

From Global to Local Initiatives

(The Mobility Idea of West Kalimantan Credit Unions)

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Abstract— The paper aims to understand how the foreign idea of Credit Union can be accepted as a new economic opportunity among the Dayak ethnic groups in West Kalimantan. This idea came originally from Germany and reached the interior areas of West Kalimantan. Thanks to missionaries and to local activists for the spread of this idea. However, introducing such new ideas always take a process of adjustments before they will be embraced by the local community. Following Polanyi's idea, CU needs to be socio-culturally embedded [1] to be adjusted to a local value, social norm, and culture system. The essential question is whether this sort of adjustment process is able to run in Dayak ethnic groups who have resisted through various violence.

Keywords— *Credit Unions; economic embeddedness; traveling idea.*

I. INTRODUCTION

Nowadays, Kalimantan is not a green large tropical rainforest with heterogeneous flora, but it turns into large-scale homogenous palm oil production plantations. As far as the eye could see, it was only palm oil plantation covering the major areas of the island. Listening to the local stories, Meliau, one of the West Kalimantan districts, has experienced agricultural transformation, adjusting to the state policy, market demands, and local needs. From being one of the isolated peripheral areas, it resembles into a market frontier of palm oil economy [2]. The industry is connecting the different site in peripheral areas with the global economic demand. Then, how such communities that were considered poor and backward, were able to engage in the capital-intensive of palm oil business [3], [4]. During my ongoing fieldwork research, I discovered a special kind of credit cooperative, called Credit Unions (CU) which serve these interior communities, providing them capital access. CUs have reached the communities excluded from the conventional Bank [5].

The CU idea was not originally from the local, but it comes from a foreign idea carried into peripheral areas in Indonesia, such as West Kalimantan. Now, West Kalimantan CUs become the biggest credit cooperative in Indonesia with massive assets. The excluded groups were mainly those who lived in remote areas, leaving them without infrastructure, education, and financial access. Worried about this situation, Catholic missionaries and

local activists began to initiate this type of German credit cooperative for rural communities in 1970. Thus, they introduced the idea of supplying finance, named Credit Union, following their original name in Germany. In many respects, it was a kind of local empowerment program providing financial inclusions to marginal communities, such as among the Dayak ethnic groups in West Kalimantan [6]–[8].

The introducing of CU cannot be separated from the reality of social context which is the long history of economic transformation setting up peripheral areas as a front line of contestation site. The local communities were always on the losing side when they faced a massive power, such as the state and private company that controlled capital and legal policy. In recent year, CUs have given local people a power to reclaim their culture and way of life. In a difficult situation, the CUs have supported the local people in producing a new space of resistance and a possibility to manoeuvre out from their previous losses, for instance of land. The land represents a kind of affectionate space embodying the Dayak ethnic identity. This issue was also raised by Navaro-Yashin [9] who talked about how people express their connectivity to their places. In the Dayak cases, most of their land -being the centre of economic, social, and cultural activities- has been intentionally grabbed by the state and private companies for various commercial purposes, such as palm oil production. In this devastating situation, they have sometimes resorted to violent fights to regain their land. Today, it is possible to struggle with more peaceful means, for instance engaging through market competition supported by the CUs.

This paper argues that the idea of CU has been penetrated and materialised in a unique form in West Kalimantan adjusting to local culture value. The CUs as financial economic institutions are embedded in local social structure [1]. This paper aims to provide a deeper understanding of how this “foreign” idea has been adjusted to a local value to serve the locals’ demand. It analyses the process of materialising the idea of CU in the Dayak ethnic groups.

II. THE ORIGIN OF WEST KALIMANTAN CREDIT UNIONS

The CU initiative was founded by German mayor, Wilhelm Raiffeisen in the 1860s [10]. Witnessing

usury practice towards peasant which caused serious social problems of poverty and inequality, he, then, attempted to help by establishing rural credit cooperatives. Instead of relying on outsiders, this is an inclusion empowerment act to help one another in mutual help [10]. Raiffeisen created rural savings and credit cooperatives [11]. Siebel [11] also mention the other actor who established urban savings and credit co-operatives, Schulze Delitzsch. As cooperative models, they launch a kind of social financial institution in purpose to eradicate poverty in different categorised of communities.

The success of Raiffeisen rural cooperative has attracted an attention from economic activists. Indeed, the idea spread throughout the world. Neighbour countries such as the Netherlands and the far away countries, such as Canada and United States have developed this CU based on financial cooperatives. The unique characteristic of CUs is its affiliation with the church, makes it a financial institution based on a moral economic idea as poverty eradication. The church missionaries have tried to apply CU for community empowerment purpose. As mentioned by Guinnane [12], Raiffeisen's group professed a Christian social mission, therefore, the moral value of the religion is the basis of their economic activities. This is somehow in line with the discourse of Protestant ethic and the spirit of capitalism, how religion may function as driving force for people or institutions to work hard as a symbol of the desire to achieve a material benefit based on faith to God [13].

CU movement was introduced to Asia in 1938, where Philippine is the first country who promote the movement in Asia¹. Then, the initiatives spreaded over its neighbouring countries, including Indonesia [14]. It was a travelling idea crossing territorial boundary over states and continents.

It would seem an ambitious planning when using one-way solution to solve the poverty problem all over the world. Each place has a similar poverty problem, but, sometimes, they share different characteristics and causes. Therefore, a pattern of transnational thinking deriving its urgency from social concern and expressed in the rationale that "national boundaries could no longer be the only basis for effective works in Asia [15]. Even the idea of world microfinance initiative originally came from a bottom idea of Grameen Bank adopted and spread out around the world [16]. This kind of financial help for the poor become a panacea to cure poverty. The social problem is considered as a disease that must be exterminated. In fact, it has encouraged the poor as a frontier of capitalism, and supported the market economy, such as the palm oil business in West Kalimantan.

In Indonesia, CUs were introduced by Romo rev. Karl Albrecht SJ or known as Romo Karim Arbie SJ and local activists [17], [18]. Romo Karim Arbie was a German Jesuit who had served as a missionary in

Indonesia for around 50 years². Together with him, there were various names as the initiators of CUs such as Robby Tulus, AG Lunandi, M Woeryadi, PM. Sitanggang, Ibnoe Soedjono, and H. Woeryanto [18]. These figures were able to make CUs spread throughout the archipelago. The founding idea was to improve the economy of remote communities that were considered marginal in accessing financial services. Unfortunately, Romo Karim Arbie passed away in the violence in East Timor during the struggle for separation. He had been assigned to this area in 1999 [19].

In his book, Supriyanto [18] mentioned that the original ideas of CUs were not directly taken from the original country, but, distributed by two staffs of WOCCU, World Council of Credit Unions, namely A.A. Bailey and Augustine R. Kang in 1967. Both of them was an expert from the parent organisation of CU, based in the US. They were contacted by micro-economic activists who felt frustrated because of the Indonesian economic lethargy after the PKI (Indonesian Communist Party) conflict. In West Kalimantan, the conflict generated a massive expulsion of Chinese from this region and a terror of communist label among Dayak. The situation was worsened by the start of capital expansion in peripheral areas by massive logging police in the new order Suharto regime. Seeing this critical condition, the church missionaries and local activists tried to help the marginal community to increase their bargaining position and to reduce the losses by providing money capital. It makes a sense since the Dayak has already had labour and land as a means of production. The lack of money capital could be solved through CU intervention.

To accommodate the establishment of CUs in Indonesia, in the 1970s, the Credit Union Counselling Office (CUCO) was established. It has a primary task to provide consultation in developing credit cooperative and CU as well [19]. Concretely, it prepared a training and motivation program for those interested in developing cooperatives. In the beginning, CUCO was managed by Romo Karim Arbi as president director and Robby Tulus as managing director³. The traumatic of previous fraud in the cooperatives, that is, a massive corruption inside it, has remained shadowing. Yet, it was still carried out due to urgent needs as an umbrella of the rapid development of CU.

In the legal aspect, CU as a type of financial cooperative is categorized as a semi-formal financial institution regulated by cooperative law no. 12 of 1967. During the New Order (ORBA) regime of the government in Indonesia, CU growth was hindered by the government through Presidential Rule No. 4 of 1984, which essentially prohibits cooperatives other than KUD

¹ <http://www.culroc.org.tw/english/main.php?menu=2&subpage=4>

² Karl Albrecht SJ is a German missionary in Indonesia who was an adviser to the labour wing of Pancasila Social Movement in Jakarta. Aside from being a religious leader, he also became a nationalist activist.

³ <http://www.cucoindo.org/> it is the official sites of Credit Union umbrella in Indonesia.

(Cooperative of Village Unit) in rural village areas [20]. However, after the end of the ORBA regime and the emergence of the Reformation regime, Presidential Rule No. 4/1984 was abrogated, and credit unions were free to organize and carry out education in both urban and rural areas [20]. Most of West Kalimantan CUs have carrying permit from cooperatives Department as credit cooperatives, said Bamba. As a form of cooperative, CU does not have to pay tax to the state government, even they reach high financial assets. It seems that CUs keep the distance with state authority by reducing the intervention inside the institution. Except giving permission license, the state has no right to intervene with its institutional policy.

In a broader structure, CUs are legitimated under the World Council of Credit Unions (WOCCU), in Wisconsin, USA and Asian Confederation of Credit Unions (ACCU) based in Bangkok, Thailand. The role of both is limited in providing various training for the staff of CU in order to develop the institution.

The Indonesian CU structures consist of a three-level system. The first track is the primary credit union (Kopdit Primer), the second level is the chapter (Puskopdit) in a province or a district, and the third is the national secondary, known as CUCO-Indonesia (Inkopdit) [20]. From this description, we can say that CUs is more or less very integrated from bottom societies to a broader system.

III. THE DAYAK CULTURAL VALUE

The Dayak ethnic groups were originally the main target of CU empowerment in West Kalimantan. The term of Dayak originally had a pejorative meaning of primitive, isolated, and backward [4], [21]. This term was used by the British and Dutch colonial administrations as a general term for all non-Muslim natives of the interior [22]. However, after the collapse of the new order regime of Suharto, the term Dayak emerged as a positive term of a specific Borneo identity referred to as a pan-Dayak identity [22], [23]. The sub-ethnic groups, such as Punan, Ketior, Kancink, Ngaju, and Desa shared territorial boundaries in the upstream area in Kalimantan. Their way of living is very integrated with their natural environment. The forests, rivers, land, and animal had shaped cosmology of thinking and cultural characteristics. This section will describe how Dayak livelihood, culture, and cosmology have been claimed to be adjusted inside the CUs system.

For centuries, this ethnic group had developed a nomadic life, moving from one place to another to find the resources needed to secure their livelihood. The important characteristic was their communal way of living. For instance, they lived in communal shelters, longhouses, shared by a large, extended family. As the main economic livelihood, they developed a system of

swidden or slash and burn agriculture⁴. This was an early form of cultivation that encouraged this nomadic community to not only depend on what they could collect directly from the natural forests, as they started a plant domestication as a major production activity. Various staple foods were produced in this agricultural system, such as rice, cassava, corn, and various vegetables. This was a subsistence economy where these agricultural products were used for their daily consumption. In local perspective, it represented a sustainable form of forest management by giving the forests a chance to recover the fallow periods. Besides, there were some prohibited areas that were considered as sacred according to customary law. They were forbidden because they were used as protection areas of water sources or set as fruit growing sites, *tembawang*.

A particular characteristic among the Dayak was how they maintained various traditional rituals as symbols of their relationship to nature and the ancestors. For instance, there is *tiwah*, a secondary mortuary ritual to deliver the death bones from their grave to a small ossuary house. This ritual was carried out by Dayak Ngaju who still adhered to the *kaharingan* belief, especially in Central Kalimantan. At this ceremony, relatives came from various places to bring the bodies in the high places above the land. This is an important ritual as it can last up to a month and be very resource consuming. One of the online newspapers showed that sometimes the costs can reach to a billion rupiah or around sixty-seven thousand USD due to slaughtering a big number of buffalos, cows, and pigs to serve the guests⁵. Another ritual, the *gawai* or harvest celebration is an annual celebration performed every year after the harvest. In this celebration, every house will open their doors to guests allowing them food and drink for free. Various foods are served, rice, vegetables, pork, and, of course, rice wine. For Dayak, this celebration is a manifestation of their gratitude for a fine harvest as well as a request for a better harvest the next year. These examples give an insight to the uniqueness of the Dayak culture that has been preserved until now and it is very resources consuming.

In their daily work, the Dayak still maintain a communal labor system, called *gotong-royong* or spirit of mutual cooperation. As community members, they assist each other through an exchanged labour system. For instance, in the phases of slashing the bush, planting the seeds, and harvesting the crops, the needed of plenty labours were fulfilled by this system. They invited their relative and neighbour to help. Usually, the host will provide food for lunch and set aside a portion of the

⁴ In swidden agriculture systems, forest land will be used interchangeably in a cycle of time up to 25 years with 5 km covering areas from the residence. But because of economic expansion and increasing population, the cycle is getting shorter and the radius is getting narrower.

⁵<https://travel.kompas.com/read/2013/12/08/1901477/Tiwah.Mengantar.kan.Arwah.Leluhur.ke.Surga>

harvest as a gift. In turn, the host will become a labourer in another communal labour party. This form of cooperation can be categorized as egalitarian communal work. However, at a certain stage, this system began to erode due to commercialization of agriculture in rural areas which is very influencing in the labour system. The division of labour has created promotion and degradation of local people; promoting those who are eligible and competent in the field and eliminate those who are not considered to be capable to do the jobs. For instance, the older and the landless might be gotten rid of the rural economic competition.

The presence of CU aims to increase people welfare as well as preserving their positive values and behaviours. Welfare was not only meant in term of economic, but, also social, cultural, and, even politic. Therefore, CUs were adjusted to local value and culture in order to support the local needs; daily consumption, seed for agriculture, social, and spiritual needs [8]. In a broader sense, this can be seen as an initiative for democratization of capital distribution where the purpose is to spread capital more fairly, especially those who are regularly excluded from financial access [24].

IV. LOCAL FINANCIAL ORGANISATIONS

Long before the introduction of this kind of financial institution, local communities have already had a financial system in the form of a self-help organization. This traditional system aims to ensure a social as well as economic security for its members. In the case of the Indonesian, there is *arisan*, a form of rotating savings and credit association (ROSCA) which is developed in rural and urban communities. This organisation has become financial security for its members [25]. Besides, the rural communities have established special exchange relationship with their neighbour, friend, and trader in term of patron-client relationship. In the specific case of West Kalimantan, there is a patron-client relation among *tokeh* and *anak buah*. This kind of relationship is established in the trading business between the merchants and the local people. These two economic organisations have played an important role in managing capital in rural communities in West Kalimantan.

Firstly, *arisan* has been founded in West Kalimantan. It is kind of a forum for gathering - especially for women-, chatting, polling, and drawing the money in the annual meeting. Following the merry go round board game, each of members will obtain the drawings. Each member must pay regularly and wait for his fortune to get a drawing that could be in diverse forms, such as money, kitchen utensil, and motorcycle depend on what kind of *arisan* it is. For some reason, *arisan* is not considered as primary saving, but, it is more a kind of saving to fulfill secondary needs. In other words, it is a secondary supporting for peasant economic household. They usually use the money as a daily needs fulfillment due to the total saving is limited and can be accessed in a particular time, especially when they get the

drawing. Nowadays, the *arisan* can be shaped into various forms, such as money, motorcycle, kitchen utensil, and cattle⁶. As the basic, its members have to pay a routine amount of money as the saving mechanism until all of them receive the present.

As we know, this kind of organization aims to support economic as well as social security among its members. However, it somehow generates a side effect in increasing the social obligation [25]. First, the obligation to pay the routine saving sometimes is very burdening, especially for the poor. When we become a member, it is no longer voluntary to deposit annual money, but it is a kind of obligation for its members. When we can afford to pay, we will get kind of social sanctions. Second, when we decide to not take part in the organization, we will be excluded as a form of social sanction. It is a dilemma, especially for the poor to manage their limited money to fulfill their household need and to pay a social obligation. The *arisan* itself is a system in between savings and debt mechanism. For those who get drawings at the beginning, they must pay in installments like debt until the drawing for all members is over. Meanwhile, for those who get withdrawing at the end of periods, this is like annual savings.

In the trading system, The Dayak recognizes a patron-clientele system that exists in the exchange relationship between *tokeh* (The boss as a patron) and *anak-buah* (the subordinates or clients). A patron is a person who has a power, status, authority, and influence in relation to a less powerful person, the client [26]. The relationship that exists between *tokeh* and subordinates is a dependence relationship based on power relations in the exchange of goods and services in rural areas. The term *tokeh* is closely related to Chinese who have lived an engaged in a trading business in the interior Kalimantan. The Chinese successfully replace barrier between market and interior areas by became a distributor of goods.

The relationship between *tokeh* and *anak buah* is not only limited to market relations as between the seller and the buyer but also getting solid toward a deeper social relationship as a partner that protect each other. In such a reciprocal relationship, the *tokeh* has a duty to always provide any protection for their clients. The kind of protection may vary depending on the situation. For instance, in a usual situation, they sell goods on credit, then, they will get paid in form of money or rubber regularly. In the difficult situation such in case of harvest failure and illness that cannot bear the expense of healing, the *tokeh* will lend some money as a form of aid and sometimes as a debt that has to be returned. For the *anak buah*, it is a preparation for an unexpected situation. And, in exchange, the clients have to give goods, loyalty, and political support in return for the grants from the patron [26].

⁶ In Malays village, there are *arisan* for qurban (sacrifice the cattle in Eid celebration), Umrah and Hajj or Islamic pilgrimage to Mecca for Muslim.

The more interesting thing of the *arisan* and patron-clientele relationship was in how the system has become an economic support for people who live in the interior Kalimantan. In fact, it might be seen as a conversion from social to economic capital in order to gain economic security [27]. However, this kind of local financial organisation has faced a further challenge. A high demand for large-scale capital in peripheral areas -which is caused by market penetration and commercialization of agriculture- cannot be afforded by *arisan* and *tokeh*. An increasing household consumption due to an open infrastructure access and the participation of local community in the commercial production of palm oil business has encouraged them to search for a large-scale capital. Sadly, the amount of money cannot be fulfilled through these. Some of them still have a support from their wealthy family and friends, but, it is not so many of them. In this case, I argue that even though the Dayak have traditional economic support, they remain excluded from large amounts of capital. That's why, the presence of CUs is seen as a solution for capital distribution in the interior communities, especially Dayak.

V. ADJUSTMENT PROCESS

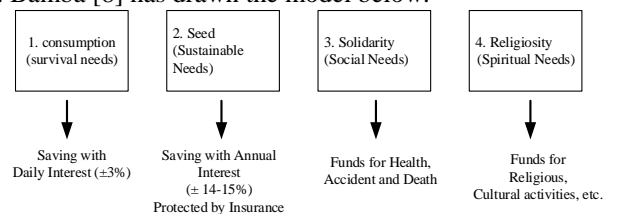
CUs is an initiative introduced by the church and local activists to the interior communities in West Kalimantan, which is excluded from the Bank access. Bamba, a local activist states that he cannot deny if the CUs are affiliated with the church and Dayak as Christian congregations. However, the CU services have already expanded not merely for Christian-Dayak, but, also for others, the Muslim-Malay, the Chinese, and even, transmigrants. West Kalimantan CU is born in a response to the absence of state government in peripheral areas. Indeed, it is an act to address an inequality gap between the Jakarta as the capital city and peripheral areas in Indonesia. By carrying a spirit of empowerment, they have encouraged people to break the wall to defend their right from a large-scale expansion of capital in their homeland. The original name of Credit Union is used as a brand rather than using a local name as *koperasi kredit* or a credit cooperative. It is believed to avoid the bad image of state cooperative as well as to keep a distance from the state⁷. As a foreign idea, CUs have embodied in Dayaks identity with a jargon, CU as the Dayaks' bank. However, some of the activists believe that the Dayaks only borrowed the CUs system to create their own model based on their cultural values and principles [8], [9].

In its first introduction in the 1970s, the CU took the heart of the Dayak with the help of the Church. The priests began introducing the idea to their congregation. Coincidentally, the Dayaks had been converted to Christian from their local believed, *Kaharingan*. In this contextual society, the travelling idea of CUs through

⁷ Somehow, CUs are representing the act of resistance from local activists and missionaries to protest the unfair treat of the state government to the peripheral communities.

religious preaching is considered an easier way to spread it. And it was working. through the personal approach of the priests to their worshipers and from their worshipers to their families and neighbours. CU began to widen its wings little by little. Social capital, which is a religious network and kinship, has been used to expand its outreach. Through this religion, the locals believe that CU is not merely ordinary financial institutions with economic purposes, but, it is also a manifestation of church morality based on faith to the god. It might be related to protestant ethics and spirit of capitalism in case of Calvinism that working harder is part of worship to ensure the afterlife happiness [14]. Somehow, it was able to calm down their anxiety, fear, and worry from loss of the histories of frontier exploitation⁸. Another consideration was related to the absence of conventional banks, or more precisely, the difficult access to the banks. It has made people prefer CU rather than a bank. In my discussion with one of the Dayak activists, he believed that even BRI has been presence in the districts of West Kalimantan, the Dayak have a limitation to access the bank -due to lack of financial knowledge and many documents requirement.

The acceptance of the CU idea was also related to their success to engage in local value. Efraim [9] showed how CUs are very integrated with the local situation. The Dayak are strictly rooted on their cultural tradition. Environment and agriculture cultivation system are their economic resources. Therefore, some scholars categorize Dayak as peasant or smallholder farmers which have four important elements. The idea of Pancur Kasih movement is based on the four main obligations the farmers must perform in order to secure their living in their community 1) to secure their daily basic consumption needs (survival Need), 2) to secure the seeds for the next season (Sustainable Need), 3) to perform solidarity (social Need) with their fellow farmers, and 4) to perform rituals as an obligation to nature and other beings who coexist with them (spiritual Need) [8]. The elements become a basic of CU integration in local economic, social, and cultural system. Bamba [8] has drawn the model below.



The adjustment processes were represented in its saving and loaning products. For instance, in the CU

⁸ In at least the last three centuries, West Kalimantan became a frontier of world economic development. The Muslim Sultanate, Chinese miners and Dutch colonial governments started mining for gold in the 18th and 19th centuries. Exploitation of forest products began in the 20th century, enriching high-ranking officers and their cronies in Jakarta. Other commodities, like rubber, were managed by Dutch planters and Chinese traders. Currently, most palm oil plantations belong to big companies from Jakarta and the provincial capital of Pontianak

website, there are different types of loans mentioned, such as a trading business credit, a credit for house building, a credit for the ritual celebration, a vehicle purchase credit, an education credit⁹, and a different kind of saving products as saving preparation for upcoming events, such as wedding and death ceremonies, pension, preparation for education, and even, tourism¹⁰. Indeed, they name the saving and loaning product with the Dayak language, such as *muhunt* means pension fund. The CUs administrators, based on these evidences, claimed that they already adopt local values. In reverse, the Dayak feel a sense of power support and belonging when they found some similarity character on CUs [28].

The CUs understand the situation very well. They provided an easier way to access credit capital and other financial services. Indeed, as a cooperative, this financial institution should give a kind of familiar financial support to promote the household economy, Munaldus said. The CU should prioritize the members' welfare rather than the number of members and assets. As Bamba said, the success of CU is not merely measured by the level of economic capital owned by its members, but, it must be expanded to their level of happiness. It means, CUs need to consider various aspects out of economic, such as social, environmental, and cultural aspects as a success measurement. The presence of CU was in coincidence with the entry of palm oil cash-crop in the 1980s [3]. The introduction of palm oil plantation has significantly increased the circulation of capital in West Kalimantan. The demand for financial management has increased for loaning and saving services. In a local phrase, it was not enough to save money under the pillow anymore. This was an empty slot in financial management which remained open for CU to get in.

The further discourse is a mission drift indication in CUs. It is doubted whether the way to attract the interest of the rural communities comes from a social mission as merely an intention to improve the member's welfare or a commercial mission in profit maximisation [29]. CUs are considered as a Dayaks' bank since they possibly resemble a bank which aims to achieve profit. Today, the economic progress of palm oil has attracted various financial institutions, such as a bank, insurance, rural cooperatives, and CUs. There is unavoidable competition among these different financial institutions. Even among CUs, they are competing for each other to attract the customers and increase their financial assets. In extreme cases, a strong one will take over, or merge, the weak CUs. For locals, there are more choices to manage their money. They are free to consider which one is more profitable for them. In a recent case, some locals have withdrawn from CUs due to the high interest of the loan. Papa Elan, a former of a West Kalimantan CU, felt

disappointed while the CUs provide higher interest than the bank. The next question is whether the CUs have transformed from cooperative-based institutions with a social mission toward profit institutions leaving their cultural and moral-religion integration. This question will draw any clue of the future economic situation in peripheral communities as its consequences in promoting economic equality or in reverse, inequality among Dayak ethnic groups.

VI. CONCLUSIONS

The idea of CUs has been accepted by the Dayaks. Indeed, CUs have developed rapidly with its ability to accommodate the capital need of rural communities. Nowadays, the remote Dayak ethnic groups have equal access to be better engaged in the market competition.

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⁹ Detail information can be accessed in the official CU website www.culantangtippo.com

¹⁰ The West Kalimantan CUs started promoting progressive lending policy since 2005. It is kind of lending program based on the amount of saving and it is also become as collateral.

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