

Women's Empowerment through *Aresan Barang*: A Case Study of the Madurese Community in Bondowoso

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ABSTRACT

Women's empowerment has become an important strategy for improving family and community welfare. Within the Madurese community of Bondowoso Regency, East Java, Indonesia, arisan barang barang barang (rotating savings and credit associations) functions not only as a traditional financial mechanism but also as a platform for strengthening social capital, solidarity, and women's economic capacity. This study aims to analyze the role of arisan barang barang barang in the empowerment process of women in the Madurese community of Bondowoso. Employing a qualitative approach with a case study method, data were collected through observation, in-depth interviews, and documentation involving women's arisan barang barang barang groups in several Madurese-dominated villages. The findings reveal that arisan barang barang barang serves as an instrument for strengthening social capital, improving financial literacy, supporting micro-enterprise development, and enhancing women's participation in household decision-making. Beyond its economic benefits, arisan barang barang barang also functions as a medium for transmitting Islamic values, mutual cooperation, and social solidarity deeply rooted in Madurese culture. These findings suggest that arisan barang barang barang represents an effective community-based empowerment model that contributes to the development of women's capacities and rural household resilience.

Keywords: Women's empowerment, rotating savings association, Madurese community, social capital.

INTRODUCTION

Women's empowerment has become a central concern in contemporary development discourse. Women are increasingly recognized not merely as beneficiaries of development programs but as active agents capable of contributing to social, economic, and cultural transformation. In rural communities, women's empowerment is particularly significant because women play a crucial role in sustaining household welfare despite facing limitations in accessing economic resources, education, and social networks. Consequently, numerous empowerment initiatives have been developed to strengthen women's capacities and participation in development processes.

The Madurese community residing in Bondowoso Regency represents one of the ethnic groups that maintains strong local traditions and communal values. Social life among the Madurese is characterized by solidarity, kinship, mutual cooperation, and collective responsibility. These values constitute important forms of social capital that facilitate community-based activities, including *arisan barang barang barang*, which is widely practiced among women.

In Indonesia, *arisan barang barang barang* is a popular informal financial institution that operates through periodic contributions from members and rotational distribution of collected funds. This mechanism provides members with access to financial resources without relying on formal banking institutions. In addition to its financial function, *arisan barang barang barang* serves as a social institution that strengthens trust, cooperation, and mutual support among participants. Previous studies have shown that rotating savings associations can significantly contribute to women's empowerment and household economic resilience.

Within the Madurese community of Bondowoso, *arisan barang barang barang* activities are frequently integrated with religious gatherings such as pengajian (Islamic study circles), yasinan (collective recitation of Surah Yasin), and other community-based religious events. This integration demonstrates the close relationship between local culture and Islamic values that have developed through pesantren (Islamic boarding schools) and religious leaders. Through participation in *arisan barang barang barang*, women gain not only financial benefits but also access to social networks, religious education, and community support systems.

The significance of *arisan barang barang barang* is particularly evident because many rural women continue to experience barriers to accessing formal financial services. Consequently, *arisan barang barang barang* serves as an alternative mechanism for financing household needs, supporting micro-businesses, funding children's education, and addressing emergency expenses. From an empowerment perspective, *arisan barang barang barang* creates opportunities for women to develop self-confidence, economic independence, and social participation.

This study therefore seeks to examine how *arisan barang barang barang* contributes to women's empowerment within the Madurese community of Bondowoso. Specifically, it investigates the forms of empowerment generated through *arisan barang barang barang*, the factors supporting and constraining its implementation, and its contribution to household and community welfare. What are the purposes of the study? Why are you conducting the study? The main section of an article should start with an introductory section, which provides more details about the paper's purposes, motivation, research methods, and findings. The introduction should be relatively nontechnical, yet clear enough for an informed reader to understand the manuscript's contribution.

LITERATURE REVIEW

Women's Empowerment Theory: The TENGKA Model

This study employs the TENGKA Model developed by Dianidza Arodha as a culturally grounded framework for understanding women's empowerment within the Madurese community. The model was formulated based on research on Muslim ethnic

communities in Indonesia and emphasizes that empowerment is not merely an individual process but also a collective and cultural one. The concept of TENGKA reflects the Madurese values of mutual respect, social harmony, and communal solidarity, which are deeply embedded in everyday social interactions. These values provide an important foundation for understanding how women become empowered through community-based activities such as *arisan barang barang*.

The TENGKA model consists of five interconnected dimensions: Trust, Effort, Networking, Keeping, and Active. Trust refers to mutual confidence among community members, which supports cooperation and collective action. Effort emphasizes individuals' willingness to contribute time, energy, and resources for the benefit of others. Networking highlights the importance of social relationships and kinship ties in providing access to information, opportunities, and support. Keeping refers to maintaining social harmony and preserving relationships that strengthen community cohesion. Meanwhile, Active reflects the proactive participation of individuals in social, economic, and community activities. Together, these dimensions create a framework through which empowerment can emerge and be sustained within local communities.

Social Capital Theory

Social capital refers to the resources embedded within social relationships characterized by trust, reciprocity, and shared norms. According to Putnam (2000), social capital facilitates cooperation and collective action for mutual benefit. Trust among community members reduces transaction costs and enhances social cohesion. Social capital is not limited to material resources but also includes social networks, mutual obligations, and collective values that enable individuals and groups to achieve goals that would be difficult to accomplish independently. Communities with strong social capital tend to demonstrate higher levels of participation, cooperation, and resilience in addressing social and economic challenges.

From a sociological perspective, social capital is created and maintained through continuous interactions among individuals within a community. Coleman (1988) argues that social capital functions as a productive resource that emerges from social structures and relationships, enabling individuals to access support, information, and opportunities. Similarly, Bourdieu (1986) emphasizes that social capital consists of actual and potential resources linked to durable social networks and group membership. In community-based organizations, social capital strengthens collective responsibility, encourages mutual assistance, and facilitates the exchange of knowledge and resources. Therefore, social capital plays a critical role in empowering marginalized groups, including women, by providing access to social and economic opportunities that may otherwise be unavailable.

Integration of Islamic Values and Madurese Culture

One distinctive feature of *arisan barang* within the Madurese community is its integration with religious activities. Many *arisan barang* gatherings are combined with Islamic study circles (*pengajian*), Quran recitation sessions, *yasinan*, and religious discussions. These activities transform *arisan barang* from a purely financial mechanism into a socio-religious institution that strengthens both economic cooperation and spiritual development. Through regular religious gatherings, women not only gain access to financial resources but also deepen their understanding of Islamic teachings and strengthen their social relationships within the community.

Islamic principles such as *ukhuwah* (brotherhood and sisterhood), *ta'awun* (mutual assistance), honesty, trustworthiness, and social responsibility shape the operation of *arisan barang* groups. Religious leaders frequently encourage women to participate in collective economic activities as a means of strengthening family welfare while maintaining Islamic ethical values. This integration demonstrates how local cultural traditions and Islamic teachings mutually reinforce empowerment processes. The values of cooperation and collective responsibility embedded in Islam become practical guidelines for managing group activities, resolving conflicts, and ensuring the sustainability of community-based financial practices.

METHODS

This study employed a qualitative research approach with a case study design to explore the role of *arisan barang* in empowering women within the Madurese community in Bondowoso Regency, East Java, Indonesia. A qualitative approach was selected because it enables researchers to gain a comprehensive understanding of social phenomena, participants' experiences, and the meanings attached to community-based empowerment practices. The case study design was considered appropriate because it allows for an in-depth investigation of *arisan barang* as a socio-cultural and economic institution within its real-life context.

The research was conducted in Bondowoso Regency, a region where the majority of the population is of Madurese ethnic background and where *arisan barang* remains an important community activity among women. The selection of this location was based on the strong presence of Madurese cultural traditions, Islamic values, and women's participation in community-based financial associations. These characteristics provide a relevant setting for examining the relationship between local culture, religion, and women's empowerment.

Data were collected through in-depth interviews and participant observation. Interviews were conducted with women who actively participated in *arisan barang* groups, group leaders, community leaders, and religious figures. The interviews focused on participants' experiences, perceptions, and the perceived impacts of *arisan barang* on their economic and

social lives. In addition, participant observation was employed to gain direct insights into the implementation of *arisan barang* activities, interactions among members, and the integration of cultural and religious values within the groups. Field notes were recorded throughout the observation process to complement the interview data.

Data analysis was conducted continuously throughout the research process. The credibility and validity of the findings were ensured through source triangulation. This technique involved comparing and cross-checking information obtained from different sources, including *arisan barang* members, group leaders, community leaders, and religious leaders. By examining the consistency of information from multiple perspectives, source triangulation helped strengthen the trustworthiness of the findings and provided a more comprehensive understanding of women's empowerment through *arisan barang* in the Madurese community of Bondowoso.

RESULTS

Strengthening Women's Economic Capacity through *Arisan Barang*

The findings reveal that *arisan barang* plays a significant role in strengthening women's economic capacity within the Madurese community of Bondowoso. Most participants reported that the funds obtained from *arisan barang* were used to support household expenses, children's education, small-scale trading activities, and emergency financial needs. For many women, *arisan barang* serves as an accessible source of capital because it does not require collateral or complex administrative procedures, unlike formal financial institutions. Consequently, participation in *arisan barang* enables women to contribute more actively to household economic stability and reduces their dependence on external sources of credit.

Furthermore, several participants stated that *arisan barang* encouraged them to develop better financial management practices. Regular contributions required members to allocate a portion of their income consistently, fostering saving habits and financial discipline. As a result, women became more capable of planning household expenditures and managing economic uncertainties. These findings indicate that *arisan barang* functions not only as a rotating savings mechanism but also as a means of improving women's financial literacy and economic self-reliance.

Development of Social Capital among Women

The study found that *arisan barang* significantly contributes to the development of social capital among women. Regular meetings create opportunities for members to interact, exchange information, and strengthen interpersonal relationships. Through continuous interaction, participants develop mutual trust, reciprocity, and a sense of belonging, which are essential elements of social capital. Women frequently described *arisan barang* as a

space where they could discuss personal challenges, share experiences, and seek support from fellow members.

The findings also demonstrate that social networks established through *arisan barang* extend beyond financial activities. Members often collaborate in community events, religious gatherings, and mutual assistance activities. Such networks facilitate the exchange of information regarding economic opportunities, family welfare programs, and community initiatives. Therefore, *arisan barang* functions as a platform for building collective resources that support both individual and community development.

Integration of Islamic Values and Madurese Cultural Traditions

Another important finding is the strong integration of Islamic values and Madurese cultural traditions within *arisan barang* activities. Observations revealed that many *arisan barang* gatherings are accompanied by religious activities such as Quran recitation, yasinan, collective prayers, and Islamic lectures. Participants viewed these activities as opportunities to strengthen both their spiritual commitment and social relationships. Consequently, *arisan barang* is perceived not merely as a financial institution but also as a religious and cultural gathering that reinforces community cohesion.

The values of *ukhuwah* (brotherhood and sisterhood), *ta'awun* (mutual assistance), honesty, and trustworthiness were consistently emphasized by participants. These values influence how members manage contributions, distribute funds, and resolve potential conflicts. The findings suggest that Islamic teachings and Madurese cultural norms mutually reinforce one another, creating a supportive environment for collective empowerment and social responsibility.

Women's Empowerment through the TENGKA Dimensions

The findings further indicate that women's empowerment within *arisan barang* groups can be understood through the TENGKA model proposed by Arodha et al. (2025). The dimension of Trust was reflected in members' confidence in one another and their commitment to fulfilling financial obligations. Effort emerged through members' willingness to contribute time, energy, and resources for group activities. Networking was evident in the extensive social relationships that developed among participants, providing access to information and opportunities.

The dimension of Keeping appeared through members' commitment to maintaining harmonious relationships and preserving group solidarity. Regular meetings and collective activities strengthened social cohesion and encouraged long-term participation. Finally, Active participation was demonstrated by women's involvement in economic, social, and religious activities both within and outside the *arisan barang* group. These findings suggest that empowerment is achieved through a combination of cultural values, social relationships, and active community engagement.

Enhanced Household and Community Resilience

The study found that participation in *arisan barang* contributes to household and community resilience. Women reported that the funds obtained from *arisan barang* helped them cope with unexpected expenses, including healthcare costs, educational needs, and family emergencies. The availability of financial resources through *arisan barang* reduced economic vulnerability and provided a sense of security for participants.

At the community level, *arisan barang* strengthened collective resilience by creating networks of mutual support. Members frequently assisted one another during periods of hardship, whether through financial contributions, emotional support, or practical assistance. This collective response to challenges reflects the strong social solidarity that characterizes the Madurese community. Therefore, *arisan barang* serves not only as an economic mechanism but also as a community-based strategy for enhancing social protection and resilience.

CONCLUSION

This study demonstrates that arisan serves as an effective community-based mechanism for women's empowerment within the Madurese community of Bondowoso. Beyond its function as a rotating savings and credit association, arisan provides women with opportunities to strengthen their economic capacity, improve financial management skills, and contribute more actively to household welfare. The findings indicate that participation in arisan enables women to access financial resources, support small-scale economic activities, and enhance their economic independence, thereby contributing to greater household stability and resilience.

The study also reveals that arisan plays an important role in generating and strengthening social capital. Through regular interactions, women develop trust, reciprocity, and strong social networks that facilitate cooperation and mutual support. These relationships extend beyond financial activities and contribute to broader community engagement, information sharing, and collective problem-solving. The integration of Islamic values such as *ukhuwah*, *ta'awun*, honesty, and trustworthiness with Madurese cultural traditions further strengthens the sustainability of arisan as a social institution. Consequently, arisan functions as both an economic and socio-cultural platform that promotes solidarity and collective well-being.

Furthermore, the findings support the relevance of the TENGKA model proposed by Arodha et al. (2025) in explaining empowerment processes within Madurese Muslim communities. The dimensions of Trust, Effort, Networking, Keeping, and Active participation were evident in the operation of women's arisan groups and contributed significantly to empowerment outcomes. Through these dimensions, women were able to build confidence, strengthen social relationships, maintain community cohesion, and participate actively in social and economic activities. Therefore, this study concludes that

arisan represents a culturally embedded and religiously grounded model of women's empowerment that enhances economic resilience, social capital, and community development among the Madurese community in Bondowoso.

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