

Social Transformation of Women in Public Space Case Study: Female Members of Andalan Credit Union in Singgamanik Village

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ABSTRACT

This study examines the process of women's social transformation in the village public sphere through their involvement as members of Credit Union (CU) Andalan in Singgamanik Village. Women's participation in the CU organization opens access to knowledge, social networks, and bargaining positions in decision-making processes, both within the household and village governance structures. This research employs a qualitative approach with data collection techniques including in-depth interviews, observations, and document studies. Pierre Bourdieu's perspective on capital and social arena is used to analyze the dynamics of women's shifting positions in the social structure. The findings reveal that women's social transformation occurs through three main processes: (1) Institutional support from the CU, which provides access to education, training, and organizational participation; (2) The enhancement of women's capacity and financial literacy, which strengthens their confidence to manage resources and make decisions; and (3) Women's solidarity networks, which build collective power to confront the persistence of patriarchal cultural norms. These changes shift women from being passive listeners in the public sphere to becoming active actors capable of voicing opinions and influencing village decision-making. Thus, the CU functions as a strategic arena for reconstructing gender roles and reshaping power relations at the local level.

INTRODUCTION

The Karo people are an ethnic group in North Sumatra. Patriarchal cultural values and views persist in Karo society. In almost every aspect, men are entrusted with the role of ruler and decision-maker. This condition is evident in all activities within the social structure and cultural norms. Likewise, empirically, specific rules governing the behavior, rights, and obligations of women can be found. The strong patrilineal system in Karo culture places men in a dominant position, easily identified as decision-makers in both domestic and public spaces. Meanwhile, women tend to be positioned as supportive parties, rather than as primary decision-makers (Amna, 2024).

Village women also play a crucial role in meeting the family's economic needs. In reality, women are often identified with domestic chores, such as sweeping, washing, cooking, caring for children, caring for their husbands, and so on (Iqbal & Harianto, 2022). Karo women are more likely to be found in the domestic sphere and are not widely involved in community social activities, except for attending religious services and celebrations/mourning events. Almost all social participation is largely taken over by men. Women in this village view domestic work as inherently feminine, so activities such as cooking, washing, childcare, and maintaining the household are considered natural obligations inseparable from their identity. Furthermore, they must also remain involved in farm work.

Although the inheritance system in Karo culture favors men, according to Sembiring (2021), women play a crucial and strategic role in the economic sphere. When it comes to managing household finances, almost all families in Karo society delegate all responsibility to women (wives). Women play the primary role in managing the family's financial resources, from managing agricultural produce and meeting household needs to planning children's education costs.

According to Amelia (2020), this patriarchal culture in Karo society is deeply rooted and influences various dimensions of social life, particularly family structure, customs, and inheritance. Men are systematically placed higher than women due to the patrilineal kinship system, which has been passed down through generations. This finding aligns with the findings of Sembiring et al. (2023), who stated that the position of Karo women in inheritance law adheres to a patrilineal pattern, with daughters not inheriting their parents' property. Daughters are generally considered to have lower status than sons. The Karo people adhere to a patrilineal kinship system. Inheritance rights are reserved for sons, and daughters are not entitled to inheritance rights (Kaban et al., 2024).

In contrast to what has been assumed about the patriarchal society of the Karo Tribe, the results of a temporary interview with a community leader interviewed in Sukarame Village Masa Sembiring (Ik, 53 years old, interviewed February 26, 2025), In various cultural activities of the Karo Tribe, there are actually many roles of Karo women that cannot be replaced by men, including: in the activity of providing food at traditional ceremonies (*mukul / persadan tendi*), preparing food for the 7-month ritual (*mbesur-besuri / mereken manuk mbur*), the ritual activity of *dahin pepitulayoken* (this ritual is usually carried out when the baby is 7 days old, the one who plays the role when the baby girl is the

father's sister's aunt (bibina) and for the baby boy is the wife of the uncle (mamina) who delivers prayers and offerings to the river). According to the Informant, Karo women also play a role in organizing the distribution of sumpit lauh and semulih lauh (distribution of food and offerings in tradition). Apart from that, in kinship, the presence of a niece (the child of the father's sister) is acknowledged in every traditional activity.

Khoirunnisa. (2024) stated that social transformation refers to a process of significant change in the structure, patterns, and dynamics of society. This process can involve changes in various aspects of social life, including economics, politics, culture, and social interaction. In the study of Kasim et al. (2025) regarding the transformation of the social role of female farmers in Konda District, South Konawe Regency, women's involvement in the informal sector is a significant social transformation process. It is not only a survival strategy amid economic limitations, but also an arena for symbolic struggle to gain recognition, space, and power in an environment that has been characterized by patriarchal domination. The active involvement of women in the informal sector also contributes to shifting gender norms that have limited women's space for movement. Field findings show that women's involvement in economic activities has led to the formation of new structures within the community, increased women's participation in village deliberations, and a shift in patron-client relationship patterns, where women are no longer merely 'followers' in production relations, but also as capital owners and decision-makers. One long-term impact of women's involvement in the informal sector is the emergence of female leaders at the community level. These leaders not only serve as leaders in the economic context but also as agents of social change, inspiring other women to boldly break free from the constraints of traditional roles and actively participate in community development. This also aligns with research by Astuti et al (2022), which states that women's participation in the informal sector can create female leaders with the capacity to influence local policies and empower other women's groups. Women's groups formed within the context of informal businesses in rural areas often become driving forces for more inclusive and sustainable social change.

Research by Nazhifah et al. (2025) found that in the patriarchal society of Koto Anau Village, decision-making within traditional families tends to be dominated by men, whether in economic matters, children's education, or other social roles. However, in recent years, there has been a shift in women's participation in family decisions. These findings indicate that women in Koto Anau Village are beginning to reconstruct their gender roles to create equality within the household and strengthen their voice in various important decisions.

Women's participation in the public sphere indicates that patriarchal culture can be gradually reduced, although in the public sphere, women often experience discriminatory actions (Iqbal et al., 2023). Women are not merely passive agents, but actors capable of transforming the social landscape through adaptive strategies and resistance to structural domination (Raidifi et al, 2024). Factors driving this transformation include women's increased awareness of

their rights, community support, and better access to education (Nazhifah et al., 2025).

As mentioned in this study, women are interpreted not simply as objects or passive agents in society, but as active, adaptive, and transformative subjects experiencing and driving change within patriarchal social structures. A similar situation was found among women in Singgamanik Village. When women in this village were given the opportunity to become decision-makers in the public sphere, they were able to implement them. This is evidenced by data on women's activeness in the village, according to YAPIDI (2023). One village advocacy cadre serves as Secretary of the BPD, and 30 female cadres work in the Andalan Credit Union (CU Andalan). The village government invited CU Andalan to attend the development planning meeting (Musrenbang). Women boldly submitted proposals at the Musrenbang. The proposals included paving the road to the village office and village hall (jambur), the construction of a jambur, and the establishment of a Youth Integrated Health Post (Posyandu) with a budget allocation from village funds. Based on these findings, this research is crucial to understand the transformation process of women in Singgamanik Village within a society with patriarchal cultural values and the conditions that enable women to create social transformation in Singgamanik Village.

LITERATURE REVIEW

The concept of social transformation emerged more than half a century ago. Social transformation creates new global processes and enhances sustainable development within the process of globalization (Yip et al., 2024). Castle, in Peter Masvotore (2024), states that social transformation is a concept that refers to the transformation of the overall human appearance. This includes the transformation of the prevailing boundaries within a community organization, including technical, financial, partisan, and social reorganization. From this definition, it can be concluded that where education exists, transformation occurs, whether technological, economic, political, or cultural.

Social transformation is a complex and ongoing change in societal norms (Tanti et al., 2025; Suryani, 2024; Silver, 2022). It is important to note that social transformation is a complex phenomenon with profound implications for societies worldwide (Yende, 2025). Rabie in Yende (2025) states that "social transformation means the restructuring of all aspects of life; from culture to social relations; from politics to economics; from ways of thinking to ways of living." Gender dynamics are another important aspect of social transformation. Traditionally, many societies have been characterized by patriarchal structures, with rigidly defined gender roles and expectations. However, there has been a marked shift towards gender equality in recent decades, as women have increased access to education, entered the workforce, and become more involved in political processes (Setrana et al., 2025; Nurmalsyari et al., 2024). Despite this progress, challenges remain, particularly in rural areas, where women continue to face barriers in terms of societal expectations, limited access to resources, and unequal opportunities.

The glass ceiling is a powerful invisible barrier that prevents women from advancing in their careers and achieving equality with men. This barrier results in underrepresentation of women in organizations, particularly at senior levels (Tambunan et al., 2025; Khalid & Aftab, 2023). Women's glass ceiling (GCB) beliefs play a significant role in their career advancement. Women's representation in leadership roles remains inadequate (Setiawan, 2023). The term "glass ceiling" was first used in 1984 by British writer and editor Gay Bryant. It refers to an invisible barrier that prevents women from reaching higher career levels, even if they possess qualifications equal to those of men (Saphira, 2020). Palulungan (2020) explain that the glass ceiling can be described as an invisible barrier that prevents qualified individuals from developing within their organizations and reaching their full potential (Ritzer, 2024). Research by Sitepu (2024) suggests that women can overcome gender bias if they have both personal and organizational support, as well as a clear vision and motivation to succeed in their work despite obstacles.

The glass ceiling phenomenon refers to The study focuses on invisible structural barriers that limit women's ability to achieve top leadership positions. Several factors contribute to the glass ceiling, including gender stereotypes, internal factors within women, and dual roles within the household. Women's empowerment has become a crucial issue in global development discourse, given their vital role in the socio-economic transformation of society (UN Women, 2021). However, women often remain marginalized in rural contexts, where limited access to resources, education, and economic opportunities hinders their potential to contribute optimally to development (Anggraini, 2025). Women's empowerment is a conceptual framework that explains how the process of empowerment occurs in various spheres of life, including social, economic, and political. This concept emphasizes the need to provide space and opportunities for women to gain access to resources, have control over decision-making, and experience changes in social relationships that can strengthen their position and independence. Thus, women's empowerment theory serves as an important foundation for improving women's quality of life and promoting gender equality in society (Ardiatama, 2021).

Empowerment is conceptualized as a process (Astuti, 2021) in which women first become aware of their own interests and then move from understanding to action. Astuti (2021) also argues that empowerment operates in three dimensions: personal, in developing self-confidence and capacity and overcoming the impact of internalized oppression; relational, in the ability to negotiate and influence the nature of relationships; and collective, in which women work together to achieve greater impact than any individual could achieve alone. In each dimension, inhibiting and enabling factors influence a set of core values and lead to change.

According to Giddens in Fauzy (2024), structuration theory contains two key terms: structure and agency. Structure refers to rules and resources, while agency refers to individuals or humans. Structuration and agency must be viewed as a duality, like two sides of a coin. This means that structure and agency

always influence each other, and this relationship occurs continuously and continuously.

In Nagara and Maulana (2025), structuration theory, developed by Anthony Giddens, proposes a dynamic relationship between social structure and agency. In this view, social structure not only constrains or regulates individual behavior but also enables agents to act and transform the structure through social interaction. The concept of "dualization of structure" recognizes that human action is not solely determined by strong and stable structures, such as educational, religious, or political institutions, nor is it entirely derived from individual will. Instead, structure and agency interact, shaping each other in a continuous social process. Giddens suggests that social structures are not fixed, but are shaped and reproduced by individual actions. Thus, individuals have the ability to modify structures through their social practices.

Hooshmand et al. (2024) stated that there are five main factors influencing social interaction and women's empowerment in public spaces: frequency of visits to public spaces, sense of security, barriers to attendance and contact, potential for empowerment, and opportunities for meaningful social activities. Overall, this review demonstrates a relationship between public spaces, as arenas for rights negotiation, and women's empowerment in their social lives.

Andalan Credit Union (CU) is a microfinance cooperative operating in Singgamanik Village, with a primary focus on the economic empowerment of village women. This CU is assisted by YAPIDI (Pijer Podi Empowerment Association). Socially, women's involvement in the informal sector has a significant impact on social dynamics at the community level, particularly in strengthening solidarity among women, increasing access to training and empowerment programs, and producing female figures who become symbols of change at the community level (Hartina et al., 2025). Anggraini (2025) argues that the transformation of gender roles can be a gateway to more structurally and culturally just social change.

In line with research by Hartina et al., et al. (2024), cooperatives and women's business groups not only serve as a means of strengthening family finances but also serve as spaces for the production and reproduction of the values of social solidarity inherent in agrarian communities. Within these groups, women form networks of trust, share knowledge, and support each other in facing economic and social challenges. Community collectivity, through the formation of cooperatives and arisan (social savings and credit) groups, serves as a forum for collaboration and mutual support. Amid limited access to formal resources, such as capital, training, and market networks, cooperatives and arisan (social savings and credit) provide alternative spaces that enable women to share risks, strengthen social networks, and create community-based social protection mechanisms.

Current feminist theory has had a significant impact on social change. Shifts in a society's fundamental ideology or how it views the past in relation to the future, ultimately leading to power, can also lead to change. We can consider the process of eliminating old habits as a concept of societal change, and along with it, innovation grows (Khoirunisa, 2024).

Paradila (2020) stated that the injustice experienced by women has given rise to the assumption among feminists that women can work like men in all aspects. Therefore, in Indonesia, feminists demand a struggle for justice for women in various aspects so that men and women can work together. Cooperation between the two is considered to reduce injustice against women in the public sphere. There are five areas in fighting injustice: first, fighting stereotypes against women. Second, fighting violence against women. Third, fighting marginalization. Fourth, fighting the subordination of women. Fifth, fighting the assumption that women cannot work outside the home.

METHODOLOGY

This research uses a qualitative method with a case study approach. Stake states that case study research aims to uncover the unique characteristics of the case being studied. The case itself is the reason for conducting the case study research; therefore, the primary goal and focus of case study research is the case itself (Afgani, 2022). This research approach involves an in-depth investigation of one or more specific cases to understand a phenomenon or problem in greater detail. Case studies focus on analyzing specific cases, whether individuals, groups, organizations, or events, to gain a comprehensive understanding. The reason for choosing the case study approach is that the Singgamanik Andalan Credit Union (CU Andalan Singgamanik) has demonstrated its role not only in economic development but also in the women's participation in the public sphere. Therefore, the researcher was interested in further examining the role of women in the public sphere.

This research was conducted in Singgamanik Village, Munte District, Karo Regency. The village is home to the Andalan Credit Union, established on November 10, 1992, with the unifying association being the Singgamanik Village Women. This credit union is an initiative of YAPIDI (Pijer Podi Women's Empowerment Association), an NGO (Non-Governmental Organization) that focuses on global issues faced by local women, namely the inequality and poverty they experience in their lives. The selection of informants in this study was based on criteria aligned with the research objectives, namely the consideration that informants were deemed capable of providing data and information related to the experiences of women members of the Andalan Credit Union in Singgamanik Village. The informants in this study were female members of the Andalan Credit Union:

- a) Female credit union members who were pioneer members
- b) Female credit union members who had previously served as administrators
- c) Female credit union members who had participated in the village public sphere

This study is limited by its focus on a single village, so the results may not fully reflect conditions in other locations. Furthermore, because a qualitative approach was used, this study did not aim to produce statistical generalizations, but rather to gain an in-depth understanding of the phenomenon under study.

Therefore, the research findings are more contextual and reflective of the social transformation of women in the public sphere in Singgamanik Village. However, this limitation also serves as a strength, as it allows researchers to capture in detail the social transformation of women in public spaces. Thus, this research can make theoretical and practical contributions to the study of women's social transformation in rural communities and serve as a foundation for comparative studies in other regions with different socio-cultural contexts.

RESEARCH RESULT AND DISCUSSION

Overview of Women's Activities in Public Spaces and Community Activities

Based on interviews and observations in Singgamanik Village, it was found that women members of the Andalan Credit Union (CU Andalan) have begun to demonstrate the courage to actively participate in public spaces, particularly in community activities such as village meetings, group gatherings, traditional activities, and involvement in the management of the CU and other village institutions. This activity demonstrates a shift in women's roles and increased self-confidence. There has been a significant change in how women position themselves in the public sphere, particularly in the context of village meetings. Prior to their involvement in the CU, women were passively present but silent. Village meetings were perceived as a male arena, as men were considered the ones with authority in customary decision-making and village development.

However, after participating in CU activities, there has been a shift in women's perspectives and confidence in their right and ability to speak up. The CU provides women with hands-on experience practicing speaking, expressing opinions, and understanding shared issues through group discussions. This experience fosters communication skills and moral courage. Informants' statements indicate that women previously did not recognize the value of their opinions. Through activities within the Union (CU), women gained internal recognition that their voices mattered in the decision-making process. This awareness formed the basis for their courage to begin speaking up in village meetings. This change occurred because women began to understand themselves as subjects with the right and capacity to speak.

Informants stated that village meetings were initially perceived as a male-only domain. Education and familiarity with discussions within the Union shifted this understanding to become an inclusive space. The women's representative (PS) statement indicated that administrative roles within the Union improved their public speaking skills. Technical skills (such as explaining reports and leading meetings) became valuable assets for speaking in village meetings.

These findings suggest that women's courage to speak at village meetings did not emerge spontaneously but resulted from: capacity building through training and education within the Union, experience leading meetings or internal Union discussions, support from fellow female members (group solidarity), and recognition of women's abilities within the Union's organizational structure.

Thus, the Union served as a social learning arena that enabled women to transform their roles from passive listeners to participants.

Informants' statements indicated that women not only attended meetings but also established themselves as active initiators in planning social and economic activities at the village level. This process marked the expansion of women's capacity to play a strategic role in public decision-making. Informants emphasized that women's proposals were initially often considered simple and unimportant, thus not prioritized. However, women consistently proposed issues closely aligned with community needs, such as improving public roads, health services at integrated health posts (Posyandu), providing attention to vulnerable groups, and providing clean water. Women's persistence in voicing their proposals over time demonstrates that they have shifted from symbolic to substantive leadership, contributing to real community needs.

informant statement indicated that the Credit Union (CU) had previously served on the annual working committee (harvest festival/annual festival) in the village, a position crucial in event planning and fundraising. This had not previously occurred, so the presence of Credit Unions (many of which were led by women) on the committee structure indicates the acceptance of women as managers of public agendas. Informant reported that women have even begun proposing models or event structures for annual festivals, which are culturally significant activities. While previously considered a male domain, women now participate in designing event formats, determining the flow of activities, and influencing the representation of village culture.

Women's involvement in cooperative (CU) activities extends beyond membership, evolving into more strategic roles as administrators and group leaders. This role demonstrates a shift in women's position from mere beneficiaries to actors with the capacity to lead, manage, and make decisions in the public sphere. In the social context of Singgamanik Village, the positions of chairperson, secretary, and treasurer were previously dominated by men and viewed as requiring organizational skills, communication skills, and administrative knowledge.

The process of women becoming administrators in cooperatives is a crucial step in changing women's roles in the public sphere. Women do not develop leadership confidence immediately, but rather through a gradual learning process, organizational experience, and support from the cooperative's social network. Informants' statements indicate that women's success in becoming cooperative leaders did not arise from personal desire, but rather through collective recognition and encouragement from group members and the women's network within the cooperative. Initially, informants resisted, feeling inadequate. This hesitation reflects an early habitus shaped by a patriarchal culture, where leadership is considered a male domain, and women often feel unfit to hold positions of authority.

However, support from fellow women, particularly former CU administrators and YAPIDI mentors, provided the informants with social capital in the form of trust, motivation, and mentoring. This support formed a network

of women's solidarity that played a crucial role in driving change in women's positions in the public sphere.

After the informant accepted the position of chairperson, she entered the CU organizational arena, a space where cultural and symbolic capital was tested. Through the process of learning, leading meetings, managing administration, and making decisions, the informant developed new cultural capital in the form of leadership skills, communication skills, and organizational capacity. Over time, successfully carrying out the duties of chairperson resulted in symbolic capital, namely recognition and legitimacy from members and the community. This recognition signaled that women were not only present in the public sphere but also recognized for their leadership capacity in determining the direction of the group.

EG explained that after becoming a member of the board, she became more confident in conveying proposals. This demonstrates that the board provided a practical space for practicing public speaking skills, honing courage in expressing opinions, and gaining recognition from other members.

The informant's statement indicated that the journey to becoming a member of the board was gradual, starting with treasurer, bookkeeper, and then administrator. This experience enhances: administrative knowledge (cultural capital), the ability to manage financial data, and members' confidence in themselves as competent individuals (symbolic capital).

From these findings, it can be concluded that becoming a manager is a transformative process, in which women progress from insecure to capable leaders. Internal social support from the credit union (CU) is a determining factor that legitimizes women to hold strategic positions. The experience of managing the organization strengthens women's technical capacity and courage, enabling them to increasingly participate in the village public sphere. From these findings, it can be concluded that:

1. Women have moved from simply speaking up to initiating ideas and directing public decisions.
2. Women's persistence in championing proposals demonstrates that transformation occurs through repeated and consistent practice, not a one-time change.
3. CU involvement strengthens social capital (networks), cultural capital (meeting knowledge), and symbolic capital (community recognition), enabling women's ideas to be accepted.
4. The presence of women on working committees and in the planning of village events demonstrates recognition of women's position as agents of social and economic development.

The Social Arena of Credit Unions: Shaping Women as Agents of Reform

Credit unions as a social space are shaped in ways that differentiate individuals or groups from one another. This differentiation can stem from the capital possessed by each agent. Credit unions as a social arena function like a "stage" where people demonstrate their social position, both consciously (by

intentionally displaying their status) and unconsciously (because social structures naturally differentiate them).

Women's involvement in credit unions has created a new social space that provides opportunities for them to appear and actively participate outside the domestic sphere. Women credit union members interpret credit unions not merely as a place to save or borrow money, but as a new social space where they learn, express their opinions, and receive recognition for their abilities. For informants, credit unions provide an arena that allows them to appear in the public sphere without having to rely on male legitimacy. Furthermore, informants' statements indicate that the cultural capital acquired in credit unions is transformative and spreads to other social arenas. The ability to read reports and understand financial administration systems enables women to participate in other institutions, such as churches and social organizations. This demonstrates that the new social space created through cooperatives (CUs) broadens the scope of women's involvement and strengthens their presence in various public sectors. Thus, cooperatives can be understood as social spaces that mediate the process of women's transformation from a domestic habitus to a public habitus. In this arena, women not only acquire practical knowledge but also build social and symbolic legitimacy through recognition of their competence. In Bourdieu's terms, female cooperative members are "occupying a new position" within the social structure, where they are able to use cultural and symbolic capital to negotiate equality and transform the meaning of public space itself.

The informants' experiences reflect a concrete form of patriarchal symbolic domination, where women are still seen as "unnecessary to participate in village affairs." However, precisely in the context of this rejection, female cooperative members are constructing a distinctive identity through consistent and measured social practices. They demonstrate that women's involvement is not merely an individual expression, but part of a collective strategy to gain social legitimacy. In Bourdieu's terminology, female cooperative members are struggling to navigate the social game in a new arena using the capital they possess to gain recognition and influence a social structure that has historically been dominated by men. Women's involvement in cooperatives has created a symbolic difference that challenges traditional patriarchal structures. This difference is evident in the changing way society views women's capacities, both in the economic sphere and in public decision-making. Cooperatives provide an arena for women to exercise cultural capital (knowledge and literacy), social capital (networks between members and relationships with village government), and symbolic capital (social recognition and credibility). These three forms of capital work simultaneously to strengthen women's positions and transform gender structures in the village public sphere. The difference formed through women's involvement in cooperatives not only demonstrates different roles but also a shift in the symbolic power structure from patriarchal dominance to more equal social relations.

Women in Singgamanik Village were previously marginalized with minimal access to economic resources, limited access to public spaces, and

excluded from decision-making. However, their involvement in the Andalan Credit Union (CU Andalan) demonstrated significant changes in their capacity, role, and social position.

The CU provides a social arena that allows women to strengthen their social capital through network expansion, fostering mutual trust, and increasing solidarity among members. Through active involvement in various CU activities, such as meetings, education, and organizational management, women also build symbolic capital in the form of recognition, reputation, and legitimacy that they previously lacked within the village's social structure. The CU arena thus functions as a competitive arena that provides space for women to demonstrate their capacity, gain strategic positions, and renegotiate their standing in the public sphere. The CU serves as a mechanism that expands opportunities for women's mobility from marginalized positions to more recognized positions in village social life. Women CU members in Singgamanik Village have experienced significant social transformation through their involvement in the Andalan Credit Union and the village's public sphere. Economically, women's economic transformation in Singgamanik Village is evident in significant changes in their ability to manage their family's financial resources. While previously women lacked control over household finances and were merely followers of their husbands' decisions, they are now starting to have their own savings and are able to manage them independently through their membership in credit unions. This independence is increasingly evident as women begin to boldly apply for loans without fear or hesitation. This is a step previously considered taboo and beyond the scope of women's roles.

The transformation of women's roles in the household can be seen in the shift in gender relations, from a hierarchical one to a more equal and dialogical one. While previously family decisions were dominated by husbands, many women are now actively involved in the decision-making process, making household decisions more of a negotiation between husband and wife. This change stems from women's increasing capacity to manage family finances and their active participation through credit union organizations. Women's opinions are increasingly valued, especially in family financial planning. Women are not only the ones who implement decisions but also provide strategic input, for example, suggesting the right time to take out or postpone a loan based on the family's installment conditions and economic capacity. Husbands have recognized women's abilities in family financial planning and increased trust in their wives' judgment within the family. This shift demonstrates that women are not only gaining more equal domestic space but are also becoming important actors in ensuring the stability and sustainability of the family economy. Another transformation is evident in the changing position, capacity, and confidence of women in participating in public spaces and influencing decision-making at both the household and community levels. The transformation in women's capacity and confidence in Singgamanik Village is strongly evident through their experience of involvement in the Andalan Credit Union (CU Andalan). Women have opportunities to learn and take on new roles through various training courses, regular meetings, and inclusive organizational mechanisms. Those who

initially felt incompetent or unsure of themselves have begun to take on leadership responsibilities, such as becoming administrators and even chairpersons of the CU, thanks to the support and learning from fellow members and previous administrators.

This process has led to a significant increase in self-confidence, evident in their ability to speak publicly, express opinions, and voice their aspirations in public forums. This was a practice that was previously considered awkward or even avoided. As their participation and consistency in carrying out organizational tasks increased, women also gained trust within the CU environment, being seen as diligent in attending activities, disciplined in administration, and possessing reliable skills. This recognition strengthened their social standing and emphasized that women's capacities were not simply the result of external pressure, but rather grew through continually expanding experiences within the CU's social arena. Furthermore, the transformation in women's access to and participation in the public sphere was evident in changing attitudes and social acceptance of women's presence in village forums. Whereas previously women were considered "unnecessary to interfere in village affairs," they now actively attend village meetings and participate in the deliberation process that determines the direction of village development. Their participation was no longer symbolic but began to be substantively recognized, as evidenced by invitations extended to female CU members to attend various public forums as a form of social recognition for their contributions and knowledge. Through this involvement, women were also able to expand their social networks and build solidarity, particularly among fellow female CU members, thereby strengthening their bargaining position in the village social arena.

The transformation of women's social and symbolic positions is also increasingly evident in social dynamics that previously prioritized men as the primary actors. Women have successfully demonstrated social capital, such as discipline, organizational management skills, and consistency in cooperative (CU) activities, which have earned them credibility in the eyes of the community. The transformation experienced by women has revealed rifts that have previously limited their participation, allowing women to slowly enter public spaces that were previously difficult for them to access. Women are no longer seen merely as followers or supporters of men, but as important actors capable of driving change and actively participating in village development. This shift indicates that women have occupied a more respected social position and have the legitimacy to influence social processes and public decisions in Singgamanik Village.

CONCLUSIONS AND RECOMMENDATIONS

The symbolic capital findings indicate that changes in women's social positions are influenced not only by the support of cooperatives (CUs), but also by their own agency. Women actively choose to engage, learn, take on roles, and build reputations through organizational activities. The courage to speak at meetings, lead activities, and assume new responsibilities are forms of reflective action they take to change their living conditions. However, these actions are

made possible by the existence of a supportive structure, namely the CU, which provides rules, legitimacy, resources, and social networks that empower women's actions. These women's actions simultaneously produce changes in the village's social structure. When women demonstrate capacity and gain legitimacy through CUs, the community begins to shift its view of women, shifting from previously considered inappropriate in the public sphere to legitimate actors worthy of being heard and given roles. Thus, women's actions (agency) and the supporting structures they utilize interact: women use CU structures to strengthen their symbolic capital, while at the same time, their actions contribute to reconstructing the village's social structure to make it more accepting of women's participation. This process demonstrates that women's social transformation is not simply the result of adaptation, but rather a reciprocal dynamic between women's strategic actions and the ever-changing social structure.

Meanwhile, the patriarchal culture in Singgamanik Village still creates "invisible barriers" that restrict women from entering the public sphere, both through social labeling and through low confidence in their abilities. These symbolic and structural barriers make it difficult for women to gain space to speak, participate, or take on leadership roles. However, involvement in a credit union (CU) is a crucial mechanism for transcending these barriers. CUs provide capacity building through education and training, institutional legitimacy that strengthens women's positions when attending village forums, and network support from fellow members that bolsters self-confidence. The combination of these three elements enables women to challenge and transcend patriarchal barriers, enabling them to become more active and recognized in the public sphere. Women's social transformation in Singgamanik Village does not occur solely through external changes, but rather arises from the intersection of women's agency, which dares to transcend the boundaries of patriarchal culture, and the supportive structures provided by the CU. Through financial access, capacity building, solidarity networks, and organizational legitimacy, women have successfully built symbolic capital that transforms how they are perceived and positioned in society. Women who were previously unheard, afraid to speak up in the presence of men, and excluded from decision-making are now emerging as trusted and recognized public actors. This transformation demonstrates that when women have adequate space, resources, and support, they can shift limiting social structures and establish new, more equal positions in village public life.

ADVANCED RESEARCH

Future research could further explore how women's social transformation in rural credit-union-based communities evolves when digital financial systems, hybrid empowerment models, and cross-village leadership networks are integrated into their daily practices. A comparative multi-site ethnography across several Karo villages—or across different ethnic groups with varying intensities of patriarchy—would allow researchers to examine how different forms of capital (economic, cultural, social, and symbolic) interact to accelerate

or hinder women's entry into broader public-policy arenas. Additionally, longitudinal studies are needed to capture whether women's growing symbolic legitimacy in CU organizations eventually reshapes institutional power structures in village governments, especially in relation to budgeting, development planning, and gender-responsive governance. Such extended analyses can uncover new mechanisms through which grassroots cooperatives become structural catalysts for gender equality, democratization, and sustainable social transformation in rural Indonesia.

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