or 'Cina Udik', which were used to distinguish them from other Chinese communities at that time. This term did not only emerge from outside the community; it was also recorded by Tjwan (2008, cited in Ayu Kumala 2023, p. 233) as a negative stereotype used by the Chinese community in Batavia to describe those in Tangerang as unsophisticated and poor. This stigmatisation was reinforced by the New Order's discriminatory policies, particularly Presidential Instruction No. 14 of 1967 on Chinese religion, beliefs, and customs. This was a tangible form of state discrimination against citizens of Chinese descent (Aryani 2022, p. 7). The Ampera Cabinet Presidium Circular Letter No. SE-06/Pres.Kab/6/1967, dated 28 June 1967, further discredited the Chinese community by replacing the term 'Tionghoa/Tiongkok' with 'Tjina'.

It was not until the administration of President Abdurrahman Wahid (Gus Dur) that significant change occurred, with the revocation of Presidential Instruction

No. 14 of 1967 giving ethnic Chinese the freedom to openly celebrate their customs and culture. This policy was later reinforced by President Susilo Bambang Yudhoyono (SBY) through Presidential Decree No. 12 of 2014, which officially revoked the Ampera Cabinet Presidium Circular Letter No. SE-06/Pres.Kab/6/1967.

'Cina Benteng' is a term used to refer to the Chinese ethnic group in the Tangerang area. It originates from the Benteng Makassar/Tangerang (Makassar/Tangerang Fort), built around the Cisadane River (behind Robinson Plaza Mall). The term has been passed down from generation to generation ever since. The Benteng Chinese community lives in the surrounding area and mainly works in farming and fishing. This community has a long history, marking the spread of the Chinese ethnic group in Indonesia. They have physical characteristics that distinguish them from other Chinese ethnic groups, such as dark brown skin and a more modest appearance (2020, cited in Ronaldo et al. 2024, p. 202).

This situation contrasts sharply with the success stories of Chinese communities abroad, who are economically dominant in several Southeast Asian countries, including Indonesia, compared to their

local neighbours (Purwanto 2012, p. 1). According to Purwanto, poverty in the Ciben community emerges and grows due to many factors, including the loss of social bonding (*Guanxi* and *Xinyong*), creating social, political, and economic distortions. The weak network within the community, and the lack of connections with the wider Chinese community (*Guanxi*), as well as the loss of trust-based connections (*Xinyong*), meant that the poor Ciben community could not access capital from the wealthy Ciben community. This was exacerbated by negative stereotypes whereby the loss of social ties with the wealthy caused the poor to be considered part of the local class (Purwanto 2012, pp. 219-225).

Life for the Ciben community became even more difficult under the New Order government's policies. Discriminatory policies targeting ethnic Chinese individuals had a significant impact. These included difficulties in obtaining identity cards (KTP), limited employment opportunities due to low levels of education, and unresolved citizenship issues (Sulistiyani 2011, pp. 154-155).

The Constitution guarantees all Indonesian citizens the right to legal identity, without exception. This

is stipulated in Article 2 of Law No. 24 of 2013 on the Amendments to Law No. 23 of 2006 on Population Administration. The Law states that every citizen has the right to obtain the following: (a) Population documents; (b) Equal treatment in population and civil registration; (c) Protection of personal data; (d) Legal certainty regarding document ownership; (e) Information regarding population and civil registration data about themselves and/or their families; and (f) Compensation and restoration of their good name as a result of errors in population and civil registration.

The 2022 baseline results from 986 Ciben community respondents (530 female and 456 male) living in Belimbing Village, Kosambi Subdistrict, Tangerang Regency, showed that 749 of the 767 over-18s did not have an identity card (KTP). Similarly, with regard to children's identity, 344 of the 986 respondents did not have a birth certificate, and only two of the 219 children aged 0-17 had a child identity card (KIA). These results contradict Article 27(1) of Law No. 35 of 2014, which amends Law No. 23 of 2002 on Child Protection, stating that the state is responsible for providing legal identity documents from the moment a person is born.

Table 1.
Legal Identity Ownership in the Benteng Chinese Community in Belimbing Village

No.	Type of Identity	Number of Respondents	Have	Do Not Have
1	Birth Certificate	986 people (530 female respondents, 456 male respondents)	642	344 people
2	Child Identity Card (KIA)	219 children (<i>aged 0-17 years</i>)	2 children	217 children
3	National Identity Card (KTP)	767 people (<i>aged 18 years and above</i>)	18	749 people

Source: Processed from the Estungkara PPSW Jakarta Baseline Programme (2022)

Legal identities, such as birth certificates, child identity cards (KIA), and identity cards (KTP), are part of state recognition and establish each citizen as a whole human being, complete with all their associated rights and obligations. According to Fraser (1995, 2005 in Kusumaningrum et al. 2024, p. 4), a person is considered a whole human being when their status is recognised as being equal to that of other citizens (recognition), enabling them to enjoy various services and resources (redistribution), and participate in decision-making processes (representation). Thus, legal identity can provide legal certainty and protection, as well as access to basic services, such as healthcare, education, and social assistance.

Furthermore, legal identity is often an absolute requirement for individuals seeking a business loan or for other purposes. The absence of legal identity is one reason why the Ciben community finds it difficult to access loans from official institutions, such as banks. This forces them to borrow money from moneylenders (Bangke), who offer easy terms but charge high, detrimental interest rates. This makes it even more difficult for them to escape poverty and eliminates their potential for social mobility. According to Meidiawati (2016, p. 134), this situation involves a movement or change in the position and role of a person within a particular social structure in response to certain changes, either individually or in groups.

The strength of patriarchal culture exacerbates the situation, especially for Ciben women, leading to the emergence of gender inequalities. These inequalities can manifest in various ways, including marginalisation, economic impoverishment, subordination, being considered unimportant in political decisions, the formation of stereotypes, negative labelling, violence, heavier and longer workloads, and the socialisation of gender role ideology (Fakih 2018, p. 12).

To understand social inequality and systematic injustice, an intersectional approach is required. The experiences of one individual or group differ from those of another. For example, women with disabilities generally have different experiences from women without disabilities. The same is true for women from religious or ethnic minority groups. All of these factors are influenced by women's socio-economic situation (Melya et al. 2024, p. 61).

Generations of marginalisation have left the Ciben community mired in poverty. According to Hartini (2012, cited in Yuliantini 2018, p. 216), poverty is often referred to as 'having a female face' because it is closely associated with women and seems endless. In her article 'Measuring the Autonomy of Female Heads of Household in Savings and Loan Activities at a Microfinance Institution', Linda Yuliantini argues that women often experience multiple layers of poverty, becoming part of the impoverished group as a result of global market capitalism and social categorisation (2018, p. 216).

According to Ruspini (2000, cited in Maslahah 2020, pp. 62-63), there are four causes of female impoverishment. The first is the private sphere of the household. Within the household, men have greater access to the world of work than women, while women's domestic work is considered unproductive. Secondly, the sexual division of labour means that women have a primary caregiving role, which is mostly hidden and unpaid, and a secondary position in the labour market. Women's lives are shaped by family responsibilities, which are traditionally expected to be carried out by women. This gendered division of labour means that women continue to work without pay in the household even when their husbands are unemployed. Thirdly, inequality in paid work affects the welfare provision system for women. Fourthly, many women still cannot access financial institutions, such as banks.

Hudaepah's study (2008, cited in Elma Haryani 2020, p. 404) shows that women play a significant role in sustaining the Benteng Chinese tribe's livelihood. These

women work from morning to evening to support their families. A similar situation is experienced by Benteng Chinese women living in Belimbing Village in the Kosambi subdistrict of the Tangerang regency. Belimbing Village consists of 16 neighbourhood associations (RW), each of which has two community associations (RT). Most Benteng Chinese residents live in RW 01 (RT 01 and RT 02).

Ciben women in Belimbing Village are not accustomed to socialising with other residents through village activities. Only one woman has been a Posyandu cadre and has been involved in village activities for the past 25 years. She acts as a liaison between the Benteng Chinese community and other Belimbing Village residents. So far, only two Benteng Chinese residents have used the Posyandu facilities, as they are relatives of the cadre (LAURA UGM 2024, p. 102).

Ciben women in Belimbing Village also experience exclusion, even within their own homes. Cases of husbands neglecting their wives financially are common. Husbands may refuse to work to support their families or contribute to household income, instead 'ordering' their wives to work hard to supplement it, serve them, and perform domestic work. Interestingly, rather than demanding a divorce, wives accept the situation and maintain the marriage by limiting communication with their husbands. Most married Ciben women become housewives because their husbands ask them to, especially if they are pregnant. Some informants who did not work before marriage are prohibited from doing so outside or inside the home. Meanwhile, most husbands do not want to participate in domestic work or childcare (LAURA UGM 2024, pp. 101-104).

This situation means that care work (i.e., domestic and household work) is entirely the responsibility of Ciben women. According to Folbre (2006, cited in Atnike 2018, pp. 249-258), care work performed by women has a significant economic impact in terms of lost opportunities to engage in public work, such as paid employment and other opportunities for personal development. Neglecting the economic value of care work also obscures the burden of the working hours that housewives spend on care work, which can exceed thirteen hours per day.

The complex conditions experienced by Ciben women can lead to social exclusion or marginalisation. According to KEMITRAAN (2020, pp. 123-135), these can be divided into three categories: 1) Stigma: in the case of the Benteng Chinese community, stigma comes from both outside and within the group (self-stigma). This

can lead to feelings of being unappreciated, resulting in apathy and naivety towards the socio-political environment; 2) Gender roles: Chinese culture places women in a position of subordination and constant dependence; and 3) Limited recognition of basic citizens' rights, resulting in a lack of access to basic services.

The exclusion experienced by Ciben women can be categorised as part of the cycle of misrecognition, maldistribution, and misrepresentation referred to by Kusumaningrum et al. (2024). In this context, Ciben women are often discredited as human beings, considered weak, unworthy, and untrustworthy. They are also discredited in terms of their access to existing resources and services, as well as their direct participation in institutions and decision-making forums. This misrepresentation, of course, further exacerbates their misrecognition, and the cycle continues.

The situation faced by the Benteng Chinese community in Belimbing Village prompted KEMITRAAN and the Jakarta Women's Resource Centre (PPSW) to establish a cooperative to improve financial literacy, strengthen economic capacity, and provide Ciben women with a space to interact. The results of a field survey showed that the Ciben women's group generally did not have access to affordable, easily accessible sources of capital, which is why this savings and loan cooperative was established. This meant that many of them were in debt to local loan sharks, known as 'Bangke'.

Research Methodology

This study documents the achievements of supporting Ciben women in Belimbing Village, Kosambi Subdistrict, Tangerang Regency, over a period of approximately three years, as they strive to escape poverty and marginalisation. A qualitative approach was adopted, involving a literature review and in-depth interviews with seven respondents (HN (59), CF (50), LN (58), HD (60), DW (31), NN (57), and NT (47)), selected through purposive sampling. Various programme reports, internal research results, and change story documents obtained from www.estungkara.id were also analysed.

The analytical tools employed in this study are the three dimensions of power proposed by Jo Rowlands in her book 'Questioning Empowerment: Working with Women in Honduras' (1997, p. 15). These dimensions are: 'Power to', representing the individual sphere (personal empowerment); 'Power within', examining

relationships in close personal relationships; and 'Power with', examining the political sphere. In this context, empowerment is viewed as an active, interactive, and mutually supportive process. A brief explanation of each dimension is as follows: 1) 'Power to' is a process of building individual awareness, confidence, and capacity, as well as overcoming the effects of internalised oppression. In this personal sphere, Rowlands focuses on two main areas: decision-making and mobility. Through her case studies, Rowlands demonstrates how women can seize opportunities to break free from traditional roles and gain experience in a broader environment. This can include experiences such as attending training sessions and conferences abroad (Rowlands 1995, p. 52). 2) 'Power within' refers to the empowerment that enables individuals to negotiate and influence the nature of their relationships and the decisions made within them (Rowlands 1995, p. 15). Furthermore, Rowlands writes that this empowerment generates new confidence in individuals to act (Rowlands 1997, p. 54). 3) 'Power with' is the process whereby individuals work together to achieve a greater impact than they could separately. This includes involvement in political structures, as well as collective actions based on cooperation rather than competition. Rowlands emphasises two important components of this dimension: collective action and solidarity (Rowlands 1995, p. 15).

The concept and definition of women's empowerment continue to be debated and interpreted in different ways. In the context of development programmes, these different interpretations lead to various implementation and evaluation models (Rowlands 1995, p. 86). Rowlands explains that empowerment is defined not only as involving someone in the decision-making process, but also as a process that occurs within women themselves. Therefore, empowerment must be interpreted as how women encourage themselves to participate in the process. This is because empowerment is about more than just opening up access; it is also about enabling individuals to recognise their own capability and entitlement to participate in decision-making processes (Rowlands 1995, p. 86).

As widely discussed in social theory, women's self-perception is shaped by social constructs. For this reason, empowerment must enable women to participate in efforts to eliminate these constructs. This is why it is important for women's empowerment to extend beyond economic issues and encompass the social and political spheres.

However, in the transformation of the meaning of empowerment, the economic aspect is often prioritised, while intervention in the social and political spheres is less visible. For example, the Women in Development (WID) approach emphasises women's participation in the economy. However, this approach has been criticised because it often adds to women's economic workload. According to this approach, when women engage in economic activities and generate their own income, the issues of inequality and injustice experienced by women are considered to have been successfully resolved. However, numerous studies have revealed that an increase in income does not necessarily address the injustices experienced by women within their families and communities. This has led to the development of alternative approaches, such as Women and Development (WAD) and Gender and Development (GAD). These approaches examine the subordination of women in society more closely and their relationship with institutions that should remain neutral in the development process, such as the family.

Based on these considerations, this study uses Rowlands' theory to examine the social interventions carried out in the Ciben community in more detail across three dimensions: personal, close relationships, and collective action. The study aims to determine whether the empowerment programmes implemented by KEMITRAAN and PPSW Jakarta address the primary issues faced by Ciben women, such as poverty and marginalisation.

Cooperatives as an Effort by Ciben Women to Become Empowered

The cooperative was established through a personal approach involving visits to the homes of Ciben women who had the potential to become administrators. This was done because they rarely left their homes, and to establish communication with other family members, ensuring that husbands and other relatives would not suspect anything when their wives or mothers became involved in the cooperative. Repeated visits successfully explained that the cooperative would differ from daily loans or *Bangke*. Although these were easy to obtain without having to save money in advance, they were detrimental due to their high interest rates. *Bangke* was detrimental to the idea of forming a cooperative because some of those invited to the discussion associated the cooperative with *Bangke*, which they had previously used to obtain loans.

CF (55), for example, was confused when the PPSW Jakarta team specifically sought her out and visited her home. Until then, visitors to her house had always looked for her husband and dealt with him. Meanwhile, CF usually chose to hide out of embarrassment. When she first heard about the idea of forming a cooperative in her area, she did not react immediately — in fact, it was her husband who asked questions.

"Is that possible, ma'am? There are already many cooperatives here, and the women have already taken out lots of loans. Some are on Wednesdays, some on Tuesdays, and some on Thursdays. If there are more, the money will get tied up. Especially since this one requires savings, whereas the Wednesday ones provide loans immediately without requiring savings first" (RW 2025, Interview 11 February).

In addition to visiting CF's house, the PPSW team also visited HD (60), who was initially negative about the idea of forming a cooperative, feeling surprised, apprehensive, and full of questions. However, after multiple visits, HD felt that the idea of forming a cooperative was worth trying. According to HD, her initial doubt stemmed from her perception of cooperatives operating in Belimbing Village, which ultimately harmed residents and caused unrest.

Discussions in the homes of Ciben women also raised issues that families had rarely discussed before, namely, economic needs. This was based on the Ciben community's fundamental problem of unequal relationships, one of which was due to long-standing customs and beliefs within the Benteng Chinese community. HN (59) mentioned a Ciben tradition whereby housework (cleaning, cooking, and childcare) is considered the responsibility of women. Husbands are not permitted to help, let alone take over, as this is believed to reduce the family's fortune.

Conversely, men are expected to be responsible for financial matters, meaning women tend to rely on their husbands for financial support. Problems arise when the husband's income is limited but needs are greater. One solution adopted by Ciben women is to borrow money without their husbands' knowledge, either because they believe their husbands would reject their plans or because they lack openness about finances.

However, when women initiate discussions about household needs, their husbands rarely suggest ways to meet financial requirements within the domestic sector, such as those relating to education, health, and traditional ceremonies. Due to limited financial literacy

and other issues, Ciben women often borrow from Bangke, which leads to domestic conflicts.

“Women are mostly in debt because they are responsible for providing for their children, yet their husbands do not want to know. When the debt becomes overwhelming and increasingly detrimental, the women are blamed, which leads to conflict” (Head of RW 01 Belimbing Village, Interview 11 February 2025).

The idea of establishing a cooperative was based on the results of a survey conducted through open discussions with women and their husbands during home visits. The cooperative was also established based on PPSW Jakarta’s expertise and track record in providing assistance to women’s communities across many regions in Indonesia. The cooperative model was chosen based on the principle of kinship, enabling it to provide loans and accept savings from customers without identity documents.

In addition to providing an alternative to burdensome lending institutions such as Bangke, the existence of cooperatives is expected to empower Ciben women. This aligns with the legal definition of cooperatives, which is to promote the welfare of members and the community and contribute to building the national economic order, thereby realising a society that is advanced, just, and prosperous, based on the principles of the 1945 Constitution and the philosophy of Pancasila.

Furthermore, cooperatives serve as a means of building collective strength through women’s leadership, starting with each individual. To encourage enthusiasm for forming cooperatives, PPSW shared the success story of the Lentera Benteng Jaya (LBJ) Cooperative, which was initiated by Ciben women in the Mekarsari district of Tangerang city in 2015. As of the end of 2024, the LBJ Cooperative had assets worth 1.3 billion, and its membership included not only the Ciben community but also residents from other villages.

One lesson learned from the LBJ Cooperative concerns cadre development for management. When the LBJ Cooperative chairperson was preoccupied with political contests and inactive, many members doubted the cooperative’s future because no one felt capable of replacing them. The LBJ Cooperative’s dependence on certain individuals is a lesson for the LMA Cooperative.

The empowerment process began when 20 Ciben women realised that they could work together to establish a cooperative. They named it the Women’s Resource Development Cooperative (KWPS) Lampion Merah Abadi (LMA), in reference to the cultural identity

of the Ciben community. The cooperative’s first activity was a savings and loan scheme held at CF’s house every Thursday, which also served as the cooperative’s temporary office.

In addition to the women administrators and members gathering every Thursday to save money, the cooperative also held regular formal and informal training and discussion activities. During the first three months, saving was the only activity. After this period, members could take out an initial loan of IDR 2,000,000, which could then be increased to IDR 4,000,000 or IDR 6,000,000. This amount was more than sufficient to meet the Ciben family’s needs, and as their repayments became more regular, they could obtain larger loans to cover broader requirements, such as business capital.

Discussions began after the women had finished their cooperative activities (saving and/or borrowing), which started at 8 a.m., and were followed by chatting, sharing stories, and exchanging goods that the women had brought with them. Various training sessions for members and administrators have been conducted over the past three years, ranging from cooperative management and business development to gender training and women’s leadership. The most noticeable and rapid change was in the habit of saving money. Previously, Ciben women did not have a culture of saving money because most families’ needs always exceeded their income. Added to this was the tradition of playing cards to relieve fatigue and boredom after a day’s work, meaning there was almost certainly no money left to save. In fact, quite a few women ended up in debt to Bangke due to gambling.

However, once they became active administrators and members of the cooperative, they realised the importance of saving money. This inspired the *Serbu* (saving a thousand a day) movement, with money being deposited every Thursday at the LMA Cooperative. Social connectedness is evident in the savings and loan process that takes place every Thursday, with some members voluntarily picking up friends or neighbours who have not yet arrived. Administrators actively encourage members to save on Thursdays, using WhatsApp status updates as one method.

Another skill that has developed among Ciben women is the courage to speak in public and express their opinions, as previously most Ciben women were shy and quiet. This is because there is a rule in the cooperative that everyone must take a turn to speak in public, including administrators and members.

"Now it's more advanced. People are more willing to speak up, including me and Mama. The more people talk, the more they confide in each other. Once someone has spoken, the others also become more courageous. It spreads like that" (DW 2025, 8 February).

Ciben women, especially those who manage cooperatives, are now very confident in sharing their stories, even with people they have just met. Previously, they were reluctant to meet new people. During one of the initial focus group discussions, almost all of the participants introduced themselves as grandmothers or mothers who had previously only taken care of the house and served their husbands and children. Many of them had no knowledge whatsoever of issues beyond their daily household chores. However, three years into the programme, the administrators have become fluent in explaining the activities of the LMA Cooperative and how the women began to get involved and propose things beyond their daily routines. These include resolving the issue of some Ciben residents lacking legal identity documents and preventing violence against Ciben women.

Their courage to speak up has sparked critical discussions that have led to clear follow-up plans. For instance, when discussing issues affecting women — ranging from household finances and relationships with husbands and children, to relationships with villagers, the village government, and development programmes — Ciben women identified additional issues besides *Bangke*. These include the lack of data ownership, high rates of early marriage, and Ciben women's lack of experience in participating in village meetings or deliberations.

The identification of social issues stemmed from their daily experiences, such as when accessing basic public services or loans for capital or daily necessities. This step increased Ciben women's enthusiasm to discuss issues that may previously have been considered part of their fate or destiny. It also gave rise to a process of bottom-up participation. According to Naila Kabeer (Rowlands 1997, pp. 22-23), this process begins with identifying problems, determining priorities, and fostering a sense of responsibility to take action.

The concepts of participation, consultation, and partnership entered the development lexicon in the 1990s as part of the 'new development thinking', brought about by many grassroots organisations. This approach recognises individuals' ability to identify and express their needs, and to determine their priorities (Rowlands 1997, p. 4). The space for participation created for

Ciben women through the cooperative increased their awareness of the issues faced by their group. This gave rise to a collective agenda that ultimately benefited not only the Ciben community, but the wider Belimbing Village community too.

Following discussions and problem mapping, the cooperative management agreed to launch the Tok Tok Adminduk (Population Administration) Programme to help Ciben residents without legal identity documents. The network formed through the cooperative with Belimbing Village administrators and the Tangerang Regency Population and Civil Registry Office (Disdukcapil) makes it easier for Ciben women to help their community obtain legal identity documents, such as ID and family cards. Additionally, the high rate of violence prompted Ciben women to establish a task force on violence in collaboration with the Tangerang Regency DP3A (the Women's Empowerment and Child Protection Agency). The aim is to campaign against domestic violence and raise awareness of the criminal penalties that will be imposed as a consequence.

This situation aligns with Rowlands' concept of an inseparable capacity for developing a sense of self and individual confidence. These three elements are important assets in empowerment, especially in dismantling internalised situations of oppression. Increasing the capacity of Ciben women has led to self-awareness and encouraged them to become skilled in decision-making.

A series of critical awareness-raising and training sessions at the LMA Cooperative encouraged Ciben women to seek change and find solutions to their problems. As their capacity grew, so did their confidence in making important decisions, such as saving money by diligently attending meetings every Thursday and trying their hand at small businesses, such as selling cakes and salted eggs.

Based on a series of programme activity reports, there has been a noticeable change in mindset, leading to better decision-making. This shift is evident in the loan data of cooperative members. Initially, most members used their loans for school and religious purposes, such as the Chinese New Year and other ceremonies. In the second and third years, however, Ciben women borrowed more money for business purposes. This is consistent with the increasing variety of businesses run by LMA Cooperative members. Initially, almost all of these were cake businesses, but now they vary from bed sheet and pillow businesses to food stalls and knitted products such as bags and placemats.

Another change among the Ciben women involved in the LMA Cooperative is their increased mobility. Previously, they rarely left the house except for traditional ceremonies and shopping for necessities, but now they travel to a variety of events. Their husbands and families also support their activities, as evidenced by the fact that several husbands accompany their wives to the weekly savings meetings on Thursdays and wait while their wives participate in discussions. Ciben women have successfully influenced their husbands' beliefs. Initially, their husbands thought that cooperatives were no different from *Bangke*, but now they recognise the benefits for themselves as well as their wives and families.

Ciben women involved in the Task Force and the Tok Tok Adminduk programme have gained further experience, and now dare to visit the Tangerang Regency Disdukcapil office to obtain legal identity documents. They participate in advocacy activities, such as visiting village officials and holding meetings with the local government.

Not only have Ciben women dared to attend activities in the surrounding districts, but they have also ventured outside the city. For example, CF attended training in Jakarta. This is different from how CF was before the cooperative existed. When the initial PPSW Jakarta team visited her house, she was found to be confused and awkward around new people, and she would hide in the kitchen when guests came.

"This is the first time I have stayed in a Jakarta hotel without my husband and children. I never used to be like this. I never even went to the village office. I only went to the kitchen and the well" (CF 2024, Interview 8 February).

Furthermore, Ciben women dared to voice the problems they faced at the Munas Perempuan in Denpasar, Bali.

"Oh my goodness, especially when travelling to Bali! I just found out that women out there are truly amazing" (HD 2024, Interview 8 February).

In her review, Rowlands includes mobility as a factor that drives changes in individual core values (such as self-confidence and self-esteem), making it a key part of the empowerment process. The extent to which women can move out of domestic roles and participate in the public sphere encourages further personal change. Taking part in activities outside the home allows women to interact with different environments, strengthening their identity and enabling them to be more than just

wives and mothers. This gives them the confidence to express their opinions, even if they differ from those of others (Rowlands p. 113).

The mobility and choice of activities experienced by Ciben women, which are influenced by existing culture and social constructs, are also evident among women in developing countries. This is caused by factors such as age, marital status, economic conditions, and prevailing norms. Many studies have found that men drive outside the home more than women. In countries such as India, Pakistan, and Bangladesh, a woman's mobility is determined by whether she has permission from her husband, father, or other male family members (Javid et al. 2024). Ciben women who attend training and meetings with village and local governments as LMA Cooperative representatives play a different role in the public sphere, ultimately encouraging recognition of their capacity and dignity.

Empowerment in Close Relationships

Srilatha Batliwala (Rowlands 1997, p. 35) argues that numerous development programmes are ineffective due to their exclusive focus on economic activities, which results in a failure to encourage women to consider gender roles and other aspects of their close relationships. She asserts that empowerment must therefore encompass the redistribution of power, particularly within the household. Her research in Honduras found that empowerment was achieved by raising awareness and organising women through intensive dialogue and discussion about the inequality experienced by women. The women were then equipped with new information and skills. It was expected that the increased self-confidence resulting from this process would encourage women to create equal relationships within their families, particularly between spouses.

At the beginning of the cooperative formation plan, resistance from husbands was the most significant obstacle. They not only imposed restrictions, but also came to the cooperative during savings and loan activities and shouted at their wives to come home immediately. Some forbade their wives from joining the cooperative, yet permitted them to gamble.

Discussions analysing family relationships revealed various solutions for improving communication quality between spouses, parents, and children, and other immediate family members. One of these solutions involves improving assertive communication skills, which form an integral part of the women's leadership

module. Negotiation skills with multiple parties, including within close relationships and families, were discussed.

Rowlands herself considers negotiation skills to be one of the capacities that emerge in the empowerment process. These skills are the result of a series of capacity-building processes that lead to increased self-confidence and the ability to express, defend, and fight for one's opinions (Rowlands 1997, p. 132).

In this context of close relationships, Ciben women use their skills and experience to share their opinions and negotiate important issues with their husbands. HD (60), for example, now informs her husband when she has a meeting at the village office and is therefore unable to cook, and asks him to help her buy food. She never did this during her first 40 years of marriage.

"I speak slowly, Miss. He is a village man, after all, so he is different. Now, he is even willing to sweep the house. In the past, that would have been unthinkable" (HD 2025, Interview 12 February).

Negotiation skills are also used within the extended family to effect change. For instance, administrators have successfully recruited cooperative members from among their families and friends, including husbands, children, nephews, nieces, and sons and daughters-in-law. These people have joined and become active members of the cooperative. On a larger scale, stories about the benefits, activities, and training opportunities available to cooperative members spread by word of mouth. By the end of 2024, there were 197 active cooperative members, including 46 individuals from outside the Ciben community, such as village administrators and Belimbing Village residents.

The social interaction skills of Ciben women have successfully enabled them to build relationships with people outside the Ciben community. This would have been unimaginable before the cooperative existed. The LMA Cooperative has become a space for interaction between Ciben women and residents of Belimbing Village and other villages. Nowadays, it is common to see Ciben women attending events such as weddings, circumcisions, and funerals, and they are even involved in organising them. Conversely, residents come and help with Ciben activities.

The growing influence of the LMA Cooperative is also evident in its collaboration with the Belimbing Village-Owned Enterprise (Bumdes). The highlight came in 2023 when the Bumdes invested IDR 60,000,000 in the

cooperative. The distributed surplus (SHU) was around IDR 333,000 in 2023, while the SHU received by the Bumdes in 2024 amounted to around IDR 1,000,000.

Collective Empowerment

In the context of development, Naila Kabeer (Rowlands 1997, pp. 22-23) states that women's empowerment cannot effect change unless it evolves from project-level participation to participation in development planning and policymaking processes. The LMA Cooperative has encouraged Ciben women to think inclusively and find solutions to the two underlying issues they face: a lack of legal identity and violence.

In early 2024, the LMA Cooperative launched a campaign to prevent early marriage, with all administrators and members agreeing not to allow their children to marry before the legal age. This commitment was demonstrated by placing anti-early marriage stickers on the front doors of their homes. Several LMA Cooperative members also became Tok Tok Adminduk programme cadres in collaboration with the Tangerang Regency Population and Civil Registration Office.

Administrative issues have long been problematic for residents of Belimbing Village, particularly Ciben residents. The government service centre in Tiga Raksa is quite far away, costing around IDR 200,000 per trip by motorcycle taxi, which poses a significant challenge. The LMA Cooperative solves this problem by enabling villagers to entrust the required documents to cadres, who then take them to the Dukcapil office. There, the documents are received directly by designated staff, so villagers do not need to queue at the counter like other citizens.

At the end of 2024, the LMA Cooperative and the village government set up a Violence Task Force to tackle domestic violence in Belimbing Village. Chaired by the cooperative's management, the task force is equipped to receive complaints, complete forms, and refer cases to the DP3A for further processing.

"This is important, ma'am. It's not about the cooperative, but this is important. It must be done. Victims of violence are afraid to report it. If they report it to the neighbourhood association, their husbands will apologise and the matter will be considered settled. But then they will be beaten again at home. They lack knowledge, so they need help" (HN 2025, 11 February).

Many women were willing to go beyond their personal interests and contribute to the cooperative,

such as Adminduk and the violence task force. Almost all respondents agreed, and many expressed a desire to become cadres and help other residents, as they felt this issue was important. Rowlands wrote that important elements in collective empowerment are group identity and a sense of collective agency. Intensive interaction within the group builds a 'sense of identity' and leads to ownership of the programme (Rowlands 1997, p. 123).

Furthermore, Drury et al. (2015) found that feelings of empowerment among group members influence their motivation to engage in collective action. When group members are inspired and their belief in collective action increases, they become more deeply involved in the group. The resulting empowerment from collective action is associated with self-confidence, happiness, and pride (Drury 2015, p. 21). Initially, only Ciben women who were members of the LMA Cooperative built solidarity through the broader scope of 'Forum Perempuan Manis', which involved Ciben women and other women in Belimbing Village. The aim was to raise awareness of the issues faced by women in Belimbing Village as a whole, not just Ciben women in one or two neighbourhoods.

Although the proposal for the women's forum has not yet been accepted, this change is significant and worthy of recognition, particularly as those involved are historically marginalised individuals, specifically Ciben women. The LMA Cooperative has become a forum that brings together Ciben and Belimbing women, enabling them to participate in politics, contribute to decision-making processes in the public sphere, and address social issues.

As Rowlands (1997, p. 103) describes, solidarity can foster a sense of family or sisterhood among women. This is evident in the friendships formed among some cooperative members and in how they support each other with family and personal matters outside the cooperative. The challenges of running a cooperative can also be overcome through a sense of togetherness and kinship, as well as a shared identity connecting them to broader social issues in the village. This leads to collective action and fosters solidarity among women.

Closing

Thanks to the LMA cooperative, Ciben women in Belimbing Village have gained recognition for their contributions to the social and economic development of their community. They are no longer considered rural or marginalised, but instead are seen as agents of

change. This has enabled all Ciben residents to access government services such as the issuance of birth certificates, family cards, and identity cards through the Tok Tok Adminduk service. The cooperative's activities also provide administrators with the practical knowledge required to issue legal identity documents and facilitate networking opportunities with village and district governments, particularly the Disdukcapil.

The success of the LMA cooperative in Belimbing Village has also been recognised by the Bumdes, which has provided IDR 60,000,000 in funding and support for cooperative activities at the village office. This demonstrates women's representation in local development planning: Ciben women have been involved in Musrenbangdes for the past two years. Their participation in this process further strengthens their position in development decision-making at the village level.

Additionally, the LMA cooperative has succeeded in providing alternative solutions in the form of low-interest loans to around 190 members and other villagers in need, preventing them from resorting to exploitative loan sharking practices. This is part of the cooperative's efforts to ensure economic justice and prevent poverty among Ciben women. The LMA cooperative was established with a strong empowerment approach, avoiding the pitfalls of 'charity' and encouraging Ciben women to develop 'power to', 'power within', and 'power with' — the three dimensions of power described by Rowlands (1997). Ciben women now have the power to access resources ('power to'), experience growing self-confidence ('power within'), and demonstrate collective solidarity ('power with'), all of which strengthen cooperation among cooperative members.

However, significant challenges remain. Despite much progress, some women in management roles still find it difficult to share responsibilities with their husbands, who sometimes do not support them financially. Nevertheless, they use their personal experiences as motivation to empower other Ciben women and prevent them from facing similar challenges.

The main challenge going forward is to regenerate LMA cooperative leaders who can create a new generation of leaders and ensure that the cooperative continues to grow. Women's empowerment must also be a consistent process because it requires an open approach to change. The ability of women's cooperative administrators to adapt to change will be crucial for the cooperative's future sustainability and its continued positive impact on Ciben women.

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Footnotes

- 1 The term 'Benteng Chinese' is used in the title of this article to preserve its widely recognised historical designation in literature and among the local community. However, the term 'Chinese/Tionghoa' is also used in the text as a more common and neutral equivalent in contemporary academic discourse. Using these two terms is not intended to reinforce stereotypes, but rather to preserve historical context and linguistic accuracy.

